

Enhance Business towards Greater Shinhan





DAFTAR ISI

Table of Contents

01

KILAS KINERJA 2022

2022 Performance

- 6 Ikhtisar Keuangan
Financial Highlight

02

LAPORAN MANAJEMEN

Management Report

- 12 Laporan Dewan Komisaris
Board of Commissioners Report
- 23 Laporan Direksi
Board of Directors Report

03

PROFIL PERUSAHAAN

Company Profile

- 36 Identitas Perusahaan
Company Identity
- 38 Riwayat Singkat Perusahaan
Bank Shinhan Indonesia at a Glance
- 42 Visi, Misi dan Budaya Perusahaan
Company's Vision, Mission and Core Value
- 44 Jejak Langkah
Key Milestone
- 46 Kegiatan Usaha
Business Activities
- 48 Produk dan Layanan
Products and Services
- 51 Tingkat Suku Bunga
Interest Rates
- 53 Jaringan Kantor
Office Network
- 56 Struktur Organisasi
Organizational Structure
- 58 Profil Dewan Komisaris
Board of Commissioners Profile
- 61 Profil Direksi
Board of Directors Profile
- 66 Profil Pejabat Eksekutif
Executive Officers Profile
- 78 Sumber Daya Manusia (SDM)
Human Resources

- 90 Teknologi Informasi
Information Technology (IT)
- 93 Komposisi Pemegang Saham
Shareholder Composition
- 94 Pemegang Saham Utama dan Pengendali
Majority and Controlling Shareholders

04

ANALISIS & PEMBAHASAN

MANAJEMEN

Management Discussion & Analysis

- 100 Tinjauan Umum
General Overview
- 102 Tinjauan Kinerja
Performance Review
- 103 Tinjauan Kinerja Keuangan 2022
Financial Performance Review 2022
- 107 Analisis Kualitas Aset Produktif dan Rasio Keuangan yang Relevan
Analysis of The Quality of Productive Assets and Relevant Financial Ratios
- 108 Struktur Permodalan Bank
Bank Capital Structure
- 109 Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan
Material Information and Facts Occurring After The Date of The Audited Financial Report
- 109 Aspek Pemasaran atas Produk Bank
Marketing Aspects of The Bank's Products
- 111 Eksposur Risiko dan Permodalan
Risk Exposure and Capital

05

TATA KELOLA PERUSAHAAN

Corporate Governance

- 240 Pendahuluan
Preliminary
- 242 Laporan Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola Tahun 2022
Self-Assessment Reporting The Implementation of Governance 2022
- 247 Pelaksanaan Tugas dan Tanggung Jawab Direksi (Board of Director)
Implementation of Duties and Responsibilities of The Board of Directors



249	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris (<i>Board of Commissioner</i>) Implementation of Duties and Responsibilities of The Board of Commissioners
252	Kebijakan Remunerasi Remuneration Policy
264	Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of Duties of The Committee
269	Penanganan Benturan Kepentingan Handling Conflict of Interest
270	Penerapan Fungsi Kepatuhan Implementation of Bank Compliance Functions
279	Penerapan Fungsi Audit Intern Implementation of Internal Audit Function
281	Penerapan Fungsi Audit Ekstern Implementation of The External Audit Function
281	Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern Implementation of Risk Management Including The Internal Control System
287	Penyediaan Dana Kepada Pihak Terkait (<i>Related Party</i>) dan Penyediaan Dana Besar (<i>Large Exposures</i>) Provision of Funds To Related Party and Provision of Large Funds (Large Exposures)
288	Rencana Strategis Bank The Bank's Strategic Plan
291	Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Penerapan Tata Kelola dan Pelaporan Internal Transparency of Financial and Non-Financial Conditions, Report on The Implementation of Governance and Internal Reporting
292	Kepemilikan Saham Anggota Dewan Komisaris serta Hubungan Keuangan Keluarga Anggota Dewan Komisaris Lain, Anggota Direksi dan/atau Pemegang Saham Bank Shares Ownership of The Board of Commissioners and Financial Relationships of Other Board of Commissioners, Members of The Board of Directors and/or Bank Shareholders
293	Frekuensi Rapat Meeting Frequency
296	Jumlah Penyimpangan Total Number of Fraud
297	Pengungkapan Permasalahan Hukum Disclosure of Legal Issues
297	Transaksi yang Memiliki Benturan Kepentingan Transactions That Have a Conflict of Interest
298	Pembelian Kembali (<i>Buy Back</i>) Saham dan/atau Obligasi Bank Buy Back of Bank Shares and/or Bonds
298	Pemberian Dana Untuk Kegiatan Sosial dan Kegiatan Politik Baik Nominal Maupun Penerimaan Dana Provision of Funds for Social and Political Activities, Both Nominal or Fund Recipients
299	Penutup Closing

06

LAPORAN KEBERLANJUTAN Sustainability Report

302	Strategi Keberlanjutan Sustainability Strategy
303	Komitmen Pada Keuangan Berkelanjutan Commitments for Sustainable Finance
304	Ikhtisar Kinerja Aspek Keberlanjutan Sustainability Aspect Overview
308	Profil Singkat Brief Profile
311	Jaringan Global Global Network
312	Visi, Misi dan Nilai Keberlanjutan Sustainability Vision, Mission and Value
314	Jaringan Kantor Office Network
316	Skala Usaha Bank Bank Business Scale
318	Produk dan Layanan Products and Services
320	Penjelasan Direksi Board of Directors Message
324	Pengantar Laporan Foreword
324	Proses Penentuan Isi Content Preparation Process
325	Tata Kelola Keberlanjutan Sustainability Governance
334	Kinerja Keberlanjutan Sustainability Performance
346	Lembar Persetujuan Dewan Komisaris atas Laporan Keberlanjutan 2022 Approval by The Board of Commissioners for The 2022 Sustainability Report
347	Surat Pernyataan Anggota Dewan Komisaris dan Anggota Direksi Tentang Tanggung Jawab atas Laporan Tahunan 2022 PT Bank Shinhan Indonesia Statement of Board of Commissioners and Board of Directors Responsibility for the 2022 Annual Report of PT Bank Shinhan Indonesia

07

LAPORAN KEUANGAN Financial Report





01

Kilas Kinerja 2022

2022 Performance

IKHTISAR KEUANGAN

Financial Highlight

IKHTISAR DATA KEUANGAN PENTING

IMPORTANT FINANCIAL DATA

dalam jutaan rupiah / in IDR million

Uraian Description	2022	2021	2020	2019	2018
POSISI KEUANGAN FINANCIAL POSITION					
Jumlah Aset Total Assets	22.693.047	17.543.629	16.812.579	16.163.058	12.343.817
Kredit yang Diberikan Loans	16.264.546	13.586.106	12.867.682	12.907.501	10.398.203
CKPN Allowance for Impairment Losses	(287.585)	(255.177)	(283.453)	(192.759)	(70.336)
Kredit yang Diberikan - Bersih Loans - Net	15.976.961	13.330.929	12.584.230	12.714.741	10.327.867
Dana Pihak Ketiga Third Party Funds	11.233.223	8.233.311	6.824.119	5.435.050	3.515.783
• Giro Current Accounts	1.916.510	1.057.157	1.052.659	633.246	349.966
• Tabungan Saving Accounts	1.797.505	1.355.900	1.127.161	573.534	216.675
• Deposito Time Deposits	7.519.208	5.820.254	4.644.299	4.228.270	2.949.142
Pinjaman Diterima Borrowing	5.604.300	3.662.892	2.936.450	971.775	200.000
Jumlah Liabilitas Total Liabilities	17.880.620	12.857.315	12.249.582	11.655.032	7.885.585
Ekuitas Equity	4.812.427	4.686.314	4.562.997	4.508.025	4.458.232
LABA (RUGI)* PROFIT (LOSS)*					
Pendapatan Bunga Interest Incomes	948.420	779.560	857.101	953.310	760.182
Beban Bunga Interest Expenses	(416.388)	(291.665)	(409.242)	(448.177)	(254.387)
Pendapatan Bunga - Bersih Interest Incomes - Net	532.032	487.895	447.859	505.133	505.795
Pendapatan Operasional Lainnya Other Operating Revenues	107.138	102.434	85.022	47.260	51.656
Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(82.502)	(124.108)	(111.353)	(126.741)	(45.947)
Beban Operasional Lainnya Other Operating Expenses	(354.630)	(331.165)	(335.616)	(364.007)	(309.444)
Beban Operasional Lainnya - Bersih Other Operating Expenses - Net	-	-	-	-	-
Laba (Rugi) Operasional Operating Profit (Loss)	202.038	135.056	85.913	61.645	202.060
Laba (Rugi) Sebelum Pajak Profit (Loss) Before Tax	210.622	136.767	148.944	62.803	208.901
Beban Pajak (Bersih) Tax Expenses - Net	(51.177)	(37.266)	(43.566)	(18.809)	(52.621)
Laba (Rugi) Bersih Net Profit (Loss)	159.446	99.501	105.377	43.994	156.280



Uraian Description	2022	2021	2020	2019	2018
Jumlah Penghasilan (Rugi) Komprehensif Lain Tahun Berjalan Setelah Pajak Total Other Comprehensive Income (Loss) for the Year After Tax	(33.333)	23.816	25.056	5.799	(7.395)
Jumlah Laba (Rugi) Komprehensif Lain Tahun Berjalan Total Other Comprehensive Income (Loss) for the Year	126.113	123.317	130.434	49.793	148.885
Laba Bersih per Saham (Rp-penuh) Earning per Share	-	-	-	-	-

*) Bank Shinhan Indonesia merupakan salah satu perusahaan anak dari Shinhan Bank Co., Ltd. (SHB). Selain sebagai induk perusahaan, SHB juga berperan sebagai Pemegang Saham Pengendali Bank. Hingga 31 Desember 2022, Bank Shinhan Indonesia tidak memiliki entitas anak, 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.

*) Bank Shinhan Indonesia is a subsidiary of Shinhan Bank Co., Ltd. (SHB). Apart from being the holding company, SHB also acts as the Bank's Controlling Shareholder. As of 31st December 2022, Bank Shinhan Indonesia has no subsidiaries, therefore 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 interests.

RASIO-RASIO KEUANGAN PENTING

IMPORTANT FINANCIAL RATIO

dalam % | in %

Uraian Description	2022	2021	2020	2019	2018
RASIO KINERJA KEUANGAN FINANCIAL RATIO					
Laba Bersih terhadap Rata-rata Aset Return on Asset (ROA)	1,03%	0,76%	0,86%	0,43%	1,98%
Laba Bersih terhadap Rata-rata Modal Return on Equity (ROE)	3,51%	2,23%	2,48%	1,01%	3,67%
Laba Bersih terhadap Pendapatan Bunga Bersih Net Profit on Net Interest Income	29,97%	20,39%	23,53%	8,71%	30,90%
Pendapatan Bunga Bersih Net Interest Margin (NIM)	2,23%	2,32%	2,42%	3,32%	4,47%
Kredit terhadap Dana Pihak Ketiga Loan to Deposit Ratio (LDR)	139,80%	160,21%	188,56%	237,49%	295,76%
Pendanaan Stabil Bersih Net Stable Funding Ratio	124,28%	114,77%	115,18%	107,86%	-
Kewajiban Penyediaan Modal Minimum Capital Adequacy Ratio	26,10%	29,91%	30,18%	31,31%	38,62%
Beban Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income Ratio (BOPO)	81,70%	87,93%	92,27%	93,80%	76,06%
Cost to Income Ratio (CIR)	36,90%	41,01%	39,79%	37,41%	-
Kredit Bermasalah terhadap Total Kredit Non-Performing Loans (NPL - Gross)	3,31%	3,97%	5,77%	3,17%	0,80%
Kredit Bermasalah terhadap Total Kredit Bersih Non-Performing Loans (NPL - Net)	1,91%	2,95%	4,24%	2,41%	0,43%
Posisi Devisa Netto (PDN) Net Open Position (NOP)	5,55%	7,25%	14,06%	12,42%	8,32%
RASIO KEPATUHAN COMPLIANCE RATIO					

Uraian Description	2022	2021	2020	2019	2018
Presentase Pelampauan BMPK Percentage of the LLL Exceedances					
a. Pihak terkait Related Party	-	-	-	-	-
b. Pihak tidak terkait Non-related Party	-	-	-	-	-
Giro Wajib Minimum (GWM) Statutory Reserves					
a. GWM utama Rupiah Primary Statutory Reserves	8,43%	3,77%	3,81%	6,50%	6,51%
b. GWM valuta asing Foreign Exchange Statutory Reserves	4,06%	7,35%	5,47%	8,31%	8,30%
Posisi Devisa Neto (PDN) secara keseluruhan Overall Net Open Position	5,55%	7,25%	14,06%	12,42%	8,32%

GRAFIK IKHTISAR KEUANGAN

FINANCIAL HIGHLIGHT GRAPHS

Jumlah Aset

Total Assets

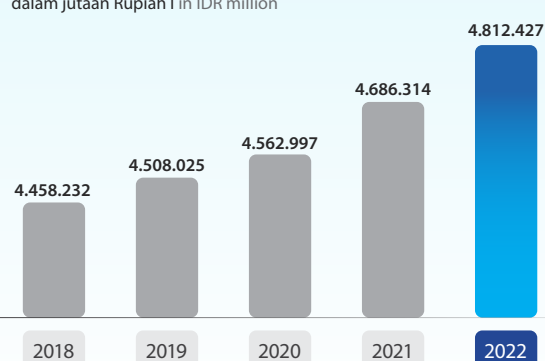
dalam jutaan Rupiah / in IDR million



Jumlah Ekuitas

Total Equity

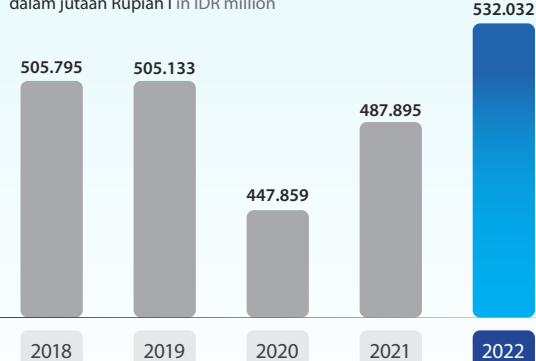
dalam jutaan Rupiah / in IDR million



Pendapatan Bunga - Bersih

Interest Incomes - Net

dalam jutaan Rupiah / in IDR million



Laba (Rugi) Bersih

Net Profit (Loss)

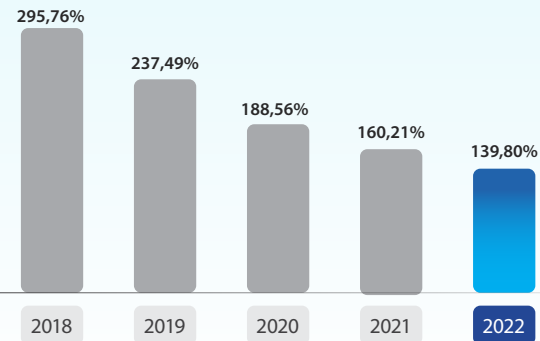
dalam jutaan Rupiah / in IDR million





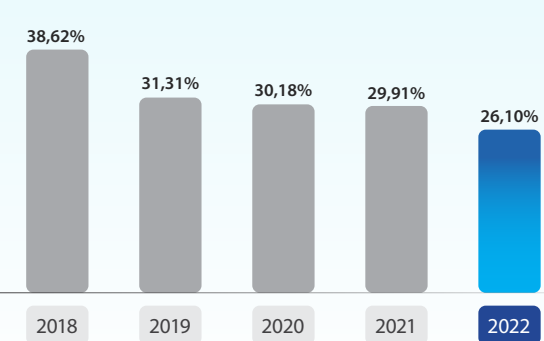
Kredit terhadap Dana Pihak Ketiga Loan to Deposit Ratio (LDR)

dalam % I in %



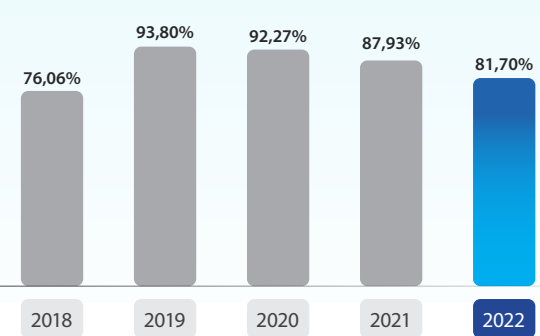
Kewajiban Penyediaan Modal Minimum Capital Adequacy Ratio

dalam % I in %



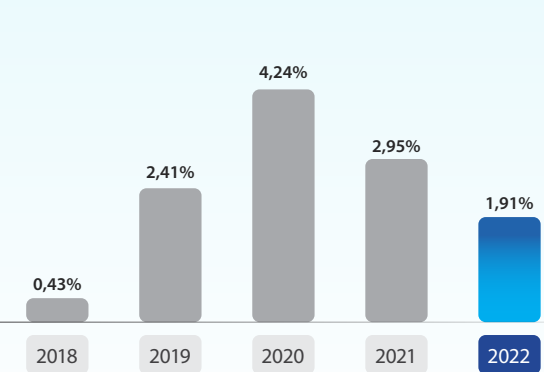
Beban Operasional terhadap Pendapatan Operasional (BOP0) Operating Expenses to Operating Income Ratio (BOP0)

dalam % I in %



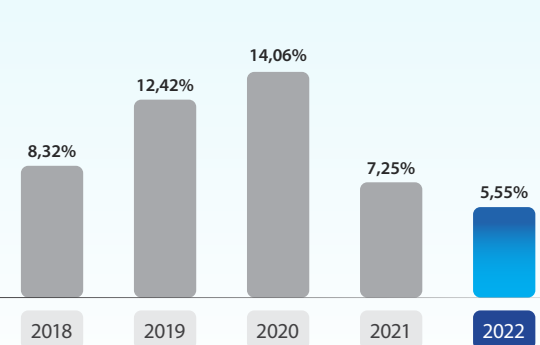
Kredit Bermasalah terhadap Total Kredit - Bersih Non-Performing Loans (NPL - Net)

dalam % I in %



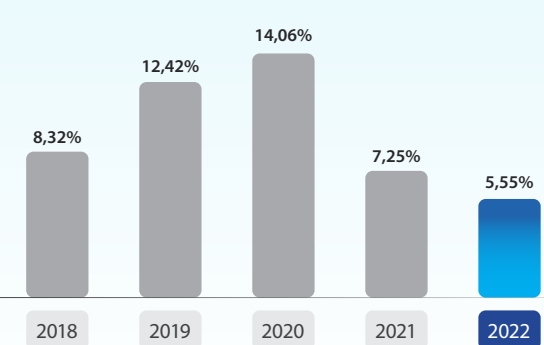
Posisi Devisa Netto (PDN) Net Open Position (NOP)

dalam % I in %



Posisi Devisa Neto (PDN) Secara Keseluruhan Overall Net Open Position

dalam % I in %







02

**Laporan
Manajemen**
Management Report



LAPORAN DEWAN KOMISARIS

Board of Commissioners Report



TIMOTY E. MARNANDUS

Komisaris Utama
President Commissioner

Para Pemegang Saham yang Terhormat,

Pertama-tama kami memanjatkan puji syukur ke hadirat Tuhan Yang Maha Esa karena Bank dapat menutup tahun 2022 dengan mencatatkan kinerja yang baik.

Pada tahun 2022 terjadi perlambatan pada prospek ekonomi global sebagai akibat dari tingginya inflasi di negara-negara maju yang menyebabkan banyak negara terancam resesi serta akibat dari kondisi ketidakpastian hubungan geopolitik. Sementara kondisi ekonomi di Indonesia selama tahun 2022 cukup baik, yang mencatatkan pertumbuhan positif sebesar 5,31 persen, lebih tinggi dibanding capaian tahun 2021 sebesar 3,70 persen.

Pemulihan ekonomi di Indonesia ditopang oleh pertumbuhan indikator perekonomian yang sangat baik, mulai dari arus investasi, peningkatan ekspor komoditas, hingga impor untuk mendukung produksi industri manufaktur. Kondisi ekonomi domestik ini berbanding lurus dengan kinerja industri perbankan di tahun 2022 yang terjaga baik. Perbankan Indonesia mencatatkan pertumbuhan yang positif pada kredit

Dear Shareholders,

First and foremost, we would like to extend our gratitude to the Almighty God for allowing the Bank to close the year 2022 with good performance.

The global economic prospect was slowing down in 2022 due to high inflation in advanced countries, which caused many countries to face the threat of recession, as well as the uncertain geopolitical relations. Meanwhile, the economic condition in Indonesia during 2022 was quite favorable, with a positive growth rate of 5.31 percent, which is higher than the 3.70 percent recorded in 2021.

The economic recovery in Indonesia was supported by excellent growth in economic indicators, ranging from investment flows, increased commodity exports, to imports for supporting the manufacturing industry's production. This domestic economic condition was directly proportional to the well-maintained performance of the banking industry in 2022. Indonesian



dan dana pihak ketiga, sementara permodalan bank tergolong kuat sehingga mampu menyerap risiko yang dihadapi, dan untuk risiko kredit juga mengalami penurunan, yang antara lain disebabkan oleh membaiknya kualitas kredit yang direstrukturisasi akibat dampak COVID-19.

Bank Shinhan Indonesia ("Bank") dapat mempertahankan stabilitas usahanya dengan menyelaraskan kebijakan eksternal dan internal untuk menemukan strategi usaha Bank.

PENILAIAN TERHADAP KINERJA DIREKSI MENGENAI PENGELOLAAN BANK

Selama tahun 2022 Direksi telah menunjukkan kinerja terbaiknya dalam mengelola usaha Bank, yang terefleksi pada Kredit yang Diberikan dan penghimpunan Dana Pihak Ketiga (DPK). Kredit tercapai 103,77% dari target yang telah ditetapkan yaitu sebesar Rp16.264.546 juta, dan DPK mencapai 103,34% dari target yaitu sebesar Rp11.233.223 juta.

Pada penyaluran kredit, Bank lebih berhati-hati dan selektif mengingat masih terdapat potensi penurunan permintaan kebutuhan pinjaman di pasar dan penurunan tingkat kemampuan bayar pelaku usaha karena kondisi perekonomian yang belum pulih sepenuhnya pasca pandemi. Bank berupaya untuk meningkatkan porsi pinjaman baik komersial maupun pinjaman ritel antara lain dengan peningkatan pembiayaan Kredit Kendaraan Bermotor, perluasan pinjaman *channeling*, serta pemberian pinjaman Kredit Tanpa Agunan (terbatas *cross selling* terhadap karyawan dari nasabah korporasi Bank).

Bank juga masih melanjutkan strategi penerapan kolaborasi antara kantor Pusat dan Cabang dari *Relationship Manager*, *Project Manager*, *Loan Center* dan *Branch* dalam upaya percepatan proses peningkatan *portfolio* kredit seperti pendekatan ke calon debitur dan proses usulan kredit. Untuk penghimpunan DPK, Bank menerapkan strategi agar nasabah korporasi dapat memanfaatkan Bank sebagai bank transaksi sehingga berdampak pada naiknya simpanan DPK terutama CASA. Selain itu Bank juga menerapkan *campaign* deposito berjangka selama 1,5 bulan pada triwulan IV tahun 2022, sehingga Bank berhasil memperoleh dana baru sebesar Rp921 miliar. Bank menetapkan strategi agar dapat mencapai keseimbangan dan perbaikan rasio LDR dan di sisi lain menggali potensi peningkatan dana murah, menekan biaya bunga, meningkatkan pendapatan selain bunga serta berusaha menjangkau perusahaan pemasok dan rekanan nasabah Korporasi untuk membuka rekeningnya pada Bank.

banking recorded positive growth in credit and third-party funds, while bank capitalization was deemed sufficient to absorb risks. Credit risk also decreased, partly due to the improvement in the quality of restructured credits resulting from the impact of COVID-19.

Bank Shinhan Indonesia ("the Bank") can maintain its business stability by aligning external and internal policies in order to determine its business strategy.

ASSESSMENT OF THE BOARD OF DIRECTORS' PERFORMANCE IN BANK MANAGEMENT

Throughout 2022, the Board of Directors demonstrated their best performance in managing the Bank's business, as reflected in the disbursed Loans and Third-Party Fund raising (DPK). Loans reached 103.77% of the established target, amounting to IDR16,264,546 million, while DPK reached 103.34% of the target, totaling IDR11,233,223 million.

In loan disbursement, the Bank exercised greater caution and selective, considering the potential for decreased demand for borrowing in the market and a decline in the debt repayment capacity of businessman due to the economy's incomplete recovery following the pandemic. The Bank aimed to increase the proportion of both commercial and retail loans by enhancing Car Loan financing, expanding channeling loans, and offering unsecured loans (with limited cross-selling to employees of the Bank's corporate clients).

The Bank also continued its strategy of implementing collaboration between the Head Office and Branches, involving Relationship Managers, Project Managers, Loan Centers, and Branches in efforts to accelerate the process of increasing the credit portfolio, such as approaching potential debtors and processing credit proposals. To collect DPK, the Bank implemented a strategy allowing corporate customers to utilize the Bank as a transaction bank, thereby impacting the increase in DPK deposits, especially CASA. Additionally, the Bank implemented a 1.5-month time deposit campaign during the fourth quarter of 2022, allowing the Bank to successfully obtain IDR921 billion in new funds. The Bank established a strategy to achieve a balance and improve the LDR ratio while, on the other hand, exploring the potential for increasing low-cost funds, reducing interest expenses, increasing non-interest income, and reaching out to suppliers and partners of corporate clients to open accounts at the Bank.



Direksi Bank juga melakukan pemantauan terus-menerus untuk kredit bermasalah serta memberikan upaya terbaik untuk penyelesaiannya. Hal ini terefleksi dari rasio NPL *net* yang membaik dari tahun sebelumnya, yaitu sebesar 2,95% di 2021 turun ke level 2,06% di 2022.

Perkembangan bank secara umum dapat dilihat dari hasil akhir penilaian Tingkat Kesehatan Bank periode semester II 2022, yang berada pada peringkat 2 (dua)/PK 2. Peringkat tersebut mencerminkan kondisi Bank yang secara umum sehat, sehingga mampu menghadapi perubahan kondisi usaha dan perilaku konsumen.

Pencapaian kinerja Bank di tahun 2022 merupakan hasil dari kebijakan strategis yang diterapkan oleh Direksi dan kami sangat mengapresiasi kerja keras Direksi tersebut, mengingat Bank dapat menampilkan performa yang baik di tengah momentum pemulihan kondisi ekonomi nasional.

PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI BANK

Selama tahun 2022, strategi pengembangan bisnis Bank telah diimplementasikan secara optimal untuk mencapai rencana bisnis Bank.

Adapun strategi Bank sebagai berikut:

1. Pinjaman/Kredit yang diberikan
 - Melakukan revidu dan penyempurnaan SOP Kredit secara berkala sesuai dengan kebutuhan;
 - Melanjutkan proses dan pemantauan terhadap restrukturisasi pinjaman, terutama pinjaman terdampak pandemi;
 - Melakukan pemantauan terhadap pinjaman yang menunggak termasuk penyelesaiannya;
 - Mendukung penetrasi beberapa produk pinjaman yang relatif baru diluncurkan kembali, seperti kredit kendaraan bermotor (mobil) termasuk *dealer financing*, KTA;
 - Melakukan pemantauan terhadap Rasio Pembiayaan Inklusif Makroprudensial (RPIM) serta alternatif pemenuhannya melalui modalitas 1, 2 atau 3;
 - Peningkatan proses kecepatan persetujuan pinjaman melalui peningkatan komunikasi unit analis kredit dengan unit bisnis secara sehat serta peningkatan proses penilaian jaminan;
 - Memperkuat pengelolaan NPL melalui tiga aktivitas utama: penagihan, penjualan jaminan dan litigasi;
 - Melanjutkan strategi pemberian kredit yang berfokus pada segmen tertentu khususnya kredit korporasi/

The Bank's Board of Directors continuously monitors non-performing loans and provides their best efforts for their resolution. This is reflected in the improved net NPL ratio from the previous year, which decreased from 2.95% in 2021 to 2.06% in 2022.

The final results of the Bank Soundness Rating assessment for the second semester of 2022, which was ranked 2 (two)/PK 2, reveal the bank's overall development. This ranking reflects the Bank's generally sound condition, which enables it to adapt to shifting market conditions and consumer preferences.

The Bank's performance achievements in 2022 are the result of strategic policies implemented by the Board of Directors, and we highly appreciate their hard work, considering that the Bank has demonstrated good performance amidst the momentum of national economic recovery.

SUPERVISING THE BANK'S STRATEGY IMPLEMENTATION

Throughout 2022, the Bank's business development strategy has been optimally implemented to achieve the Bank's business plan.

The Bank's strategies are as follows:

1. Loans/Loans Disbursed
 - Conducting periodic reviews and refinement of Credit SOPs as needed;
 - Continuing the process and monitoring of loan restructuring, especially pandemic-impacted loans;
 - Monitoring overdue loans, including their settlement;
 - Supporting the penetration of several relatively new loan products that have been relaunched, such as car loan including dealer financing, and unsecured personal loans (KTA);
 - Monitoring the Macroprudential Inclusive Financing Ratio (RPIM) and its alternative fulfillment through modalities 1, 2, or 3;
 - Enhancing the loan approval process speed through improved communication between the credit analyst unit and the business unit in a healthy manner, as well as improving the collateral assessment process;
 - Strengthening NPL management through three main activities: collections, collateral sales, and litigation;
 - Continuing the lending strategy focused on specific segments, particularly corporate/commercial loans,



komersial, antara lain fokus pada kawasan industri yang relatif dekat dengan lokasi jaringan kantor Bank; • Melakukan pendekatan terhadap nasabah besar korporasi untuk merealisasikan pencairan pinjaman baru.	including a focus on industrial areas relatively close to the Bank's office network locations; • Approaching large corporate clients to realize the disbursement of new loans.
-
2. Bank selalu menjaga prinsip kehati-hatian dalam penyaluran pinjaman/kredit, salah satunya dengan memperhatikan kajian dan analisa terhadap sektor usaha yang berpotensi memiliki kegagalan tinggi atau memiliki data histori cukup berisiko. 3. Strategi pemasaran kredit melalui kolaborasi Kantor Pusat dan Cabang dalam mendorong pertumbuhan bisnis Cabang: a. Kantor Pusat melakukan fungsi supervisi khususnya terhadap pertumbuhan usaha cabang, baik pinjaman maupun pendanaan; b. Kantor Pusat memberikan dukungan layanan ritel, seperti Kredit Tanpa Agunan dan Kredit Kendaraan Bermotor (mobil); c. Kolaborasi RPLB untuk melayani segmen korporasi dan komersial, yaitu: R (<i>Relationship Manager</i>) dan P (<i>Project Manager</i>) di Kantor Pusat, dan disisi cabang melalui L (<i>Loan Center</i>) dan B (<i>Branch</i>), untuk meningkatkan peran dan kemampuan cabang dalam melakukan penilaian awal terhadap calon debitur, proses analisa kredit, proses <i>monitoring</i> hingga <i>pra post management</i>. 4. Pengembangan layanan ritel, melalui beberapa inovasi aktivitas antara lain: a. Menambah kerja sama dengan perusahaan asuransi mitra Bank terkait produk Bank, untuk memberikan pilihan bagi kenyamanan dan keamanan nasabah serta Bank; b. Mengembangkan kerja sama layanan Rekening Dana Nasabah, gerai penjualan efek reksa dana, agen penjualan SBN; c. Pengembangan produk KKB dengan tambahan fitur tanda tangan elektronik; d. Melanjutkan dan terus mengembangkan produk ritel konsumsi dengan penawaran dan fitur yang lebih menarik bagi nasabah namun tetap aman bagi Bank. 5. Mendukung peningkatan pendapatan selain bunga (<i>fee based income</i>) terutama pada transaksi <i>international trade</i>, <i>remittance</i>, <i>fx trade</i>, <i>L/C</i> berikut fasilitas turunannya (<i>Banker Acceptance</i>), dan melalui strategi pemasaran dengan meminta nasabah korporasi menggunakan Bank sebagai Bank transaksi.	2. The Bank always maintains the prudential principles in granting loans/credits, one of which is by considering the review and analysis of business sectors that have the potential for high failure rates or have sufficiently risky historical data. 3. Credit marketing strategy through collaboration between the Head Office and Branches in promoting branch business growth: a. The Head Office performs a supervisory function, particularly on branch business growth, in both loans and funding; b. The Head Office provides retail service support, such as Unsecured Loans and Car Loan; c. Collaboration of RPLB to serve the corporate and commercial segments, namely: R (Relationship Manager) and P (Project Manager) at the Head Office, and at the branch level through L (Loan Center) and B (Branch), to enhance the role and capabilities of branches in conducting initial assessments of prospective borrowers, credit analysis processes, monitoring processes, and pre-post management. 4. Development of retail services, through several innovative activities, including: a. Expanding cooperation with the Bank's partner insurance companies related to Bank products, to provide options for customer comfort and security as well as the Bank; b. Developing collaboration for Customer Fund Account services, mutual fund sales outlets, and government bond sales agents; c. Developing the vehicle loan product (KKB) with the addition of electronic signature features; d. Continuing and further developing consumer retail products with more attractive offerings and features for customers but still safe for the Bank. 5. Supporting the increase in non-interest income, particularly in international trade transactions, remittances, FX trades, L/Cs and related facilities (Banker Acceptance), and through marketing strategies by encouraging corporate customers to use the Bank as their transaction bank.



6. Aktivitas Penghimpunan Dana

- a. Bank telah membentuk personil *specialist* yang bertanggung jawab terhadap pertumbuhan DPK dan terus mengembangkannya sesuai dengan kebutuhan organisasi.
- b. Bank berupaya untuk meningkatkan dana murah antara lain:
 - Menghimbau nasabah untuk memanfaatkan Bank sebagai Bank transaksi (terutama nasabah korporasi dan/atau besar), agar endapan dana pencairan pinjaman relatif stabil tersimpan pada rekening CASA;
 - Mengupayakan vendor (pemasok dan penyalur) dari nasabah korporasi juga membuka rekening (CASA) pada Bank;
 - Meluncurkan produk dengan *gimmick* atau *product bundling* tertentu pada suatu *event*, yang berpotensi menekan biaya bunga namun tetap diminati masyarakat;
 - Pemanfaatan *platform electronic banking*, dengan penambahan fitur berbasis teknologi pada beberapa produk simpanan bagi nasabah pengguna sehingga dapat meningkatkan kenyamanan, menghemat waktu dan dapat diakses setiap saat, misalkan: e-KYC, *online time deposit*, dan sejenisnya;
- c. Melakukan sosialisasi *product knowledge* kepada karyawan Bank secara terus-menerus.

7. Sistem Informasi

Bank secara berkala melakukan evaluasi agar dapat lebih mengoptimalkan dukungan Teknologi Informasi terhadap proses pengembangan bisnis serta aktivitas pendukungnya.

Pada tahun 2022, capaian Teknologi Informasi untuk menunjang bisnis Bank yang sudah diimplementasikan adalah:

- **Dealer Financing**
Pengembangan pada *core banking system* dan *internet banking* untuk mendukung pengajuan pinjaman dan transaksi oleh *dealer* mobil.
- **Server Core Banking System + SRS Upgrade**
Peningkatan kapasitas dan migrasi ke *server* baru guna meningkatkan kinerja *Core Banking System* dan *Reporting*.
- **Quick Response Code Indonesian Standard (QRIS)**
Sistem pembayaran dengan menggunakan *QR code* yang sesuai dengan standar QRIS, yang dikembangkan pada sistem *mobile banking*.

6. Fundraising Activities

- a. The Bank has formed a team of specialists responsible for the growth of DPK and continuously developing it according to the organization's needs.
- b. The Bank strives to increase low-cost funds, including:
 - Encouraging customers, especially corporate and/or large customers, to utilize the Bank as their transaction bank so that loan disbursement deposits are relatively stable and stored in CASA accounts;
 - Encouraging vendors (suppliers and distributors) of corporate customers to also open CASA accounts with the Bank;
 - Launching products with specific gimmicks or product bundling at an event, which has the potential to reduce interest costs while still being attractive to the public.
 - Utilizing electronic banking platforms, with the addition of technology-based features to some savings products for user customers, in order to improve convenience, save time, and can be accessed at any time, such as: e-KYC, online time deposit, and similar services;
- c. Continuously conduct socialization of product knowledge to Bank employees.

7. Information Systems

The Bank periodically evaluates its Information Technology support to optimize its business development processes and supporting activities.

In 2022, the following Information Technology achievements were implemented to support the Bank's business:

- **Dealer Financing**
Development of the core banking and internet banking system to support loan applications and transactions by car dealers.
- **Server Core Banking System + SRS Upgrade:**
Capacity enhancement and migration to a new server to improve the performance of the Core Banking System and Reporting.
- **Quick Response Code Indonesian Standard (QRIS)**
Payment system using QR code that comply with the QRIS standard, which is developed for the mobile banking system.



8. Pengembangan Sumber Daya Manusia dan Kebijakan Remunerasi

- Bank menerapkan nilai-nilai (*values*) perusahaan (SHINHAN WAY) dalam upaya meningkatkan kepedulian karyawan terhadap kemajuan Bank;
- Bank menetapkan slogan siklus yang saling mendukung dan tidak berkesudahan yaitu pertumbuhan Bank akan berdampak pada perubahan taraf hidup karyawan: *"virtuous cycle, growth of Bank impact to change of employee lives"*;
- Peningkatan evaluasi performa karyawan yang berdampak pada kompensasi dan manfaat yang diterima karyawan;
- Meningkatkan kemampuan dan keahlian karyawan secara berkesinambungan, salah satunya melalui *e-learning system*;
- Meningkatkan efisiensi manajemen tenaga kerja.

Pengawasan terhadap implementasi strategi Bank juga dituangkan dalam Laporan Pengawasan Dewan Komisaris terhadap Pelaksanaan Rencana Bisnis Bank yang disampaikan kepada Otoritas Jasa Keuangan untuk periode laporan semesteran.

PANDANGAN ATAS PROSPEK USAHA BANK YANG DISUSUN OLEH DIREKSI

Pemulihan ekonomi Indonesia di tahun 2022 terus berlanjut dan semakin positif seiring membaiknya berbagai indikator perekonomian domestik, sehingga pertumbuhan ekonomi nasional tahun 2023 diperkirakan tetap kuat meskipun sedikit melambat sebagai dampak perlambatan pertumbuhan ekonomi global, akibat fragmentasi geopolitik dan risiko resesi di AS dan Eropa.

Direksi telah menyusun Rencana Bisnis Bank yang mencerminkan prospek usaha mendatang, dengan menetapkan target pertumbuhan bisnis serta rencana penerbitan produk dan aktivitas baru. Bank terus berupaya menguatkan pertumbuhan usahanya pada tahun 2023 dengan tetap memperhitungkan potensi risiko-risiko yang ada serta penerapan prinsip-prinsip tata kelola yang baik. Proyeksi pertumbuhan yang ditetapkan untuk kredit di kisaran 19,4%, dan Dana Pihak Ketiga bertumbuh di kisaran 29,3%.

8. Human Resource Development and Remuneration Policy

- The Bank implements the company's values (SHINHAN WAY) to boost employee awareness of the Bank's progress;
- The Bank made use of slogan for a mutually supportive and never-ending cycle on how the Bank's growth will have an impact on changes in the standard of living of employees: *"virtuous cycle, growth of Bank impact to change of employee lives"*;
- Improved employee performance evaluations in ways that have an impact on compensation and benefits received by employees;
- Continuously improving the capabilities and expertise of employees, with one such method being done through an e-learning system;
- Improving the efficiency of labor management.

Supervision of the Bank's strategy implementation has also been outlined in the Supervisory Report of the Board of Commissioners on the Implementation of the Bank's Business Plan, which was submitted to the Financial Services Authority for its semi-annual reporting period.

VIEWS ON THE BANK'S BUSINESS PROSPECTS PREPARED BY THE BOARD OF DIRECTORS

The recovery of the Indonesian economy in 2022 continues and becomes increasingly positive as various domestic economic indicators improve. As a result, national economic growth in 2023 is expected to remain strong, albeit slightly slowing down due to the impact of the global economic growth deceleration caused by geopolitical fragmentation and recession risks in the United States and Europe.

The Board of Directors has prepared the Bank's Business Plan, reflecting future business prospects by setting business growth targets and plans for the issuance of new products and activities. The Bank continues to strive to strengthen its business growth in 2023, taking into account potential risks and the implementation of good governance principles. The growth projections set for loans are around 19.4%, and Third Party Funds growth is around 29.3%.



Untuk dapat mencapai pertumbuhan tahun 2023 manajemen menerapkan kebijakan melalui tiga pilar utama yang secara kontinyu akan dievaluasi dan dikembangkan pada periode-periode berikutnya, yaitu:

1. Meningkatkan pendapatan Bank (*Boost our profitability*)
 - a. Meningkatkan Pinjaman dalam mata uang Rupiah;
 - b. Mengelola Biaya Bunga Simpanan yang efisien;
 - c. Meningkatkan Kinerja Jaringan Kantor Cabang.
2. Membangun penetrasi pasar (*Build up market penetration*)
 - a. Mempercepat (akselerasi) pertumbuhan jumlah nasabah melalui mekanisme timbal balik antara layanan konvensional (tatap muka melalui konter atau petugas Bank) dan layanan *online* melalui Transformasi Digital;
 - b. Membangun *Brand* Bank Shinhan Indonesia kepada masyarakat agar lebih mengenal dan memahami nilai-nilai dalam produk dan layanan yang dimiliki Bank;
 - c. Pendekatan strategis terhadap nasabah berdasarkan segmentasi.
3. Memberdayakan fungsi pendukung bisnis (*Enhance business enablers*)
 - a. Meningkatkan analisa kredit & pengelolaan tunggakan pinjaman/NPL;
 - b. Peningkatan kompetensi Sumber Daya Manusia;
 - c. Pemberdayaan perencanaan dan fungsi pendukung bisnis di Kantor Pusat.

Strategi pengembangan bisnis Bank berfokus pada pencapaian terhadap aspek pembiayaan (pemberian kredit), penghimpunan dana, peningkatan pendapatan Bank termasuk strategi pemasaran *cross selling*, peningkatan penggunaan layanan digital, serta peningkatan kualitas layanan kepada nasabah atau masyarakat.

Dewan Komisaris dapat menerima prospek usaha yang telah disusun oleh Direksi beserta kebijakan manajemen dan strategi pencapaiannya. Dewan Komisaris memberikan dukungan penuh kepada Direksi dalam upaya meningkatkan pertumbuhan usaha Bank yang berkelanjutan dengan mengutamakan prinsip kehati-hatian dan penerapan tata kelola yang baik.

PANDANGAN ATAS PENERAPAN TATA KELOLA BANK

Standar penilaian pelaksanaan Tata Kelola Bank meliputi 11 aspek, yaitu:

1. Pelaksanaan Tugas dan Tanggung jawab Direksi;
2. Pelaksanaan Tugas dan Tanggung jawab Dewan Komisaris;
3. Kelengkapan dan Pelaksanaan Tugas Komite;

To achieve growth in 2023, management implements policies through three main pillars that will be continuously evaluated and developed in subsequent periods, namely:

1. Boost our profitability
 - a. Increase loans in Rupiah;
 - b. Manage efficient Deposit Interest Costs;
 - c. Improve the performance of the Branch Network.
2. Build up market penetration
 - a. Accelerate the growth of the number of customers through a reciprocal mechanism between conventional services (face-to-face through counters or Bank officers) and online services through Digital Transformation;
 - b. Build the Shinhan Bank Indonesia Brand for the public to better recognize and understand the values in the products and services offered by the Bank;
 - c. Strategic approach towards customers based on segmentation.
3. Enhance business enablers
 - a. Improve credit analysis & management of loan arrears/ NPLs;
 - b. Increase the Human Resource competencies;
 - c. Empowerment of planning and business support functions at the Head Office.

The Bank's business development strategy focuses on achievements in financing (providing loans), fund raising, increasing Bank revenues, including cross-selling marketing strategies, increasing the use of digital services, and improving service quality for customers and the public.

The Board of Commissioners accepts the business prospects prepared by the Board of Directors, along with management policies and achievement strategies. The Board of Commissioners provides full support to the Board of Directors in efforts to increase sustainable business growth, prioritizing the prudential principles and the implementation of good governance.

VIEWS ON BANK GOVERNANCE IMPLEMENTATION

The assessment standards for implementing Bank Governance cover 11 aspects, namely:

1. Implementing the Duties and Responsibilities of the Board of Directors;
2. Implementing the Duties and Responsibilities of the Board of Commissioners;
3. Completeness and Implementation of Committee Duties;



4. Penyelesaian Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan Bank;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Ekstern;
8. Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern;
9. Penyediaan Dana Kepada Pihak Terkait (*related party*) dan Penyediaan Dana Besar (*large exposure*);
10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal;
11. Rencana Strategis Bank.

Berdasarkan hasil penilaian sendiri (*self-assessment*) Tata Kelola secara individu, pada semester I dan semester II 2022 Bank memperoleh hasil peringkat 2 (dua). Hal ini mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik, artinya Bank telah melaksanakan pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Selama tahun 2022 komite-komite yang berada di bawah Dewan Komisaris yaitu Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi telah membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Secara umum, Dewan Komisaris menilai bahwa komite-komite telah melaksanakan fungsinya dan rencana kerja masing-masing komite dapat terealisasi dengan baik.

Komite Audit bertanggung jawab dalam menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan dan pada tahun 2022 telah mengadakan 7 kali pertemuan. Pertemuan dilakukan dengan *Internal Audit Department*, *Finance and Accounting Department*, *Compliance Department* dan Kantor Akuntan Publik. Pencapaian Komite Audit di tahun 2022 adalah memantau dan mengevaluasi rencana dan realisasi audit internal Bank, mereviu informasi keuangan publikasi dan laporan terkait informasi keuangan Bank, mereviu kepatuhan Bank terhadap hukum dan peraturan yang berlaku, merekomendasikan penunjukan Kantor Akuntan Publik (KAP), mengevaluasi kinerja KAP, dan memantau tindak lanjut dari temuan audit.

Komite Pemantau Risiko bertanggung jawab dalam mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank, memantau dan mengevaluasi pelaksanaan tugas satuan kerja manajemen risiko. Pada tahun 2022 Komite Pemantau Risiko telah mengadakan 6

4. Resolving Conflicts of Interest;
5. Compliance Function Implementation;
6. Internal Audit Function Implementation;
7. External Audit Function Implementation;
8. Risk Management Implementation Including Internal Control Systems;
9. Provisions of Funds to Related Parties and Provisions of Large Funds (*large exposure*);
10. Transparency of Financial and Non-Financial Conditions, Governance Implementation Report and Internal Reporting;
11. The Bank's Strategic Plan.

Based on the results of individual self-assessments on Governance, in semester I and semester II of 2022 the Bank obtained a rating of 2 (two). This meant that the Bank's management has implemented generally good Governance, this means that the Bank has carried out adequate compliance with the principles of Corporate Governance. In the event that there were weaknesses in carrying out the principles of Governance, in general, these weaknesses were less significant and could be resolved through normal actions by the Bank's management.

PERFORMANCE OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

Throughout 2022, the committees under the Board of Commissioners, namely the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee, have assisted in the execution of duties and responsibilities of the Board of Commissioners. In general, the Board of Commissioners assesses that the committees have performed their functions, and the work plans of each committee have been well realized.

The Audit Committee is responsible for assessing the adequacy of internal controls, including the adequacy of financial reporting processes, and in 2022, it held 7 meetings. Meetings were held with the Internal Audit Department, Finance and Accounting Department, Compliance Department, and Public Accounting Firm. The achievements of the Audit Committee in 2022 include monitoring and evaluating the plan and realization of the Bank's internal audit, reviewing the Bank's financial publications and reports, reviewing the Bank's compliance with applicable laws and regulations, recommending the appointment of the Public Accounting Firm (KAP), evaluating the performance of the KAP, and monitoring follow-up actions from audit findings.

The Risk Monitoring Committee is responsible for evaluating the alignment of risk management policies with the implementation of the Bank's policies, monitoring, and evaluating the execution of duties of the risk management unit. In 2022, the Risk Monitoring Committee held 6 formal meetings and 1 informal



kali pertemuan dan 1 kali diskusi informal. Dari hasil pertemuan dengan *Risk Management Department, Compliance Department, Treasury & Capital Department, Finance & Accounting Department* dan *Strategy Planning Department*, pencapaian Komite Pemantau Risiko adalah memberikan masukan untuk mereview kebijakan dan prosedur secara berkala karena adanya peraturan baru yang berlaku dan strategi bisnis, memberikan rekomendasi kerangka kerja manajemen risiko, memberikan rekomendasi penggunaan jasa konsultan eksternal untuk mengaudit dan mengevaluasi kebijakan dan prosedur manajemen risiko, memberikan saran untuk peningkatan kualitas pelaksanaan tugas dan kompetensi dari *Risk Management Department*.

Komite Remunerasi dan Nominasi bertanggung jawab terkait dengan kebijakan remunerasi dan kebijakan nominasi Bank. Selama tahun 2022 Komite Remunerasi dan Nominasi mengadakan 3 kali pertemuan dengan pencapaian berupa pemberian rekomendasi untuk calon anggota Direksi, penyesuaian gaji karyawan dan pemberian bonus kinerja, rekomendasi anggota Komite Remunerasi dan Nominasi, serta *update* mengenai proyek *Salary Structure*.

Dewan Komisaris menyampaikan apresiasi dan terima kasih atas kinerja komite-komite selama tahun 2022 yang sudah memberikan kinerja yang baik dengan menjunjung tinggi standar kompetensi dan kualitas.

PERUBAHAN KOMPOSISI ANGGOTA DEWAN KOMISARIS

Pada tahun 2022 tidak terdapat perubahan susunan anggota Dewan Komisaris Bank, dimana susunan Dewan Komisaris sebagai berikut:

Komisaris Utama/Independen	: Sdr. Timoty E. Marnandus
Komisaris	: Sdr. Kim Jihyung
Komisaris Independen	: Sdr. Ananda Barata

FREKUENSI DAN CARA PEMBERIAN NASIHAT KEPADA ANGGOTA DIREKSI

Dewan Komisaris berkewajiban mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank yang dilaksanakan oleh Direksi serta memberikan nasihat kepada Direksi.

discussion. Based on the meetings with the Risk Management Department, Compliance Department, Treasury & Capital Department, Finance & Accounting Department, and Strategy Planning Department, the achievements of the Risk Monitoring Committee include providing input to review policies and procedures periodically due to new applicable regulations and business strategies, recommending a risk management framework, recommending the use of external consultants to audit and evaluate risk management policies and procedures, and providing advice for improving the quality of duty execution and competence of the Risk Management Department.

The Remuneration and Nomination Committee is responsible for matters related to the Bank's remuneration and nomination policies. During 2022, the Remuneration and Nomination Committee held 3 meetings, with achievements including providing recommendations for candidates for the Board of Directors, adjusting employee salaries and awarding performance bonuses, recommending member of the Remuneration and Nomination Committee, and updating on the Salary Structure project.

The Board of Commissioners expresses our appreciation and gratitude for the performance of the committees throughout 2022, which have delivered good performance while upholding high standards of competence and quality.

CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS

In 2022, there were no changes in the composition of the Bank's Board of Commissioners, with the composition of the Board of Commissioners as follows:

President Commissioner/Independent	: Mr. Timoty E. Marnandus
Commissioner	: Mr. Kim Jihyung
Independent Commissioner	: Mr. Ananda Barata

FREQUENCY AND METHODS OF GIVING ADVICE TO MEMBERS OF THE BOARD OF DIRECTORS

The Board of Commissioners is responsible for directing, monitoring, and evaluating the implementation of the Bank's strategic policies carried out by the Board of Directors and providing advice to the Board of Directors.



Pemberian nasihat dari Dewan Komisaris kepada Direksi selama tahun 2022 adalah melalui rapat internal sebanyak 11 kali yang diantaranya juga mengundang Direksi, rapat Komite Audit sebanyak 6 kali, rapat Komite Pemantau Risiko sebanyak 6 kali dan Rapat Komite Remunerasi dan Nominasi sebanyak 3 kali. Pemberian nasihat kepada Direksi juga disampaikan dalam bentuk tanggapan atas usulan Direksi seperti persetujuan untuk penyediaan dana kepada Pihak Terkait, Rencana Bisnis Bank, Laporan Berkelanjutan serta persetujuan lain yang menjadi wewenang kami sebagaimana diatur dalam Anggaran Dasar Bank.

Rekomendasi dan persetujuan yang diberikan Dewan Komisaris diantaranya sebagai berikut:

1. Rekomendasi Dewan Komisaris kepada Direksi diantaranya terkait:
 - a. Perbaikan dan peningkatan sistem pengendalian internal dalam bidang:
 - Pengawasan manajemen dan budaya kontrol;
 - Identifikasi dan penilaian risiko;
 - Kontrol aktivitas dan pemisahan fungsi;
 - Sistem akuntansi, informasi, dan komunikasi;
 - Aktivitas pengawasan dan tindakan atas penyimpangan.
 - b. Penerapan mekanisme *reward* dan *punishment* secara konsisten dan tepat untuk menghindari terjadinya temuan berulang dan sanksi administrasi dari regulator.
 - c. Sertifikasi bagi karyawan yang belum mengikuti sertifikasi manajemen risiko.
 - d. Perlu dilakukan integrasi di proses Tata Kelola, Manajemen Risiko, dan Pengendalian.
 - e. Kebijakan prosedur unit bisnis dan manajemen risiko perlu ditinjau dan diperbarui (kalibrasi parameter risiko, baik *risk appetite* maupun *risk tolerance* berdasarkan sektor bisnis yang menjadi sasaran, agar menghasilkan parameter spesifik untuk setiap segmen dan produk).
 - f. Perbaikan kelemahan budaya risiko dan kepatuhan untuk mitigasi risiko operasional.
2. Penunjukan Kantor Akuntan Publik untuk tahun buku 2022, sesuai dengan pendelegasian kewenangan kepada Dewan Komisaris berdasarkan Keputusan Sirkuler Pemegang Saham di Luar dan Sebagai Pengganti Rapat Umum Pemegang Saham.
3. Pemberian persetujuan pemberian maupun perpanjangan kredit kepada pihak terkait.

Throughout 2022, the Board of Commissioners provided advice to the Board of Directors through 11 internal meetings, which also included inviting the Board of Directors, 6 Audit Committee meetings, 6 Risk Monitoring Committee meetings, and 3 Remuneration and Nomination Committee meetings. Advice to the Board of Directors was also provided in the form of responses to proposals from the Board of Directors, such as approvals for providing funds to Related Parties, the Bank's Business Plan, Sustainability Reports, and other approvals within our authority as stipulated in the Bank's Articles of Association.

The recommendations and approvals provided by the Board of Commissioners include the following:

1. Recommendations from the Board of Commissioners to the Board of Directors include matters related to:
 - a. Improvement and enhancement of the internal control system in the areas of:
 - Management supervision and control culture;
 - Identification and assessment of risks;
 - Control activities and separation of functions;
 - Accounting, information, and communication systems;
 - Supervision activities and actions on deviations.
 - b. Implementation of reward and punishment mechanisms consistently and appropriately to prevent recurring findings and administrative sanctions from the regulator.
 - c. Certification for employees who have not yet participated in risk management certification.
 - d. Integration needs to be carried out in the processes of Governance, Risk Management, and Control.
 - e. Business unit policies and risk management procedures need to be reviewed and updated (calibration of risk parameters, both risk appetite and risk tolerance based on target business sectors, in order to produce specific parameters for each segment and product).
 - f. Improvement of risk culture and compliance weaknesses for operational risk mitigation.
2. Appointment of a Public Accounting Firm for the 2022 fiscal year, in accordance with the delegation of authority to the Board of Commissioners based on the Circular Shareholders Resolution in Lieu of the General Meeting of Shareholders.
3. Approval for granting and extending credit to related parties.

4. Persetujuan laporan kepada regulator seperti Rencana Bisnis Bank dan Laporan Berkelanjutan.
5. Perubahan susunan keanggotaan Komite Remunerasi dan Nominasi.

APRESIASI

Atas nama Dewan Komisaris, kami ingin menyampaikan terima kasih kepada seluruh Pemegang Saham, mitra usaha, nasabah, dan pemangku kepentingan atas kepercayaan dan dukungan yang diberikan kepada Bank sehingga dapat melalui tahun 2022 dengan hasil yang baik, dan hal ini sangat memotivasi kami untuk dapat menghadapi tantangan ke depan dengan penuh optimisme.

Kami juga mengucapkan terima kasih dan memberikan apresiasi setinggi-tingginya kepada Direksi dan segenap karyawan atas semangat dan dedikasi yang diberikan, sehingga Bank dapat mencapai kinerja yang baik dalam kondisi pemulihan ekonomi nasional dan ketidakpastian perekonomian global.

Tak lupa kami juga ingin menyampaikan apresiasi dan terima kasih kepada Otoritas Jasa Keuangan dan Bank Indonesia dalam memberikan peran pengawasan, bimbingan dan dukungan kepada Bank. Akhir kata, Dewan Komisaris akan terus memberikan yang terbaik dalam menjalankan tugas dan tanggung jawab untuk kemajuan Bank di masa mendatang.

4. Approval of reports to regulators, such as the Bank's Business Plan and the Sustainability Report.
5. Changes in the composition of the Remuneration and Nomination Committee's membership.

APPRECIATION

On behalf of the Board of Commissioners, we would like to express our gratitude to all Shareholders, business partners, customers, and stakeholders for the trust and support given to the Bank, enabling us to go through 2022 with good results, and this greatly motivates us to face future challenges with full optimism.

We would also like to extend our thanks and highest appreciation to the Board of Directors and all employees for their spirit and dedication, allowing the Bank to achieve good performance amid the national economic recovery and global economic uncertainty.

We would also like to express our appreciation and gratitude to the Financial Services Authority and Bank Indonesia for their supervisory role, guidance, and support to the Bank. In conclusion, the Board of Commissioners will continue to provide the best in carrying out our duties and responsibilities for the future progress of the Bank.

Atas Nama Dewan Komisaris
On behalf of the Board of
Commissioners



Timoty E. Marnandus
Komisaris Utama
President Commissioner



LAPORAN DIREKSI

Board of Directors Report



HWANG DAE GEU

Direktur Utama
President Director

Para Pemegang Saham dan Pemangku Kepentingan yang terhormat,

Pertama-tama, perkenalkan kami memanjatkan puji dan syukur ke hadirat Tuhan yang Maha Kuasa atas penyertaan dan karunia yang diberikan selama tahun 2022. PT Bank Shinhan Indonesia ("Bank") berhasil melalui tahun 2022 dengan pertumbuhan kinerja yang baik sejalan dengan perekonomian nasional yang terus menunjukkan resiliensi dan beranjak pulih lebih cepat di tengah ketidakpastian kondisi ekonomi global.

STRATEGI DAN KEBIJAKAN

Strategi

Strategi pengembangan bisnis Bank ditetapkan sebagai pedoman bagi setiap insan Bank Shinhan dalam mencapai Rencana Bisnis Bank 2022 secara optimal, baik pencapaian terhadap aspek pembiayaan (pemberian pinjaman/kredit), penghimpunan dana, serta peningkatan pendapatan selain bunga yang berasal dari layanan jasa Bank, melakukan strategi pemasaran *cross selling*, juga perlunya peningkatan kualitas layanan kepada nasabah atau masyarakat, serta strategi pendukung lainnya.

Dear Esteemed Shareholders and Stakeholders,

First and foremost, let us to praise and express gratitude to the God Almighty for His blessing throughout 2022. PT Bank Shinhan Indonesia ("The Bank") managed to finish 2022 with favorable performance growth that is in line with the national economic condition that continued to demonstrate resilience and recovery in the midst of the global uncertain economic condition.

STRATEGY AND POLICIES

Strategies

The Bank's business development strategy serves as a guideline for every Shinhan Bank employee in achieving the Bank's 2022 Business Plan, both in terms of financing (loans), raising funds, as well as increasing income other than interest originating from Bank services, implementing cross selling marketing strategies, the need to improve quality of service to customers or the public, as well as other supporting strategies.

Pada tahun 2022, Bank mengambil langkah-langkah strategis seperti:

1. Menetapkan porsi pertumbuhan yang lebih tinggi pada pinjaman ritel konsumsi;
2. Tetap mengandalkan pinjaman segmen korporasi dan komersial sesuai dengan pengalaman dan kemampuan Bank selama ini;
3. Meningkatkan pendapatan selain bunga (*fee based income*) melalui transaksi, terutama transaksi valuta asing, *remittance*, dan penerbitan L/C;
4. Penghimpunan dana pihak ketiga difokuskan ke dana murah melalui aktivitas *cross selling*;
5. Mengoptimalkan layanan perbankan elektronik melalui penawaran produk dan jasa yang menarik dan kompetitif serta pengembangan produk dan jasa berbasis perbankan elektronik (*e-banking*) secara berkesinambungan;
6. Mengembangkan sistem teknologi informasi untuk mendukung layanan, aktivitas operasional, aktivitas transaksi serta untuk meningkatkan performa infrastruktur sistem *digital banking*;
7. Mendukung beberapa pengembangan sistem pembayaran nasional dan sistem pelaporan yang dikembangkan oleh Otoritas Perbankan di Indonesia;
8. Melanjutkan dan memperluas kerjasama dengan pihak ketiga dalam rangka menyediakan fasilitas pinjaman kepada nasabah yang membutuhkan dalam rangka mendukung pembangunan ekonomi Indonesia;

Strategi bisnis yang diimplementasikan selama tahun 2022 meliputi:

1. Pinjaman/Kredit yang diberikan
Di sisi internal, Bank melakukan peninjauan dan penyempurnaan SOP Kredit sesuai dengan kebutuhan, meningkatkan kecepatan proses persetujuan pinjaman serta proses penilaian jaminan. Bank selalu menjaga prinsip kehati-hatian dalam pemberian kredit salah satunya dengan memperhatikan kajian dan analisa terhadap sektor usaha yang berpotensi memiliki kegagalan tinggi atau memiliki data histori cukup berisiko untuk diberikan fasilitas kredit. Bank juga melanjutkan strategi kolaborasi Kantor Pusat dan Cabang dalam mendorong pertumbuhan bisnis Cabang melalui kolaborasi RPLB, yaitu: R (*Relationship Manager*) dan P (*Project Manager*) di Kantor Pusat, dan disisi cabang melalui L (*Loan Center*) dan B (*Branch*). RPLB ini meningkatkan peran cabang untuk melakukan penilaian awal terhadap calon debitur. Untuk *existing loans* Bank melakukan pengelolaan seperti pemantauan terhadap restrukturisasi pinjaman yang terdampak pandemi, memperkuat pengelolaan pinjaman menunggak dan *Non-Performing Loan* melalui penagihan, penjualan jaminan dan litigasi. Dalam pemberian kredit ritel, strategi Bank adalah mendukung penetrasi beberapa produk pinjaman yang relatif baru diluncurkan kembali,

In 2022, the Bank took the following strategic steps:

1. Set a higher portion of growth in consumer retail loans;
2. Continue to rely on loans in the corporate and commercial segments in accordance with the experience and capabilities of the Bank so far;
3. Increase fee-based income through transactions, especially foreign exchange transactions, remittances, and issuance of L/Cs;
4. The collection of third party funds is focused on low-cost funds through cross selling activities;
5. Optimize electronic banking services through offering attractive and competitive products and services and developing products and services based on electronic banking (*e-banking*) on an ongoing basis;
6. Develop information technology systems to support services, operational activities, transaction activities and improve the performance of digital banking system infrastructure;
7. Support the development of several national payment systems and reporting systems developed by the Banking Authorities in Indonesia;
8. Continue and expand cooperation with third parties in order to provide loan facilities to customers in need in order to support Indonesia's economic development;

Business strategies implemented during 2022 include:

1. Loans granted
On the internal side, the Bank reviewed and improved Credit SOPs as needed, increased the speed of the loan approval process and guaranteed assessment process. The Bank always maintains the prudential principles in extending loans, one of which is by paying attention to studies and analysis of business sectors that have a high potential for failure or have historical data that is quite risky to be given credit facilities. The Bank also continued the Head Office and Branch collaboration strategy in encouraging Branch business growth through RPLB collaboration, namely: R (*Relationship Manager*) and P (*Project Manager*) at the Head Office, and on the branch side through L (*Loan Center*) and B (*Branch*). The RPLB increases the branch's role in conducting an initial assessment of prospective borrowers. The Bank carries out management for the existing loans, such as monitoring loan restructuring affected by the pandemic, strengthening the management of overdue loans and Non-Performing Loans through collection, and sales of collateral and litigation. In providing retail loans, the Bank has set various strategies to support the penetration of several relatively and recently relaunched loan products, such as



seperti kredit kendaraan bermotor (KKB) khususnya mobil termasuk pembiayaan dealer (*dealer financing*), pinjaman pensiun, KTA, juga memantau pemenuhan Rasio Pembiayaan Inklusif Makroprudensial. Untuk pemberian kredit korporasi/komersial, Bank berfokus pada segmen tertentu, antara lain pada kawasan industri yang relatif dekat dengan lokasi jaringan kantor dan melakukan pendekatan terhadap beberapa nasabah besar korporasi untuk dapat merealisasikan pencairan pinjaman baru.

2. Aktivitas Penghimpunan Dana

Bank senantiasa meningkatkan pertumbuhan Dana Pihak Ketiga (DPK) sesuai kebutuhan organisasi, dan melakukan sosialisasi *product knowledge* secara berkesinambungan terhadap karyawan.

Bank berupaya untuk meningkatkan dana murah, antara lain dengan melakukan:

- Himbauan bagi debitur Bank terutama nasabah korporasi dan/atau besar untuk memanfaatkan Bank dalam menyalurkan transaksinya, sehingga pengendapan dana relatif stabil tersimpan pada rekening CASA dan mampu meningkatkan pendapatan selain bunga;
- Mengupayakan vendor (pemasok dan penyalur) dari nasabah korporasi juga membuka rekening (CASA) pada Bank;
- Meluncurkan produk dengan *gimmick* atau *product bundling* tertentu yang diluncurkan pada suatu *event*, sehingga berpotensi menekan biaya bunga namun tetap diminati masyarakat;
- Memanfaatkan *platform electronic banking*, dengan penambahan fitur berbasis teknologi pada beberapa produk simpanan, untuk meningkatkan kenyamanan nasabah pengguna (*user experience*), menghemat waktu nasabah, serta dapat diakses setiap saat, misalkan: e-KYC, *online time deposit*, dan sejenisnya.

3. Sistem Informasi

Bank berupaya mengoptimalkan dukungan Teknologi Informasi terhadap proses pengembangan bisnis serta aktivitas pendukungnya, dan yang sudah diimplementasikan di tahun 2022 adalah:

- **Dealer Financing**
Pengembangan pada *core banking system* dan *internet banking* untuk mendukung pengajuan pinjaman dan transaksi oleh *dealer* mobil.
- **Server Core Banking System + SRS Upgrade**
Peningkatan kapasitas dan migrasi ke *server* baru guna meningkatkan kinerja *Core Banking System* dan *Reporting*.

motor vehicle loans (KKB), especially cars including dealer financing, pension loans, KTA, as well as monitoring the fulfillment of the Macroprudential Inclusive Financing Ratio. For the provision of corporate/commercial loans, the Bank focused on certain segments, including industrial areas which were relatively close to office network locations and approached several large corporate customers to realize the disbursement of new loans.

2. Fundraising Activities

The Bank always increased the growth of Third Party Funds (DPK) according to the needs of the organization, and continuously disseminated product knowledge to employees.

The Bank sought to increase low-cost funds, among others by:

- Suggesting bank debtors, especially corporate and/or large customers, to take advantage of the Bank in channeling their transactions, so deposition of funds was relatively stable in CASA accounts and can increase non-interest income;
- Ensuring that vendors (suppliers and distributors) from corporate customers open accounts (CASA) at the Bank;
- Launching a product with a certain gimmick or product bundling launched at an event. Thus, it may reduce interest costs while still attracting public interest;
- Utilizing electronic banking platforms, with the addition of technology-based features to several deposit products. This initiative is intended to improve user experience, save customer time, and allow the customer to access it at any time, for example: e-KYC, online time deposit, and etc.

3. Information System

The Bank sought to optimize Information Technology support for the business development process and its supporting activities, and those implemented in 2022 were:

- **Dealer Financing**
Development of core banking system and internet banking to support loan applications and transactions by car dealers.
- **Server Core Banking System + SRS Upgrade**
Capacity building and migration to a new server to improve the performance of the Core Banking System and Reporting.



- **Quick Response Code Indonesian Standard (QRIS)**
Sistem pembayaran dengan menggunakan QR code yang sesuai dengan standar QRIS, yang dikembangkan pada sistem *mobile banking*.

4. Sumber Daya Manusia

1. Penerapan nilai-nilai (*values*) perusahaan (SHINHAN WAY), untuk meningkatkan kepedulian karyawan terhadap kemajuan Bank;
2. Penetapan slogan siklus yang saling mendukung dan tidak berkesudahan yaitu pertumbuhan Bank akan berdampak pada perubahan taraf hidup karyawan: "*virtuous cycle, growth of Bank impact to change of employee lives*";
3. Peningkatan evaluasi performa karyawan yang berdampak pada kompensasi dan manfaat yang diterima karyawan;
4. Peningkatan kemampuan dan keahlian karyawan secara berkesinambungan, salah satunya melalui *e-learning system*;
5. Peningkatan efisiensi manajemen tenaga kerja.

Kebijakan

Kebijakan untuk mewujudkan strategi Bank ditetapkan melalui tiga pilar utama yaitu:

1. Meningkatkan Kemampuan Menghasilkan Pendapatan (*Enhance Earning Power*)
 - a. Meningkatkan Pinjaman dalam Mata Uang Rupiah;
 - b. Menurunkan Biaya Bunga Simpanan;
 - c. Meningkatkan Pendapatan Selain Bunga.
2. Memperluas Basis Nasabah (*Customer Base Expansion*)
 - a. Mempercepat (akselerasi) pertumbuhan jumlah nasabah melalui mekanisme timbal balik antara layanan konvensional (tatap muka melalui konter atau petugas Bank) dan layanan *online* melalui Transformasi Digital;
 - b. Pendekatan strategis terhadap nasabah berdasarkan segmentasi.
3. Kompetensi Manajemen (*Level Up Management Competency*)
 - a. Meningkatkan analisa kredit & pengelolaan tunggakan pinjaman/NPL;
 - b. Peningkatan kompetensi Sumber Daya Manusia;
 - c. Pemberdayaan perencanaan dan fungsi pendukung (*supporting*) di Kantor Pusat.

Selain itu Manajemen Bank juga menaruh perhatian terhadap aktivitas yang secara tidak langsung mendukung pencapaian tujuan Bank, antara lain:

1. Menetapkan struktur organisasi yang konsisten namun dinamis sesuai dengan kebutuhan dan strategi Bank;
2. Kelompok operasional yang mendukung aktivitas bisnis;
3. Proses kepatuhan dengan standar global yang telah ditetapkan dan selalu membangun budaya patuh;

- **Indonesian Standard Quick Response Code (QRIS)**
The payment system uses a QR code that complies with the QRIS standard, which was developed for the mobile banking system.

4. Human Resources

1. Implementation of company values (SHINHAN WAY), to increase employee awareness of the progress of the Bank;
2. Stipulation of a cycle slogan that is mutually supportive and never ending. It illustrates the growth of the Bank that will have an impact on changes in the standard of living of employees: "*virtuous cycle, growth of the Bank impact to change of employee lives*"
3. Improving the evaluation of employee performance, which has an impact on the compensation and benefits received by employees;
4. Improving employee capabilities and expertise on an ongoing basis, one of which was through the *e-learning system*;
5. Increasing the efficiency of workforce management.

Policies

The Bank has policies to actualize its strategies through the following three main pillars:

1. Enhance Earning Power
 - a. Increasing Loans in Rupiah;
 - b. Reducing Deposit Interest Costs;
 - c. Increase Non-Interest Income.
2. Customer Base Expansion
 - a. Accelerating the growth of the number of customers through a reciprocal mechanism between conventional services (face to face through counters or Bank officers) and online services through Digital Transformation;
 - b. Strategic approach to customers based on segmentation.
3. Level Up Management Competency
 - a. Improving credit analysis & management of loan/NPL arrears;
 - b. Increasing the competence of Human Resources;
 - c. Empowerment of planning and supporting functions at the Head Office.

In addition, the Bank's Management also pays attention to activities that indirectly support the achievement of the Bank's objectives, including:

1. Establishment of a consistent but dynamic organizational structure according to the needs and strategies of the Bank;
2. Operational groups that support business activities;
3. The process of compliance with global standards that have been set and always build a compliance culture;



4. Mengelola proses audit secara rutin di cabang dan audit bulanan di Kantor Pusat.

Manajemen Bank juga telah menerapkan Manajemen Risiko dan Kepatuhan, diantaranya melalui aktivitas:

- Evaluasi dan *review* terhadap Kebijakan, Pedoman, dan SOP sesuai perkembangan regulasi dan tingkat kompleksitas kegiatan usaha Bank;
- Memberikan *review* dan opini terhadap:
 - a. Usulan pembuatan atau perubahan Kebijakan, Pedoman, *Standard Operating Procedure* (SOP);
 - b. Rencana produk dan aktivitas baru.
- Mengevaluasi *risk appetite*, *risk tolerance*, parameter risiko terhadap penilaian profil risiko dan tingkat kesehatan Bank;
- Melakukan penilaian berkala terhadap profil risiko, Tingkat Kesehatan Bank, Kewajiban Pemenuhan Modal Minimum, dan *Interest Rate Risk in the Banking Book*;
- Departemen Manajemen Risiko mengadakan pertemuan berkala dengan Komite Manajemen Risiko dan Komite Pemantau Risiko;
- Melaksanakan kegiatan untuk mendorong dan/atau memelihara budaya kepatuhan, seperti memberikan pelatihan/sosialisasi/edukasi/*sharing* terkait penerapan budaya kepatuhan;
- Mensosialisasikan ketentuan-ketentuan regulator yang wajib dipatuhi oleh seluruh jajaran yang ada di Bank secara berkesinambungan;
- Melakukan komunikasi berkala antara Departemen Kepatuhan dengan *Risk Taking Unit*, Departemen Manajemen Risiko, dan Departemen Audit Internal agar:
 1. Mempunyai *single view* atas suatu permasalahan *Risk Taking/Risk Owner*;
 2. Membahas *strategic issue* ketidakpatuhan yang dibarengi dengan penyempurnaan kebijakan dan proses.
- Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT).

PERBANDINGAN ANTARA HASIL YANG DICAPAI DENGAN TARGET YANG DITETAPKAN

Pada tahun 2022 kondisi pemulihan ekonomi global masih dalam ketidakpastian akibat berbagai peristiwa global yang terjadi, seperti inflasi, konflik Rusia-Ukraina, hingga potensi resesi. Sementara itu perekonomian nasional dapat menunjukkan ketahanannya dengan beranjak pulih lebih cepat dimana Badan Pusat Statistik mencatatkan pertumbuhan ekonomi Indonesia sebesar 5,31 persen dibanding tahun sebelumnya, pertumbuhan ini lebih tinggi dari pertumbuhan ekonomi sebelum pandemi COVID-19.

4. Management of regular audit process at branches and monthly audits at the Head Office.

The Bank's management has also implemented Risk Management and Compliance, through the following activities:

- Evaluate and review policies, guidelines and SOPs in accordance with regulatory developments and the level of complexity of the Bank's business activities;
- Provide reviews and opinions on:
 - a. Proposals for making or changing policies, guidelines, standard operating procedures (SOP);
 - b. New product and activity plans;
- Evaluate risk appetite, risk tolerance, risk parameters against risk profile assessment and Bank soundness level;
- Conduct periodic assessments of risk profiles, Bank Soundness Level, Minimum Capital Adequacy Ratio, and Interest Rate Risk in the Banking Book;
- Risk Management Department holds regular meetings with the Risk Management Committee and the Risk Monitoring Committee;
- Carry out activities to encourage and/or maintain a culture of compliance, such as providing training/dissemination/education/sharing related to the implementation of a compliance culture;
- Dissemination of regulatory provisions that must be complied with by all levels in the Bank on an ongoing basis;
- Conduct regular communication among the Compliance Department and the Risk-Taking Unit, Risk Management Department and Internal Audit Department, in order to:
 1. Have a single view on a Risk Taking/Risk Owner problem;
 2. Discuss the strategic issue of non-compliance, while improving the policies and processes.
- Application of Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT).

COMPARISON BETWEEN ACHIEVEMENT AND TARGETS SET

In 2022, the global economic recovery was still uncertain due to various global events, such as inflation, the Russia-Ukraine conflict, and a potential recession. Meanwhile, the national economy was able to maintain its resilience by recovering more quickly, as evidenced with the Statistics Indonesia's data showing that the national economic growth was recorded at 5.31 percent compared to the previous year. This growth was higher than economic growth before the COVID-19 pandemic.



Sejalan dengan pemulihan ekonomi nasional, Bank dapat mencapai kinerja yang baik di tahun 2022. Di sisi pendanaan Bank mencatatkan realisasi Dana Pihak Ketiga sebesar Rp11,23 triliun, bila dibandingkan target Rencana Bisnis Bank (RBB) tercapai sebesar 103,34%, dan tumbuh sebesar 36,44% dibandingkan posisi tahun 2021 yaitu hampir sebesar Rp3 triliun. Di sisi kredit, Bank mencatatkan realisasi kredit sebesar Rp16,26 triliun, tercapai 103,77% dari target yang telah ditetapkan, dan bertumbuh 19,71% atau sebesar Rp2,68 triliun bila dibandingkan dengan posisi tahun 2021.

Laba yang dibukukan Bank pada tahun 2022 sebesar Rp159.446 juta sedangkan target yang ditetapkan sebesar Rp226.920 juta, yaitu tercapai 70,27% atau tidak tercapai Rp67.474 juta dari target yang telah ditetapkan. Hal ini disebabkan oleh adanya pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) sebesar Rp60 miliar.

Rasio Kewajiban Penyediaan Modal Minimum mencapai 26,10% lebih rendah dari target sebesar 27% namun masih diatas ketentuan yang ditetapkan. Sementara ROA dan ROE juga belum memenuhi target, masing-masing 1,03% dan 3,51%. Untuk rasio NPL *gross* sebesar 3,31% masih lebih tinggi dari target sebesar 2,79%, sedangkan NPL *netto* mencapai target yang ditetapkan, yaitu sebesar 1,91% lebih rendah dari target sebesar 2,12%.

KENDALA YANG DIHADAPI

Pada tahun 2022 hubungan geopolitik Rusia-Ukraina yang belum membaik berdampak pada pelemahan transaksi perdagangan, kenaikan harga komoditas, dan ketidakpastian pasar keuangan global, meski penyebaran COVID-19 mulai menurun. Pemburukan kondisi tersebut menyebabkan koreksi prakiraan pertumbuhan ekonomi global, menambah ketidakpastian pasar keuangan global dan meningkatkan risiko perekonomian global sehingga memberikan tantangan bagi upaya pemulihan ekonomi nasional. Pemulihan ekonomi nasional dapat terus berlanjut karena ditopang oleh permintaan domestik yang tetap baik sejalan dengan terus meningkatnya mobilitas masyarakat.

Namun demikian Bank masih lebih berhati-hati dan selektif dalam penyaluran kredit karena kondisi perekonomian belum pulih sepenuhnya pasca pandemi, sehingga masih terdapat potensi penurunan permintaan kebutuhan pinjaman di pasar dan penurunan tingkat kemampuan bayar pelaku usaha. Selain itu, terdapat kecenderungan debitur segera melunasi *outstanding* pinjamannya bila memiliki kelebihan dana, sehingga menyebabkan jumlah pelunasan pinjaman

In line with the national economic recovery, the Bank was able to achieve good performance in 2022. On the funding side, the Bank's Third Party Funds reached IDR11.23 trillion, compared to the target of the Bank's Business Plan (RBB) achieving 103.34%, and grew by 36.44% compared to 2021, which almost reached IDR3 trillion. Meanwhile, the Bank's loans were recorded at IDR16.26 trillion, fulfilling 103.77% of the target set, a growth of 19.71% or IDR2.68 trillion compared to 2021.

In 2022, the Bank's profit was IDR159,446 million while the target was set at IDR226,920 million, fulfilling 70.27% or not reaching IDR67,474 from the target that has been set. This was due to the formation of Allowance for Impairment Losses (CKPN) of IDR60 billion.

The Minimum Capital Adequacy Ratio reached 26.10%, lower than the target of 27%, but still above the stipulated provisions. Meanwhile, ROA and ROE also failed to meet the target, reaching 1.03% and 3.51% respectively. The gross NPL ratio reached 3.31%, still higher than the target of 2.79%, while the net NPL reached the set target of 1.91%, lower than the target of 2.12%.

OBSTACLES ENCOUNTERED

In 2022, the ongoing geopolitical relations between Russia and Ukraine played a role on weakening trade transactions, rising commodity prices, and uncertainty on global financial markets, even though the spread of Covid-19 began to decrease. This worsening conditions led to corrections to forecasts for global economic growth, increasing uncertainty to global financial markets and risks to the global economy, thus posing a challenge to the national economy recovery efforts. The national economic recovery continued to progress as it was supported by domestic demand, which remained good in line with the continued increase in people's mobility.

However, the Bank still maintained its awareness and was selective in extending loans because economic conditions have not fully recovered after the pandemic, so there was still a potential for a decrease in demand for loans in the market and a decrease in the repayment capability. In addition, debtors, had a tendency to pay off their outstanding loans immediately if they had excess funds, which led to the large amount of accelerated loan repayment (before maturity), even though the business



dipercepat (sebelum jatuh tempo) cukup tinggi, meskipun secara keseluruhan dunia usaha sudah menunjukkan aktivitas yang normal dan peningkatan permintaan yang pada gilirannya membutuhkan dukungan sektor keuangan/perbankan. Hal ini tercermin pada pencapaian target DPK Bank sebesar 103,34% dan kredit sebesar 103,77%.

Untuk pembiayaan inklusif makroprudensial, Bank masih menghadapi tantangan dalam hal keterbatasan sumber daya dan infrastruktur yang masih harus disiapkan secara memadai, untuk memasarkan dan menyalurkan kredit UMKM secara langsung dalam jumlah besar, mengingat Bank memiliki pengalaman lebih banyak dalam menyalurkan pinjaman ke segmen Korporasi dan Retail Konsumsi, sehingga masih dibutuhkan waktu dan proses secara bertahap untuk dapat meraih pelaku usaha UMKM.

Permasalahan lain yang dihadapi Bank adalah adanya beberapa faktor pengurang laba seperti kenaikan pembentukan CKPN dalam jumlah besar akibat dari penghapusbukuan untuk fasilitas kredit ritel dan korporasi serta penurunan kualitas kredit debitur menjadi NPL. Namun demikian Bank senantiasa mengupayakan penyelesaian kredit NPL termasuk upaya penjualan aset jaminan yang ada dari debitur NPL.

PENERAPAN TATA KELOLA BANK

Penerapan Tata Kelola merupakan suatu kewajiban dalam rangka membangun kondisi perusahaan yang tangguh sehingga dapat menciptakan suatu sistem dan struktur perusahaan yang kuat dengan memberi manfaat dan nilai tambah bagi para Pemegang Saham (*Shareholder*) dan para Pemangku Kepentingan (*Stakeholder*).

Bank berupaya untuk menyempurnakan penerapan Tata Kelola yang baik dengan menerapkan prinsip-prinsip Keterbukaan (*Transparency*), Akuntabilitas (*Accountability*), Pertanggungjawaban (*Responsibility*), Independen (*Independency*), dan Kewajaran (*Fairness*). Penerapan prinsip-prinsip tersebut mengacu pada ketentuan dan perundang-undangan yang berlaku bagi perbankan, dengan tujuan untuk mendukung visi dan misi Bank.

Bank melakukan penilaian sendiri (*self-assessment*) atas penerapan tata kelola perusahaan pada tiap semester. Hasil penilaian sendiri atas penerapan tata kelola Bank pada semester I maupun semester II tahun 2022 secara umum adalah Baik (Peringkat 2), dengan definisi mencerminkan bahwa manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik.

world has shown normal activity and demands have increased in general, which in turn required support from the financial sector/ banking. This was reflected in the achievement of the Bank's DPK target of 103.34% and loans of 103.77%.

In regards to macroprudential inclusive financing, the Bank is aware that there are challenges in limited resources and infrastructure which must be prepared adequately to market and distribute the MSME loans directly in large quantities, considering that the Bank has more experience in channeling loans to the Corporate and Retail Consumption segments. With that said, the Bank needs more time and process to reach the MSME businesses.

Moreover, the Bank also must be prepared with several profit-reducing factors, such as a large increase in the formation of Allowance for Impairment Losses due to write-offs for retail and corporate loan facilities and a decrease in debtor loan quality to NPL. However, the Bank always strives to settle NPL, among others by making attempts to sell the existing collateral assets from NPL debtors.

BANK GOVERNANCE IMPLEMENTATION

The implementation of Good Corporate Governance is the Bank's responsibility for establishing strong corporate conditions to create a strong corporate system and structure by providing benefits and added value to Shareholders and Stakeholders.

The Bank strives to enhance the implementation of Good Governance by applying the principles of Transparency, Accountability, Responsibility, Independence and Fairness. The application of these principles refers to the provisions and laws that apply to banking, with the aim of supporting the vision and mission of the Bank.

The Bank conducts a self-assessment of the implementation of corporate governance every semester. The results of the self-assessment of the implementation of the Bank's governance in the first semester and the second semester of 2022 were generally Good (Rank 2), indicating that the Bank's management has implemented generally good governance.



Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip-prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

KINERJA KOMITE DI BAWAH JAJARAN DIREKSI

Bank memiliki beberapa komite yang mendukung Direksi dalam pengelolaan Bank. Sepanjang tahun 2022, komite telah melaksanakan pertemuan berkala untuk membahas program bisnis, tantangan internal yang dihadapi Bank hingga menghasilkan solusi terbaik untuk mendukung Bank dalam menanggapi kondisi perekonomian dan regulasi. Atas komitmen dan kerja keras yang sudah diberikan oleh komite selama tahun 2022, maka pada kesempatan ini Direksi menyampaikan apresiasi serta rasa terima kasih.

PERUBAHAN KOMPOSISI ANGGOTA DIREKSI

Pada tahun 2022, komposisi Direksi Bank mengalami perubahan:

- Komposisi anggota Direksi Bank sebelum Keputusan Sirkuler Para Pemegang Saham Di Luar Rapat Dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia tanggal 12 Januari 2022 sebagai berikut:
 - Sdr. Hwang Dae Geu - Direktur Utama;
 - Sdr. Tony Tanusaputra - Direktur yang Membawahkan Fungsi Kepatuhan Bank;
 - Sdr. Park Heejin - Direktur;
 - Sdr. Ridwan Anwar Goenawan - Direktur;
 - Sdr. Leonard Auly - Direktur.
- Sesudah Keputusan Sirkuler Para Pemegang Saham Di Luar Rapat Dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia tanggal 12 Januari 2022, diputuskan memberhentikan dengan hormat Sdr. Park Heejin sebagai Direktur, dan mengangkat Sdr. Kim Seong Won sebagai Direktur, sehingga komposisi anggota Direksi tetap berjumlah 5 (lima) orang yang terdiri dari satu orang Direktur Utama, dan 4 orang Direktur sebagai berikut:
 - Sdr. Hwang Dae Geu - Direktur Utama;
 - Sdr. Tony Tanusaputra - Direktur yang Membawahkan Fungsi Kepatuhan Bank;
 - Sdr. Kim Seong Won - Direktur;
 - Sdr. Ridwan Anwar Goenawan - Direktur;
 - Sdr. Leonard Auly - Direktur.

The Bank's good governance is reflected in the adequate fulfillment of the Governance principles. In the event that there are weaknesses in the implementation of the Governance principles, these weaknesses are not significant and can be resolved by normal actions by the Bank's management.'

COMMITTEE PERFORMANCE UNDER THE BOARD OF DIRECTORS

The Bank has several committees supporting the Board of Directors in managing the Bank. Throughout 2022, the committees held regular meetings to discuss business programs, internal challenges faced by the Bank to produce the best solutions to support the Bank in responding to economic and regulatory conditions. The Board of Directors expresses our appreciation and gratitude for the commitment and hard work of each committee in 2022.

CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

In 2022, there was a change in the composition of the Board of Directors as follows:

- The composition of the members of the Bank's Board of Directors before the Circular Resolution of Shareholders Outside the Meeting and in lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia on 12th January 2022 is as follows:
 - Mr. Hwang Dae Geu - President Director;
 - Mr. Tony Tanusaputra - Director in charge of the Bank's Compliance Function;
 - Mr. Park Heejin - Director;
 - Mr. Ridwan Anwar Goenawan - Director;
 - Mr. Leonard Auly - Director.
- Following the Circular Resolution of the Shareholders Outside the Meeting and In lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia on 12th January 2022, it was decided to honorably dismiss Mr. Park Heejin as Director, and appointed Mr. Kim Seong Won as Director, so that the composition of the members of the Board of Directors remains 5 (five) people consisting of one President Director and 4 Directors as follows:
 - Mr. Hwang Dae Geu - President Director;
 - Mr. Tony Tanusaputra - Director in charge of the Bank's Compliance Function;
 - Mr. Kim Seong Won - Director;
 - Mr. Ridwan Anwar Goenawan - Director;
 - Mr. Leonard Auly - Director.



Seluruh anggota Direksi berdomisili di wilayah kerja Kantor Pusat Bank.

AKTIVITAS UTAMA

Sesuai dengan Pasal 3 Anggaran Dasar, Bank melakukan usaha di bidang Bank Umum, sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku.

Sampai dengan akhir tahun 2022, Bank memiliki 39 jaringan kantor dan 34 unit ATM yang tersebar di provinsi DKI Jakarta, Banten, Jawa Barat, Jawa Tengah, DI Yogyakarta, Jawa Timur, Bali, Nusa Tenggara Barat, Sulawesi dan Sumatera. Jaringan kantor Bank terdiri dari Kantor Pusat, Kantor Cabang, dan Kantor Cabang Pembantu.

PERKEMBANGAN PEREKONOMIAN DAN PROSPEK USAHA

Di tengah perlambatan pertumbuhan ekonomi global, perbaikan ekonomi Indonesia terus berlanjut. Perkembangan positif tersebut ditopang oleh kinerja ekspor yang tetap kuat serta permintaan domestik yang solid seiring dengan peningkatan mobilitas dan daya beli masyarakat yang masih terjaga. Secara keseluruhan, pertumbuhan ekonomi 2022 sebesar 5,31 persen lebih baik bila dibandingkan capaian pertumbuhan tahun 2021 sebesar 3,70 persen. Perbaikan pertumbuhan ekonomi ini diperkirakan tetap berlanjut pada tahun 2023, didorong oleh permintaan domestik yang tetap baik sejalan dengan terus meningkatnya mobilitas masyarakat.

Ketahanan sistem keuangan, khususnya perbankan di tahun 2022, tetap terjaga baik. Pada Desember 2022, rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) tetap tinggi, mencapai 31,2%, sehingga mendukung ketersediaan dana bagi perbankan untuk penyaluran kredit/pembiayaan bagi dunia usaha. Pertumbuhan kredit pada Desember 2022 tercatat sebesar 11,35% (yoy), ditopang oleh peningkatan pada seluruh jenis kredit dan seluruh sektor ekonomi. Risiko kredit tetap terkendali yang tercermin dari rasio kredit bermasalah (*Non-Performing Loan*, NPL) pada Desember 2022 sebesar 2,44%. Risiko likuiditas perbankan juga rendah dengan tingginya kecukupan likuiditas sebagaimana ditunjukkan dengan rasio AL/DPK. Ke depan, upaya menjaga stabilitas sistem perbankan tetap diperkuat sehingga dapat memitigasi berbagai risiko, baik terkait kondisi makroekonomi domestik maupun gejolak global, dan tetap menjaga ketahanan sistem perbankan.

All members of the Board of Directors are domiciled in the working area of the Bank's Head Office.

PRIMARY ACTIVITIES

In accordance with Article 3 of the Articles of Association, the Bank conducts business in the field of Commercial Banks, and complies with the prevailing laws and regulations.

As of the end of 2022, the Bank had 39 offices and 34 ATM units spread across the provinces, namely DKI Jakarta, Banten, West Java, Central Java, DI Yogyakarta, East Java, Bali, West Nusa Tenggara, Sulawesi and Sumatra. The Bank's office network comprised of the Head Office, Branches and Sub-Branches.

ECONOMIC DEVELOPMENT AND BUSINESS PROSPECTS

Despite the global economic growth setback, Indonesia's economic recovery continued. This positive development was supported by export performance, which remained strong and solid domestic demand in line with increased mobility and maintained public purchasing power. Overall, the 2022 economic growth at 5.31 percent was better than the 2021 growth achievement at 3.70 percent. This improvement is predicted to continue in 2023, driven by domestic demand, which remains good and the people's mobility that continues to improve.

The resilience of the financial system, especially banking in 2022, was well maintained. In December 2022, the ratio of Liquid Assets to Third Party Funds (AL/DPK) remained high, reaching 31.2%, thus supporting the availability of funds for banks to channel credit/financing for the business sector. Loan growth in December 2022 was recorded at 11.35% (yoy), supported by an increase in all types of loans and all economic sectors. Credit risk remained under control as reflected in the non-performing loans (NPL) ratio in December 2022 at 2.44%. Banking liquidity risk was also low with high adequacy of liquidity as indicated by the LA/DPK ratio. Going forward, the Bank will continue to maintain and reinforce the banking system stability to mitigate various risks, both related to domestic macroeconomic conditions and global turmoil, while maintaining banking system resilience.



Pertumbuhan ekonomi Indonesia pada 2023 diperkirakan tetap kuat dan optimis dalam kisaran 4,5-5,3%, meskipun sedikit melambat sebagai akibat dari perlambatan ekonomi global. Prospek ini didukung oleh kenaikan investasi dan produktivitas seiring dengan implementasi kebijakan reformasi struktural, baik di sektor riil maupun akselerasi ekonomi dan keuangan digital nasional. Inflasi juga kembali terkendali ke sasarannya 3,0±1%.

Kondisi ini membuat manajemen Bank tetap optimis akan prospek usaha tahun 2023, dengan melakukan penyesuaian dan langkah-langkah antisipatif serta penetapan strategi bisnis, sehingga Bank diproyeksikan mampu untuk mencapai pertumbuhan positif dan tetap menjaga kinerjanya secara sehat. Untuk tahun 2023, Bank memproyeksikan pertumbuhan kredit di kisaran 19,4%, dan pertumbuhan Dana Pihak Ketiga di kisaran 29,3%.

Adapun fokus bisnis Bank di tahun 2023 adalah:

- Meningkatkan porsi pertumbuhan yang lebih tinggi pada pinjaman ritel konsumsi;
- Tetap menumbuhkan porsi kredit korporasi dan komersial;
- Berupaya mendukung pembiayaan pada kegiatan/sektor ramah lingkungan secara bertahap;
- Meningkatkan peranan dan kontribusi kantor cabang pada pertumbuhan bisnis dan laba Bank;
- Meningkatkan pendapatan selain bunga (*fee based income*);
- Penghimpunan dana pihak ketiga fokus ke dana murah melalui aktivitas *cross selling*;
- Meningkatkan *brand awareness* Bank Shinhan di masyarakat baik melalui layanan secara langsung kepada nasabah maupun dalam bentuk aktivitas lainnya;
- Mengoptimalkan produk dan layanan perbankan elektronik;
- Mengelola kualitas kredit dan memaksimalkan *recovery* khususnya pada kredit restrukturisasi yang terkait dengan COVID-19;
- Pengembangan sistem teknologi informasi untuk mendukung layanan, aktivitas operasional, aktivitas transaksi;
- Mendukung beberapa pengembangan sistem pembayaran nasional;
- Melanjutkan dan memperluas kerja sama dalam menyediakan fasilitas pinjaman;

Indonesia's economic growth in 2023 is predicted to remain strong and optimistic in the range of 4.5-5.3%, although it will slow slightly as a result of the global economic slowdown. This prospect is supported by increased investment and productivity, which is in line with the implementation of structural reform policies, both in the real sector and the acceleration of the national digital economy and finance. Inflation is projected to reach "a safe zone" around the target of 3.0 ± 1%.

This condition keeps the Bank's management optimistic about the business prospects of 2023, by making adjustments and anticipatory steps and establishing business strategies, so the Bank is projected to achieve positive growth and maintain a sound performance. For 2023, the Bank projects loan growth in the range of 19.4%, and growth in Third Party Funds in the range of 29.3%.

In 2023, the Bank is focused on the following:

- Increase higher growth share of consumer retail loans;
- Continue to grow the portion of corporate and commercial loans;
- Seek to gradually support financing for environmentally friendly activities/sectors;
- Increase the role and contribution of branches to the bank's business and profit growth;
- Increase fee-based income;
- Raise third party funds by focusing on low-cost funds through cross selling activities;
- Increase bank shinhan's brand awareness in the community, through direct services to customers or other activities;
- Optimize electronic banking products and services;
- Manage loan quality and maximize recovery, especially on restructuring loans related to the COVID-19;
- Develop information technology systems to support services, operational activities, transaction activities;
- Support several national payment system developments;
- Continue and expand cooperation in providing loan facilities;



APRESIASI

Pada kesempatan ini izinkan kami menyampaikan terima kasih kepada Dewan Komisaris, para pemegang saham, dan nasabah yang telah memberikan kepercayaan besar sehingga Bank dapat tetap bertumbuh dan mampu melalui tahun 2022 dengan mencapai kinerja yang baik.

Kami juga menyampaikan apresiasi dan terima kasih kepada regulator terutama kepada Otoritas Jasa Keuangan dan Bank Indonesia serta kepada para pemangku kepentingan atas dukungan maupun kerja sama yang telah terjalin baik selama 2022.

Direksi tentunya juga berterima kasih atas dedikasi penuh dan kerja keras segenap karyawan sehingga Bank dapat terus berkembang dan menjalankan bisnisnya dengan baik. Mari kita terus pertahankan kinerja tahun ini untuk semakin tumbuh di tahun-tahun berikutnya.

Akhir kata, kepada seluruh nasabah dan mitra kerja adalah merupakan suatu kebanggaan dan kehormatan bagi Bank dapat melayani dengan sepenuh hati, dan terima kasih kami ucapkan atas kepercayaan yang diberikan.

APPRECIATION

On this occasion, allow us to express our gratitude to the Board of Commissioners, shareholders and customers for their trust, so the Bank can continue to grow and go through 2022 with favorable performance.

We also express our appreciation and gratitude to regulators, especially to the Financial Services Authority and Bank Indonesia and to stakeholders for the support and cooperation that has been well established throughout 2022.

The Board of Directors is also grateful for the dedication and hard work of all employees that support the Bank to grow and perform its business very well. Let's maintain this year's performance to reap even better achievement in the coming years.

Lastly, it is our honor to serve all customers and business partners wholeheartedly, and we truly appreciate their trust.

Atas Nama Direksi
On behalf of the Board of Directors

Hwang Dae Geu
Direktur Utama
President Director





03

Profil Perusahaan Company Profile

INDENTITAS PERUSAHAAN

Company Identity



Nama Perusahaan
Company Name

PT Bank Shinhan Indonesia



Status Bank
Bank Status

Bank Umum Devisa
Foreign Exchange Commercial Bank



Nama Branding
Brand Name

Bank Shinhan



Jumlah Karyawan
Number of Employees

745 karyawan (2022)
745 employees (2022)



**Jenis/Badan Hukum
Pendirian**
Type of Legal Entity

Perseroan Terbatas
Limited Liability
Company



Dasar Hukum Pendirian
Deed of Legal Entity

Akta No. 6 dari wakil Notaris Julizar di Jakarta, tanggal 8 September 1967, yang kemudian diubah dengan Akta No. 10 tanggal 6 Juli 1968 dan Akta No. 4 tanggal 3 Oktober 1968 dari notaris yang sama. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/60/16 tanggal 28 April 1970 serta diumumkan dalam Berita Negara Republik Indonesia No. 47 tambahan No. 173 tanggal 12 Juni 1970

Notarial Deed No. 6 of Julizar, notary in Jakarta, dated 8th September 1967, which was then amended by Deed No. 10 dated 6th July 1968 and Deed No. 4 dated 3rd October 1968 by the same notary. The Deed was approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. J.A.5/60/16 dated 28th April 1970 and was published in the State Gazette of the Republic of Indonesia No. 47 Supplement No. 173, dated 12th June 1970



Tanggal Pendirian
Establishment Date

8 September 1967
8th September 1967



Bidang Usaha
Business Field

Perbankan
Banking



Informasi Perubahan Nama
Changes of Bank's Name

1968 - PT Central Sumatra Jawa Bank Ltd
1976 - PT Bank Metro Ekspres
1991 - PT Bank Metro Express
2015 - PT Bank Shinhan Indonesia



Data Jaringan Kantor
Branch Network

- **1 Kantor Pusat** | 1 Head Office
- **28 Kantor Cabang** | 28 Branch Offices
- **10 Kantor Cabang Pembantu**
10 Sub-Branch Offices



Modal Dasar
Authorized Capital

Rp3.700.000.000.000



Website Perusahaan
Company Website

www.shinhan.co.id



Modal Ditempatkan dan Disetor Penuh
Issued and Paid Up Capital

Rp944.278.000.000



Media Sosial
Social Media

Facebook : Bank Shinhan Indonesia
Instagram : shinhanbank_id
Youtube : Bank Shinhan Indonesia



Alamat Kantor/Alamat Korespondensi
Head Office/Correspondence

Kantor Pusat
International Financial Centre Tower 2,
Ground Floor, 30th-32nd floor,
Jl. Jend. Sudirman Kav. 22-23,
Jakarta Selatan 12920
Telepon | Telephone : **021-29751500**
Faksimili | Facsimile : **021-29880346**
E-mail : **shinhanid@shinhan.com**



RIWAYAT SINGKAT PERUSAHAAN

Bank Shinhan Indonesia at a Glance



RIWAYAT SINGKAT PERUSAHAAN

PT Bank Shinhan Indonesia (selanjutnya disebut “Bank”), dahulu bernama PT Bank Metro Express, didirikan berdasarkan Akta No. 6 dari wakil Notaris Julizar di Jakarta, tanggal 8 September 1967, yang kemudian diubah dengan Akta No. 10 tanggal 6 Juli 1968 dan Akta No. 4 tanggal 3 Oktober 1968 dari notaris yang sama. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/60/16 tanggal 28 April 1970 serta diumumkan dalam Berita Negara Republik Indonesia No. 47 tambahan No. 173 tanggal 12 Juni 1970.

BANK SHINHAN INDONESIA AT A GLANCE

PT Bank Shinhan Indonesia (the “Bank”), formerly PT Bank Metro Express, was established based on notarial Deed No. 6 of Julizar, notary in Jakarta, dated 8th September 1967, which was then amended by Deed No. 10 dated 6th July 1968 and Deed No. 4 dated 3th October 1968 by the same notary. The deed was approved by the Minister of Justice of the Republic of Indonesia in Letter of Decree No. J.A.5/60/16 dated 28th April 1970 and was published in the State Gazette of the Republic of Indonesia No. 47 supplement No.173 dated 12nd June 1970.



Pada tanggal 4 April 1968, Bank mendapat izin usaha sebagai bank umum dari Menteri Keuangan Republik Indonesia dengan Keputusan Menteri Keuangan No. D.15.6.2.23.

Pada tanggal 22 Juli 1976 Bank melakukan perubahan nama menjadi PT Bank Metro Ekspres sesuai dengan Akta Notaris Didi Sudjadi, S.H., No. 93 yang mendapatkan pengesahan Menteri Kehakiman Republik Indonesia No. Y.A.5/508/6 tanggal 3 Nopember 1976. Kemudian pada tanggal 21 Desember 1976, Bank melakukan penggabungan usaha (*merger*) dengan PT Bank Umum Persatuan Tenaga Ekonomi yang berdomisili di Yogyakarta. Keputusan *merger* ini dituangkan dalam Akta Notaris Ridwan Suselo, S.H., No. 234 di Jakarta tanggal 21 Desember 1976. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam keputusannya No. Y.A.5/138/7 tanggal 6 Juni 1978 serta diumumkan dalam Berita Negara Republik Indonesia No. 56, tambahan No. 431, tanggal 14 Juli 1978.

On 4th April 1968, the Bank obtained its license to operate as a commercial bank from the Minister of Finance of the Republic of Indonesia in the Decree of Minister of Finance No. D.15.6.2.23.

On 22nd July 1976, the Bank changed its name to PT Bank Metro Ekspres as stated in the Deed No. 93 of Notary Didi Sudjadi, S.H., which had been approved by the Minister of Justice of the Republic of Indonesia No. Y.A.5/508/6 dated 3rd November 1976. On 21st December 1976, the Bank merged with PT Bank Umum Persatuan Tenaga Ekonomi located in Yogyakarta by Notarial Deed No. 234 dated 21st December 1976 of Ridwan Suselo, S.H., notary in Jakarta. The deed was approved by the Minister of Justice of the Republic of Indonesia in Decision Letter No. Y.A. 5/138/7 dated 6th June 1978 and was published in the State Gazette of the Republic of Indonesia No. 56 supplement No. 431, dated 14th July 1978.



Pada 25 Juli 1991, Bank kembali melakukan perubahan nama menjadi PT Bank Metro Express, berdasarkan Akta Notaris Sinta Setiawaty Widjaja, S.H. No. 103 dengan pengesahan Menteri Kehakiman Republik Indonesia No. C2-3885 HT.01.04.TH.91 tanggal 14 Agustus 1991. Bank ditunjuk sebagai Bank Persepsi berdasarkan surat Menteri Keuangan Republik Indonesia No. S-37/MK.03/1993 tanggal 6 Januari 1993, kemudian tanggal 22 Maret 1995, Bank Indonesia menunjuk Bank sebagai Bank Devisa dengan Surat Keputusan No. 27/155/KEP/DIR. Pada 31 Juli 1995 Bank ditunjuk sebagai Bank Devisa Persepsi Kas Negara sesuai dengan surat dari Menteri Keuangan Republik Indonesia No. S-466/MK.03/1995, dan pada 25 Februari 2003 Bank ditunjuk sebagai Bank Persepsi *On-Line* berdasarkan Surat Menteri Keuangan Republik Indonesia No. S-75/MK.02/2003.

Bank secara resmi beroperasi dan berubah nama menjadi PT Bank Shinhan Indonesia dari sebelumnya bernama PT Bank Metro Express pada tanggal 30 November 2015 sebagaimana dinyatakan dalam Akta Pernyataan Keputusan Di Luar Rapat Perseroan Terbatas PT Bank Metro Express nomor 31, dibuat di hadapan Hermin Budisetyasih, S.H., Mkn., notaris di Jakarta Timur dan telah mendapat persetujuan melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0946955.AH.01.02.Tahun 2015.

Perubahan nama dimaksud telah mendapat persetujuan melalui Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. 6/KDK.03/2016 tanggal 1 Maret 2016, tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Metro Express menjadi Izin Usaha Atas Nama PT Bank Shinhan Indonesia.

Untuk meningkatkan layanan kepada masyarakat, dilakukan pemindahan kantor pusat Bank, yang sebelumnya beralamat di Jl. Hayam Wuruk No. 19-20, Jakarta Pusat menjadi beralamat di International Financial Centre Tower 2, Jl. Jend. Sudirman Kav. 22-23, Jakarta Selatan 12920 sesuai persetujuan Otoritas Jasa Keuangan No. S-17/PB.1/2016 tanggal 14 Maret 2016.

Dalam rangka memperkuat posisinya di Indonesia, pada tanggal 6 Desember 2016, Bank melakukan penggabungan usaha (*merger*) dengan PT Centratama Nasional Bank (CNB) yang berdomisili di Surabaya.

On 25th July 1991, the Bank again changed its name to PT Bank Metro Express, based on Notarial Deed No. 103 of Sinta Setiawaty Widjaja, S.H., approved by the Minister of Justice of the Republic of Indonesia in Decision Letter No. C2-3885 HT.01.04.TH.91 dated 14th August 1991. The Bank was appointed as a Perception Bank based on the letter of the Minister of Finance of the Republic of Indonesia No. S-37/MK.03/1993 dated 6th January 1993. On 22nd March 1995, Bank Indonesia appointed the Bank as a Foreign Exchange Bank in Letter of Decree No. 27/155/KEP/DIR. On 31st July 1995 the Bank was appointed as a State Treasury Perception Foreign Exchange Bank according to Minister of Finance of the Republic of Indonesia Letter No. S-466/MK.03/1995, and on 25th February 2003, the Bank was appointed as an On-Line Perception Bank based on Letter of the Minister of Finance of the Republic of Indonesia No. S-75/MK.02/2003.

The Bank officially operated and changed its name to PT Bank Shinhan Indonesia on 30th November 2015 as stated in the Deed of Resolution Statement Beyond the Meeting of PT Bank Metro Express (Name Changes and Amendment of Articles of Association) Number 31, made in the presence of Hermin Budisetyasih, S.H., M.kn., notary at East Jakarta and has obtained approval through Minister of Law and Human Rights of the Republic of Indonesia Decree No. AHU-0946955.AH.01.02. of 2015.

Changes of the Bank's name has obtained approval through Board of Commissioners of Indonesia Financial Services Authority (OJK) Decree No. 6/KDK.03/2016 dated 1st March 2016 on the Determination of Using the Business License on behalf of PT Bank Metro Express to be Business License on behalf of PT Bank Shinhan Indonesia.

To improve its services, the Bank moved its head office from Jl. Hayam Wuruk No. 19-20, Central Jakarta to the new address at International Financial Centre Tower 2, Jl. Jend. Sudirman Kav. 22-23, South Jakarta in accordance with OJK approval No. S-17/PB.1/2016 dated 14th March 2016.

In order to strengthen its position in Indonesia, on 6th December 2016, the Bank merged with PT Centratama Nasional Bank (CNB) located in Surabaya.

Keputusan *Merger* ini dituangkan dalam Akta No. 1 tanggal 1 Desember 2016 yang dibuat dihadapan Hermin Budisetyasih, SH., M.Kn., notaris di Jakarta Timur, dan telah mendapat persetujuan melalui Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-88/D.03/2016 tanggal 24 November 2016, tentang Pemberian Izin Penggabungan Usaha (*Merger*) PT Centratama Nasional Bank ke dalam PT Bank Shinhan Indonesia.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir diubah dengan Akta No. 03 tanggal 7 Juni 2021 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0032533.AH.01.02.TAHUN 2021 tanggal 7 Juni 2021 dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Anggaran Dasar dan Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0356279 dan No. AHU-AH.01.03-0356286 tanggal 7 Juni 2021, dan terakhir akta pengangkatan kembali Dewan Komisaris pada Akta No. 03 tanggal 7 Juni 2022 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn. notaris di Jakarta Timur dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Data Perseroan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0019289 tanggal 7 Juni 2022.

Sesuai dengan pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank Shinhan adalah melakukan usaha di bidang perbankan serta optimalisasi pemanfaatan sumber daya yang dimiliki Bank Shinhan untuk menghasilkan jasa yang bermutu tinggi dan berdaya saing kuat untuk mendapat keuntungan guna meningkatkan nilai perusahaan dengan menerapkan prinsip-prinsip Perseroan Terbatas. Bank Shinhan dimiliki oleh Shinhan Bank Co. Ltd selaku pemegang saham mayoritas.

Kantor Pusat Bank berlokasi di International Financial Centre Tower 2, lantai 30-32, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. Pada tanggal 31 Desember 2022, Bank memiliki 1 Kantor Pusat, 28 Kantor Cabang, dan 10 Kantor Cabang Pembantu.

The merger was stated in Deed No. 1 dated 1st December 2016, made in the presence of Hermin Budisetyasih, SH., M.Kn., notary in East Jakarta, and has obtained approval through the Decree of Board of Commissioner Members of Indonesia Financial Services Authority (OJK) No. KEP-88/D.03/2016 dated 24th November 2016 on the License of Business Incorporation (*Merger*) of PT Centratama Nasional Bank into PT Bank Shinhan Indonesia.

Bank's Articles of Association have been amended several times and the latest amendment is based on Deed No. 03 dated 7th June 2021 made in the presence of Hermin Budisetyasih, S.H., M.Kn., notary in East Jakarta, which has received approval by the Minister of Law and Human Rights of the Republic of Indonesia in the Letter of Decree No. AHU-0032533.AH.01.02.2021 dated 7th June 2021, and has been recorded in Acceptance of Notification Amendment of Articles of Association and Acceptance of Notification Amendment of Company Data by the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0356279 and No. AHU-AH.01.03-0356286 dated 7th June 2021, and finally, the deed of reappointment of the Board of Commissioners in Deed No. 03 dated 7th June 2022 made before Hermin Budisetyasih, S.H., M.Kn. notary in East Jakarta and has been recorded in the Acceptance of Notification Amendment of Company Data by the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0019289 dated 7th June 2022.

In accordance with Article 3 of the Bank's Articles of Association, the scope of Bank Shinhan's activities is to engage in the banking sector and optimize the utilization of Bank Shinhan's resources to produce high quality and highly competitive services in order to generate profits and increase the company's market value. Bank Shinhan is owned by Bank Shinhan Co. Ltd as the majority shareholder.

The Bank's head office is located at International Financial Centre Tower 2, 30th-32nd floor, Jl. Jenderal Sudirman Kav. 22-23, South Jakarta. As of 31st December 2022, the Bank has 1 Head Office, 28 Branch Offices, and 10 Sub-Branch Offices.



VISI, MISI DAN BUDAYA PERUSAHAAN

Company's Vision, Mission and Core Value

Shinhan WAY^{2.0}

“Shinhan Way” adalah Sistem Nilai dan Prinsip Panduan untuk Semua Pemikiran dan Tindakan Karyawan Shinhan.

“Shinhan WAY” is the Value System and Guiding Principle for All Shinhan Employees' thoughts and Actions.



Misi Mission



A better world through Finance

Membangun dunia yang lebih baik melalui kekuatan Finansial.

Build a better world through financial strength.



Nilai Inti Core Value



Benar Right

Kami menghargai untuk melakukan apa yang BENAR bagi nasabah kami dan untuk generasi mendatang.

We value doing what is RIGHT for our customers and for the future generations.



Cepat Nimble

Kami menghargai menjadi CEPAT – mengeksekusi dengan fleksibilitas dan efisiensi, tidak pernah berhenti belajar dan terus bergerak maju.

We value being NIMBLE - executing with flexibility and efficiency, never stop learning and keep moving forward.



Berbeda Different

Kami menghargai PERBEDAAN individu dan menghargai hasil yang BERBEDA.

We respect individual DIFFERENCES and value having DIFFERENTIATED outcomes.



Visi Vision



*We Believe finance should be
+ More Friendly. More Secure. More Creative*

"Kami percaya industri Keuangan harus Lebih
Ramah, Lebih Aman, Lebih Kreatif".

1 Lebih Ramah More Friendly



Mudah, Dapat Diakses dan Nyaman.

Bank Shinhan akan terus mengembangkan layanan keuangan *offline* dan *online* agar nasabah dapat lebih mudah dan lebih nyaman memanfaatkan jasa keuangan Shinhan yang dapat terkoneksi secara dekat dengan kehidupan sehari-hari nasabah melalui ekosistem digital.

Easily, Accessible, and Conveniently.

Is about connecting finance more closely to customers' daily lives through innovative digital services that cover both online and offline channels so that customers can use them more easily and conveniently.

2 Lebih Aman More Secure



Aman dan Dapat diandalkan.

Kita akan menyediakan layanan keuangan dan dukungan nasabah yang aman, dapat diandalkan dan aman untuk mewujudkan impian nasabah.

Safe and Reliable.

Shinhan means a promise to make customers feel more comfortable in heart by providing safe, reliable, and right finance.

3 Lebih Kreatif More Creative



Orisinal dan Inovatif.

Kami akan memberikan nilai baru kepada pelanggan kami melalui layanan keuangan inovatif dan orisinal yang secara kreatif menggabungkan ciri khas Shinhan dan teknologi digital inovatif.

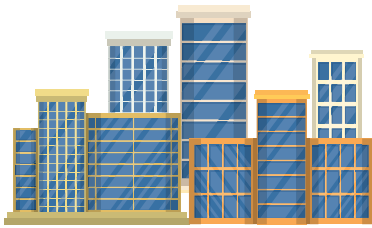
Original and Innovative.

Is a promise to provide better value to customers through novel and creative first-class financial services that creatively connect innovative digital technologies.



JEJAK LANGKAH

Key Milestone



1967

September | September

Berdirinya PT Central Sumatera Djawa Bank Ltd.

Establishment of PT Central Sumatera Djawa Bank Ltd.

1976

Juli | July

Berubah nama menjadi PT Bank Metro Ekspres (BME)

Change of name into PT Bank Metro Ekspres

Desember | December

Bank melakukan *merger* dengan PT Bank Umum Persatuan Tenaga Ekonomi

Merger with PT Bank Umum Persatuan Tenaga Ekonomi

1991

Juli | July

Berubah nama menjadi PT Bank Metro Express

Change of name into PT Bank Metro Express

1993

Januari | January

Penunjukan sebagai Bank Persepsi

Appointment as a Perception Bank

1995

Maret | March

Penunjukan sebagai Bank Devisa

Appointment as a Foreign Exchange Bank

Juli | July

Penunjukan sebagai Bank Devisa Persepsi Kas Negara

Appointment as a State Treasury Perception Foreign Exchange Bank

2003

Februari | February

Penunjukan sebagai Bank Persepsi On-Line

Appointment as an On-Line Perception Bank

2007

April | April

Mulai proses M&A di Indonesia

Started M&A process in Indonesia

2015

Agustus | August

Mengakuisisi 40% saham BME

Acquired 40% shares of BME

November | November

Mengakuisisi 50% lebih saham BME dan Penambahan Modal sebesar Rp800 miliar dari Shinhan Bank Co. Ltd.

Acquired more than 50% shares of BME and capital injection of IDR800 billion from Shinhan Bank Co. Ltd.

Desember | December

Mengakuisisi 75% saham PT Centratama Nasional Bank (CNB)

Acquired 75% shares of PT Centratama Nasional Bank (CNB)

2016

Maret | March

BME berubah nama menjadi PT Bank Shinhan Indonesia (BSI), dan 4 Maret 2016 adalah tanggal berdirinya BSI

BME changed its name to PT Bank Shinhan Indonesia (BSI), and 4th March 2016 was the establishment date of BSI

Desember | December

Mengakuisisi 100% saham CNB dan menyelesaikan proses M&A

Acquired 100% of CNB shares and finalize the M&A process

2017

Mei | May

- Layanan ATM secara resmi beroperasi di beberapa cabang
- Pembukaan Kantor Cabang Pembantu Cibubur

- ATM services officially operated in several branches
- Opening of Cibubur Sub-Branch Office

Juli | July

Penambahan modal dan perubahan struktur pemegang saham

Increase in capital and changes in shareholder structure

Agustus | August

Pembukaan Kantor Cabang Pembantu Cikarang

Opening of Cikarang Sub-Branch Office

Oktober | October

PT Bank Shinhan Indonesia meluncurkan produk KTA kepada nasabah korporasi Internet & Mobile Banking diluncurkan ke nasabah

PT Bank Shinhan Indonesia launches KTA products for corporate customers Internet & Mobile Banking launched to customers



2018

Januari | January

Pembukaan Kantor Cabang Pembantu Panglima Sudirman Surabaya

Opening of Panglima Sudirman Sub-Branch Office in Surabaya

Februari | February

- Implementasi program Gerbang Pembayaran Nasional Pembayaran pajak
- MPN Gen2 tersedia di Internet & Mobile Banking
- Implementation of the National Payment Gateway program
- MPN Gen2 is available in the Internet & Mobile Banking

Mei | May

Bergabung dengan jaringan Asia Payment Network (APN)

Join the Asia Payment Network (APN)

Juni | June

Bergabung dengan jaringan ATM Bersama

Join the ATM Bersama network

Desember | December

Pembukaan Kantor Cabang Gresik

Opening of Gresik Sub-Branch Office

2019

Juli | July

Relokasi Kantor Cabang Melawai ke Kantor Cabang Darmawangsa

Relocation of Melawai Branch Office to Darmawangsa Branch Office

Desember | December

- Pembukaan Kantor Kas Amartapura
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil
- Opening of Amartapura Cash Office
- PT Fitch Ratings Indonesia affirms BSI's National Long-Term Rating at 'AAA(idn)'; Stable Outlook

2020

Januari | January

Relokasi Kantor Cabang Pembantu Rungkut ke Kantor Cabang Pembantu Jemursari

Relocation of Rungkut Sub-Branch Office to Jemursari Sub-Branch Office

Agustus | August

Tersedianya Fitur Pembukaan Rekening secara Online bagi nasabah baru melalui Mobile Banking

Availability of Online Accounts Opening feature for new customer via Mobile Banking

November | November

- Peningkatan status Kantor Cabang Pembantu menjadi Kantor Cabang : Wahid Hasyim dan Pinangsia
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil
- Upgrading status from Sub-Branch Office to Branch Office: Wahid Hasyim and Pinangsia
- PT Fitch Ratings Indonesia affirms BSI's National Long-Term Rating at 'AAA(idn)'; Stable Outlook

Desember | December

- Peningkatan status Kantor Cabang Pembantu menjadi Kantor Cabang : Cikarang dan Jemursari
- Tersedianya fasilitas transaksi FX Cross Currency dan Interest Rate Swap
- Upgrading status from Sub-Branch Office to Branch Office: Cikarang and Jemursari
- Availability of FX Cross Currency and Interest Rate Swap Transaction Facilities

2021

April | April

Tersedianya Network Remittance mata uang KRW dan USD ke Korea Selatan dalam Internet dan Mobile Banking

Availability of Network Remittance in KRW and USD to South Korea in Internet and Mobile Banking

Juni | June

- Relokasi Kantor Cabang Karawang
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil
- Relocation of Karawang Branch Office
- PT Fitch Ratings Indonesia affirms BSI's National Long-Term Rating at 'AAA(idn)'; Stable Outlook

November | November

- Peluncuran produk My Car Loan
- Peluncuran ldebit untuk pembayaran pada merchant online menggunakan kartu debit Bank Shinhan
- Launch of My Car Loan product
- Launch of ldebit for payment at online merchants using Shinhan Bank debit card

Desember | December

Pembukaan Kantor Cabang Tegal

Opening of Tegal Branch Office

2022

Juni | June

- Peluncuran Fitur Pembayaran QRIS dan BPJS Ketenagakerjaan melalui Mobile Banking
- PT Fitch Ratings Indonesia mengafirmasi Peringkat Nasional Jangka Panjang BSI di 'AAA (idn)'; Outlook Stabil
- Launch of the QRIS and The Workers Social Security Agency (BPJS Ketenagakerjaan) Features via Mobile Banking
- PT Fitch Ratings Indonesia affirms BSI's National Long-Term Rating at 'AAA(idn)'; Stable Outlook

Juli | July

Peluncuran fitur Dealer Financing Online melalui Internet Banking

Launch of the Dealer Financing Online feature via Internet Banking



KEGIATAN USAHA

Business Activities

Bank Shinhan Indonesia menjalankan usahanya di tahun 2022 berdasarkan Anggaran Dasar dengan akta perubahan terakhir No. 03 tanggal 7 Juni 2021 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta Timur yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0032533.AH.01.02.TAHUN 2021 tanggal 7 Juni 2021 dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Anggaran Dasar dan Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0356279 dan No. AHU-AH.01.03-0356286 tanggal 7 Juni 2021, dan terakhir akta pengangkatan kembali Dewan Komisaris pada Akta No. 03 tanggal 7 Juni 2022 yang dibuat di hadapan Hermin Budisetyasih, S.H., M.Kn. notaris di Jakarta Timur dan telah dicatat dalam Penerimaan Pemberitahuan Perubahan Data Perseroan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0019289 tanggal 7 Juni 2022.

Maksud dan tujuan Perseroan ini adalah melakukan usaha di bidang Bank Umum, serta optimalisasi pemanfaatan sumber daya yang dimiliki Perseroan untuk menghasilkan jasa yang bermutu tinggi dan berdaya saing kuat sehingga dapat meraih keuntungan guna meningkatkan nilai Perseroan dengan menerapkan prinsip-prinsip tata kelola yang baik.

Untuk mencapai maksud dan tujuan tersebut di atas, Bank dapat melaksanakan kegiatan usaha sebagai berikut:

1. Bank Umum Swasta Devisa
Kelompok ini mencakup kegiatan bank yang dimiliki oleh swasta yang memperoleh surat penunjukan dari Bank Indonesia untuk dapat melakukan kegiatan usaha perbankan dalam valuta asing dan atau melakukan transaksi perbankan dengan pihak luar negeri;
2. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang disamakan dengan itu;
3. Memberikan kredit atau pinjaman;
4. Menerbitkan surat pengakuan hutang;
5. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya atas benda-benda sebagai berikut:
 - a. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama daripada kebiasaan umum dalam perdagangan surat-surat wesel yang dimaksud;
 - b. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan umum dalam perdagangan surat-surat yang dimaksud;

Bank Shinhan Indonesia operates its business in 2022 based on the Articles of Association with the latest amendment deed No 03 dated 7th June 2021 made before Hermin Budisetyasih, S.H., M.Kn., a notary in East Jakarta who has obtained the approval by the Minister of Law and Human Rights of the Republic of Indonesia in a Decision Letter No. AHU-0032533.AH.01.02. TAHUN 2021 dated 7th June 2021 and recorded in the Acceptance of Amendment to the Articles of Association and Acceptance of Notification Amendment of Company Data by the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0356279 and No. AHU-AH.01.03-0356286 dated 7th June 2021, and finally, the deed of reappointment of the Board of Commissioners in Deed No.03 dated 7th June 2022 made before Hermin Budisetyasih, S.H., M.Kn. notary in East Jakarta and recorded in the Acceptance of Notification Amendment of Company Data by the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.09-0019289 dated 7th June 2022.

The company's goals and objectives are to do business in the Commercial Bank sector and to optimize the use of its resources to offer high-quality and highly competitive services in order to generate profits and increase the company's value by adhering to the principles of good governance.

To achieve the aforementioned goals and objectives, the Bank may engage in the following business activities:

1. Private Foreign Exchange Commercial Bank
This group includes the activities of private owned bank which obtains the appointment letter from Bank Indonesia to conduct banking business activities in foreign currencies and/or conduct banking transactions with foreign parties;
2. Raising third-party funds in the form of current account (giro), time deposit, certificate of time deposit, savings and/or other similar forms;
3. Distributing loans or lending;
4. Issuing promissory notes;
5. Buying, selling, or guaranteeing on its own risks or for the interest and at the behest of the customers on the following items:
 - a. Bills including bills of exchange accepted by the banks with the validity period no longer than the common practice in trading the bills of exchange;
 - b. Promissory note and other commercial papers with the validity period no longer than the usual practice in trading those commercial papers;



- c. Kertas perbendaharaan negara dan surat jaminan pemerintah;
- d. Sertifikat Bank Indonesia (SBI);
- e. Obligasi-obligasi;
- f. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun;
- g. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun.
- 6. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;
- 7. Menempatkan dana pada, meminjamkan dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya;
- 8. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
- 9. Menyediakan tempat untuk menyimpan barang dan surat berharga;
- 10. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan surat kontrak;
- 11. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;
- 12. Membeli melalui pelelangan agunan baik semua maupun sebagian dalam hal debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;
- 13. Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat;
- 14. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK);
- 15. Melakukan kegiatan penyertaan modal pada Bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK);
- 16. Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku.

Selain kegiatan usaha utama sebagaimana dimaksud di atas, Bank dapat melakukan kegiatan usaha pendukung/penunjang dalam rangka optimalisasi pemanfaatan sumber daya yang dimiliki untuk mendukung/menunjang kegiatan usaha utama sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

- c. State treasury papers and government guarantee instruments;
- d. Bank Indonesia Certificates (SBI);
- e. Bonds;
- f. Commercial papers with one-year term;
- g. Other securities instruments with period up to one year.
- 6. Funds transfer or remittance, either for internal purpose or customers purpose;
- 7. Funds placement to, borrowing from, or lending funds to other banks, either by using letters, telecommunication facilities, or by bearer bills of exchange, cheque, or by other means;
- 8. Receiving payments from bills of the securities and calculating with third parties;
- 9. Providing place for storing goods and securities;
- 10. Conducting custodial activities for the interest of other parties under a contract/ agreement;
- 11. Funds placement from a customer to another customer in the form of securities which are not registered in the stock exchange;
- 12. Purchasing collateral both in whole or in part through auctions in the event that the debtor does not fulfill his obligations to the Company provided that the collateral purchased must be disbursed as soon as possible;
- 13. Conducting the activities of factoring, credit card and trustee;
- 14. Conducting foreign exchange activities by fulfilling the provisions as stipulated by the Indonesia Financial Services Authority (OJK);
- 15. Conducting shares subscription to the Bank or other financial institutions/companies such as leasing, venture capital, securities company, insurance, as well as settlement and deposit clearing institution, by fulfilling the provisions as stipulated by the Indonesia Financial Services Authority (OJK);
- 16. Acting as the founder and management of pension fund according to the prevailing laws regulations on the pension fund.

In addition to the main business activities above, the Bank may carry out business activities in order to optimizing the utilization of its resources to support main business activities, as long as it complies with the prevailing laws and regulations.



PRODUK DAN LAYANAN

Products and Services



Shinhan selalu berupaya menyediakan produk dan jasa yang sesuai dengan kebutuhan nasabah dan mengikuti perkembangan kondisi terkini di lingkungan perbankan. Bagi Shinhan kepuasan nasabah adalah hal yang utama, sehingga Shinhan terus melakukan evaluasi untuk produk dan jasa Bank, agar dapat melakukan penyempurnaan.

Bank melakukan optimalisasi pemenuhan kebutuhan masyarakat melalui beragam produk dan jasa Bank, yaitu:

PRODUK SIMPANAN

1. Tabungan Shinhan
2. Tabungan Shinhan Plus
3. Tabungan Shinhan Prime
4. Tabungan Shinhan Junior
5. Tabungan Berjangka Shinhan

Shinhan always strives to provide products and services that meet customer needs and keep abreast of the latest developments in the banking environment. We highly prioritize customer satisfaction and that encourages us to continuously make evaluation and improvement on the Bank's products and services.

The Bank continues to optimally meet the society needs by providing the following products and services:

DEPOSIT PRODUCTS

1. Shinhan Saving
2. Shinhan Saving Plus
3. Shihhan Saving Prime
4. Shinhan Saving Junior
5. Shinhan Time Saving



6. Tabungan Mapan (*Payroll*)
7. Tabungan SOL
8. Giro Shinhan
9. Giro Shinhan Prime
10. Deposito Berjangka
11. Deposito *Online*

LAYANAN

1. Safe deposit box
2. Payroll
3. Pembayaran Tagihan (Bill Payment)
4. Virtual Account
5. Foreign Exchange
6. Mobil Kas Keliling

LAYANAN (*INTERNATIONAL*)

1. Trade Services
 - a. L/C (SKBDN)
 - b. Documentary Collection
 - c. Shipping Guarantee
 - d. SBLC or Demand Guarantee
2. Trade Finance
 - a. L/C Negotiation
 - b. L/C Negotiation Using Bank Limit (L/C Forfeiting)
 - c. L/C (SKBDN) UPAS/UPAU Issuance
 - d. Demand Loan for SKBDN Payment
3. Remittance (FX Transfer)
 - a. Outgoing Remittance (Overseas & Domestic)
 - b. Incoming Remittance (Overseas & Domestic)

E-BANKING

1. Mobile Banking
2. Internet Banking
3. ATM
4. Firm Banking (Host-to-Host Banking)
5. IDebit

PRODUK PINJAMAN

1. Kredit Korporasi
 - a. Pinjaman Rekening Koran (PRK)
 - b. Pinjaman Akseptasi (Demand Loan)
 - c. Pinjaman Korporasi (Modal Kerja)
 - d. Pinjaman Korporasi (Investasi)
 - e. Omnibus Trade Line (terdiri dari Letter of Credit sub limit Trust Receipt)
 - f. LC Negotiation/Forfeiting
 - g. Bank Garansi
 - h. Plain Vanilla Forward Line
 - i. Dealer Financing
 - j. AR Financing

6. Payroll Saving
7. SOL Saving
8. Shinhan Current Account
9. Shinhan Prime Current Account
10. Time Deposit
11. Online Deposit

SERVICES

1. Safe deposit box
2. Payroll
3. Bill Payment
4. Virtual Account
5. Foreign Exchange
6. Mobile Cash Services

SERVICES (*INTERNATIONAL*)

1. Trade Services
 - a. L/C (SKBDN)
 - b. Documentary Collection
 - c. Shipping Guarantee
 - d. SBLC or Demand Guarantee
2. Trade Finance
 - a. L/C Negotiation
 - b. L/C Negotiation Using Bank Limit (L/C Forfeiting)
 - c. L/C (SKBDN) UPAS/UPAU Issuance
 - d. Demand Loan for SKBDN Payment
3. Remittance (FX Transfer)
 - a. Outgoing Remittance (Overseas & Domestic)
 - b. Incoming Remittance (Overseas & Domestic)

E-BANKING

1. Mobile Banking
2. Internet Banking
3. ATM
4. Firm Banking (Host-to-Host Banking)
5. IDebit

LOAN PRODUCTS

1. Corporate Loan
 - a. Current Account Loan (PRK)
 - b. Demand Loan
 - c. Working Capital Loan
 - d. Investment Loan
 - e. Omnibus Trade Line (consisting of Letter of Credit sub limit Trust Receipt)
 - f. LC Negotiation/Forfeiting
 - g. Bank Guarantee
 - h. Plain Vanilla Forward Line
 - i. Dealer Financing
 - j. AR Financing



2. Kredit Konsumsi
 - a. Pinjaman Personal KTA
 - b. Pinjaman Pensiunan
 - c. Pinjaman Channeling
 - d. Pinjaman Joint Financing
 - e. Kredit Pemilikan Rumah (KPR)
 - f. Kredit Pemilikan Mobil (KPM)/My Car Loan

2. Consumption Loan
 - a. Personal Unsecured Loan
 - b. Pension Loan
 - c. Chanelling Loan
 - d. Joint Financing Loan
 - e. Housing Loan
 - f. My Car Loan

Dalam menjalankan kegiatan usahanya, Bank juga menjalin kerja sama dengan beberapa mitra usaha, seperti:

In running its business, the Bank also cooperates with several business partners, namely:

Teknologi Informasi (IT) & E-Banking Information Technology (IT) & E-Banking	Bancassurance	Channeling & Joint Financing	Lainnya Others
1. PT Finnet Indonesia 2. PT Rintis Sejahtera (Jaringan Prima) 3. PT Artajasa (Jaringan ATM Bersama) 4. PT MitraComm Ekasarana 5. PT Argenta Parakrama Artha 6. PT NTT Indonesia 7. PT NTT Indonesia Technology 8. PT Telkom 9. PT Datindo Infonet Prima 10. PT Metalogic Infomitra 11. PT System Tree Technology 12. PT SNET Indonesia 13. PT Steal Alien Indonesia 14. PT Inovasi Informatika Indonesia 15. PT Prodata Sistem Teknologi 16. PT Infomedia Nusantara 17. PT iForte Solusi Infotek 18. PT Aplikasi Lintas Arta 19. PT Hypernet Technology 20. PT Wahyu Kartumasindo International 21. PT Swift Indonesia (SWIFT APAC) 22. Techdata Global Ltd 23. LG Uplus Corp 24. SK Broadband, Inc 25. PT Cyberindo Aditama (CBN) 26. PT HPE 27. PT WEB ARCHITEC TECHNOLOGY 28. PT TELKOM SIGMA 29. PT Supra Primatama Nusantara 30. PT Link Net TBK 31. PT Intikom Berlian Mustika 32. PT Artha Telekomindo 33. PT Plana Networks Indonesia 34. PT Praweda Ciptakarsa Informatika	1. PT Equity Life Indonesia 2. PT Panin Dai-Ichi Life 3. PT Prudential Life Assurance 4. PT Asuransi Jiwa Sinar Mas MSIG Tbk. (berakhir Oktober 2022) (ends October 2022) 5. PT Meritz Korindo Insurance 6. PT Asuransi Sinar Mas 7. PT Asuransi Tokio Marine Indonesia 8. PT Asuransi Samsung Tugu 9. PT Kookmin Best Insurance Indonesia 10. PT Asuransi Wahana Tata 11. PT Sampo Insurance Indonesia 12. PT Asuransi Central Asia 13. PT Asuransi Umum BCA	1. PT Shinhan Indo Finance 2. PT Akulaku Finance Indonesia (berakhir 29 Oktober 2022) (ends 29th October 2022) 3. PT Bank Neo Commerce (berakhir 3 Agustus 2022) (ends 3rd August 2022) 4. Kredivo (PT Finacel Finance Indonesia & PT Finacel Digital Indonesia)	1. PT Bina Artha Prima 2. Koperasi Jasa Sejahtera Baru 3. PT Mitra Pelindung Mustika

Kerjasama Pemasaran KTA Marketing Cooperation of Unsecured Loan	Kerjasama Pemasaran KPM/My Car Loan Marketing Cooperation of My Car Loan
1. PT Pratama Abadi Industri 2. PT Pratama Abadi Industri JX 3. PT Pungkook Indonesia One 4. PT Wintextile 5. PT Shinhan Indo Finance 6. PT Changsin Indonesia 7. PT Beesco Indonesia 8. PT Handsome 9. PT Yongjin Javasuka Garment 10. PT Hwaseung Indonesia 11. PT Sumber Masanda Jaya	1. 96 Jaringan Dealer Resmi Hyundai Nasional 96 Official Dealer Network of Hyundai Nasional



TINGKAT SUKU BUNGA Interest Rates

Tingkat Suku Bunga Per 31 Desember 2022 Interest Rate as of 31st December 2022

Nama Produk Product name	Mata Uang Currency	Kondisi Condition	Suku Bunga Interest rate
Giro Shinhan Shinhan Current Account	IDR	-	1,00%
Giro Shinhan Shinhan Current Account	USD	-	1,00%
Giro Shinhan Shinhan Current Account	EUR	-	0,05%
Giro Prime Prime Current Account	IDR	$n \leq 100$ juta/mio	1,00%
		$100 \text{ juta/mio} < n \leq 1.000 \text{ juta/mio}$	1,50%
		$1.000 \text{ juta/mio} < n$	2,00%
Tabungan Shinhan Shinhan Saving	IDR	-	1,00%
Tabungan Shinhan Shinhan Saving	USD	-	1,00%
Tabungan Shinhan Junior Shinhan Saving Junior	IDR	-	1,00%
Tabungan Shinhan Plus Shinhan Saving Plus	IDR	-	1,00%
Tabungan Mapan Payroll Saving	IDR	-	1,00%
Tabungan Mapan Bebas Free Payroll Saving	IDR	-	0,50%
Tabungan Mapan Prima Prime Payroll Saving	IDR	-	0,50%
Tabungan Shinhan Employee Shinhan Employee Saving	IDR	-	1,00%
Tabungan Shinhan Prime Shinhan Prime Saving	IDR	$n \leq 100$ juta/mio	1,00%
		$100 \text{ juta/mio} < n \leq 500 \text{ juta/mio}$	1,25%
		$500 \text{ juta/mio} < n$	1,50%
Tabungan Shinhan SOL Shinhan SOL Saving	IDR	-	2,50%

Mata Uang Currency	Jenis Produk Types of products	Jangka Waktu (Bulan) Time period(Month)	Suku Bunga Interest rate
IDR	Deposito Deposit	1	5,00%
		3	5,10%
		6	5,20%
		12	5,30%
USD	Deposito Deposit	1	3,10%
		3	3,20%
		6	3,30%
		12	3,40%



Mata Uang Currency	Jenis Produk Types of products	Jangka Waktu (Bulan) Time period(Month)	Suku Bunga Interest rate
IDR	Time Deposit SOL	1	5,10%
		3	5,20%
		6	5,30%
		12	5,40%
USD	Time Deposit SOL	1	3,15%
		3	3,25%
		6	3,35%
		12	3,45%
IDR	Tabungan Berjangka Time Saving	6	5,00%
		12	5,10%
		18	5,20%
		24	5,30%
USD	Tabungan Berjangka Time Saving	6	3,10%
		12	3,20%
		18	3,30%
		24	3,40%

Suku Bunga Dasar
Prime Lending Rate

Suku Bunga Dasar Kredit Prime Lending Rate					
Berdasarkan Segmen Kredit Based on Credit Segments					
Corporate		Retail	Micro	Consumer	
IDR	USD			Housing	Non-Housing
7,15%	6,03%	7,15%	7,93%	7,15%	7,15%



JARINGAN KANTOR

Office Network

Sampai dengan 31 Desember 2022, Shinhan memiliki 39 (tiga puluh sembilan) jaringan kantor yang terdiri dari 1 (satu) kantor pusat, 28 (dua puluh delapan) kantor cabang, dan 10 (sepuluh) kantor cabang pembantu yang tersebar di berbagai wilayah Indonesia. Rincian wilayah operasional Bank sebagai berikut:

As of 31st December 2022, Shinhan has 39 (thirty nine) office networks consisting of 1 (one) head office, 28 (twenty eight) branch offices, and 10 (ten) sub-branch offices dispersed throughout different regions of Indonesia. The following are the operational areas of the Bank:

KANTOR PUSAT

HEAD OFFICE

International Financial Centre Tower 2,
Lt. Dasar, Lt. 30-32
Jl. Jend. Sudirman Kavling 22-23 Jakarta Selatan 12920
Telp. 021-29751500
Fax. 021-29880346



DKI JAKARTA

GREATER JAKARTA

KC DARMAWANGSA

Ruko Darmawangsa Square
Jl. Darmawangsa VI No. 47
Jakarta Selatan 12160
Telp. 021-2700 426
Fax. 021-2700 425

KC MANGGA DUA

Komp. Pertokoan Mangga Dua Mall Kav. 39
Jl. Arteri Mangga Dua Raya
Jakarta Pusat 10730
Telp. 021-6122871
Fax. 021-62203740

KC WAHID HASYIM

Tamansari Parama Office
Jl. K.H Wahid Hasyim No. 84-86
Jakarta Pusat 10340
Telp. 021-3102525
021-3102500
021-3102527
Fax. 021-3106144

KCP TANAH ABANG

Komp Ruko Tanah Abang Bukit ex Auri
Jl. KH Fachruddin 36 Blok AA-31,
Tanah Abang, Jakarta Pusat 10250
Telp. 021-3924580
Fax. 021-3806414

KCP TANJUNG PRIOK

Jl. Kramat Jaya No. 31
Jakarta Utara 14270
Telp. 021-4303673
Fax. 021-4303426

KCP JEMBATAN LIMA

Jl. K.H. Moch Mansyur No. 73A
Jakarta Barat 11260
Telp. 021-63851948
021-63851947
Fax. 021-6314087

KCP KELAPA GADING

Jl. Boulevard Raya Blok FX I/13-14
Jakarta Utara 14240
Telp. 021-4535823
021-4522978
Fax. 021-4535824

KCP KEBON JERUK

Jl. Pesanggrahan Raya No. 20
Jakarta Barat 11620
Telp. 021-5866365
Fax. 021-5868981

KCP GLODOK

Pertokoan Glodok Plaza Blok D/5
Jl. Pinangisia Raya,
Jakarta Barat 11110
Telp. 021-2601838
Fax. 021-2601839

BANTEN

KC PINANGSIA

Ruko Pinangisia Blok A-32
Karawaci Office Park
Tangerang 15138
Telp. 021-50813021
021-50813022
021-50813023
Fax. 021-50813025

KCP AMARTAPURA

Apartemen Amartapura Tower B
Unit 1/F
Tangerang 15811
Telp. 021-55681929
021-29506683
021-22224306
Fax. 021-55680910





JAWA BARAT

WEST JAVA

KC CIKARANG

Ruko Thamrin Blok B No. 10
Jl. M.H. Thamrin, Lippo Cikarang,
Cikarang Selatan
Bekasi, 17530
Telp. 021-89913336
021-29611026
Fax. 021-89913845

KCP CIBUBUR

Ruko Cibubur Times Square Blok
B1 No. 2
Jl. Alternatif Cibubur Jati Karya,
Bekasi 17435
Telp. 021-28672123
021-28672944
021-28672911
Fax. 021-28672410

KC KARAWANG

Jl. Tuparev No. 94
Karawang 41312
Telp. 0267-8422257
Fax. 0267-8471427

KC BANDUNG

Jl. Cihampelas No. 29
Bandung 40171
Telp. 022-4209992
Fax. 022-4233617

JAWA TENGAH

CENTRAL JAVA

KC SEMARANG

Kompl. Pertokoan Bangkong Plaza
C1
Jl. MT. Haryono
Semarang 50242
Telp. 024-8442777
Fax. 024-8311677

KC SOLO

Jl. Honggowongso No. 12A
Solo 57153
Telp. 0271-630980
0271-630981
0271-630982
Fax. 0271-634167

KC MAGELANG

Jl. Ikhlash No. B3-4
Magelang 56126
Telp. 0293-314725
0293-314133
Fax. 0293-314726

KC PURWOKERTO

Jl. Perintis Kemerdekaan No. 25
Purwokerto 53141
Telp. 0281-642969
0281-642966
Fax. 0281-642965

KC KUDUS

Jl. Ahmad Yani No. 11
Kudus 59317
Telp. 0291-446455
Fax. 0291-446457

KC TEGAL

Jl. Jendral Sudirman No. 29
Tegal 52131
Telp. 0283-4538800
Fax. 0283-4536563

JAWA TIMUR

EAST JAVA

KC BIBIS

Jl. Bibis No. 21-23
Surabaya 60161
Telp. 031-3550894
031-3550897
Fax. 031-99092723

KC BUKIT DARMO

Jl. Bukit Darmo Golf Blok B2
No. 31 CBD Office Park 2
Surabaya 60226
Telp. 031-99142444
Fax. 031-99142578

KC PUCANG ANOM

Jl. Pucang Anom No. 60
Surabaya 60282
Telp. 031-5024390
031-5024391
Fax. 031-5024393

KC GRESIK

Jl. RA. Kartini No. 106A
Gresik 61122
Telp. 031-39925163
031-39925462
031-39925565
Fax. 031-39925277

KC JEMURSARI

Ruko Raya Jemursari 76
Blok B No. 8-9
Surabaya 60237
Telp. 031-99850330
031-99852844
031-99852346
Fax. 031-99846054

KCP PANGLI MA SUDIRMAN

Intiland Tower Surabaya Lt. 1,
Suite 11
Jl. Panglima Sudirman 101-103
Surabaya 60271
Telp. 031-52403042
Fax. 031-52403064

KCP SIDOARJO

Jl. Soenandar Priyosudarmo RK
B-22
Sidoarjo 61200
Telp. 031-8053070
031-8053069
Fax. 031-80530

KC MALANG

Jl. KH Zainul Arifin No. 100
Malang 65118
Telp. 0341-352020
Fax. 0341-362804

KC TULUNGAGUNG

Jl. Panglima Sudirman No. 118
Tulungagung 66212
Telp. 0355-336324
0355-336325
Fax. 0355-322307

KC JOMBANG

Komp Prtkan Cempaka Mas
Jl. Soekarno Hatta Blok A-6
Jombang 61412
Telp. 0321-853448
0321-875628
Fax. 0321-850009

KC JEMBER

Jl. Trunojoyo No. 58
Jember 68137
Telp. 0331-429590
Fax. 0331-482865

KC MADIUN

Jl. Dr. Sutomo No. 79
Madiun 63116
Telp. 0351-481668
0351-481669
Fax. 0351-481670



D.I. YOGYAKARTA

KC YOGYAKARTA

Jl. Hos Cokroaminoto No. 104
Yogyakarta 55244
Telp. 0274-619808
Fax. 0274-619708

BALI

KC BALI

Jl. Boulevard Sunset Road No. 18
Badung, Bali 80361
Telp. 0361-4754684
0361-4752176
0361-4754937
Fax. 0361-4726566

NUSA TENGGARA

KC MATARAM

Jl. Pejanggik No. 67
Mataram 83239
Telp. 0370-631767
0370-634514
Fax. 0370-629992

SULAWESI

KC MAKASSAR

Jl. Wahidin Sudirohusodo No. 52
Makassar 90174
Telp. 0411-3624209
0411-3621048
Fax. 0411-3624562

SUMATERA

KC MEDAN

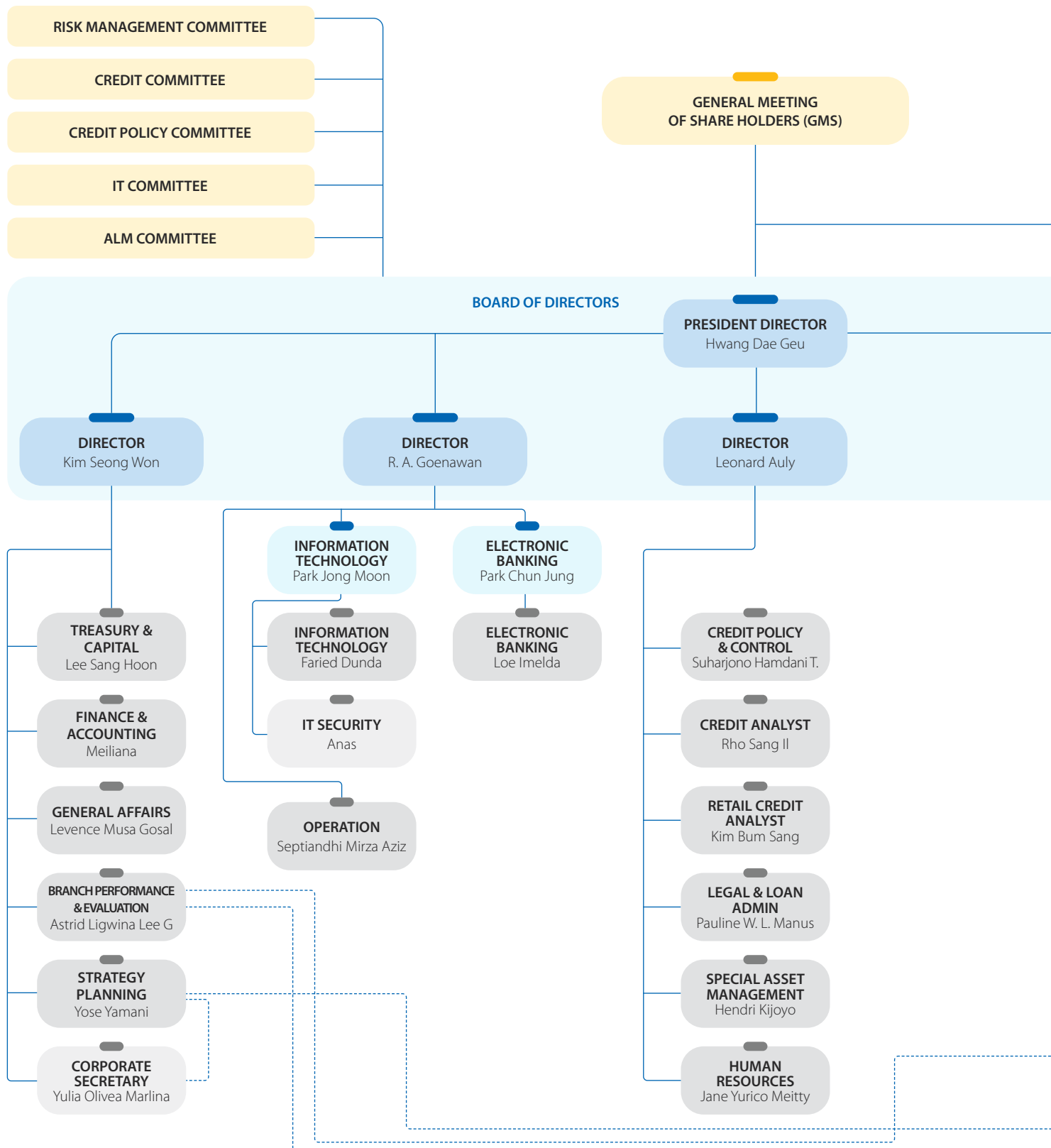
Kompleks The Crown Centre blok A
No. 10-11 Jl. S. Parman
Medan 20153
Telp. 061-42008431
061-42009326
061-42009817
Fax. 061-42007648





STRUKTUR ORGANISASI

Organizational Structure



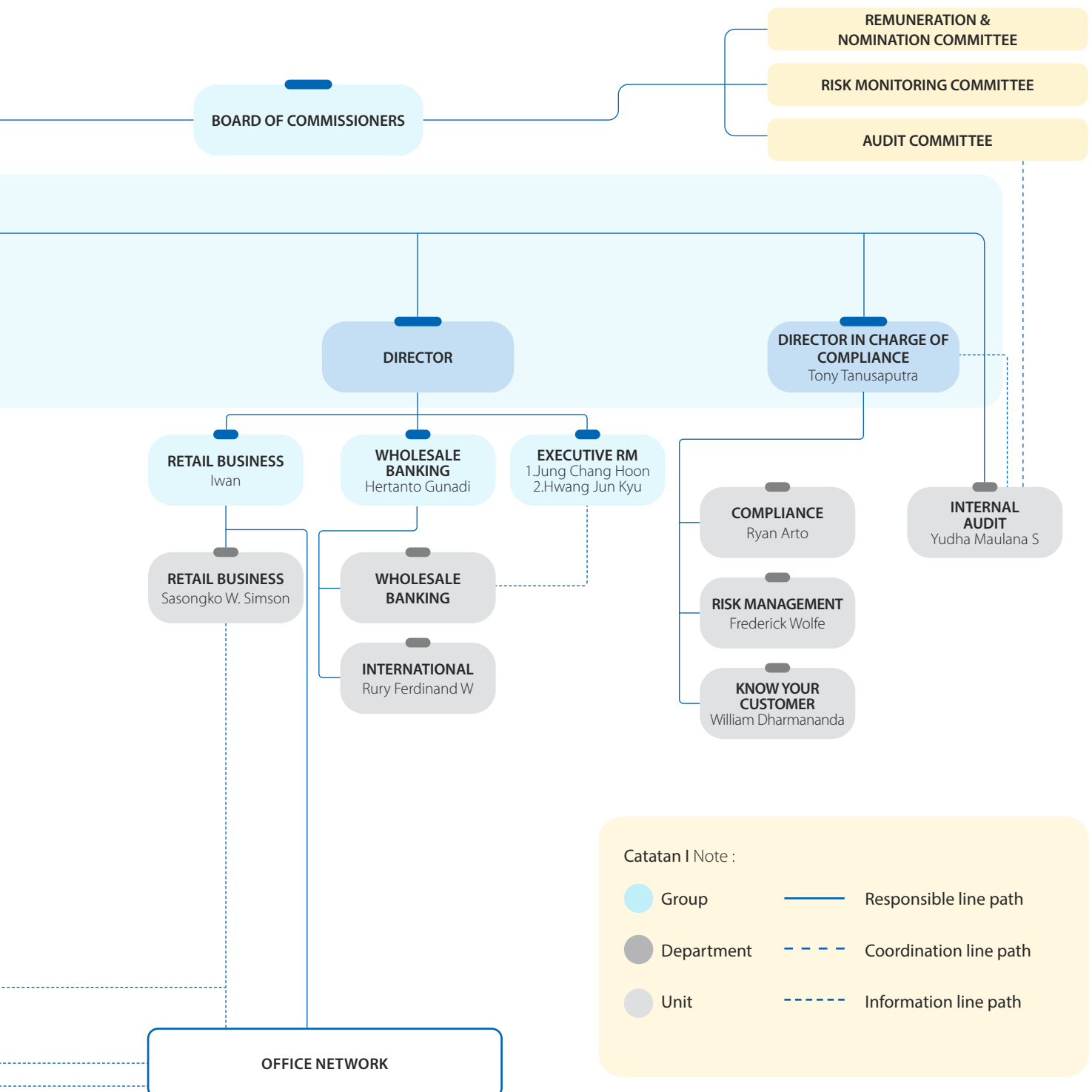


Bank terus melakukan penguatan struktur organisasi demi mencapai tujuan bersama, sejalan dengan dinamika bisnis yang terus berkembang dan berubah diharapkan setiap individu dalam lini organisasi dapat menjalankan fungsinya masing-masing serta membawa Bank ke arah yang lebih baik.

The Bank continues to strengthen the organizational structure to achieve goals corresponding with business dynamics. It is hoped that each individual in the organizational line can carry out their respective functions and lead the Bank to a better direction.

Struktur organisasi Bank per 31 Desember 2022, telah ditetapkan melalui Surat Keputusan No. 001/BSI-SKDIR/I/2022 tanggal 7 Januari tahun 2022 tentang Struktur Organisasi PT Bank Shinhan Indonesia, sebagaimana terlampir di bawah ini.

The Bank's organizational structure as of 31st December 2022 has been stipulated through Decree No.001/BSI-SKDIR/I/2022, dated 7th January 2022 concerning the Organizational Structure of PT Bank Shinhan Indonesia. Below is the organizational structure.





PROFIL DEWAN KOMISARIS

Board of Commissioners Profile



TIMOTY E. MARNANDUS

Komisaris Utama
President Commissioner

AFILIASI Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali. Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN Education



Memperoleh gelar Sarjana dari Fakultas Ekonomi Universitas Indonesia jurusan Akuntansi pada tahun 1972, dan gelar *Master of Business Administration (MBA)* dari University of Southern California, Los Angeles pada tahun 1988.

He earned a Bachelor's degree in Accounting from the University of Indonesia's Faculty of Economics in 1972, and a Master of Business Administration (MBA) from the University of Southern California, Los Angeles in 1988.

RANGKAP JABATAN Dual Roles



Sejak 2013, juga menjabat sebagai Komisaris PT Artha Karya Adiguna, suatu perusahaan non lembaga keuangan.

Since 2013, he also served as Commissioner of PT Artha Karya Adiguna, a non-financial company.

Timoty E. Marnandus adalah Warga Negara Indonesia yang berusia 76 tahun dan menjabat sebagai Komisaris Utama di Bank Shinhan Indonesia.

Timoty E. Marnandus is a 76 year-old Indonesian citizen, serving as President Commissioner of Bank Shinhan Indonesia.

01

PENGANGKATAN SEBAGAI KOMISARIS UTAMA

Appointment as President Commissioner

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-90/D.03/2016 tanggal 15 September 2020, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Komisaris Utama Bank Shinhan Indonesia pada tahun 2016, dan terakhir diangkat kembali sebagai Komisaris Utama pada tahun 2022 untuk masa jabatan selama satu tahun.

After obtaining approval from the Financial Services Authority Number KEP-90/D.03/2016 dated 15th September 2020, based on the Circular Resolution of the Shareholders Beyond and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as President Commissioner of Bank Shinhan Indonesia in 2016, and was last reappointed as President Commissioner in 2022 for one year term.

02

PENGALAMAN KERJA

Working Experience

Beliau memulai karier sebagai Staf Pengajar pada Fakultas Ekonomi Universitas Indonesia sejak tahun 1972 sampai sekarang. Selanjutnya berkarier di PT Kali Raya Sari sebagai *Controller* (1972-1976), di Lembaga Manajemen Fakultas Ekonomi Universitas Indonesia sebagai *Consultant & Trainer* (1972-2001), di Program Ekstensi Fakultas Ekonomi Universitas Indonesia sebagai Dosen (1973-1988), di PT Indonesia Rope Mfg. Co. sebagai Direktur (1975-1976), di PT Bank Danamon sebagai *Managing Director* (1976-1987), di PLKP LPPI sebagai *Trainer* (1982-1992), di PT Bank Arta Pusara sebagai Direktur dan Presiden Direktur (1987-1989), di Universitas Indonesia sebagai Dosen Fakultas Pasca Sarjana (1988-1994) dan sebagai Dosen Program *Master of Management* (1988-2003). Kemudian menjabat sebagai Komisaris di PT Penta Adi Samudera dan PT Reka Adi Samudera (1988-2001), sebagai Komisaris PT Bank Hagakita (1989-2000), sebagai Direktur Utama di PT Bank Haga (1989-2000), sebagai Dosen Program Pasca Sarjana Magister Akuntansi di Universitas Indonesia (1990- sekarang), sebagai Komisaris di PT Arta Karya Adhiguna (1993-2001), sebagai Komisaris di PT Fajar Surya Perkasa (1994-2001), sebagai Komisaris Utama di PT Bank Haga dan PT Bank Hagakita (2000-2008), sebagai Komisaris Utama di PT Bank Rabobank International Indonesia (2008-2009), sebagai *Senior Partner* di BDO Tanubrata, Accountants & Advisors (2009-2010), sebagai Komisaris Utama di PT Bank Index Selindo (2010-2015), dan sebagai Komisaris di PT Arta Karya Adhiguna (2013-sekarang).

He started his career as a Lecturer at the University of Indonesia's Faculty of Economics in 1972 until now. He was also a Controller at PT Kali Raya Sari (1972-1976), Consultant & Trainer at the Management Institute of the Faculty of Economics, University of Indonesia (1972-2001), Lecturer at Extension Program in the Faculty of Economics, University of Indonesia (1973-1988), Director of PT Indonesia Rope Mfg. Co. (1975-1976), Managing Director at PT Bank Danamon (1976-1987), Trainer at PLKP LPPI (1982-1992), Director and President Director at PT Bank Arta Pusara (1987-1989), Postgraduate Lecturer at the University of Indonesia (1988-1994), and Lecturer in the Master of Management Program (1988-2003). He also served as Commissioner at PT Penta Adi Samudera and PT Reka Adi Samudera (1988-2001), as Commissioner at PT Bank Hagakita (1989-2000), as President Director at PT Bank Haga (1989-2000), as Lecturer in the Masters in Accounting Program at the University of Indonesia (1990-present), as Commissioner at PT Arta Karya Adhiguna (1993-2001), as Commissioner at PT Fajar Surya Perkasa (1994-2001), as President Commissioner at PT Bank Haga and PT Bank Hagakita (2000-2008), as President Commissioner at PT Bank Rabobank International Indonesia (2008-2009), as Senior Partner at BDO Tanubrata, Accountants & Advisors (2009-2010), as President Commissioner at PT Bank Index Selindo (2010-2015), and as Commissioner at PT Arta Karya Adhiguna from 2013 to date.

03

PELATIHAN

Training

Pada tahun 2022, mengikuti Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko yang diadakan Business First International.

In 2022, he participated in the Anti-Money Laundering Refreshment Program and Risk Management Certification held by Business First International.



KIM JIHYUNG

Komisaris
Commissioner

AFILIASI Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali
Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN Education



Memperoleh gelar Sarjana dari Universitas Yonsei di bidang Ekonomi pada tahun 1998 dan gelar J.D. dari State University of New York - School of Law di tahun 2006.
Obtained a Bachelor's degree in Economics from Yonsei University in 1998 and a J.D. degree from the State University of New York - School of Law in 2006.

RANGKAP JABATAN Dual Roles



Sejak tahun 2013, juga menjabat sebagai Deputy General Manager Departemen Bisnis Global di Shinhan Korea.
Since 2013, he also served as Deputy General Manager of the Global Business Department at Shinhan Bank Korea.

01

PENGANGKATAN SEBAGAI KOMISARIS Appointment as Commissioner

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-92/D.03/2016 tanggal 24 November 2016, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Komisaris Bank Shinhan Indonesia pada tahun 2016, dan terakhir diangkat kembali sebagai Komisaris pada tahun 2022 untuk masa jabatan selama satu tahun.

After obtaining approval from the Financial Services Authority No. KEP-92/D.03/2016 dated 24th November 2016, based on the Circular Resolution of Shareholders Beyond and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Commissioner of Bank Shinhan Indonesia in 2016, and was reappointed as Commissioner in 2022 for one year term.

02

PENGALAMAN KERJA Working Experience

Beliau memulai karier di Deloitte Korea sebagai konsultan senior (1998-2000), lalu sebagai *Chief Section Director* di Nara Credit Information (2000-2002). Sebagai lulusan hukum, beliau juga pernah magang di musim panas di Kantor Majelis Negara Bagian New York (2004), sebelum kembali ke Korea untuk bekerja sebagai manajer senior di Korea Telecom (2006-2007). Setelah itu, beliau bergabung dengan Shinhan Bank Korea dan memegang jabatan sebagai *Deputy General Manager* Departemen Bisnis Global hingga tahun 2011, lalu menjadi konsultan internal hukum di Samsung Life Insurance (2012-2013), sebelum akhirnya kembali ke Shinhan Bank Korea dan kembali menjabat sebagai *Deputy General Manager* Departemen Bisnis Global.

He started his career at Deloitte Korea as a senior consultant in 1998-2000, then as Chief Section Director at Nara Credit Information in 2000-2002. A law graduate, he also had an internship in the summer of 2004 at the New York State Assembly Office before returning to Korea to work as a senior manager at Korea Telecom in 2006-2007. After that, he joined Shinhan Bank Korea and held the position as Deputy General Manager of the Global Business Department until 2011, then became an Internal Legal Consultant at Samsung Life Insurance in 2012-2013 before returning to Shinhan Bank Korea as Deputy General Manager of the Global Business Department.

03

PELATIHAN Training

Pada tahun 2022, mengikuti Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko yang diadakan Business First International.

In 2022, he participated in the Anti-Money Laundering Refreshment Program and Risk Management Certification held by Business First International.



ANANDA BARATA

Komisaris Independen
Independent Commissioner

AFILIASI Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali.

Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN Education



Memperoleh gelar Sarjana dari The American University, Washington D.C. di bidang Administrasi Bisnis pada tahun 1984.

He obtained his Bachelor's degree in Business Administration from The American University, Washington D.C. in 1984.

RANGKAP JABATAN Dual Roles



Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya.

Has no dual roles in other banks, companies, or institutions.

Ananda Barata adalah Warga Negara Indonesia yang berusia 62 tahun dan menjabat sebagai Komisaris Independen di Bank Shinhan Indonesia.

Ananda Barata is a 62-year-old Indonesian citizen, serving as Independent Commissioner of Bank Shinhan Indonesia.

01

PENGANGKATAN SEBAGAI KOMISARIS

Appointment as Commissioner

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-136/D.03/2020 tanggal 15 September 2020, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Komisaris Independen Bank Shinhan Indonesia pada tahun 2020 dan terakhir diangkat kembali pada tahun 2022 untuk masa jabatan selama satu tahun.

After obtaining approval from the Financial Services Authority Number KEP-136/D.03/2020 dated 15th September 2020, based on the Circular Resolution of Shareholders Beyond and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Independent Commissioner of Bank Shinhan Indonesia in 2020, and was reappointed in 2022 for one year term.

02

PENGALAMAN KERJA

Working Experience

Memulai karier pada The Chase Manhattan Bank, NA dengan posisi terakhir sebagai *Relationship Manager* (1984-1996), selanjutnya di PT Bank Nusa International sebagai Kepala Departemen *Consumer Banking* (1997-1998), di PT Bank Nusa Nasional dengan posisi terakhir sebagai *Tim Leader Co Merger* (1998-2000), di Badan Penyehatan Perbankan Nasional (BPPN) dengan posisi terakhir sebagai Kepala Divisi Resolusi Bank & Divestasi (2000-2004), di PT Bank Universal, Tbk sebagai anggota Tim Pengawas pada tahun 2002, di PT Bank Niaga, Tbk sebagai Komisaris Independen dan Direktur Operasi & Teknologi Informasi (2003-2008), di PT Perusahaan Pengelola Aset (PPA), Persero sebagai Direktur Pengelola Aset Saham (2004-2007), di PT Bank CIMB Niaga, Tbk sebagai Komisaris Independen (2008-2013), sebagai anggota Komite Pemantau Risiko dan anggota Komite Remunerasi dan Nominasi (2013-2016), di Lembaga Sertifikasi Profesi Perbankan (LSPP) sebagai Asesor (2012-sekarang), dan terakhir sebagai anggota Komite Pemantau Risiko dan Komite Audit Bank Shinhan Indonesia (2018-2020) sebelum diangkat sebagai Komisaris Independen.

He started his career at The Chase Manhattan Bank, NA with the last position as *Relationship Manager* (1984-1996), at PT Bank Nusa International as Head of the Consumer Banking Department (1997-1998), at PT Bank Nusa Nasional with the last position as Co-Leader of Merger Team (1998-2000), at the Indonesian Bank Restructuring Agency (IBRA) with last position as Head of the Bank Resolution & Divestment Division (2000-2004), at PT Bank Universal, Tbk as a member of the Supervisory Team in 2002, at PT Bank Niaga, Tbk as Independent Commissioner and Director of Operations & Information Technology (2003-2008), at PT Perusahaan Pengelola Aset (PPA), Persero as Director of Stock Asset Management from 2004-2007, at PT Bank CIMB Niaga, Tbk as Independent Commissioner (2008 -2013) also as member of the Risk Monitoring Committee and the Remuneration and Nomination Committee (2013-2016), at the Banking Professional Certification Institute (LSPP) as an Assessor (2012-present), and as a member of the Risk Monitoring Committee and Audit Committee of Bank Shinhan Indonesia from 2018 to 2020 before being appointed as Independent Commissioner.

03

PELATIHAN

Training

Pada tahun 2022, mengikuti Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko yang diadakan Business First International.

In 2022, he participated in the Anti-Money Laundering Refreshment Program and Risk Management Certification held by Business First International.



PROFIL DIREKSI Board of Directors Profile



HWANG DAE GEU

Direktur Utama
President Director

AFILIASI Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali.

Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN Education



Memperoleh gelar Sarjana dari Hankuk University of Foreign Studies jurusan Bahasa Inggris pada tahun 1991 dan gelar Magister Bisnis Administrasi pada tahun 1993 dari universitas yang sama.

He obtained a Bachelor's degree in English from Hankuk University of Foreign Studies in 1991 and a Master's degree in Business Administration in 1993 from the same university.

RANGKAP JABATAN Dual Roles



Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya.

Has no dual roles in other banks, companies, or institutions.

01

PENGANGKATAN SEBAGAI DIREKSI

Appointment as Director

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-94/D.03/2019 tanggal 24 Mei 2019, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur Utama Bank Shinhan Indonesia pada tahun 2019, dan diangkat kembali sebagai Direktur Utama pada tahun 2020 untuk masa jabatan selama tiga tahun.

After obtaining approval from the Financial Services Authority Number KEP-94/D.03/2019 dated 24th May 2019, based on the Circular Resolution of the Shareholders Beyond and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as President Director of Bank Shinhan Indonesia in 2019, and was reappointed as President Director in 2020 for three-year term.

02

PENGALAMAN KERJA

Working Experience

Memulai karier di Shinhan Korea sebagai *associate* (1993-1998), selanjutnya memegang beberapa posisi manajerial (1998-2006). Sejak tahun 2005 menjabat sebagai *Deputy General Manager* dan ditugaskan di Shinhan Bank Cabang New York (2006-2009), dan kembali bertugas di Korea hingga 2010. Pada tahun 2011-2019 dipromosikan menjadi *General Manager* di Cabang Galhyeondong Korea, dan selanjutnya di *Foreign Customer Department*, *Foreign Investment Department*, *SM & Venture Business Department*. Posisi terakhir yaitu sebagai *Managing Director* Divisi Bisnis Global (2019), sebelum akhirnya menjabat sebagai Direktur Utama Bank Shinhan Indonesia.

He started his career at Shinhan Korea as an associate from 1993 to 1998, then held several managerial positions in 1998-2006. Since 2005, he served as Deputy General Manager and was assigned to Shinhan Bank New York Branch (2006-2009), and returned to his post in Korea until 2010. In 2011-2019, he was promoted to General Manager at Galhyeondong Korea Branch, and then to Foreign Customer Department, Foreign Investment Department, SM & Venture Business Department. His last position was as Managing Director of the Global Business Division in 2019, before serving as President Director of Bank Shinhan Indonesia.

03

PELATIHAN

Training

Pada tahun 2022, mengikuti Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko yang diadakan Business First International.

In 2022, he participated in the Anti-Money Laundering Refreshment Program and Risk Management Certification held by Business First International.



KIM SEONG WON

Direktur Keuangan
Finance Director

AFILIASI
Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali.

Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN
Education



Memperoleh gelar Sarjana pada tahun 2003 di Hankuk University of Foreign Studies dan Pasca Sarjana Administrasi Manajemen pada tahun 2014 di Kenan-Flagler Business School di Universitas Carolina Utara, Amerika Serikat.

Obtained his Bachelor degree at Hankuk University of Foreign Studies in 2003 and Master of Business Administration at Kenan Flagler Business School in University of North Carolina, USA in 2014.

RANGKAP JABATAN
Dual Roles



Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya.

Has no dual roles in other banks, companies, or institutions.

Kim Seong Won adalah Warga Negara Korea Selatan yang berusia 45 tahun dan menjabat sebagai Direktur Keuangan di Bank Shinhan Indonesia.

Kim Seong Won is a 45-year-old South Korean citizen, serving as Finance Director of Bank Shinhan Indonesia.

01

PENGANGKATAN SEBAGAI DIREKSI

Appointment as Director

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-1/D.03/2022 tanggal 3 Januari 2022, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur Keuangan Bank Shinhan Indonesia pada tahun 2022.

After obtaining approval from the Financial Services Authority Number KEP-1/D.03/2022 dated 3rd January 2022, based on the Circular Resolution of the Shareholders Beyond and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Finance Director of Bank Shinhan Indonesia in 2022.

02

PENGALAMAN KERJA

Working Experience

Pada tahun 2003, memulai karir di Shinhan Bank Co., Ltd di bagian *Corporate Banking* hingga tahun 2017. Setelah itu, ditugaskan menjadi *Vice President* di Shinhan Bank Cabang Singapura sampai Juli 2019. Pada Agustus 2019, menjabat sebagai *Business Executive Vice President* di PT Bank Shinhan Indonesia sebelum akhirnya dipromosikan menjadi Direktur Keuangan.

He started his career at Shinhan Bank Co., Ltd in the Corporate Banking section from 2003 to 2017. After that, he was assigned as Vice President at Shinhan Bank Singapore Branch until July 2019. In August 2019, he served as Business Executive Vice President at PT Bank Shinhan Indonesia before serving as Director of Finance.

03

PELATIHAN

Training

Pada tahun 2022, mengikuti Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko yang diadakan Business First International, dan pelatihan Treasury Dealer Level Advance oleh Association Cambiste International Financial Markets Association (ACI FMA).

In 2022, he participated in the Anti-Money Laundering Refreshment Program and Risk Management Certification held by Business First International and Treasury Dealer Level Advance training by the Association Cambiste International Financial Markets Association (ACI FMA).



TONY TANUSAPUTRA

Direktur yang Membawahi Fungsi Kepatuhan
Director in charge of Compliance

AFILIASI Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali.

Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN Education



Memperoleh gelar Sarjana dari Universitas Jayabaya di bidang Ekonomi pada tahun 1986 dan gelar Magister Manajemen dari IBII di bidang Ekonomi pada tahun 1999.

Earned his Bachelor's Degree in Economics from Jayabaya University in 1986 and a Master of Management from IBII in Economics in 1999.

RANGKAP JABATAN Dual Roles



Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya.

Has no dual roles in other banks, companies, or institutions.

01

PENGANGKATAN SEBAGAI DIREKSI Appointment as Director

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-94/D.03/2016 tanggal 24 November 2016, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur yang Membawahi Fungsi Kepatuhan Bank Shinhan Indonesia pada tahun 2015.

After obtaining the approval of Financial Service Authority No. KEP-94/D.03/2016 dated 24th November 2016, based on the Circular Resolution of The Shareholders Beyond and In Lieu of An Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Director in charge of Compliance in 2015.

02

PENGALAMAN KERJA Working Experience

Memulai karier di bank sebagai *account officer*, *senior account officer*, *branch manager*, *auditor*, dan di berbagai bidang seperti kredit, operasional, manajemen risiko, dan kepatuhan dengan jabatan dari *officer* hingga direktur di berbagai bank devisa di Indonesia. Beliau juga masih aktif menjadi asesor bidang manajemen risiko level eksekutif dan bidang kepatuhan sejak tahun 2015, asesor SPPUR, tenaga pengajar di lembaga perbankan (IBI/LPPI, dsb), dan pembicara di beberapa seminar dan pelatihan perbankan.

Selain itu, sejak tahun 1999 hingga sekarang, beliau juga menjadi dosen tidak tetap di beberapa perguruan tinggi/universitas. Selanjutnya juga sebagai Sekjen *Marketing & Legal Club* Perbanas (2000-2006), wakil ketua Forkamas Bank (2001-2006) di Bank Indonesia, menjadi anggota Ahli Senior Honoris (2002), anggota Komite Edukasi dan Literasi OJK pada tahun 2013, pengajar/pembicara APPI, asesor dan pengajar Lembaga Sertifikasi Pendidikan Perbankan & IBI (2015), dan sejak tahun 2018/2019 hingga sekarang, sebagai anggota pengurus Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Bidang Pendidikan.

He started his banking career as an account officer, senior account officer, branch manager, auditor, and he is experienced in various fields such as credit, operations, risk management, and compliance, with positions from officer to director at various foreign exchange banks in Indonesia. He is also still active as an assessor in executive level risk management and compliance since 2015, SPPUR assessor, as teaching staff at LSPP and IBI (LPPI), and speaker at several banking seminars and training sessions.

In addition, from 1999 to date, he has also been a non-permanent lecturer at several universities. He was also the Secretary General of Marketing & Legal Club Perbanas (2000-2006), vice chairman of Forkamas Bank (2001-2006) at Bank Indonesia, a member of Senior Expert Honoris (2002), member of the OJK Education and Literacy Committee in 2013, lecturer/ speaker APPI, assessor and lecturer at the Banking Education Certification Institute & IBI (2015), and from 2018/2019 until now, he is part of the management of the Banking Compliance Director Communication Forum (FKDKP) in the Education Sector.

03

PELATIHAN Training

Pada tahun 2022, mengikuti:

- Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko dengan topik "*Mitigate Betting, Gambling and Money Laundering in Banking Industry*" yang diadakan oleh Business First International
- Program Pemeliharaan Sertifikasi Kepatuhan *Level Executive* Direktur Kepatuhan oleh FKDKP
- Seminar *3rd Indonesia Banking Summit 2022* oleh The Iconomics
- Sosialisasi ABA *Interoperable Data Framework* oleh Perbanas
- Webinar: *Embracing the 4IR: Outlook, Strategies, and Plans for ASEAN* oleh PPATK
- G20 *Side Event: Scaling Up the Utilization of Sustainable Financial Instruments* oleh Perbanas
- Seminar Implementasi SNI ISO 37001 Sistem Manajemen Anti Penyuapan (SNAP) oleh OJK
- Sosialisasi POJK No. 11/POJK.03/2022 tentang Penyelenggaraan TI oleh Bank Umum oleh OJK
- Webinar: *How to Measure Successful Digital Financial Services/Return on Digital Investment* oleh OJK
- Program Pelatihan: *Anti Money Laundering (Trade-Based Asia-Pacific Edition)*, *Preventing Financial Crime (Global Edition)* dan *OFAC Sanctions & Embargoes (US)* dari Thomson Reuters

In 2022, he participated in the following training activities:

- Anti-Money Laundering Refreshment Program and Risk Management Certification with the topic "*Mitigate Betting, Gambling and Money Laundering in Banking Industry*" by Business First International
- Refreshment Program for Compliance Certification Executive Level for Compliance Director
- Seminar of 3rd Indonesia Banking Summit 2022 by The Iconomics
- Dissemination of ABA *Interoperable Data Framework* by Perbanas
- Webinar: *Embracing the 4IR: Outlook, Strategies, and Plans for ASEAN* by PPATK
- G20 *Side Event: Scaling Up the Utilization of Sustainable Financial Instruments* by Perbanas
- Seminar of Implementation of SNI ISO 37001 Anti-Bribery Management System by OJK
- Dissemination of POJK No.11/POJK.03/2022 concerning the Implementation of IT in Commercial Banks by OJK
- Webinar: *How to Measure Successful Digital Financial Services/Return on Digital Investment* by OJK
- Training Program: *Anti-Money Laundering (Trade-Based Asia-Pacific Edition)*, *Preventing Financial Crime (Global Edition)* dan *OFAC Sanctions & Embargoes (US)* by Thomson Reuters



RIDWAN ANWAR GOENAWAN

Direktur Operasional
Operations Director

AFILIASI Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali.

Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN Education



Memperoleh gelar Sarjana Muda dari A.I.P Perbanas Surabaya jurusan Ilmu Perbankan pada tahun 1973 dan lulus Kader Bank B pada tahun 1974.

Obtained a baccalaureate degree in Banking from A.I.P Perbanas Surabaya in 1973 and graduated from Cadre Bank B in 1974.

RANGKAP JABATAN Dual Roles



Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya.

Has no dual roles in other banks, companies, or institutions.

Ridwan Anwar Goenawan adalah Warga Negara Indonesia yang berusia 71 tahun dan menjabat sebagai Direktur Operasional di Bank Shinhan Indonesia.

Ridwan Anwar Goenawan is a 71-year-old Indonesian citizen, serving as Operations Director of Bank Shinhan Indonesia.

01

PENGANGKATAN SEBAGAI DIREKSI

Appointment as Director

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-96/D.03/2016 tanggal 24 November 2016, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur Bank Shinhan Indonesia pada tahun 2016, dan diangkat kembali pada tahun 2020 untuk masa jabatan selama tiga tahun.

After obtaining approval from the Financial Services Authority Number KEP-96/D.03/2016 dated 24th November 2016, based on the Circular Resolution of Shareholders Beyond and in Lieu of the Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Director of Bank Shinhan Indonesia in 2016, and was reappointed in 2020 for three-year term.

02

PENGALAMAN KERJA

Working Experience

Memulai karier di PT Bank Dharma Usaha cabang Surabaya di Bagian Pembukuan & Kliring (1973-1975). Selanjutnya berkarier di PT Perdana Prakarsa Tiles pada Bagian Pembukuan (1975-1979). Kemudian kembali berkarier di Perbankan yaitu di PT Bank Metro Express sebagai *General Manager* Departemen Pembukuan dan Operasional (1979-2003) dan menjabat sebagai Direktur (2003-2015).

He started his career at PT Bank Dharma Usaha Surabaya Branch in the Bookkeeping & Clearing Division in 1973-1975. He then worked at PT Perdana Prakarsa Tiles in the Bookkeeping Division from 1975-1979. He finally returned to his career in Banking at PT Bank Metro Express as General Manager of the Department of Bookkeeping and Operations (1979-2003) and Director (2003-2015).

03

PELATIHAN

Training

Pada tahun 2022, mengikuti:

- Pelatihan Sertifikasi Manajemen Risiko Level 5 oleh PT Maisa Edukasi
- Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko oleh Business First International
- Sosialisasi Dampak Perubahan NPWP 16 Digit bagi Sektor Perbankan oleh Dirjen Pajak
- Sosialisasi Kepesertaan BI-FAST oleh BI
- Sosialisasi POJK No. 11/POJK.03/2022 tentang Penyelenggaraan TI oleh Bank Umum oleh OJK
- Sosialisasi PADG PJP dan PIP oleh BI

In 2022, he participated in the following training activities:

- Risk Management Certification Training Level 5 by PT MAISA EDUCATION
- Anti -Money Laundering Refreshment Program and Risk Management Certification by Business First International
- Dissemination of the Impact of 16 Digit NPWP Changes for the Banking Sector by the Director General of Taxes
- Dissemination of BI-Fast Participation by BI
- Dissemination of POJK No.11/POJK.03/2022 concerning the Implementation of IT in Commercial Banks by OJK
- Dissemination of Member of the Board of Governors Regulation regarding Payment Service Provider and Payment System Infrastructure Provider by BI



LEONARD AULY

Direktur Kredit
Credit Director

AFILIASI Affiliation



Tidak memiliki hubungan afiliasi apapun dengan anggota Direksi lain, Dewan Komisaris, maupun dengan pemegang saham utama atau pengendali.

Has no affiliation with other members of the Board of Directors, Board of Commissioners, and majority or controlling shareholder.

PENDIDIKAN Education



Memperoleh gelar Sarjana dari Universitas Trisakti jurusan Teknik Elektro, dan gelar Magister Bisnis Administrasi jurusan Keuangan dari Missouri State University (d/h. Southwest Missouri State University).

Obtained the Bachelor's Degree in Electrical Engineering from Trisakti University, and Master of Business Administration from Missouri State University (formerly Southwest Missouri State University) majoring in Finance.

RANGKAP JABATAN Dual Roles



Tidak memiliki rangkap jabatan pada bank, perusahaan, atau institusi lainnya.

Has no dual roles in other banks, companies, or institutions.

01

PENGANGKATAN SEBAGAI DIREKSI Appointment as Director

Setelah mendapatkan persetujuan Otoritas Jasa Keuangan No. KEP-16/D.03/2020 tanggal 23 Januari 2020, berdasarkan Keputusan Sirkuler Para Pemegang Saham Diluar dan Sebagai Pengganti Rapat Umum Pemegang Saham Luar Biasa PT Bank Shinhan Indonesia, beliau diangkat sebagai Direktur Bank Shinhan Indonesia pada 10 Februari 2020, dan diangkat kembali pada 5 Juni 2020 untuk masa jabatan selama tiga tahun.

After obtaining the approval of Financial Service Authority No. KEP-16/D.03/2020 dated 23rd January 2020, based on the Circular Resolution of the Shareholders Beyond and In Lieu of An Extraordinary General Meeting of Shareholders of PT Bank Shinhan Indonesia, he was appointed as Director of Bank Shinhan Indonesia on 10th February 2020, and reappointed on 5th June 2020, for three-year term.

02

PENGALAMAN KERJA Working Experience

Sudah menjalani karir di perbankan lebih dari 20 tahun, dengan memulai karir di PT Bank Central Asia dengan posisi terakhir sebagai Kepala Urusan di Divisi *Corporate Banking*. Selanjutnya berkarir di Badan Penyelesaian Perbankan Nasional sebagai *Senior Manager Risk Management Credit Review*, PT Bank International Indonesia, Tbk sebagai *Senior Risk Manager*, Citibank NA sebagai *Senior Credit Approval*, PT Bank DBS Indonesia sebagai *Senior Credit Manager*, dan PT Bank ICBC Indonesia sebagai Direktur Kredit. Sempat berkarir di sektor riil, PT Central Cipta Murdaya Holding sebagai *Chief Financial Officer* sebelum bergabung dengan PT Bank Shinhan Indonesia.

He has been working in banking industry for more than 20 years. Commencing his career in BCA with the last position as Head of Affairs in Corporate Banking Division. He served at IBRA (Indonesian Bank Restructuring Agency) as Senior Manager Risk Management Credit Review, at PT Bank International Indonesia, Tbk as Senior Risk Manager, at Citibank NA as Senior Credit Approval, at PT Bank DBS Indonesia as Senior Credit Manager and at PT Bank ICBC Indonesia as Credit Director. Lastly, he also served in the real sector, namely as a Chief Financial Officer at PT Central Cipta Murdaya Holding before joining PT Bank Shinhan Indonesia.

03

PELATIHAN Training

Pada tahun 2022, mengikuti:

- Program Pemeliharaan Anti Pencucian Uang dan Sertifikasi Manajemen Risiko oleh Business First International
- Seminar *3rd Indonesia Banking Summit 2022* oleh The Iconomics
- Seminar *Mandiri Investment Forum 2022 – Recapturing the Growth Momentum* oleh Bank Mandiri
- Sosialisasi *ABA Interoperable Data Framework* oleh Perbanas
- Seminar *"Scaling Up Green Finance in Indonesia"* oleh IKBI
- Seminar "Peluang dan Tantangan Industri Jasa Keuangan dalam Mendukung Pembiayaan Kendaraan Bermotor Listrik Berbasis Baterai (KBLBB)" oleh OJK Institute

In 2022, he participated in the following training activities:

- Anti -Money Laundering Refreshment Program and Risk Management Certification by Business First International
- Seminar of 3rd Indonesia Banking Summit 2022 by The Iconomics
- Seminar of Mandiri Investment Forum 2022 – Recapturing the Growth Momentum by Bank Mandiri
- Dissemination of ABA Interoperable Data Framework by Perbanas
- Seminar of "Scaling Up Green Finance in Indonesia" by IKBI
- Seminar "Opportunities and Challenges of the Financial Services Industry in Supporting Battery -Based Electric Vehicles (KBLBB)" by the OJK Institute



PROFIL PEJABAT EKSEKUTIF

Executive Officers Profile



PARK CHUN JUNG

Group Head of Electronic Banking

Warga Negara Korea Selatan, lahir di Kota Nonsan pada tanggal 12 Juli 1980. Memperoleh gelar Sarjana dari University of Seoul, Korea Selatan pada tahun 2007, dan memperoleh gelar Pascasarjana di Korea University, Seoul, Korea Selatan pada tahun 2019. Memulai karir di Shinhan Bank Cabang Mapo pada tahun 2007 hingga tahun 2009. Selanjutnya pindah ke Cabang Seokchon Station di tahun 2010 hingga tahun 2013, dan posisi terakhir menjabat di *Retail Banking Department* hingga tahun 2021. Kemudian pindah ke PT Bank Shinhan Indonesia pada tahun 2022 sebagai *Group Head of Electronic Banking*.

South Korean citizen, born in Nonsan City on 12th July 1980. Obtained a Bachelor's degree from the University of Seoul, South Korea in 2007, and obtained a Postgraduate degree from Korea University, Seoul, South Korea in 2019. He started his career at Shinhan Bank Mapo Branch in 2007 to 2009. Afterwards, he moved to Seokchon Station Branch in 2010 to 2013, and served in Retail Banking Department until 2021. He later moved to PT Bank Shinhan Indonesia in 2022 as Group Head of Electronic Banking.



HERTANTO GUNADI

Group Head of Wholesale Banking

Warga Negara Indonesia, lahir di Jakarta pada tanggal 19 Februari 1971. Memperoleh gelar *Bachelor of Science*, Jurusan Ekonomi dari Oregon State University pada tahun 1993 dan memperoleh gelar *Master Degree* Jurusan Bisnis dari San Francisco State University pada tahun 1996. Memulai karir di perbankan sejak tahun 1997 dimulai dari *Assistant Relationship Manager* sampai posisi terakhir sebelum di Bank Shinhan adalah *Director, Head of Corporate Banking Department*. Selama di perbankan selalu fokus pada bidang *Corporate Banking dan Commercial Banking* dimana telah meniti karir di beberapa bank seperti Bank Lippo (sekarang CIMB Bank), DBS dan MUFG. Resmi menjabat sebagai *Group Head of Wholesale Banking* sejak 1 Juli 2022.

Indonesian citizen, born in Jakarta on 19th February 1971. Obtained a Bachelor of Science degree, majoring in Economics from Oregon State University in 1993 and obtained a Master Degree in Business from San Francisco State University in 1996. He started his career in banking since 1997 as Assistant Relationship Manager, with his last position before joining Bank Shinhan was Director, Head of Corporate Banking Department. Throughout his career in the banking industry, he focused on Corporate Banking and Commercial Banking. In addition, he also worked at several banks, such as Bank Lippo (now CIMB Bank), DBS and MUFG. He officially served as Group Head of Wholesale Banking since 1st July 2022.



IWAN

Group Head of Retail Business

Warga Negara Indonesia, lahir di Tangerang pada tanggal 8 September 1970. Memperoleh gelar Sarjana Teknik Sipil/Bangunan dari Universitas Tarumanagara, Jakarta pada tahun 1996. Memulai karir perbankan di BCA dengan mengikuti program *Management Development Program* (MDP) dengan posisi terakhir sebagai *Adviser Branch & ATM Network*. Sejak 2007 pernah berkarir sebagai *Channel Development Head* di Pan Indonesia Bank, *Vice President Electronic Banking Group Head* di BII Maybank, Tbk dan sejak 2017 di Bank Victoria International, Tbk sebagai *Senior Vice President*. Bergabung di PT Bank Shinhan Indonesia pada akhir tahun 2019 sebagai *Business Executive Vice President* dan posisi saat ini sebagai *Group Head of Retail Business*.

Indonesian citizen, born in Tangerang on 8th September 1970. Obtained his Bachelor's Degree in Civil Engineering from Tarumanagara University, Jakarta in 1996. Commencing his banking career at BCA by joining the Management Development Program (MDP) with his last position as Branch & ATM Network Advisor. In 2007, he served as Channel Development Head at Pan Indonesia Bank, Vice President of Electronic Banking Group Head at BII Maybank, Tbk and in 2017 as Senior Vice President at Victoria International Bank, Tbk. He joined PT Bank Shinhan Indonesia at the end of 2019 as Business Executive Vice President and currently serves as Group Head of Retail Business.



HWANG JUN KYU

Executive Wholesale Banking RM

Warga Negara Korea Selatan, lahir di Daejeon, Republik Korea pada tanggal 28 Februari 1978. Memperoleh gelar Sarjana *Business Management* dari Universitas Seoul pada tahun 2004. Memulai karir pada bagian *Corporate Finance* dan *Investment Banking* di Shinhan Bank Co., Ltd Seoul sejak tahun 2004 sampai dengan tahun 2016 dan menempuh pendidikan *MBA Scholarship* di SBM ITB (Institut Teknologi Bandung) pada tahun 2018. Pada tahun 2019 menjabat sebagai *Business Executive Vice President* di PT Bank Shinhan Indonesia dan saat ini sebagai *Executive Wholesale Banking RM*.

South Korean citizen, born in Daejeon, Republic of Korea on 28th February 1978. Obtained his Bachelor's Degree in Business Management from University of Seoul in 2004. Commencing his career in Corporate Finance and Investment Banking at Shinhan Bank Co., Ltd Seoul from 2004 to 2016, then earned his MBA degree at SBM ITB (Bandung Institute of Technology) in 2018. He has served as Business Executive Vice President at PT Bank Shinhan Indonesia since 2019 and currently serves as Executive Wholesale Banking RM.



JUNG CHANG HOON

Executive Wholesale Banking RM

Warga Negara Korea Selatan, lahir di Provinsi Kyungsang-Nam, Republik Korea pada tanggal 26 Desember 1975. Memperoleh gelar Sarjana dari Universitas Chungang, Korea Selatan pada tahun 2002. Memulai karir di Shinhan Bank Co., Ltd., Seoul, sejak tahun 2007 dan telah menjabat di beberapa posisi strategis seperti *Sales Staff*, *Counter Officer*, *Relationship Manager*, HRM, dan *Operation Manager*. Selanjutnya sejak Januari 2020 resmi menjabat sebagai *Business Executive Vice President* di PT Bank Shinhan Indonesia dan saat ini menjabat sebagai *Executive Wholesale Banking RM*.

South Korean citizen, born in Kyungsang-Nam Province, Republic of Korea on 26th December 1975. Obtained a Bachelor's Degree from Chungang University, South Korea in 2002. Embarking his career at Shinhan Bank Co., Ltd., Seoul since 2007 and has served in several strategic positions such as Sales Staff, Counter Officer, Relationship Manager, HRM, and Operation Manager. Furthermore, in January 2020, he officially served as Business Executive Vice President at PT Bank Shinhan Indonesia, and currently he serves as Executive Wholesale Banking RM.



PARK JONG MOON

Group Head of Information Technology

Warga Negara Korea Selatan, lahir di Seoul pada tanggal 13 Februari 1975. Memperoleh gelar Sarjana dari Chonnam National University, Korea Selatan pada tahun 2001. Memulai karir di Shinhan Bank Co., Ltd., Seoul sejak tahun 2001 dan telah menjabat di beberapa posisi strategis di bidang IT pada Bank Shinhan Korea seperti *Database Management*, *Corporate Internet Banking Developer*, *IT Business Developer*, *Vice President Digital Development* dan *Core Banking System Developer*, selanjutnya beliau menjabat sebagai *Mobile Banking Developer* di Bank Shinhan China. Sejak Januari 2020 resmi menjabat sebagai *Executive Vice President Teknologi Informasi* di PT Bank Shinhan Indonesia dan saat ini sebagai *Group Head of Information Technology*.

South Korean citizen, born in Seoul on 13th February 1975. Obtained a Bachelor's Degree from Chonnam National University, South Korea in 2001. Commencing his career at Shinhan Bank Co., Ltd., Seoul in 2001 and has held several strategic positions in the IT field at Shinhan Bank Korea such as Database Management, Corporate Internet Banking Developer, IT Business Developer, Vice President Digital Development and Core Banking System Developer. He then served as Mobile Banking Developer at Shinhan Bank China. In January 2020, he officially served as Executive Vice President of Information Technology at PT Bank Shinhan Indonesia, and currently he serves as Group Head of Information Technology.



KIM BUM SANG

Head of Retail Credit Analyst Department

Warga Negara Korea Selatan, lahir di Yeosu pada tanggal 23 Juli 1977. Memperoleh gelar Sarjana Ekonomi dari Universitas Sungkyunkwan, Seoul, Korea Selatan pada tahun 2001. Memulai karir pada tahun 2004 di Shinhan Bank Co., Ltd Seoul, sampai dengan awal tahun 2019 dengan posisi terakhir sebagai *Credit Analyst* di Departemen *Retail Credit Analyst* dan kemudian pada tahun 2019 menjabat sebagai *Head of Retail Credit Analyst Department* di PT Bank Shinhan Indonesia.

South Korean citizen, born in Yeosu on 23rd July 1977. Obtained his Bachelor's Degree in Economics from Sungkyunkwan University, Seoul, South Korea in 2001. Commencing his career in 2004 at Shinhan Bank Co., Ltd. Seoul, until early 2019 with the last position as Credit Analyst at Department of Retail Credit Analyst. In 2019, he served as Department Head of Retail Credit Analyst in PT Bank Shinhan Indonesia.



RHO SANG IL

Head of Credit Analyst Department

Warga Negara Korea Selatan, lahir di Seoul pada tanggal 4 Desember 1970. Memperoleh gelar Sarjana dari Universitas Seo Kyeong, Seoul, Korea Selatan pada tahun 1997. Memulai karir di Shinhan Bank Co., Ltd., Seoul pada tahun 1988 hingga tahun 2008 sebagai RM Bun-dang *Corporate Business Banking Center*. Pada tahun 2008 melanjutkan karir sebagai *Manager* di *Korea Banking Institute* dan tahun 2009 bergabung kembali ke Bank Shinhan Korea sebagai CO di *Corporate Credit Analysis Department*. Sejak September 2020 ia menjabat sebagai *Head of Credit Analyst Department* di PT Bank Shinhan Indonesia.

South Korean citizen, born in Seoul on 4th December 1970. Obtained a Bachelor's Degree from Seo Kyeong University, Seoul, South Korea in 1997. Commencing his career at Shinhan Bank Co., Ltd., Seoul in 1988 and his last position in 2008 was as RM of Bun-dang Corporate Business Banking Center. In 2008, he continued his career as a manager at the Korea Banking Institute and in 2009 rejoined Shinhan Bank Korea as CO in the Corporate Credit Analysis Department. Since September 2020, he has served as Department Head of the Credit Analyst at PT Bank Shinhan Indonesia.



LEE SANG HOON

Head of Treasury and Capital Department

Warga Negara Korea Selatan, lahir di Kota Muju pada tanggal 4 Juli 1981. Memperoleh gelar Sarjana Ekonomi dari Korea University, Seoul, Korea Selatan pada tahun 2008. Memulai karir di Shinhan Bank Co., Ltd., sejak tahun 2008 hingga tahun 2013 sebagai *Officer* di beberapa Departemen. Setelah itu, menjabat posisi di *Sales & Trading Department* selama 9 tahun, sebelum pindah ke PT Bank Shinhan Indonesia di tahun 2022 sebagai *Head of Treasury and Capital Department*.

South Korean citizen, born in Muju City on 4th July 1981. Obtained a Bachelor's Degree in Economics from Korea University, Seoul, South Korea in 2008. Commencing his career at Shinhan Bank Co., Ltd., from 2008 to 2013 as an Officer in several departments. After that, he served in Sales & Trading Department for 9 years, before moving to PT Bank Shinhan Indonesia in 2022 as Head of Treasury and Capital Department.



YOSE YAMANI

Head of Strategy Planning Department

Warga Negara Indonesia, lahir di Bogor pada tanggal 9 Oktober 1976. Memperoleh gelar sarjananya pada tahun 2001 dari Universitas Padjadjaran di Bandung, kemudian melanjutkan studi pasca sarjana di Universitas Indonesia dan lulus pada tahun 2011. Telah berkarir selama lebih dari 20 tahun di bidang perbankan dengan menduduki berbagai posisi strategis di beberapa bank di Indonesia. Memulai karir di bidang perbankan sejak tahun 2001 di Bank BCA sebagai *Credit Policy Supervisor* sampai dengan tahun 2005. Tahun 2006 melanjutkan karirnya di Citibank N.A. sebagai *Portfolio Manager*, kemudian tahun 2008 bergabung dengan Bank Maybank Indonesia sebagai *Head of WB Portfolio Management* dan pada tahun 2010 melanjutkan karirnya di Bank ICBC Indonesia sebagai *Deputy Head of Credit Management*. Sebelum bergabung dengan PT Bank Shinhan Indonesia, pernah berkarir di Bank UOB Indonesia sebagai *WB Business Assurance Head* dan di Bank Ganesha dengan jabatan terakhir sebagai *Head of Risk Management and System & Procedure*. Bergabung dengan PT Bank Shinhan Indonesia di tahun 2020 sebagai Kepala Departemen *Credit Policy & Control* dan menjabat sebagai *Head of Strategy Planning Department* di tahun 2022.

Indonesian citizen, born in Bogor on 9th October 1976. Obtained his Bachelor's Degree in 2001 from Padjadjaran University in Bandung and his Master's Degree from the University of Indonesia in 2011. He has been working for more than 20 years in banking industry and has served several strategic positions in several banks in Indonesia. Commencing his career in banking in 2001 as Credit Policy Supervisor in BCA until 2005. In 2006, he was Portfolio Manager at Citibank N.A. In 2008, he joined Maybank Indonesia as Head of WB Portfolio Management and in 2010 he served at ICBC Bank Indonesia as Deputy Head of Credit Management. Prior to joining Bank Shinhan Indonesia, he had worked in UOB Bank Indonesia as WB Business Assurance Head and in Bank Ganesha with the last position as Head of Risk Management and System & Procedure. In January 2020, he joined PT Bank Shinhan Indonesia as Head of Credit Policy & Control Department, and since 2022 he served as Head of Strategy Planning Department.



SUHARJONO HAMDANI TJIPTA

Head of Credit Policy and Control Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 06 Mei 1968. Memperoleh gelar Sarjana Ekonomi, Jurusan Manajemen pada Universitas Parahyangan pada tahun 1992 dan MBA dari Oregon State University pada tahun 1995. Memulai karir perbankan di Bank Danamon Indonesia sejak 1996, sebagai *Manager* pada Divisi *Corporate Banking*. Di tahun 2004 berkarir di Bank International Indonesia (sekarang Maybank) sebagai *Commercial Head* Jakarta. Pada tahun 2006, berkarir di Citibank sebagai *Business Team Leader/AVP* sampai dengan 2019 dengan jabatan terakhir *Sales Head/SVP*. Tahun 2021 di J-Trust Bank sebagai Kepala Divisi *Special Asset Management*. Dan sejak Maret 2022 menjabat sebagai *Head of Credit Policy and Control Department* di PT Bank Shinhan Indonesia.

Indonesian citizen, born in Jakarta on 6th May 1968. Obtained his Bachelor's Degree in Economics majoring in Management from Parahyangan University in 1992 and MBA from Oregon State University in 1995. Commencing his banking career at Bank Danamon Indonesia in 1996, as Manager in the Corporate Banking Division. In 2004 he worked at Bank International Indonesia (now Maybank) as Commercial Head Jakarta. In 2006, worked at Citibank as Business Team Leader/AVP until 2019 with last position as Sales Head/SVP. In 2021 at J-Trust Bank as Head of the Special Asset Management Division. Since March 2022, he served as Head of Credit Policy and Control Department at PT Bank Shinhan Indonesia.



HENDRI KIJJOYO

Head of Special Asset Management Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 4 Agustus 1984. Memperoleh gelar Sarjana Teknik, Jurusan Teknik Elektro pada Institut Teknologi Sepuluh Nopember pada tahun 2010. Memulai karir di PT Bank Negara Indonesia (Persero) Tbk. sejak Mei 2011 melalui *ODP Training Program* selama satu tahun, berlanjut di Divisi *Remedial and Recovery Middle* sampai dengan Januari 2014 dengan posisi *Small Remedial & Recovery Analyst*. Setelah itu masih terus berkarir di PT Bank Negara Indonesia (Persero) Tbk. di *Business and Risk Division* sebagai *Corporate Credit Analyst* sampai dengan April 2016. Selanjutnya berkarir di PT Bank Amar Indonesia di *Risk Division* sebagai *Credit Risk Division Head* sampai dengan September 2017. Kemudian berkarir di Bank Permata di *Special Asset Management Division* sebagai *Specialist Loan Workout Wholesale Banking* sampai dengan September 2021 dan melanjutkan di Divisi *Corporate Banking 1* sebagai *Corporate Credit Analyst* sampai dengan Oktober 2022. Selanjutnya sejak Oktober 2022 menjabat sebagai *Head of Special Asset Management Department* di PT Bank Shinhan Indonesia.

Indonesian citizen, born in Jakarta on 4th August 1984. Obtained a Bachelor's Degree in Electrical Engineering from Sepuluh November Institute of Technology in 2010. Commencing his career at PT Bank Negara Indonesia (Persero) Tbk. in May 2011 through the ODP Training Program for one year, he then served as Small Remedial & Recovery Analyst in the Remedial and Recovery Middle Division until January 2014. After that, he worked as a Corporate Credit Analyst for PT Bank Negara Indonesia (Persero) Tbk in the Business and Risk Division until April 2016. He later served as Head of the Credit Risk Division of PT Bank Amar Indonesia's Risk Division until September 2017. He continued his career at Bank Permata in Special Asset Management Division as Specialist Loan Workout Wholesale Banking until September 2021 and continue in the Corporate Banking Division 1 as Corporate Credit Analyst until October 2022. Furthermore, since October 2022 he served as Head of Special Asset Management Department at PT Bank Shinhan Indonesia.



SEPTIANDHI MIRZA AZIZ

Head of Operations Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 25 September 1978. Memperoleh gelar Sarjana Ekonomi, Jurusan Akuntansi pada Universitas Gunadarma Depok pada tahun 2000. Memulai karir di Bank Danamon Indonesia sejak 2002, sebagai staf pada Divisi *Operation* sampai dengan tahun 2012 dengan posisi *Supervisor Treasury Operation*. Setelah itu berkarir di Bank Mayora sebagai salah satu anggota tim Bank Devisa sampai menjabat sebagai *Central Operation Unit Head* di tahun 2014. Selanjutnya sejak Juli 2018 menjabat sebagai *Settlement Unit Head* di PT Bank Shinhan Indonesia dan resmi menjabat sebagai *Head of Operations Department* sejak 26 November 2020.

Indonesian citizen, born in Jakarta on 25th September 1978. Obtained a Bachelor's Degree in Economics, majoring in Accounting from Gunadarma University Depok in 2000. Commencing his career at Bank Danamon Indonesia since 2002 as staff in the Operations Division, his last position in 2012 was Treasury Operations Supervisor. After that, he worked at Bank Mayora as a member of the Foreign Exchange Bank team until he served as the Central Operations Unit Head in 2014. In July 2018, he served as Settlement Unit Head at PT Bank Shinhan Indonesia and officially served as Head of Operations Department on 26th November 2020.



PAULINE WILHELMINA LYNDA MANUS

Head of Legal and Loan Administration Department

Warga Negara Indonesia, lahir di Jakarta 20 September 1968. Memperoleh gelar Sarjana Hukum dari Universitas Sam Ratulangi, Manado jurusan Hukum Perdata dan telah menyelesaikan Program Studi Notariat di Fakultas Hukum Universitas Airlangga, Surabaya. Memulai karir di bidang perbankan sejak tahun 1996 sebagai *Legal Officer* di PT Bank Danamon Indonesia, Tbk selama 15 (lima belas) tahun. Kemudian melanjutkan karirnya sebagai *Legal Business Manager* di PT Bank Pembangunan Daerah Banten, Tbk (sebelumnya bernama PT Bank Pundi Indonesia, Tbk). Sejak 2016 bergabung di PT Bank Shinhan Indonesia sebagai *Head of Legal and Loan Administration Department* sampai dengan sekarang.

Indonesian citizen, born in Jakarta on 20th September 1968. Obtained her Bachelor of Law from Sam Ratulangi University, Manado, majoring in Civil Law and had completed the notarial degree at Law Faculty in Airlangga University, Surabaya. Commencing a career in the banking industry since 1996 as a Legal Officer in PT Bank Danamon Indonesia, Tbk for fifteen years. She then served as Legal Business Manager in PT Bank Pembangunan Daerah Banten, Tbk (formerly PT Bank Pundi Indonesia, Tbk). In 2016 she joined PT Bank Shinhan Indonesia and served as Head of Legal & Loan Administration Department until now.



MEILIANA

Head of Finance and Accounting Department

Warga Negara Indonesia, lahir di Surabaya 18 Mei 1973. Lulus jurusan Akuntansi di Universitas Surabaya tahun 1996. Memulai karir tahun 1996, sebagai *Purchasing-Retail* di Papaya Fresh Gallery. Sejak 1997 bergabung dengan PT Centratama Nasional Bank, dengan posisi terakhir sebagai Kepala Satuan *Financial, Accounting dan Settlement* sebelum bergabung dengan PT Bank Shinhan Indonesia sebagai *Head of Finance and Accounting Department* hingga saat ini.

Indonesian citizen, born in Surabaya on 18th May 1973. Graduated with Bachelor's Degree in Accounting from University of Surabaya in 1996. Commencing her career in 1996 as *Purchasing-Retail* in Papaya Fresh Gallery. In 1997, she joined PT Centratama Nasional Bank, with the last position as *Head of Financial, Accounting and Settlement* before joining PT Bank Shinhan Indonesia as *Head of Finance and Accounting* until now.



JANE YURICO MEITTY

Head of Human Resources Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 11 Juni 1973. Memperoleh gelar Sarjana Manajemen, Jurusan Manajemen Bisnis pada Universitas Bina Nusantara Jakarta pada tahun 2021. Memulai karir di Bangkok Bank Pcl, Indonesia sejak tahun 1994, sebagai staf pada Divisi *Operation* sampai dengan tahun 2002 dengan posisi *Senior Officer*. Setelah itu, berkarir di PT Bank Sumitomo Mitsui Indonesia selama 17 tahun sejak tahun 2002 di Divisi *Operation* sampai dengan tahun 2019 dengan posisi terakhir sebagai *First Vice President* pada Divisi Sumber Daya Manusia. Selanjutnya di tahun yang sama, 2019, menjabat sebagai *Senior Vice President* di PT Bank BTPN Tbk sampai dengan tahun 2022 di Divisi Sumber Daya Manusia. Bergabung di Bank Shinhan Indonesia sejak Juni 2022 dan resmi menjabat sebagai *Head of Human Resources Department*.

Indonesian citizen, born in Jakarta on 11th June 1973. Obtained a Bachelor's Degree in Management, majoring in Business Management from Bina Nusantara University, Jakarta in 2021. Commencing her career at Bangkok Bank Pcl, Indonesia since 1994, as staff in the Operations Division until 2002 when she was promoted to Senior Officer. Thereafter, a 17-year career at PT Bank Sumitomo Mitsui Indonesia, beginning in 2002 in the Operations Division and concluding in 2019 as *First Vice President* in the Human Resources Division. In the same year, 2019, served as *Senior Vice President* of the Human Resources Division of PT Bank BTPN Tbk until 2022. From June 2022, she joined Bank Shinhan Indonesia as *Head of the Human Resources Department*.



LEVENCE MUSA GOSAL

Head of General Affair Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 11 Agustus 1973. Memperoleh gelar Sarjana Ekonomi dari Universitas Gunadarma Jakarta pada tahun 1995 dan Sarjana Administrasi Umum dari STIE Kalbe pada tahun 2004. Memulai karir di dunia perbankan ketika bergabung dalam program *Management Trainee Banking Basic Operation* pada tahun 1995 di Bank Danamon Indonesia. Setelah menempati beberapa posisi sebagai Pimpinan Kantor Kas dan Kantor Cabang Pembantu pada periode 1997-2004, kemudian bergabung dengan Divisi *General Affair* Kantor Pusat dengan berbagai posisi mulai dari Kepala Departemen General Affair Kantor Wilayah Jakarta dan kemudian Divisi *Procurement* Kantor Pusat sampai dengan tahun 2013. Pada tahun 2013 bergabung dengan HSBC Co Ltd di *Global Procurement Unit* sampai dengan tahun 2015. Bergabung bersama Sampoerna Financial Group pada tahun 2015 sebagai *Procurement & General Affair Group Head* sampai dengan tahun 2017 dan kemudian pada tahun 2017 bergabung di PT Bank Shinhan Indonesia sebagai *Head of General Affair Department*. Selama berkarir sebagai *General Affair* telah mengikuti beberapa pelatihan di AT Kearney Singapura, HSBC Global Hongkong dan Shinhan Global Seoul.

Indonesian citizen, born in Jakarta on 11th August 1973. Obtained his Bachelor's Degree in Economics from Gunadarma University Jakarta in 1995 and Bachelor's Degree in General Administration from STIE Kalbe in 2004. Started his career by joining Management Trainee for Banking Basic Operation program in 1995 at Bank Danamon Indonesia. After holding several positions such as Cash Office Manager and Sub-Branch Manager during 1997-2004, he joined Head Office General Affairs Division with various positions from the Head of General Affairs at Jakarta Regional Office to the Head of Procurement Division at Head Office until 2013. In 2013, he joined HSBC Co Ltd at Global Procurement Unit until 2015. He then joined Sampoerna Financial Group from 2015-2017 as Procurement & General Affairs Group Head before joining PT Bank Shinhan Indonesia as Head of General Affair Department in 2017. During his career in General Affair, he has attended several training sessions at AT Kearney Singapore, HSBC Global Hong Kong, and Shinhan Global Seoul.



YUDHA MAULANA SOFYAN

Head of Internal Audit Department

Warga Negara Indonesia, lahir di Ciamis tanggal 15 Agustus 1980. Memperoleh gelar Sarjana Ilmu Komputer, Jurusan Ilmu Komputer pada Universitas Ahmad Dahlan Yogyakarta pada tahun 2005. Memulai karir di PT Aplikasi Perangkat Lunak Yogyakarta sejak 2005, sebagai *Staf Program Implementor*, dan pada akhir tahun 2005 berkarir di Bank Hagakita sebagai *Internal Audit IT* sampai dengan 2008. Kemudian menjabat sebagai *Supervisor Operasional* sampai dengan tahun 2010 di Rabobank International Indonesia, dilanjutkan sebagai *Supervisor Security Risk Management* sampai dengan tahun 2011. Sampai tahun 2012 berkarir di Bank Windu Kentjana sebagai *Internal Audit IT*. Pada tahun 2012 sampai tahun 2016 berkarir di beberapa multifinance. Kemudian memulai karir di PT Bank Shinhan Indonesia pada tahun 2016 dengan posisi saat ini adalah *Head of Internal Audit Department*.

Indonesian citizen, born in Ciamis on 15th August 1980. Obtained a Bachelor's Degree in Computer Science from Ahmad Dahlan University, Yogyakarta in 2005. Started his career at PT Software Application Yogyakarta in 2005 as Program Implementor Staff. In the end of 2005, he served as IT Internal Audit at Bank Hagakita until 2008. He then served as Operations Supervisor until 2010 at Rabobank International Indonesia, and later as Security Risk Management Supervisor until 2011. In 2012, he served as an IT Internal Auditor at Bank Windu Kentjana. From 2012 to 2016, he worked in several finance companies before joining PT Bank Shinhan Indonesia in 2016 with his current position as Head of the Internal Audit Department.



RYAN ARTO

Head of Compliance Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 28 April 1982. Memperoleh gelar Sarjana Komputer, Jurusan Komputer Akuntansi pada Universitas Bina Nusantara pada tahun 2004. Memulai karir tahun 2002, menjabat sebagai *Direct Sales* Citibank. Tahun 2004, menjabat sebagai *Telesales Supervisor* di Standard Chartered Bank. Tahun 2010 menjadi *Senior Auditor* di Divisi *Internal Audit* PT Bank Windu Kentjana International, Tbk. Tahun 2015 menjabat sebagai *General Manager* di beberapa perusahaan *multifinance*, sebelum bergabung pertama kali di PT Bank Shinhan Indonesia di tahun 2016 dan saat ini menjabat sebagai *Head of Compliance Department*.

Indonesian citizen, born in Jakarta on 28th April 1982. Obtained a Bachelor's Degree in Computer Science, majoring in Computer Accounting at Bina Nusantara University in 2004. Started his career in 2002 as Direct Sales at Citibank. In 2004, he served as Telesales Supervisor at Standard Chartered Bank. In 2010, he became a Senior Auditor in the Internal Audit Division of PT Bank Windu Kentjana International, Tbk. In 2015, he served as General Manager in several multi finance companies before joining PT Bank Shinhan Indonesia for the first time in 2016 and currently serves as the Head of Compliance Department.



WILLIAM DHARMANANDA

Head of Know Your Customer Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 14 Juli 1987. Memperoleh gelar Sarjana Ekonomi dari Fakultas Ekonomi dan Bisnis, Program Studi Akuntansi, Universitas Mercu Buana, Jakarta pada tahun 2012. Memulai karir melalui Program Bakti BCA di PT Bank Central Asia, Tbk pada tahun 2005-2008. Melanjutkan karir beliau di beberapa bank dan perusahaan pembiayaan, antara lain di PT Bank Metro Express sebagai *Back Office* pada tahun 2008-2010, lalu di PT Bank Windu Kentjana International, Tbk untuk menjalankan fungsi sebagai *Operational Compliance* dan *KYC* di Cabang selama 2010-2012, dan berkarir di PT Aditama Finance sejak 2012 sampai 2017 dengan penugasan sebagai *Risk Credit* dan juga *Compliance Credit*. Akhirnya pada tahun 2017 bergabung ke PT Bank Shinhan Indonesia sebagai *Deputy General Manager of Compliance*, dan mulai bertugas sebagai *Head of Know Your Customer Department* pada tahun 2018. Telah mengikuti berbagai seminar, pelatihan dan sertifikasi di Bidang Perbankan, Perusahaan Pembiayaan, *Risk Management* dan Kepatuhan.

Indonesian citizen, born in Jakarta on 14th July 1987. Obtained a Bachelor's Degree in Economics majoring in Accounting at University of Mercu Buana, Jakarta in 2012. Commencing his career through the BCA Service Program at PT Bank Central Asia, Tbk. in 2005-2008. Continued working in several banks and financing company (Leasing), such as at PT Bank Metro Express as Back Office (2008-2010), at PT Bank Windu Kentjana International, Tbk as Operational Compliance and KYC in branch (2010- 2012), and at PT Aditama Finance as Risk Credit and Compliance Credit (2012- 2017). Finally in 2017, he joined PT Bank Shinhan Indonesia (BSI) as Compliance Deputy General Manager and currently assigned as Head of Know Your Customer Department. He has attended several seminars, training, and certifications in Banking, Financing Company (Leasing), Risk Management, and Compliance.



FREDERICK WOLFE

Head of Risk Management Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 31 Mei 1984. Memperoleh gelar Sarjana Ekonomi, Jurusan Manajemen pada Universitas Tarumanagara pada tahun 2006. Kemudian memperoleh gelar Master di Prasetiya Mulya Business School pada tahun 2013. Memulai karir di Bank Panin sejak 2007, masuk dalam program ODP (*Office Development Program*) kemudian sebagai staf di unit *Credit Risk* pada Divisi Manajemen Risiko sampai dengan tahun 2010. Setelah itu berkarir di Bangkok Bank Jakarta Branch sebagai *Risk Management Officer* di tahun 2010 dan di tahun 2012 diangkat menjadi *Head of Risk Management*. Kemudian di tahun 2015 berkarir di Bank Hana Indonesia sebagai *Head of Risk Management*. Selanjutnya sejak Agustus 2022 menjabat sebagai *Head of Risk Management Department* di PT Bank Shinhan Indonesia.

Indonesian citizen, born in Jakarta on 31st May 1984. Obtained a Bachelor's Degree in Economics majoring in Management from Tarumanagara University in 2006, and a Master's Degree from Prasetiya Mulya Business School in 2013. Commencing his career at Panin Bank in 2007 through the ODP (*Office Development Program*), he served until 2010 as a member of the Credit Risk Unit in the Risk Management Division. In 2010, he served as the Risk Management Officer at the Bangkok Bank Jakarta Branch, and in 2012 he was promoted to the position of Head of Risk Management. Then, in 2015 he continued his career as the Head of Risk Management at Bank Hana Indonesia. Since August 2022, serves as the Head of Risk Management Department Bank at PT Bank Shinhan Indonesia.



ASTRID LIGWINA LEE G

Head of Branch Performance and Evaluation Department

Warga Negara Indonesia, lahir di Jakarta pada tanggal 20 Juni 1970. Memperoleh gelar Sarjana Ekonomi Jurusan *Management* pada Universitas Tarumanagara, Jakarta pada tahun 1993. Memulai karir di PT Bank Internasional Indonesia sejak tahun 1993 sebagai *Assistant Account Officer*, sampai dengan tahun 2004 dengan posisi Branch Manager KC Bintaro. Setelah itu, di bulan Mei 2004 berkarir di PT Bank Mega sebagai *Branch Manager* KC Kemang, sampai menjabat sebagai *Area Branch Manager* Pluit sampai dengan tahun 2011. Selanjutnya sejak Desember 2011 di PT Maybank Indonesia menjabat sebagai *Area Branch Manager* Pluit. Pada Juni 2012 menjabat sebagai *Head Regional SME Lending* dengan cakupan wilayah Jakarta Utara, Jakarta Timur, Sumatera Utara, Sumatera Selatan, Jawa Barat dan Jawa Tengah, dan di tahun 2016 menjabat sebagai *Head of Maybank@Work*. Januari 2021 di PT Bank Ina Perdana sebagai *Head of Corporate Banking*, lalu Agustus hingga Januari 2022 sebagai *Head of Branch Banking*. Bergabung sejak Februari 2022 di PT Bank Shinhan Indonesia menjabat sebagai *Head of Branch Performance and Evaluation Department*.

Indonesian citizen, born in Jakarta on 20th June 1970. Obtained a Bachelor of Economics degree in Management at Tarumanagara University, Jakarta in 1993. She started her career at PT Bank Internasional Indonesia since 1993 as Assistant Account Officer, until 2004 as the Branch Manager of KC Bintaro. Afterwards, in May 2004, she worked at PT Bank Mega as Branch Manager of KC Kemang, then as Pluit Area Branch Manager until 2011. Furthermore, since December 2011, she worked at PT Maybank Indonesia as Pluit Area Branch Manager. In June 2012, she served as Regional Head of SME Lending in charge of North Jakarta, East Jakarta, North Sumatra, South Sumatra, West Java and Central Java, and in 2016, she served as Head of Maybank@Work. In January 2021, she held a position at PT Bank Ina Perdana as Head of Corporate Banking, while in August to January 2022 as Head of Branch Banking. She joined PT Bank Shinhan Indonesia since February 2022 and served as Head of Branch Performance and Evaluation Department.



YULIA OLIVEA MARLINA

Corporate Secretary Unit Head

Warga Negara Indonesia, lahir di Banjarmasin tanggal 17 Juli 1975. Memperoleh gelar Sarjana Ekonomi jurusan Akuntansi dari Universitas Lambung Mangkurat Banjarmasin pada tahun 1998 dan menyelesaikan Pasca Sarjana di Universitas Brawijaya Malang pada tahun 2001. Karier dimulai sebagai wakil *manager* di USP Montana Kusuma Artha II pada tahun 2001, kemudian berkarier ke sektor riil pada tahun 2002 di PT Tantra Textile Industry sebagai *Junior Manager Purchasing, Logistic and Administration*. Tahun 2008 melanjutkan karier di PT Centratama Nasional Bank sebagai Kepala Unit Biro Direksi yang kemudian berubah nama menjadi PT Bank Shinhan Indonesia dan menjabat sebagai pemimpin cabang pembantu pada tahun 2017, dan sejak 2019 menjabat sebagai *Corporate Secretary Unit Head*.

Indonesian citizen, born in Banjarmasin on 17th July 1975. Obtained a Bachelor's Degree in Economics majoring in Accounting from the University of Lambung Mangkurat Banjarmasin in 1998 and completed Postgraduate from Brawijaya University Malang in 2001. Her career began as Deputy Manager at USP Montana Kusuma Artha II in 2001. She entered the real sector in 2002 at PT Tantra Textile Industry as Junior Manager of Purchasing, Logistics and Administration. In 2008, she worked at PT Centratama Nasional Bank as Unit Head of Bureau of Board of Directors, which later changed its name to PT Bank Shinhan Indonesia where she served as Sub-Branch Manager in 2017. She has been serving as Unit Head of Corporate Secretary since 2019.

SUMBER DAYA MANUSIA (SDM)

Human Resources



DEMOGRAFI KARYAWAN

Pada akhir tahun 2022, jumlah karyawan yang bekerja pada Bank Shinhan Indonesia berjumlah 745 orang dan jumlah tersebut meningkat dibandingkan tahun 2021 yang berjumlah 702 orang. Dari jumlah keseluruhan karyawan Bank di tahun 2022 tersebut, terdapat 703 orang karyawan tetap dan 42 orang karyawan kontrak.

EMPLOYEE DEMOGRAPHICS

At the end of 2022, there were 745 employees working at Bank Shinhan Indonesia, and the number increased compared to 2021 which was 702 employees. Of the total number of employees in 2022, 703 were permanent employees and 42 contract employees.

Komposisi Karyawan berdasarkan Jabatan (orang)
Composition based on Position (employee)

Level Jabatan Position	2022			2021		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Direksi Board of Directors	5	0	5	5	0	5
Manajer Managers	127	88	215	128	84	212
Staf Staffs	236	289	525	213	272	485
Non Staf Non-Staffs	0	0	0	0	0	0
Jumlah Total	368	377	745	346	356	702



Komposisi Karyawan berdasarkan Jenjang Pendidikan (orang)
Composition based on Education Level (employee)

Jenjang Pendidikan Education Level	2022			2021		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Strata 3 Doctor's Degree	0	0	0	0	0	0
Strata 2 Master's Degree	24	13	37	23	16	39
Strata 1 Bachelor's Degree	264	283	547	241	252	493
Diploma III	29	46	75	28	48	76
Diploma II	0	0	0	0	0	0
Diploma I	2	2	4	2	2	4
SMA dan sederajat Senior High School	48	33	81	50	38	88
SMP dan sederajat Junior High School	1	0	1	2	0	2
Jumlah Total	368	377	745	346	356	702

Komposisi Karyawan berdasarkan Jenjang Usia (orang)
Composition based on Age (employee)

Jenjang Usia Age	2022			2021		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
> 50 tahun > 50 years old	56	26	82	52	26	78
41 s/d 50 tahun 41 to 50 years old	137	75	212	119	75	194
31 s/d 40 tahun 31 to 40 years old	118	137	255	132	130	262
21 s/d 30 tahun 21 to 30 years old	57	139	196	43	125	168
17 s/d 20 tahun 17 to 20 years old	0	0	0	0	0	0
Jumlah Total	368	377	745	346	356	702

Komposisi Karyawan berdasarkan Status Kepegawaian (orang)
Composition based on Employment Status (employee)

Status Kepegawaian Employment Status	2022			2021		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Pegawai Tetap Permanent	329	374	703	332	346	678
Pegawai Kontrak Non-Permanent	39	3	42	14	10	24
Jumlah Total	368	377	745	346	356	702

Komposisi Karyawan berdasarkan Gender/Jenis Kelamin (orang)
Composition based on Gender (employee)

Jenis Kelamin Gender	2022		2021	
	Jumlah Total	Komposisi (%) Composition (%)	Jumlah Total	Komposisi (%) Composition (%)
Laki-laki Male	368	49,40%	346	49,29%
Perempuan Female	377	50,60%	356	50,71%
Jumlah Total	745	100,00%	702	100,00%

PENGEMBANGAN KOMPETENSI KARYAWAN

Seiring dengan berkembangnya kebutuhan bisnis, Bank Shinhan Indonesia memberikan kesempatan bagi setiap karyawan pada setiap jenjang organisasi dan pada seluruh unit untuk terlibat aktif dalam pengembangan kompetensi yang relevan dengan bidang tugas masing-masing. Bank mendorong karyawan untuk aktif mengembangkan kompetensinya, baik melalui pelatihan di dalam kelas, *on the job training*, *project assignment*, *e-learning*, mengikuti kegiatan asosiasi profesi, dan sebagainya. Upaya ini juga merupakan inisiasi Bank untuk mempersiapkan Sumber Daya Manusia (SDM) unggul yang mampu beradaptasi dengan dinamika perkembangan bisnis yang kerap berubah.

Sepanjang tahun 2022 Bank mengadakan dan/atau mengikutsertakan karyawan ke dalam berbagai program pelatihan dan peningkatan kompetensi karyawan.

Berikut adalah program pelatihan yang sudah dilakukan sepanjang tahun 2022:

EMPLOYEES COMPETENCY DEVELOPMENT

In line with the development of business needs, Bank Shinhan Indonesia provides opportunities for every employee at every level of the organization and in all units to be actively involved in developing competencies that are relevant to their respective fields. The Bank encourages employees to actively develop their skills, either through in-class training, on the job training, project assignments, e-learning, participating in professional association, and so on. This effort is the Bank's initiative to prepare outstanding Human Resources (HR) who are adaptive to the business dynamics.

Throughout 2022 the Bank held and/or registered employees in various training programs and employee competency improvement.

The following are the training programs that have been carried out throughout 2022:

Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Classification/Program Name	Jumlah Peserta Number of Participant	Tanggal Realisasi Date
Januari January		
1. <i>Indonesian Language TEST - Advance Low</i>	1	07 Januari 2022 7 th January 2022
2. <i>Training Risk Management Level 1</i>	3	19 Januari 2022 19 th January 2022
3. <i>Training Risk Management Level 2</i>	1	22 Januari 2022 22 nd January 2022
4. <i>Training SPPUR Sub Bidang Transfer Dana</i> <i>Training SPPUR Training Sub Sector Fund Transfer</i>	24	24 Januari 2022 24 th January 2022
5. <i>Refreshment Certification Dealer Level Intermediate</i>	1	25 Januari 2022 25 th January 2022
6. <i>Training PPL Online Accounting for Derivatives and Hedging</i>	1	27 Januari 2022 27 th January 2022



Bulan/ Klasifikasi Program Diklat/Nama Program Diklat Month/Training Program Classification/Program Name		Jumlah Peserta Number of Participant	Tanggal Realisasi Date
Februari February			
1.	Training English Communication Programme	15	10 Februari 2022 10 th February 2022
2.	Training English Writing Programme	15	14 Februari 2022 14 th February 2022
3.	Training Risk Management Level 3	1	23 Februari 2022 23 rd February 2022
4.	Training Risk Management Level 1	3	23 Februari 2022 23 rd February 2022
5.	Training Risk Management Level 2	3	23 Februari 2022 23 rd February 2022
6.	Training Document Management System for Banking and Financial Insitutions - Mengelola Aplikasi Sistem Arsip Digital Training Document Management System for Banking and Financial Insitutions - Managing the Application of Digital Archive System	3	25 Februari 2022 25 th February 2022
7.	Refreshment Certification Dealer Level Intermediate	1	26 Februari 2022 26 th February 2022
Maret March			
1.	Training Refreshment Risk Management	24	07 Maret 2022 7 th March 2022
2.	Training Induction New Hire	48	09 Maret 2022 9 th March 2022
3.	Training Sosialisasi Cash Management Training Dissemination of Cash Management	67	14 Maret 2022 14 th March 2022
4.	Training BSMR LEVEL 2 Batch 2	13	16 Maret 2022 16 th March 2022
5.	Training APOLO and ATMR Risk Operational	1	18 Maret 2022 18 th March 2022
6.	Training Korean Course - Intermediate 1	1	20 Maret 2022 20 th March 2022
7.	Training Risk Management Certification Level 1	14	21 Maret 2022 21 st March 2022
8.	Training Risk Management Certification Level 4	1	21 Maret 2022 21 st March 2022
9.	Training SPPUR Level II "Penatausahaan Surat Berharga Nasabah" Training SPPUR Level II "Administration of Customer Securities"	11	21 Maret 2022 21 st March 2022
10.	Training SPPUR Sub Bidang 4 : Penatausahaan Surat Berharga Nasabah Training SPPUR Sub Sector 4: Administration of Customer Securities	11	21 Maret 2022 21 st March 2022
11.	Training Branch Operational Audit	5	22 Maret 2022 21 st March 2022
12.	Training Risk Management Certification Level 3	3	23 Maret 2022 23 rd March 2022
13.	Training Early Warning System (EWS)	45	24 Maret 2022 24 th March 2022
14.	Training SPUUR Sub Bidang 1 - Pengelolaan Transfer Dana Training SPUUR Sub Sector 1 - Fund Transfer Management	9	24 Maret 2022 24 th March 2022
15.	Training Treasury Dealer Level Advance	1	24 Maret 2022 24 th March 2022



Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Classification/Program Name		Jumlah Peserta Number of Participant	Tanggal Realisasi Date
16.	<i>Training SPPUR Level I "Pelaksanaan Sub Bidang Pengelolaan Uang Tunai"</i> Training SPPUR Level I "Implementation of Sub-Sector of Cash Management"	10	28 Maret 2022 28 th March 2022
17.	<i>Training Audit Investigasi & Mitigasi Fraud</i> Training Fraud Investigation and Mitigation Audit	3	30 Maret 2022 30 th March 2022
April April			
1.	<i>Training OJT Tegal</i>	4	06 April 2022 6 th April 2022
2.	<i>Talkshow Navigasi Sistem Pembayaran untuk mengoptimalkan Ekonomi Keuangan Digital</i> Talkshow Payment System Navigation to optimize the Digital Financial Economy	5	09 April 2022 9 th April 2022
3.	<i>Training SPPUR Sub Bidang 1 "Pengelolaan Transfer Dana"</i> Training SPPUR Sub-sector 1 "Fund Transfer Management"	5	11 April 2022 11 th April 2022
4.	<i>Training SPPUR Sub Bidang 5 "Penukaran Valuta Asing & Pembawaan Uang Kas"</i> Training SPPUR Sub-Sector 5 "Foreign Currency Exchange and Cash Delivering"	5	18 April 2022 18 th April 2022
5.	<i>Training Leadership the 7 Habits of Highly Effective People</i>	24	18 April 2022 18 th April 2022
6.	<i>Training Improving Selling Skill to Boost Performance</i>	25	18 April 2022 18 th April 2022
7.	<i>Training SPPUR Sub Bidang 7 : Pembayaran Transaksi Trade Finance</i> Training SPPUR Sub Sector 7: Payment of Trade Finance Transactions	4	18 April 2022 18 th April 2022
8.	<i>Video Pension Loan - Active Participants</i>	3	18 April 2022 18 th April 2022
9.	<i>Video Kliring Debet & KPDHN - Active Participants</i> Debit Clearing & KPDHN Video - Active Participants	3	18 April 2022 18 th April 2022
10.	<i>Training English Business Communication Class B</i>	12	20 April 2022 20 th April 2022
11.	<i>Training Risk Management Certification Level 3</i>	3	20 April 2022 20 th April 2022
12.	<i>Training Risk Management Certification Level 1</i>	4	20 April 2022 20 th April 2022
13.	<i>Training Risk Management Certification Level 2</i>	25	20 April 2022 20 th April 2022
14.	<i>Training English Business Communication Class B</i>	11	21 April 2022 21 st April 2022
15.	<i>Training English Business Communication Class A Level 5</i>	9	22 April 2022 22 nd April 2022
16.	<i>Training English Business Communication Class A</i>	15	22 April 2022 22 nd April 2022
17.	<i>Training English Business Writing</i>	21	22 April 2022 22 nd April 2022
18.	<i>Training Basic Credit Understanding (BCU)</i>	21	25 April 2022 25 th April 2022
19.	<i>Training Product Knowledge KTA - Karawang Branch</i>	9	27 April 2022 27 th April 2022
20.	<i>Training Refreshment AML - CFT</i>	20	27 April 2022 27 th April 2022



Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Classification/Program Name		Jumlah Peserta Number of Participant	Tanggal Realisasi Date
Mei May			
1.	Training English Business Writing	21	10 Mei 2022 10 th May 2022
2.	Training Risk Management Certification Level 3	2	11 Mei 2022 11 th May 2022
3.	Training Product Knowledge FX & International	153	11 Mei 2022 11 th May 2022
4.	Training Refreshment AML - CFT	76	12 Mei 2022 12 th May 2022
5.	Training SPPUR Sub Bidang 2: Penatausahaan Surat Berharga Nasabah Training SPPUR Sub-Sector 2: Administration of Customer Securities	4	12 Mei 2022 12 th May 2022
6.	Capacity Building Forum Perkasan Cabang Jember Capacity Building Jember Branch Perkasan Forum	1	13 Mei 2022 13 th May 2022
7.	Training Competency Treasury Dealer Level Basic - 14-15 Mei 2022 Training Training Competency Treasury Dealer Level Basic - 14 th -15 th May 2022 Training	1	14 Mei 2022 14 th May 2022
8.	Training Korean Course - Hangeul	7	17 Mei 2022 17 th May 2022
9.	Training Korean Course - Level 2	17	17 Mei 2022 17 th May 2022
10.	Training Risk Management Certification Level 2 - Training Kelas A	18	19 Mei 2022 19 th May 2022
11.	Training Risk Management Certification Level 2 - Training Kelas B	18	19 Mei 2022 19 th May 2022
12.	Training Product Knowledge KTA - Karawang Branch	3	20 Mei 2022 20 th May 2022
13.	Training Risk Management Certification Level 2	2	21 Mei 2022 21 st May 2022
14.	Training Risk Management Certification Level 5	1	23 Mei 2022 23 rd May 2022
15.	Training OJT Tegal - Noval Panjiiswara	3	23 Mei 2022 23 rd May 2022
16.	Training Refreshment Risk Management	25	30 Mei 2022 30 th May 2022
Juni June			
1	Training Risk Management Certificate Level 4	1	15 Juni 2022 15 th June 2022
2	Training OJT Tegal in Legal & Loan Administration Head Office	7	06 Juni 2022 6 th June 2022
3	Training Credit Scoring Implementation	5	09 Juni 2022 9 th June 2022
4	Training Product Knowledge "KTA" Cabang Kudus Training Product Knowledge "KTA" Kudus Branch	9	09 Juni 2022 9 th June 2022
5	Training Product Knowledge "AITHER" Cabang Kudus Training Product Knowledge "AITHER" Kudus Branch	3	10 Juni 2022 10 th June 2022
6	Training Korean Course - Hangeul	5	14 Juni 2022 14 th June 2022
7	Workshop Mekanisme Perijinan & Tata Cara Penggunaan TKA di Perusahaan Workshop: Licensing Mechanisms and Procedures for the Use of TKA in Companies	1	15 Juni 2022 15 th June 2022



Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Classification/Program Name		Jumlah Peserta Number of Participant	Tanggal Realisasi Date
8	Training International Trade Transcation - Cikarang Branch	3	17 Juni 2022 17 th June 2022
9	Training Credit Reinforcement Credit Skill	35	20 Juni 2022 20 th June 2022
10	Training SPPUR Sub Bidang Pengelolaan Transfer Dana Training SPPUR Sub-Sector Fund Transfer Management	14	20 Juni 2022 20 th June 2022
11	Training Risk Management Certification Level 4	1	22 Juni 2022 22 nd June 2022
12	Training Risk Management Certification Level 2	9	22 Juni 2022 22 nd June 2022
13	Training Risk Management Certification Level 3	2	22 Juni 2022 22 nd June 2022
14	Training Risk Management Certification Level 1	7	22 Juni 2022 22 nd June 2022
15	Training Induction New Hire	60	22 Juni 2022 22 nd June 2022
16	Training Risk Management - Certificate Level 3	1	24 Juni 2022 24 th June 2022
17	Training Risk Management - Certificate Level 4	1	24 Juni 2022 24 th June 2022
18	Undangan Capacity Building forum Perkasan Cabang Yogyakarta Invitation of the Capacity Building Forum from the Yogyakarta Perkasan Branch	1	24 Juni 2022 24 th June 2022
Juli I July			
1	Training Risk Management Certification Level 4	1	02 Juli 2022 2 nd July 2022
2	Training Competency Treasury Dealer Level Basic	1	02 Juli 2022 2 nd July 2022
3	Training Sosialisasi E Banking Training: E Banking Dissemination	133	04 Juli 2022 4 th July 2022
4	Online Seminar Digital Standards Initiative and Indonesia's Perspective	1	07 Juli 2022 7 th July 2022
5	Training SPPUR Materi Penataan Surat Berharga Nasabah Training SPPUR Material for Arrangement of Customer Securities	18	11 Juli 2022 11 th July 2022
6	Undangan Forum Kliring Tahun 2022 wilayah KPwBI Jember Invitation to the 2022 Clearing Forum for the Jember KPwBI area	1	15 Juli 2022 15 th July 2022
7	Training Treasury Dealer Level Advance	1	15 Juli 2022 15 th July 2022
8	Training Metode Expected Credit Loss Backtesting CKPN	16	18 Juli 2022 18 th July 2022
9	Training Risk Management Certification Level 2	7	20 Juli 2022 20 th July 2022
10	Training Risk Management Certification Level 1	7	20 Juli 2022 20 th July 2022
11	Undangan Refreshment Pertukaran Kliring Warkat BNI (Penyelenggara Kliring) Invitation to Refreshment of BNI Item Clearing Exchange (Clearing Organizer)	2	23 Juli 2022 23 rd July 2022
12	Training Risk Management Certification Level 1	3	20 Juli 2022 20 th July 2022
13	Training Product Knowledge - Cibubur Branch	3	25 Juli 2022 25 th July 2022
14	Training SPPUR Materi Penataan Surat Berharga Nasabah Training SPPUR Material for Arranging the Customer Securities	18	25 Juli 2022 25 th July 2022



Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Clasification/Program Name		Jumlah Peserta Number of Participant	Tanggal Realisasi Date
Agustus August			
1	<i>Training Pengenalan Transaksi Export, Penginputan Transaksi L/C di Layar Aither - Semarang Branch</i> Training Introduction to Export Transactions, Inputting L/C Transactions on the Aither Screen - Semarang Branch	4	05 Agustus 2022 5 th August 2022
2	<i>Training Certified Recruitment & Selection (CRSO)</i>	1	06 Agustus 2022 6 th August 2022
3	<i>Training Risk Management Certification Level 4</i>	1	12 Agustus 2022 12 th August 2022
4	<i>Undangan Forum Komunikasi Kliring Jakarta (FKKJ) Tahun 2022</i> Invitation to the 2022 Jakarta Clearing Communication Forum (FKKJ).	3	13 Agustus 2022 13 th August 2022
5	<i>Training Certified HC Officer (CHCO)</i>	1	15 Agustus 2022 15 th August 2022
6	<i>Training Internal Audit Certification</i>	5	27 Agustus 2022 27 th August 2022
7	<i>Refreshment Layanan Kas dan Sosialisasi Cinta Bangsa Paham (CBP) Rupiah pada Kasir/Teller Perbankan DIY</i> Cash Services and Socialization of Cinta Bangsa Paham (CBP) Rupiah to DIY Banking Cashiers/Tellers	2	19 Agustus 2022 19 th August 2022
8	<i>Indonesian Language TEST - Advance Low</i>	2	19 Agustus 2022 19 th August 2022
9	<i>Training Risk Management Certification Level 2</i>	2	22 Agustus 2022 22 nd August 2022
10	<i>Training Risk Management Certification Level 3</i>	1	24 Agustus 2022 24 th August 2022
11	<i>Training Internal Audit Certification</i>	2	27 Agustus 2022 27 th August 2022
12	<i>Refreshment Sertifikasi Kepatuhan Level Executive Direktur Kepatuhan</i> Compliance Certification for Director of Compliance	1	29 Agustus 2022 29 th August 2022
13	<i>Training SPPUR Level I "Pelaksanaan Sub Bidang Pengelolaan Uang Tunai"</i> Training SPPUR Level I "Implementation of Sub-Sector of Cash Management"	11	29 Agustus 2022 29 th August 2022
14	<i>Training NEW GYF</i>	10	30 Agustus 2022 30 th August 2022
15	<i>Training Risk Management Certification Refreshment All Level</i>	34	31 Agustus 2022 31 st August 2022
16	<i>Training Risk Management Certification Level 1</i>	9	31 Agustus 2022 31 st August 2022
September September			
1	<i>Training Bahasa Indonesia Level 2</i>	2	05 September 2022 5 th September 2022
2	<i>Training Risk Management Certification Level 4</i>	1	02 September 2022 2 nd September 2022
3	<i>Training Risk Management Certification Level 1</i>	1	21 September 2022 21 st September 2022
4	<i>Training Internal Audit Certification</i>	3	03 September 2022 3 rd September 2022
5	<i>Training Risk Management Level 4</i>	1	03 September 2022 3 rd September 2022



Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Classification/Program Name		Jumlah Peserta Number of Participant	Tanggal Realisasi Date
6	Seminar 3rd Indonesia Banking Summit 2022	2	09 September 2022 9 th September 2022
7	Kegiatan Edukasi dan <i>Capacity Building</i> bagi Petugas Kliring Perbankan Peserta Pertukaran Warkat Debit Educational Activities and Capacity Building for Banking Clearing Officers of Debit Item Exchange Participants	2	09 September 2022 9 th September 2022
8	Training Leadership the 7 Habits of Highly Effective People	31	09 September 2022 9 th September 2022
9	Training Certified Human Capital Manager (CHCM)	1	13 September 2022 13 th September 2022
10	Training Risk Management Certification Level 3	2	14 September 2022 14 th September 2022
11	Training Induction New Employee	58	21 September 2022 21 st September 2022
12	Training Risk Management Certification Level 1	4	21 September 2022 21 st September 2022
13	Training Sertifikasi Kepatuhan Level 1 Level 1 Compliance Certification Training	3	21 September 2022 21 st September 2022
14	Training English Business Communication Class B	15	23 September 2022 23 rd September 2022
15	Training English Business Communication Class A	12	23 September 2022 23 rd September 2022
16	Training Transaksi Money Market, Fixed Income, Forex & Derivative	4	27 September 2022 27 th September 2022
17	Training Risk Management Certification Level 2	17	28 September 2022 28 th September 2022
18	Finnet Bank Partnership Evaluation Event	1	28 September 2022 28 th September 2022
Oktober October			
1	Training Risk Management Level 4	1	18 Oktober 2022 18 th October 2022
2	Pertemuan Tahunan Bank Peserta Pertukaran Warkat Debit (PWD) - Madiun Branch Annual Meeting of Debit Item Exchange Participating Banks (PWD) - Madiun Branch	1	01 Oktober 2022 1 st October 2022
3	Training English Business Communication Class B	14	04 Oktober 2022 4 th October 2022
4	Training English Business Communication Class A	14	05 Oktober 2022 5 th October 2022
5	Training SPPUR Sub Bidang 5 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) - Level Pelaksana Training SPPUR Sub Sector 5 - Foreign Currency Exchange and Delivering of Foreign Banknotes (UKA) - Executive Level	58	05 Oktober 2022 5 th October 2022
6	Training Korean Hangeul Class A - Down Payment	13	12 Oktober 2022 12 th October 2022
7	Training Korean Hangeul Class B - Down Payment	13	12 Oktober 2022 12 th October 2022
8	Training Korean Hangeul Class C - Down Payment	13	12 Oktober 2022 12 th October 2022
9	Training SPPUR Sub Bidang 1 - Pengelolaan Transfer Dana - Level Penyelia Training SPPUR Sub Sector 1 - Fund Transfer Management - Supervisor Level	28	12 Oktober 2022 12 th October 2022
10	Pertemuan Tahunan KPDHN KPDHN Annual Meeting	1	14 Oktober 2022 14 th October 2022



	Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Classification/Program Name	Jumlah Peserta Number of Participant	Tanggal Realisasi Date
11	Kegiatan Kliring Bank Indonesia Bank Indonesia Clearing Activities	1	14 Oktober 2022 14 th October 2022
12	Ujian Sertifikasi Kepatuhan Level 1 Compliance Certification Exam – Level 1	1	15 Oktober 2022 15 th October 2022
13	Pelatihan Operasional BI-RTGS BI-RTGS Operational Training	2	18 Oktober 2022 18 th October 2022
14	Training Risk Management Level 4	3	18 Oktober 2022 18 th October 2022
15	Training Risk Management Level 1	8	19 Oktober 2022 19 th October 2022
16	Forum Komunikasi Kliring dan Kas Clearing and Cash Communication Forum	4	21 Oktober 2022 21 st October 2022
17	Training BI Capacity Building Petugas Kliring - SOLO Branch BI Capacity Building Training for Clearing Officers – SOLO Branch	1	22 Oktober 2022 22 th October 2022
18	Capacity Building Solo Petugas Kliring Capacity Building Solo for Clearing Officer	1	22 Oktober 2022 22 nd October 2022
19	Training Risk Management Level 2	6	26 Oktober 2022 26 th October 2022
20	Training SPPUR Sub Bidang 1 - Pengelolaan Transfer Dana - Level Penyelia Training SPPUR Sub Sector 1 - Fund Transfer Management - Supervisor Level	27	26 Oktober 2022 26 th October 2022
21	PERTUKIN Jawa Barat PERTUKIN West Java	1	28 Oktober 2022 28 th October 2022
22	Focus Group Discussion (FGD) Layanan Perkasan Semester II Solo Focus Group Discussion (FGD) Semester II Solo Perkasan Service	1	29 Oktober 2022 29 th October 2022
23	Training Risk Management Level 1	3	29 Oktober 2022 29 th October 2022
24	Training Risk Management Level 2	4	29 Oktober 2022 29 th October 2022
25	Training Korean Course - Hangeul	5	31 Oktober 2022 31 st October 2022
26	Training Korean Course - Level 2	17	31 Oktober 2022 31 st October 2022
November November			
1	Sosialisasi GA - SOP Budget Code GA Dissemination – SPO for Budget Code	110	01 November 2022 1 st November 2022
2	Training Risk Management Level 4	2	03 November 2022 3 rd November 2022
3	Training Risk Management Level 2	1	05 November 2022 5 th November 2022
4	Workload Analysis	3	08 November 2022 8 th November 2022
5	Training KYC - System Input for New Customer	74	10 November 2022 10 th November 2022
6	ASWIFTINDO User group Meeting & Member Gathering 2022	2	08 November 2022 8 th November 2022
7	Workshop WTW	7	10 November 2022 10 th November 2022
8	Workshop & Discussion Risk Based Treasury Auditing in Banking Sector	3	14 November 2022 14 th November 2022
9	Sosialisasi GA - Asset & Branch Infrastructure GA Dissemination - Asset & Branch Infrastructure	58	15 November 2022 15 th November 2022

	Bulan/ Klasifikasi Program Diklat>Nama Program Diklat Month/Training Program Classification/Program Name	Jumlah Peserta Number of Participant	Tanggal Realisasi Date
10	TRANSFORMASI <i>DIGITAL BANKING</i> : Inovasi dan Risiko Industri Jasa Keuangan Berbasis Teknologi Informasi DIGITAL BANKING TRANSFORMATION: Innovation and Risk in the Information Technology-Based Financial Services Sector	2	17 November 2022 17 th November 2022
11	<i>Training SPPUR Sub Bidang 5 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) - Level Pelaksana</i> Training SPPUR Sub Sector 5 - Foreign Currency Exchange and Delivering of Foreign Banknotes (UKA) - Executive Level	15	17 November 2022 17 th November 2022
12	Undangan Pertemuan <i>User Group SP</i> dan FMI BI (BI-RTGS, BI-SSSS, BIETP, SKNBI dan BI-FAST) Tahun 2022 Invitation to 2022 SP and FMI BI User Group Meetings (BI-RTGS, BI-SSSS, BIETP, SKNBI and BI-FAST)	3	19 November 2022 19 th November 2022
13	Evaluasi Pengelolaan Uang Rupiah Evaluation of Rupiah Currency Management	1	19 November 2022 19 th November 2022
14	<i>Training SPPUR Sub Bidang 5 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) - Level Penyelia</i> Training SPPUR Sub Sector 5 - Foreign Currency Exchange and Carrying of Foreign Banknotes (UKA) - Supervisory Level	15	19 November 2022 19 th November 2022
15	<i>Training OJT Tegal in Department Wholesale Banking</i>	4	22 November 2022 22 nd November 2022
16	<i>Annual Refreshment AML & Risk Management Certification Refreshment</i>	35	23 November 2022 23 rd November 2022
17	<i>Training Sertifikasi Kepatuhan Level 1</i> Training Compliance Certification – Level 1	1	23 November 2022 23 rd November 2022
18	<i>Workshop Teknik Investigasi, Perolehan, Pengolahan & Analisis Data Elektronik dalam mendukung Audit Investigasi</i> Workshop Investigation Techniques, Acquisition, Processing & Analysis of Electronic Data in supporting the Investigative Audits	2	24 November 2022 24 th November 2022
19	<i>Training Sub Bidang 3 - Pengelolaan Uang Tunai Bank - Level Pejabat Eksekutif</i> Training Sub Sector 3 - Bank Cash Management - Executive Officer Level	1	26 November 2022 26 th November 2022
20	<i>Training SPPUR Sub Bidang 1 - Pengelolaan Transfer Dana - Level Pelaksana</i> Training SPPUR Sub Sector 1 - Fund Transfer Management - Executor Level	25	28 November 2022 28 th November 2022
21	<i>Training SPPUR Sub Bidang 1 - Pengelolaan Transfer Dana - Level Penyelia</i> Training SPPUR Sub Sector 1 - Fund Transfer Management - Supervisor Level	48	30 November 2022 30 th November 2022
Desember December			
1	Ujian SPPUR Sub Bidang 3 - Pengelolaan Uang Tunai Bank - Level Pejabat Eksekutif SPPUR Exam Sub Sector 3 - Bank Cash Management - Executive Officer Level	1	03 Desember 2022 3 rd December 2022
2	<i>Training SPPUR Sub Bidang 2 - Penatausahaan Surat Berharga Nasabah - Level Pejabat Eksekutif</i> Training SPPUR Sub Sector 2 - Administration of Customer Securities - Executive Officer Level	1	01 Desember 2022 1 st December 2022
3	Evaluasi Kegiatan Operasional (Kliring) di Wilayah KPwBI Sumatera Utara Evaluation of Operational Activities (Clearing) in the North Sumatra KPwBI Area	1	02 Desember 2022 2 nd December 2022
4	Evaluasi Rapat Koordinasi Uang Rupiah di Wilayah KPcBI Sumatera Utara Evaluation of the Rupiah Currency Coordination Meeting in the North Sumatra KPcBI Region	1	02 Desember 2022 2 nd December 2022
5	Ujian SPPUR Sub Bidang 2 - Penatausahaan Surat Berharga Nasabah - Level Pejabat Eksekutif Examination SPPUR Sub Sector 2 - Administration of Customer Securities - Executive Officer Level	1	03 Desember 2022 3 rd December 2022
6	Evaluasi SKN-BI Bali SKN Evaluation – BI Bali	1	03 Desember 2022 3 rd December 2022
7	Ujian Sertifikasi Kepatuhan Level 1 Compliance Certification Exam – Level 1	2	03 Desember 2022 3 rd December 2022



Bulan/ Klasifikasi Program Diklat/Nama Program Diklat Month/Training Program Classification/Program Name		Jumlah Peserta Number of Participant	Tanggal Realisasi Date
8	<i>Training Refreshment Risk Management</i>	29	05 Desember 2022 5 th December 2022
9	<i>Training Risk Management Level 2</i>	9	05 Desember 2022 5 th December 2022
10	<i>Training SPPUR Sub Bidang 2 - Penatausahaan Surat Berharga Nasabah - Level Pelaksana</i> Training SPPUR Sub Sector 2 - Administration of Customer Securities - Executor Level	25	06 Desember 2022 6 th December 2022
11	Sosialisasi Department International Dissemination of Department International	75	06 Desember 2022 6 th December 2022
12	<i>Training SPPUR Sub Bidang 5 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) - Level Pejabat Eksekutif</i> Training SPPUR Sub Sector 5 - Foreign Currency Exchange and Delivering of Foreign Banknotes (UKA) - Executive Officer Level	1	07 Desember 2022 7 th December 2022
13	<i>Training Risk Management Level 1</i>	8	07 Desember 2022 7 th December 2022
14	<i>Training SPPUR Sub Bidang 7 - Setelmen Pembayaran Transaksi Trade Finance - Level Pejabat Eksekutif</i> Training SPPUR Sub Sector 7 - Trade Finance Transaction Payment Settlement - Executive Officer Level	1	08 Desember 2022 8 th December 2022
15	<i>Training SPPUR Sub Bidang 2 - Penatausahaan Surat Berharga Nasabah - Level Penyelia</i> Training SPPUR Sub Sector 2 - Administration of Customer Securities - Supervisory Level	24	08 Desember 2022 8 th December 2022
16	Undangan Sosialisasi LBUT Pelaporan Harian Invitation to Socialization of LBUT Daily Reporting	1	08 Desember 2022 8 th December 2022
17	<i>Training SPPUR Sub Bidang 1 - Pengelolaan Transfer Dana - Level Pelaksana</i> Training SPPUR Sub Sector 1 - Fund Transfer Management - Executor Level	25	12 Desember 2022 12 th December 2022
18	<i>Training Induction New Employee</i>	34	12 Desember 2022 12 th December 2022
19	<i>Training Induction New Employee</i>	16	12 Desember 2022 12 th December 2022
20	Ujian SPPUR Sub Bidang 7 - Setelmen Pembayaran Transaksi Trade Finance - Level Pejabat Eksekutif SPPUR Exam Sub Sector 7 - Trade Finance Transaction Payment Settlement - Executive Officer Level	1	16 Desember 2022 16 th December 2022
21	Ujian SPPUR Sub Bidang 1 - Pengelolaan Transfer Dana - Level Pejabat Eksekutif SPPUR Exam Sub Sector 1 - Fund Transfer Management - Executive Officer Level	1	17 Desember 2022 17 th December 2022
22	Ujian SPPUR Sub Bidang 5 - Penukaran Valuta Asing dan Pembawaan Uang Kertas Asing (UKA) - Level Pejabat Eksekutif SPPUR Exam Sub Sector 5 - Foreign Currency Exchange and Delivering of Foreign Banknotes (UKA) - Executive Officer Level	1	17 Desember 2022 17 th December 2022
23	<i>Workshop Salary Structure Design Willis Tower Watson (WTW)</i>	1	20 Desember 2022 20 th December 2022
24	<i>Labor Laws and Regulation for the Employees from Disnaker</i>	36	30 Desember 2022 30 th December 2022

TEKNOLOGI INFORMASI

Information Technology (IT)

SISTEM TEKNOLOGI INFORMASI

Teknologi informasi memiliki peran kunci dalam menjaga kelangsungan bisnis saat ini, dimana tuntutan atas layanan digital perbankan yang cepat, nyaman, dan aman serta mampu memenuhi permintaan nasabah menjadi salah satu dasar transformasi digitalisasi perbankan. Dengan demikian, keberadaan Teknologi Informasi (TI) yang berkualitas dan berkapasitas yang semakin berkembang menjadi salah satu hal yang wajib dimiliki bank untuk bersaing di era digital saat ini. Teknologi merupakan kunci utama yang memungkinkan Bank menyediakan produk dan jasa, mengukur dan menelusuri kinerja bisnis, serta mengambil keputusan-keputusan manajemen yang tepat untuk kelangsungan usaha.

Bank Shinhan Indonesia akan terus berupaya mengoptimalkan keunggulan infrastruktur dan produk-produk layanan berbasis teknologi informasi. Bank dengan gencar membentuk ekosistem bisnis berbasis digital teknologi, yang memungkinkan seluruh nasabah pelaku bisnis terkoneksi dengan para konsumennya di seluruh pelosok negeri, bahkan hingga ke berbagai manca negara. Bank telah mengubah kesulitan menjadi peluang mengembangkan usaha dan menjadikan kreativitas dalam mengoptimalkan ekosistem digital sebagai ajang unjuk ketangguhan dalam mengatasi seluruh tantangan berusaha.

PENGEMBANGAN TI TAHUN 2022

Bank Shinhan Indonesia (BSI) akan selalu berusaha mengembangkan teknologi informasi yang dimiliki sebagai upaya untuk memberikan peningkatan layanan kepada nasabah maupun untuk perbaikan internal.

Di tahun 2022, capaian Teknologi Informasi untuk menunjang bisnis Bank yang sudah diimplementasikan yaitu sebagai berikut:

- 1. Dealer Financing**
Pengembangan pada *core banking system* dan *internet banking* untuk mendukung pengajuan pinjaman dan transaksi oleh *dealer* mobil.
- 2. Server Core Banking System + SRS Upgrade**
Peningkatan kapasitas dan migrasi ke *server* baru guna meningkatkan kinerja *Core Banking System* dan *Reporting*.
- 3. Quick Response Code Indonesian Standard (QRIS)**
Sistem pembayaran dengan menggunakan *QR code* yang sesuai dengan standar QRIS. Pengembangan pada sistem *mobile banking*.

IT SYSTEM

Information technology plays a crucial role in ensuring business continuity in the present day, where the demand for digital banking services that are fast, easy, and secure, as well as capable of meeting customer needs, is one of the fundamentals of banking digitization transformation. In order for banks to be competitive in the current digital era, they must have access to Information Technology (IT) that is of increasing quality and capability. Technology is the main key that enables the Bank to provide products and services, measure and track business performance, and make appropriate management decisions for business continuity.

Bank Shinhan Indonesia will continue to pursue infrastructure excellence and IT-based service product optimization. The Bank is aggressively constructing a digital technology-based business ecosystem that enables all of its business clients to engage with their customers in all parts of the country and even beyond. The Bank has transformed difficulties into opportunities for company development and made optimizing the digital ecosystem a forum for demonstrating resilience in overcoming all business challenges.

IT DEVELOPMENT 2022

Bank Shinhan Indonesia (BSI) will always strive to develop its information technology to improve services to customers and for internal improvements.

In 2022 the Information Technology Application to support the Bank's businesses are as follows:

- 1. Dealer Financing**
The development of a core banking system and internet banking to support auto dealer loan applications and transactions.
- 2. Server Core Banking System + SRS Upgrade**
Capacity expansion and migration to a new server to improve the Core Banking System and Reporting's performance.
- 3. Quick Response Code Indonesian Standard (QRIS)**
The payment system uses a QR code that complies with the QRIS standard. It's a development of the mobile banking system.



PROGRAM PENGEMBANGAN TI KE DEPAN

Aplikasi Teknologi Informasi yang akan dikembangkan untuk menunjang bisnis Bank di tahun 2023:

- **Core Banking System**
Pengembangan hanya bersifat pembaruan *Front End/User Interface* menggunakan HTML 5.
- **API Management**
Pengembangan *API Management* untuk menyediakan jembatan penghubung untuk berintegrasi dengan berbagai pihak penyedia layanan yang bekerja sama dengan Bank dan juga dikembangkan untuk jembatan penghubung integrasi dengan sesama sistem internal Bank dengan memperhatikan tingkat kinerja dan keamanannya.
- **BI-FAST**
Pengembangan BI-FAST berupa infrastruktur sistem pembayaran untuk memfasilitasi pembayaran ritel secara *real time*, aman, efisien dan tersedia setiap saat (24/7).
- **MPN G3 (TAX)**
Pengembangan lanjutan dari MPN G2 yang diselenggarakan oleh Kementerian Keuangan dalam rangka memperbarui kinerja dan keamanan sistem penerimaan negara secara elektronik.
- **Single Customer View (SCV) Reporting**
Sistem pelaporan data penjamin simpanan berbasis nasabah untuk memberikan informasi menyeluruh tentang nasabah terkait simpanan dan pinjaman setiap nasabah pada bank, serta nilai simpanan yang dijamin sesuai dengan ketentuan program penjaminan simpanan LPS.
- **Document Management System (DMS)**
Dokumen agunan/kredit untuk dipindai secara bertahap dan dapat diakses oleh petugas yang berwenang melalui *sharing folder*.
- **Mobile Banking (Digital KTA)**
Pengembangan pada sistem *Digital Banking* untuk pengecekan limit kredit dan pengajuan fasilitas pinjaman (KTA) melalui *Mobile Banking* dan/atau melalui situs *website* Bank. Dengan solusi ini, dari sisi nasabah dapat diberikan kemudahan dalam pengajuan pinjaman secara *online*.
- **Mobile Banking (Cardless Withdrawal)**
Pengembangan atas layanan dalam pengambilan uang tanpa menggunakan kartu debit di ATM Bank Shinhan dan ATM Bank lain yang bekerja sama dengan pihak *switching* yang ditunjuk oleh Bank Shinhan. Nasabah dapat memberikan instruksi pengambilan uang melalui *Mobile Banking* Bank Shinhan di mana kemudian Nasabah harus melalui proses verifikasi sebelum pengambilan uang dapat dilakukan.

FUTURE IT DEVELOPMENT PROGRAM

Information Technology Applications that will be developed to support the Bank's business in 2023:

- **Core Banking System**
The development is only an update of *Front End/User Interface* using HTML 5.
- **API Management**
Development of *API Management* to provide a bridge for integration with various service providers who work with the Bank, as well as a bridge for integration with other internal Bank systems, while taking performance and security into account.
- **BI-FAST**
Development of BI-FAST as a payment system infrastructure to support retail payments in real-time, secure, efficient, and always available (24/7).
- **MPN G3 (TAX)**
Continuation of the development of the MPN G2 organized by the Ministry of Finance in order to update the performance and security of the state revenue system electronically.
- **Single Customer View (SCV) Reporting**
A customer-based deposit insurance data reporting system that provides detailed information about customers' deposits and loans at the bank, as well as the value of guaranteed deposits in accordance with the provisions of the LPS deposit guarantee program.
- **Document Management System (DMS)**
Collateral/credit documents will be scanned in phases and authorized officers will be able to access them via a shared folder.
- **Mobile Banking (Digital KTA)**
Development of the *Digital Banking* system for checking credit limits and applying for loan without collateral (KTA) facilities through *Mobile Banking* and/or through the Bank's website. With this solution, it is easy for customers to apply for loans online.
- **Mobile Banking (Cardless Withdrawal)**
Development of services that enable cash withdrawals at Shinhan Bank ATMs and other Bank ATMs that has collaborated with a switching party appointed by Shinhan Bank without the use of a debit card. The customer can provide withdrawal instructions using Bank Shinhan's *Mobile Banking*, after which the customer must undergo a verification procedure before withdrawing the money.



- Mobile Banking (Account Opening)**
 Pembukaan rekening tabungan bagi Nasabah *existing*. Pengembangan atas layanan digital pembukaan rekening secara *online* agar juga dapat memproses Nasabah *existing* yang belum memiliki rekening tabungan, dengan opsi verifikasi *face-to-face* maupun *non-face-to-face*.
- Mobile Banking (E-KYC)**
 Pengembangan fitur *non-face-to-face* E-KYC pada layanan pembukaan rekening yang telah tersedia saat ini bagi Nasabah baru. Pengembangan atas layanan digital pembukaan rekening secara *online* agar *user experience* dan proses pembukaan rekening menjadi lebih baik dan cepat (tambahan opsi untuk verifikasi biometrik: gabungan antara *Face Recognition and Liveness Detection*, agar pembukaan rekening dapat dilakukan *non-face-to-face*).
- Supply Chain Financing**
 Pengembangan pada aplikasi utama Bank dan aplikasi *website* untuk mendukung transaksi *online* dalam Pembiayaan modal kerja untuk pemilik usaha dengan cara membeli stok baru maupun jasa kepada *supplier*. Dengan demikian para pemilik usaha bisa menjalankan bisnisnya. Pembiayaan ini melibatkan pemasok, pembeli dan bank, yang menjadi perantara antara pemasok dan pembeli.
- Account Receivable Purchase Financing (ARP Financing)**
 Pengembangan pada aplikasi utama Bank dan aplikasi *website* untuk mendukung transaksi *online* dalam Pembiayaan Modal Kerja untuk mendukung usaha Nasabah dalam rangka pembiayaan kepada para *supplier* dari Nasabah. Di mana *supplier* akan menjadi debitur dan nasabah menjadi pihak *bouwheer*.
- Digital MCL**
 Pengembangan pada aplikasi utama Bank berbasis *website* untuk mendukung transaksi *online* dalam pengajuan pembiayaan pembelian mobil. Nasabah akan mengakses *website* milik Hyundai untuk memilih mobil yang akan dibeli melalui pinjaman, dari data tersebut melalui API akan dikirimkan ke Pihak Bank yang bekerja sama, lalu Bank akan mengirimkan hasil simulasi angsuran, apabila ingin proses lebih lanjut, nasabah bisa memilih ingin mengajukan pinjaman ke pihak Bank.
- Pentest & Vulnerability Management**
 Implementasi *tools security* untuk menemukan kerentanan dan kelemahan seluruh aplikasi di bank.
- Patch Management**
 Implementasi sistem untuk proses distribusi dan *update* versi seluruh sistem yang ada di bank yang bertujuan untuk memperbaiki celah keamanan yang ada.
- Mobile Banking (Account Opening)**
 Opening a savings account for existing customers. The development of online account opening services enables to process the existing customers who do not have saving accounts, with face-to-face and non-face-to-face verification options.
- Mobile Banking (E-KYC)**
 Development of non-face-to-face E-KYC features in account opening services that are currently available for new customers. Development of online account opening digital services to enhance the user experience and accelerate the account opening procedure (additional option for biometric verification: a combination of Face Recognition and Liveness Detection, so opening an account can be done non-face-to-face).
- Supply Chain Financing**
 Development of the Bank's primary application and website application to facilitate online transactions in working capital financing for business owners by purchasing new stock or providing services to suppliers. Hence, business owners can run their businesses. The parties involved in this finance are suppliers, buyers, and banks, which act as intermediaries between suppliers and buyers.
- Account Receivable Purchase Financing (ARP Financing)**
 Development of the Bank's primary application and website application to support online Working Capital Financing transactions to support the Customer's business in the context of lending to the Customer's suppliers. Where the supplier becomes the debtor and the customer becomes the *bouwheer*.
- Digital MCL**
 Development of the primary website-based Bank application to support online vehicle loan application transactions. The customer will access Hyundai's website to select a car to purchase with a loan; from this data, it will be sent via API to the collaborating bank; the bank will then send the results of the installment simulation; if the customers want additional processing, they can apply for a loan with the bank.
- Pentest & Vulnerability Management**
 Implementation of security tools to find vulnerabilities and weaknesses in all bank applications.
- Patch Management**
 Implementation of a system for the process of distributing and updating versions of all existing bank systems which aims to fix existing security holes.



KOMPOSISI PEMEGANG SAHAM

Shareholder Composition



Catatan / Note :

Controlling Shareholder ————— Controlling Line

RINCIAN PEMEGANG SAHAM

DETAIL OF SHAREHOLDERS

No	Nama Name	Jumlah Saham Number of Shares	%
1	Shinhan Bank Co. Ltd	934.828	99,00%
2	PT Metropanca Gemilang	5.000	0,53%
3	PT STM Tunggal Jaya	4.450	0,47%

RINCIAN PEMEGANG SAHAM DENGAN KEPEMILIKAN SAHAM LEBIH DARI 5%

Per 31 Desember 2022, tidak terdapat pemegang saham dengan jumlah kepemilikan saham lebih dari 5%, kecuali Shinhan Bank Co.Ltd.

DETAILS OF SHAREHOLDERS WITH MORE THAN 5% SHARE OWNERSHIP

As of 31st December 2022, there are no shareholders with more than 5% of shares ownership, except Shinhan Bank Co.Ltd.

PERSENTASE KEPEMILIKAN SAHAM ANGGOTA DEWAN KOMISARIS DAN DIREKSI

Per 31 Desember 2022, Dewan Komisaris dan Direksi tidak memiliki saham PT Bank Shinhan Indonesia.

SHARES OWNERSHIP PERCENTAGE OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

As of 31st December 2022, the Board of Commissioners and Board of Directors do not hold any shares of PT Bank Shinhan Indonesia.

PEMEGANG SAHAM UTAMA DAN PENGENDALI

Majority and Controlling Shareholders

INFORMASI PEMEGANG SAHAM UTAMA/ PENGENDALI

Shinhan Bank Co., Ltd.

Bank merupakan salah satu perusahaan anak dari Shinhan Bank Co., Ltd. (SHB). Selain sebagai induk perusahaan, SHB juga berperan sebagai Pemegang Saham Pengendali Bank.

SHB merupakan bank umum komersial terbesar di Korea Selatan, dan telah beroperasi secara global dengan ratusan jaringan kantor yang tersebar di dalam negeri Korea Selatan dan 20 negara di dunia termasuk Indonesia.

Per 31 Desember 2022, SHB telah memiliki total aset hampir sebesar 581.202,6 triliun Won Korea, mengelola pinjaman sebesar 281.380,6 triliun Won Korea dan simpanan sekitar 293.107,2 triliun Won Korea, serta berhasil membukukan pendapatan bersih sebesar 3.045 triliun Won Korea.

Dalam beroperasi sebagai bank umum SHB melayani seluruh segmen pasar, yaitu korporasi, komersial, ritel dan individual. Pada tahun 2022 SHB meraih penghargaan Korea's Best Domestic Bank dan Korea's Best Bank For Diversity & Inclusion dari Asiamoney Best Bank Awards 2022.

MAJORITY/CONTROLLING SHAREHOLDER INFORMATION

Shinhan Bank Co., Ltd.

The Bank is a subsidiary of Shinhan Bank Co., Ltd. (SHB). Apart from being the holding company, SHB also acts as the Bank's Controlling Shareholder.

SHB is the largest commercial bank in South Korea, and has been operating globally with hundreds of branch offices spread across South Korea and 20 countries, including Indonesia.

As of 31st December 2022, SHB had total assets of 581,202.6 trillion Korean Won, managed loans of 281,380.6 trillion Korean Won and deposits of 293,107.2 trillion Korean Won, and recorded a net income of 3,045 trillion Korean Won.

As a commercial bank, SHB serves all market segments from corporate to commercial, retail and individual. In 2022 SHB won the Korea's Best Domestic Bank and Korea's Best Bank For Diversity & Inclusion Awards from the 2022 Asiamoney Best Bank Awards.

LOAN COMPOSITION

%

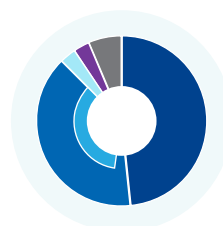
Corporate
53,6%



Mortgage	21,4%
Personal etc.	25,0%
SME	44,9%
Non-audited	8,6%
Audited	13,3%
SOHO	22,9%
Large Corp.	8,7%

FUNDING COMPOSITION

%



Time Savings	47,4%
Low-cost Deposits	38,3%
Core Deposits	31,5%
CD	3,8%
Debentures	3,8%
Bank Debentures	6,6%

Shinhan Financial Group (SFG)

Keberadaan Bank tidak terlepas dari peranan Shinhan Financial Group (SFG) selaku kelompok usaha yang menaungi SHB. SHB memiliki peran penting dalam kelompok usaha ini, sebagai perusahaan anak yang memberikan kontribusi terbesar bagi SFG. Bank merupakan perusahaan anak tidak langsung terhadap SFG, akibat hubungan keuangan Bank sebagai perusahaan anak dari SHB.

Shinhan Financial Group (SFG)

The Shinhan Financial Group (SFG) is a business group that oversees SHB. As a subsidiary, SHB has an important role in this business group as it makes the biggest contribution to SFG. The Bank is an indirect subsidiary of SFG due to the financial relationship of the Bank as a subsidiary of SHB.

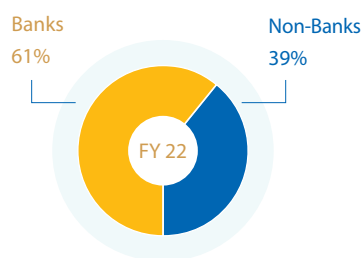


SFG adalah sebuah kelompok usaha besar yang berkedudukan di Seoul Korea Selatan. Per 31 Desember 2022, SFG mengelola aset sebesar 675,9 triliun Won Korea, memiliki total ekuitas sebesar 51,13 triliun Won Korea, serta berhasil membukukan pendapatan bersih sebesar 4,642 triliun Won Korea.

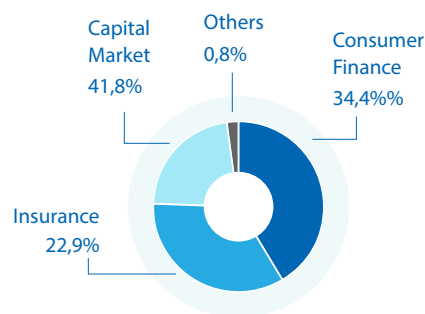
SFG is a large business group based in Seoul, South Korea. As of 31st December 2022, SFG managed assets of 675.9 trillion Korean Won, had a total equity of 51.13 trillion Korean won, and booked a net income of 4.642 billion Korean Won.

Kontribusi Pendapatan dari Perusahaan Anak (%)
Asset Contribution by Subsidiary (%)

GROUP



NON-BANK



- Card, Saving Bank
- Insurance
- Securities, Capital, Asset Management, REITs Management, Asset Trust, AI, Venture Investment
- Others

Note: Net income before reflecting ownership

IKHTISAR KEUANGAN
FINANCIAL OVERVIEW

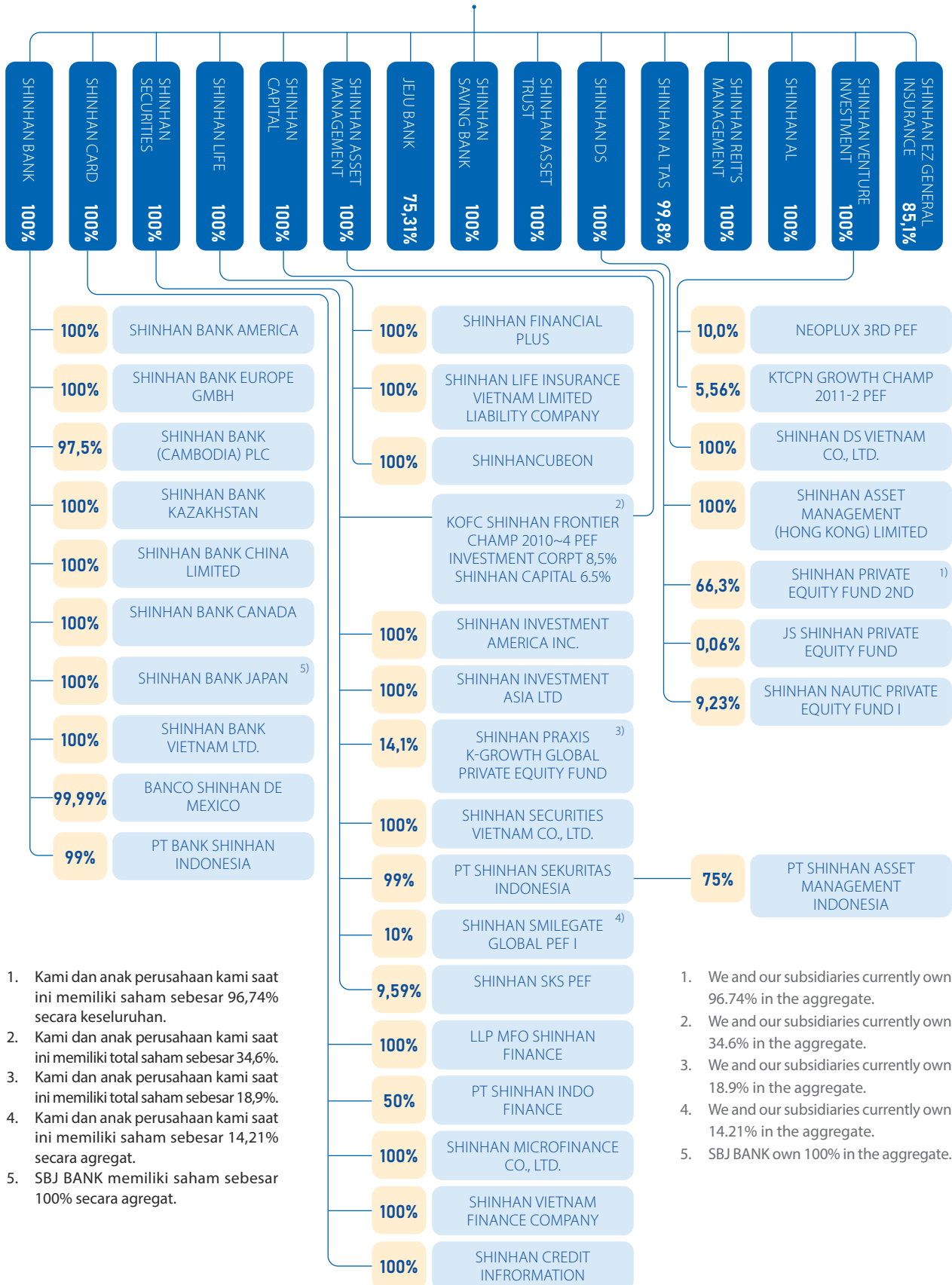
Laba Bersih Net Income	:KRW4.642,3 billion
Jumlah Aset Konsolidasi Total Consolidated Assets	:KRW 675,9 billion
Return on Assets (ROA)	: 0,70 %
Return on Equity (ROE)	: 10,30 %

PEMEGANG SAHAM
SHAREHOLDERS

(as of 31 st December 2022)	
National Pension Service	7,69%
SFG Employee Stock Ownership Association	4,96%
Centennial Investment Limited	3,85%
BNP Paribas SA	3,55%
Supreme, L.P.	3,55%
Mercury First LLC	3,32%
Citibank, N.A. (ADR Dept.)	2,90%
The Government of Singapore	2,51%
KT Corp.	2,07%
Vanguard Total International Stock Index Fund	1,25%
Peoples Bank of China	1,06%
Others	63,28%



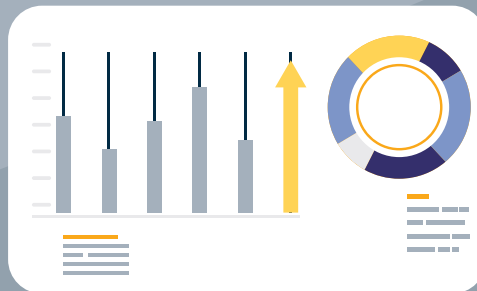
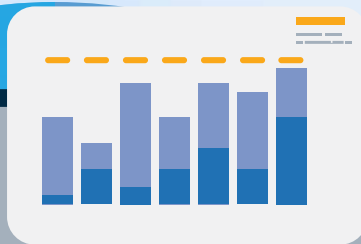
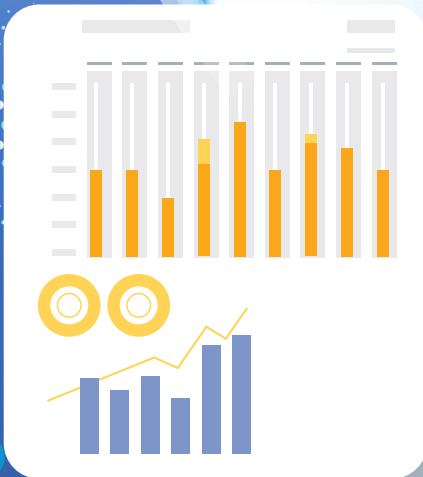
Shinhan Financial Group



1. Kami dan anak perusahaan kami saat ini memiliki saham sebesar 96,74% secara keseluruhan.
2. Kami dan anak perusahaan kami saat ini memiliki total saham sebesar 34,6%.
3. Kami dan anak perusahaan kami saat ini memiliki total saham sebesar 18,9%.
4. Kami dan anak perusahaan kami saat ini memiliki saham sebesar 14,21% secara agregat.
5. SBJ BANK memiliki saham sebesar 100% secara agregat.

1. We and our subsidiaries currently own 96.74% in the aggregate.
2. We and our subsidiaries currently own 34.6% in the aggregate.
3. We and our subsidiaries currently own 18.9% in the aggregate.
4. We and our subsidiaries currently own 14.21% in the aggregate.
5. SBJ BANK own 100% in the aggregate.







04

Analisis & Pembahasan Manajemen Management Discussion & Analysis

TINJAUAN UMUM

General Overview

ANALISIS PEREKONOMIAN DAN INDUSTRI

Seperti dikutip dari Tinjauan Kebijakan Moneter yang dirilis Bank Indonesia pada Desember 2022, menjelaskan bahwa perlambatan ekonomi global masih berlanjut yang dipengaruhi oleh fragmentasi ekonomi, perdagangan dan investasi akibat ketegangan politik yang berlanjut serta dampak pengetatan kebijakan moneter yang agresif di negara maju. Bank Indonesia memprakirakan ekonomi dunia tumbuh sebesar 3,0% pada 2022 dan menurun menjadi 2,6% pada 2023. Sementara itu, tekanan inflasi masih tinggi, meskipun mulai melandai, dipengaruhi berlanjutnya gangguan rantai pasokan dan ketatnya pasar tenaga kerja terutama di AS dan Eropa. Inflasi yang masih tinggi mendorong kebijakan moneter global tetap ketat. The Fed diperkirakan akan menaikkan *Fed Funds Rate* hingga awal 2023 dengan siklus pengetatan kebijakan moneter yang panjang, meskipun dengan besaran yang lebih rendah. Perkembangan ini mendorong tetap kuatnya mata uang dolar AS dan masih tingginya ketidakpastian pasar keuangan global yang kemudian berdampak pada belum kuatnya aliran modal masuk ke negara berkembang, termasuk Indonesia.

Namun demikian, di tengah gejolak global yang terjadi, kinerja perekonomian domestik pada 2022 tetap kuat. Pertumbuhan ekonomi pada 2022 diperkirakan meningkat dalam kisaran 4,5-5,3% dengan kecenderungan bias atas, dan berlanjut tetap kuat pada 2023 meskipun sedikit melambat ke titik tengah kisaran 4,5-5,3% sejalan dengan menurunnya prospek pertumbuhan ekonomi global. Stabilitas makroekonomi dan sistem keuangan juga tetap terjaga. NPI 2022 akan mencatat surplus sejalan dengan surplus transaksi berjalan yang meningkat sehingga mendukung stabilitas nilai tukar Rupiah.

Inflasi pada akhir 2022 tercatat 5,51% (yoy), lebih tinggi dari kisaran sasaran 2022 sejalan dengan harga BBM bersubsidi namun lebih rendah dari proyeksi awal, dan diyakini akan kembali ke kisaran sasaran pada paruh kedua 2023. Stabilitas sistem keuangan juga tetap baik dengan ketahanan yang terjaga dan fungsi intermediasi yang meningkat. Selain itu, transaksi ekonomi dan keuangan digital juga berkembang sangat pesat sejalan dengan digitalisasi sistem pembayaran yang terus diakselerasi.

ECONOMIC AND INDUSTRY ANALYSIS

According to the Monetary Policy Review released by Bank Indonesia in December 2022, it explains that the global economic slowdown is still ongoing, which is influenced by economic fragmentation, trade and investment disruption due to continued political tensions, as well as the impact of aggressive monetary policy tightening in advanced countries. Bank Indonesia predicts that the global economy will grow by 3.0% in 2022 and decline to 2.6% in 2023. Meanwhile, despite getting tapering, inflationary pressures are still high. It is influenced by the continued disruption of supply chains and tight labor markets, especially in the US and Europe. High inflation drives global monetary policy to remain tight. The Fed is predicted to raise the Fed Funds Rate until early 2023 with a long cycle of monetary policy tightening, albeit at a lower level. This development has strengthened the position of the US dollar and the high level of uncertainty in the global financial market, which has led to the weak flow of capital to developing countries, including Indonesia.

However, amidst the global turmoil, the domestic economic performance in 2022 remained strong. Economic growth in 2022 was predicted to increase in the range of 4.5-5.3% with an upward tendency, and will remain strong in 2023, despite slightly slowing to the midpoint of the range of 4.5-5.3% in line with the declining prospects for global economic growth. Macroeconomic stability and the financial system also remain well-maintained. NPI 2022 will record a surplus, in line with the increasing current account surplus, thus supporting the stability of the Rupiah exchange rate.

Inflation at the end of 2022 was recorded at 5.51% (yoy), higher than the 2022 target range in line with subsidized fuel prices but lower than the initial projection. It is believed to return to the target range in the second half of 2023. Financial system stability demonstrates a sound performance with maintained resilience and increased intermediation function. In addition, digital economic and financial transactions are also growing very rapidly as digitalization of payment systems also accelerates.



Di sisi lain, berdasarkan data dari Otoritas Jasa Keuangan (OJK) kinerja industri perbankan selama 2022 terjaga baik dan tumbuh positif serta mampu menahan tekanan perekonomian global tercermin dari kondisi likuiditas yang *ample* tercermin dari rasio AL/NCD dan AL/DPK masing-masing sebesar 134,97% dan 30,42%. Rasio likuiditas tersebut masih jauh di atas *threshold*, walaupun lebih rendah dari periode tahun lalu karena akselerasi penyaluran kredit dan kebijakan kenaikan rasio GWM.

Merujuk data OJK, pada November 2022 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.

Sementara, permodalan bank juga tergolong kuat dan diyakini mampu menyerap risiko yang dihadapi dengan CAR sebesar 25,49%. Risiko kredit cenderung menurun tercermin dari rasio NPL baik *gross* dan *net* masing-masing sebesar 2,65% dan 0,75%, sementara itu *Loan at Risk* sebesar 15,12%. Penurunan risiko kredit tersebut antara lain disebabkan membaiknya kualitas kredit yang direstrukturisasi dampak COVID-19.

Capaian tersebut tidak terlepas dari kebijakan OJK kepada industri perbankan dan pelaku usaha, antara lain perpanjangan restrukturisasi kredit dan beberapa kebijakan lain dalam upaya menghadapi dampak penyebaran COVID-19; Program Percepatan Kendaraan Bermotor Listrik Berbasis Baterai (KBLBB); serta relaksasi restrukturisasi kredit terhadap debitur yang terkena dampak wabah Penyakit Mulut dan Kuku (PMK). Selain itu, bauran kebijakan dari Kementerian Keuangan, Bank Indonesia, dan Lembaga Penjamin Simpanan telah memberikan situasi dan kondisi ekonomi nasional tetap terjaga.

On the other hand, based on data from the Financial Services Authority (OJK), the performance of the banking industry in 2022 was well-maintained and positively growing and was able to withstand global economic pressures, reflected in ample liquidity conditions and in the AL/NCD and AL/DPK ratios of 134.97% and 30.42%, respectively. The liquidity ratios are still far above the threshold, despite being lower than the previous year's period due to the acceleration of credit disbursement and the GWM ratio increase policy.

Referring to OJK data, in November 2022, the Bank's loans grew by 11.16% (yoy), while the collection of Third Party Funds (TPF) grew by 8.78% (yoy). The loans and TPF has exceeded the pre-COVID-19 pandemic level with maintained banking risk indicators.

Meanwhile, bank capital is also relatively strong and is believed to absorb the risks faced with a CAR of 25.49%. Credit risk tends to decrease, reflected in the gross and net NPL ratios of 2.65% and 0.75%, respectively, while the Loan at Risk is 15.12%. The decrease in credit risk is partly due to the improving quality of restructured loans due to the impact of COVID-19.

The achievement was not separated from OJK's policies towards the banking industry and business actors, including the extension of loan restructuring and several other policies in an effort to face the impact of the spread of COVID-19; the Battery-Based Electric Motor Vehicle Acceleration Program (KBLBB); and relaxed loan restructuring for debtors affected by the Foot-and-Mouth Disease (PMK) outbreak. In addition, a policy mix from the Ministry of Finance, Bank Indonesia, and the Deposit Insurance Corporation has maintained the national economic situation and condition.

TINJAUAN KINERJA

Performance Review

Tahun 2022 Bank tetap melakukan penyesuaian dan langkah-langkah antisipatif serta penetapan strategi bisnis, sehingga Bank mampu untuk mencapai pertumbuhan positif dan tetap menjaga kinerjanya secara sehat. Oleh karenanya, sepanjang tahun 2022, Bank menerapkan inisiatif strategis yang adaptif agar dapat mempertahankan dinamika bisnis yang terjadi dengan mengelola tantangan menjadi peluang.

Tahun 2022, Bank masih berfokus pada segmen komersial dan korporasi, dan hal ini sejalan dengan strategi pemasaran Bank. Bisnis pada segmen ini masih terus dikembangkan oleh Bank, dengan pertimbangan sebagian besar calon nasabah telah memiliki hubungan keuangan dengan bank lain dengan keterbukaan terhadap informasi keuangan dan model bisnisnya, sehingga akan dapat mempercepat proses analisisnya.

PENDAPATAN

Sepanjang tahun 2022 perekonomian global dan nasional masih menghadapi banyak tekanan, yakni inflasi lebih tinggi, terjadi pengetatan keuangan di banyak wilayah, invasi Rusia ke Ukraina, dan dampak pandemi COVID-19 yang masih berkepanjangan. Hal tersebut berdampak besar pada sektor usaha yang ada di tanah air dan global, dan sangat berdampak bagi kinerja dan pencapaian target Bank.

Pendapatan bunga bersih Bank mengalami kenaikan, yaitu pada tahun 2022 Bank membukukan Rp532 miliar lebih tinggi dibandingkan pencapaian tahun 2021 sebesar Rp487 miliar.

Pendapatan bunga pada tahun 2022 sebesar Rp948 miliar, meningkat sebesar Rp169 miliar dibandingkan tahun 2021 sebesar Rp779 miliar.

PROFITABILITAS

Bank senantiasa menunjukkan kinerjanya secara optimal di tengah iklim industri yang penuh dengan ketidakpastian. Di tahun 2022, perolehan laba Bank sebesar Rp159 miliar, mengalami kenaikan dibandingkan tahun 2021 yang tercatat sebesar Rp99,5 miliar.

Bank terus berkomitmen untuk melakukan pengendalian strategis terhadap pengeluaran biaya umum dan biaya tenaga kerja, sehingga dapat memberikan kontribusi positif pada peningkatan laba Bank.

In 2022, the Bank continued to make adjustments and anticipatory steps as well as business strategy determination, so that the Bank could achieve positive growth and maintain its performance in a sound manner. Therefore, throughout 2022, the Bank implemented adaptive strategic initiatives to maintain the business dynamics that occurred by turning challenges into opportunities.

In 2022, the Bank continued to focus on the commercial and corporate segments, in line with the Bank's marketing strategy. This business segment is still being developed by the Bank. The majority of this segment's potential customers already have financial relationships with other banks with transparency to financial information and business models, thus accelerating the analysis process.

INCOME

Throughout 2022, the global and national economies continued to face many pressures, including higher inflation, financial tightening in many regions, Russia's invasion of Ukraine, and the ongoing impact of the COVID-19 pandemic. These factors have had a significant impact on the business sector in Indonesia and globally, and have greatly affected the performance and target achievements of the Bank.

The Bank's net interest income increased of IDR532 billion in 2022, higher than the previous year at IDR487 billion.

Interest income in 2022 amounted to IDR948 billion, an increase of IDR169 billion compared to 2021 at IDR779 billion.

PROFITABILITY

The Bank consistently demonstrated optimal performance amid the uncertainty in 2022. In the same year, the Bank's net income increased to IDR159 billion, compared to IDR99.5 billion recorded in 2021.

The Bank is continuously committed to strategically controlling general and labor costs, and to contributing positively to increasing the Bank's profits.



TINJAUAN KINERJA KEUANGAN 2022

Financial Performance Review 2022

Bank senantiasa berkomitmen untuk mewujudkan kinerja optimal secara berkelanjutan di tengah tantangan bayang-bayang pandemi COVID-19 yang masih menghantui di tahun 2022. Dalam mencapai target penerapan kegiatan usaha berkelanjutan, Bank mengimplementasikan sejumlah strategi pencapaian target di antaranya dengan pengelolaan keuangan dengan fokus ke pertumbuhan Perusahaan.

Di sisi lain, Bank juga memperkuat manajemen risiko hingga penguatan *Operational Excellence*. Semua itu merupakan wujud komitmen Bank dalam memberikan kontribusi lebih bagi *stakeholder*. Bank secara berkelanjutan senantiasa berinovasi pada proses bisnis, serta memberikan pengembangan kompetensi insan Bank untuk menciptakan SDM yang berkualitas dan memiliki kinerja yang unggul.

PENANAMAN DANA

Bank tetap berfokus pada pertumbuhan pinjaman yang diberikan, sebagai bisnis utama.

Berdasarkan laporan keuangan *audited*, Pinjaman yang diberikan per tahun 2022 sebesar Rp16,2 triliun, mengalami kenaikan dibanding tahun sebelumnya, yaitu sebesar Rp13,6 triliun pada tahun 2021 atau tumbuh sekitar 19,71% YoY. Kenaikan ini disebabkan oleh adanya pertumbuhan dari segmen Retail sebesar Rp228 miliar dan Korporasi sebesar Rp2,8 triliun, sedangkan untuk Komersial mengalami penurunan dari tahun sebelumnya sebesar Rp362 miliar.

DANA PIHAK KETIGA DAN SUMBER PENDANAAN LAIN

Dana Pihak Ketiga (DPK) pada tahun 2022 sebesar Rp11,2 triliun naik dibandingkan posisi tahun 2021 sebesar Rp8,2 triliun. Lebih lanjut, rincian pertumbuhan DPK yang dicapai adalah Rp505,94 juta dari nasabah individu, Rp1,43 triliun dari nasabah komersial, dan Rp1,05 triliun dari nasabah korporasi.

EKUITAS

Jumlah ekuitas Bank mengalami perubahan, dimana posisi pada tahun 2022 sebesar Rp4,8 triliun, jumlah tersebut lebih tinggi jika dibandingkan tahun 2021 sebesar Rp4,6 triliun. Kenaikan tersebut lebih dikarenakan oleh adanya laba sebesar Rp159 miliar pada tahun 2022.

The Bank is committed to achieving sustainable excellent performance amid the challenges posed by the ongoing COVID-19 pandemic in 2022. In achieving the target of sustainable business activities, the Bank implements several strategies to achieve the target, including financial management that focuses on the Company's growth.

On the other hand, the Bank also strengthens risk management and reinforces Operational Excellence. All of these are the Bank's commitment to contributing more to stakeholders. The Bank is continuously innovating in business processes and providing human resource competency development to create quality and excellent performance human resources.

FUND INVESTMENT

The Bank remains focused on the growth of loans provided as the main business.

Based on audited financial statement Loans in 2022 amounted to IDR16.2 trillion, an increase from the previous year at IDR13.6 trillion in 2021 or grew around 19.71% YoY. This increase was caused by growth in the Retail segment by IDR228 billion and Corporate by IDR2.8 trillion, while Commercial segment decreased by IDR362 billion from the previous year.

THIRD PARTY FUNDS AND OTHER SOURCES OF FUNDING

Third Party Funds (TPF) in 2022 amounted to IDR11.2 trillion, an increase from 2021 at IDR8.2 trillion. Furthermore, the detail growth of TPF was IDR505.94 million from individual customers, IDR1.43 trillion from commercial customers, and IDR1.05 trillion from corporate customers.

EQUITY

There was change to the Bank's equity. In 2022, the Bank's equity was IDR4.8 trillion, higher than in 2021 at IDR4.6 trillion. The increase was mainly due to a profit of IDR159 billion in 2022.

PENDAPATAN, BEBAN, LABA (RUGI), PENGHASILAN KOMPREHENSIF LAINNYA, DAN TOTAL LABA (RUGI) KOMPREHENSIF

Pendapatan bunga bersih Bank mengalami kenaikan dibandingkan tahun sebelumnya, pada periode tahun 2022 Bank membukukan pendapatan bunga bersih sebesar Rp532 miliar, lebih tinggi dibandingkan tahun 2021 sebesar Rp487 miliar. Kenaikan pendapatan bunga bersih ini disebabkan kenaikan dalam penyaluran kredit lebih tinggi sebesar Rp2,7 triliun dari tahun 2022 sebesar Rp15,9 triliun dibandingkan tahun 2021 sebesar Rp13,3 triliun serta pertumbuhan kredit retail.

INCOME, EXPENSES, PROFIT (LOSS), OTHER COMPREHENSIVE INCOME, AND TOTAL COMPREHENSIVE PROFIT (LOSS)

The Bank's net interest income increased compared to the previous year. In the 2022 period, the Bank recorded a net interest income of IDR532 billion, higher than in 2021, which was recorded at IDR487 billion. The increase in net interest income was due to an increase in higher credit disbursement by IDR2.7 trillion from 2022 at IDR15.9 trillion compared to 2021 at IDR13.3 trillion, as well as retail loan growth.

ARUS KAS

CASH FLOW

(dalam jutaan | in million)

Deskripsi Description	2022	2021
ARUS KAS DARI AKTIVITAS OPERASI CASH FLOW FROM OPERATING ACTIVITIES		
Penerimaan pendapatan bunga, provisi & komisi Interest income, fees & commissioner received	954.941	824.230
Pembayaran beban bunga Interest expense paid	(389.622)	(298.098)
Pembayaran beban karyawan Employee expense paid	(161.198)	(142.474)
Beban umum dan administrasi General and administrative expense	(145.270)	(113.750)
Pendapatan (beban) operasional lainnya Other operating income (expense)	322.870	97.041
Pendapatan (beban) non-operasional Non-operating income (expense)	1.370	862
Pembayaran pajak penghasilan badan Income tax paid	(128.493)	(45.692)
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi Operating cash flows before changes in operating assets and liabilities	454.598	322.122
Penurunan (kenaikan) aset operasi Decrease (increase) in operating assets		
Tagihan akseptasi Acceptances receivables	27.862	93.817
Efek-efek Securities	(63.044)	(571.034)
Tagihan derivatif Derivative receivables	(78.896)	(20.911)
Kredit Loans	(2.722.475)	(874.488)
Penempatan pada Bank Indonesia dan bank lain Placements with Bank Indonesia and other banks	-	-
Aset lain-lain Other assets	9.425	(279.062)
Kenaikan (penurunan) liabilitas operasi Increase (decrease) in operating liabilities		
Liabilitas segera Liability payable immediately	8.500	1.501



(dalam jutaan | in million)

Deskripsi Description	2022	2021
Simpanan Deposits	2.999.911	1.409.191
Simpanan dari bank lain Deposits from other banks	57.136	(1.453.726)
Liabilitas akseptasi Acceptance payable	(27.862)	(93.817)
Liabilitas derivatif Derivative liabilities	80.353	18.311
Utang pajak dan liabilitas lain-lain Taxes payable and other liabilities	14.112	2.725
Kas Neto Digunakan untuk Aktivitas Operasi Net Cash Used in Operating Activities	885.710	(1.445.371)
ARUS KAS DARI AKTIVITAS INVESTASI CASH FLOW FROM INVESTING ACTIVITIES		
(Pelepasan) perolehan efek-efek untuk tujuan investasi yang dimiliki hingga jatuh tempo (Deliverance) purchase of investment in securities – held to maturity		
Penerimaan efek-efek untuk tujuan investasi Proceeds from investment in securities – held to maturity	(248.000)	-
Pembelian aset tetap Acquisitions of property and equipment	153.550	40.000
Pembelian aset tak berwujud Acquisitions of intangible assets	(37.575)	(33.868)
Hasil penjualan aset tetap Proceeds from sale of property and equipment	12.388	1.984
Hasil penjualan aset tak berwujud Proceeds from sale of intangible assets	-	84
Pembelian aset hak guna Acquisition of right-of-use assets	-	-
Kas Neto Diperoleh dari Aktivitas Investasi Net Cash Provided by Investing Activities	(119.638)	8.200
ARUS KAS DARI AKTIVITAS PENDANAAN CASH FLOWS FROM FINANCING ACTIVITIES		
Pinjaman jangka pendek Short-term loan	4.682.370	2.970.317
Pembayaran pinjaman jangka pendek Payment short-term loan	(3.075.231)	(2.292.167)
Pembayaran utang sewa Payment for lease liabilities	(10.349)	(10.338)
Kas Neto Diperoleh dari Aktivitas Pendanaan Net Cash Provided by Investing Activities	1.596.790	667.813
KENAIKAN NETO KAS DAN SETARA KAS NET INCREASE IN CASH AND CASH EQUIVALENTS	2.362.862	(769.358)
KAS DAN SETARA KAS AWAL TAHUN CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	1.409.409	2.173.275
Pengaruh perubahan kurs valuta asing Effect of foreign exchange rate change	75.646	5.492
KAS DAN SETARA KAS AKHIR TAHUN CASH AND CASH EQUIVALENTS AT END OF THE YEAR	3.847.918	1.409.409
PENGUNGKAPAN TAMBAHAN SUPPLEMENTAL DISCLOSURE		
Kas dan setara kas terdiri dari: Cash and cash equivalents consist of:		
Kas Cash	48.285	50.110

(dalam jutaan | in million)

Deskripsi Description	2022	2021
Giro pada Bank Indonesia Demand deposits with Bank Indonesia	786.023	505.428
Giro pada bank lain Demand deposits with other banks	313.004	199.455
Penempatan pada Bank Indonesia dan bank lain-jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan Placements with Bank Indonesia and other banks - maturing within three months or less from acquisition date	2.700.604	654.416
JUMLAH TOTAL	3.847.917	1.409.409

SUKU BUNGA DASAR KREDIT

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank dan Surat Edaran Otoritas Jasa Keuangan No. 09/SEOJK.03/2021 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, Bank telah menerapkan transparansi Suku Bunga Dasar Kredit (SBDK) kepada masyarakat melalui publikasi *website* dan Laporan Tahunan.

Publikasi SBDK meningkatkan praktik tata kelola perusahaan dan mendorong persaingan yang sehat dalam industri perbankan. Perhitungan SBDK berdasarkan pada tiga komponen yaitu: Harga Pokok Dana untuk Kredit (HPDK), biaya *overhead* yang dikeluarkan Bank dalam proses pemberian kredit, dan margin keuntungan (*profit margin*) yang ditetapkan untuk aktivitas perkreditan.

PRIME LENDING RATE

Based on the Financial Services Authority Regulation No. 37/POJK.03/2020 on the Transparency and Publication of Bank Reports and the Financial Services Authority Circular Letter No. 09/SEOJK.03/2021 on Transparency and Publication of Conventional Commercial Bank Reports, the Bank has implemented transparency of the Prime Lending Rate (PLR) to the public through website and Annual Reports.

The publication of PLR enhances corporate governance practices and encourages healthy competition in the banking industry. The PLR is measured using the three components: Cost of Funds for Loans (HPDK), overhead costs incurred by the Bank in the loan granting process, and profit margin established for loan activities.

SUKU BUNGA DASAR KREDIT* PRIME LENDING RATE*	2022	2021
Kredit Korporasi Corporate Loan	7,48%	7,73%
Kredit Ritel Retail Loan	7,51%	7,73%
Kredit Mikro Micro Loan	7,93%	8,37%
Kredit Konsumsi Consumption Loan		
KPR* Housing Loan*	7,85%	7,73%
Non KPR** Non Housing Loan**	7,28%	7,73%

Catatan:

*Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko untuk masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK.

**Kredit konsumsi - Non KPR tidak termasuk penyaluran dana melalui kartu kredit dan kredit tanpa agunan.

Note:

* The Prime Lending Rate is used as the basis for determining the loan interest rate that the Bank will charge to customers. Prime Lending Rate does not take into account the risk premium estimation component, the amount of which depends on the Bank's assessment of the risk for each debtor or group of debtors. Thus, the amount of credit interest rate charged to debtors is not necessarily the same as the Prime Lending Rate.

** Consumer credit - Non housing loan does not include financing through credit cards and unsecured loans (loan without collateral).



ANALISIS KUALITAS ASET PRODUKTIF DAN RASIO KEUANGAN YANG RELEVAN

Analysis of the Quality of Productive Assets and Relevant Financial Ratios

Rasio Kinerja Performance Ratio	2022	2021
Kewajiban Penyediaan Modal Minimum Capital Adequacy Ratio	26,10%	29,91%
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif Non-performing earning assets and non-performing of non productive assets to total earning assets and non productive assets	2,08%	2,68%
Aset produktif bermasalah terhadap total aset produktif Non-performing earning assets to total earning assets	2,43%	3,17%
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Allowances for Impairment Losses of financial assets to earning assets	1,35%	1,56%
<i>NPL gross</i>	3,31%	3,97%
<i>NPL net</i>	1,91%	2,97%
<i>Return on Asset (ROA)</i>	1,03%	0,76%
<i>Return on Equity (ROE)</i>	3,51%	2,23%
<i>Net Interest Margin (NIM)</i>	2,23%	2,32%
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Income Ratio (BOPO)	81,70%	87,93%
<i>Loan to Deposit Ratio (LDR)</i>	139,80%	160,21%
<i>Net Stable Funding Ratio (NSFR) – Individu</i> Net Stable Funding Ratio (NSFR) - Individual	124,06%	115,00%
<i>Liquidity Coverage Ratio (LCR) – Individu</i> Liquidity Coverage Ratio (LCR) - Individual	538,89%	212,20%

Beberapa rasio penting Bank tampak pada kisaran yang cukup baik dan menunjukkan perkembangan yang baik dibanding periode sebelumnya.

KPMM, LSFR dan LCR Bank berada diatas ketentuan yang berlaku menunjukkan bahwa Bank cukup *prudent* dalam mengelola risiko serta menjaga kebutuhan likuiditas.

NIM menunjukkan penurunan akibat beberapa debitur mengajukan restrukturisasi pinjaman sebagai akibat dampak COVID-19, sementara rasio ROA, ROE dan BOPO menunjukkan pertumbuhan yang positif dibandingkan tahun lalu, hal ini menunjukkan Bank cukup antisipatif terhadap permasalahan yang dihadapi dan segera mengambil langkah yang diperlukan untuk menjaga Bank tetap menghasilkan laba dengan baik.

Several important ratios of the Bank performed in a sufficient range and demonstrated good progress compared to the previous period.

KPMM, LSFR, and LCR of the Bank are above the applicable provisions, indicating that the Bank is sufficiently prudent in managing risks and maintaining liquidity needs.

NIM demonstrated a decrease due to several debtors requesting loan restructuring as a result of the COVID-19 impact, while the ROA, ROE, and BOPO ratios showed positive growth compared to last year, indicating that the Bank is sufficiently anticipative in addressing the problems and taking necessary steps to maintain sound profitability.

STRUKTUR PERMODALAN BANK

Bank Capital Structure

Berdasarkan Akta No. 15 tanggal 21 Juli 2017 yang dibuat oleh Notaris Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta, para pemegang saham sepakat untuk melaksanakan peningkatan modal dasar dari 800.000 juta Rupiah menjadi 3.700.000 juta Rupiah dan modal disetor Bank dari 490.087 juta Rupiah menjadi 944.278 juta Rupiah, Akta tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0015084.AH.01.02.Tahun 2017 pada tanggal 24 Juli 2017.

Based on Deed No. 15 dated 21st July, 2017 made by Notary Hermin Budisetyasih, S.H., M.Kn., a notary in Jakarta, the shareholders agreed to increase the Bank's authorized capital from IDR800 billion to IDR3,700 billion and the Bank's paid-up capital from IDR490,087 million to IDR944,278 million. The Deed has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-0015084.AH.01.02.of 2017 on 24th July, 2017.

Berikut Struktur Permodalan Bank tahun 2022:

The following table presents the Bank's Capital Structure in 2022:

(dalam jutaan Rupiah | in million Rupiah)

Deskripsi Description	2022	2021
Modal ditempatkan dan disetor Issued and paid-up capital	944.278,00	944.278,00
Tambahan modal disetor Additional paid-in capital	3.026.001,14	3.026.001,14
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual - setelah pajak tangguhan Unrealized gain (loss) on changes in fair value of available-for-sale financial assets-net of deferred tax	(9.047,07)	25.688,80
Keuntungan pengukuran kembali program manfaat pasti - setelah pajak tangguhan Gain on re-measurement of defined benefit pension plans - net of deferred tax	32.391,65	30.988,44
Saldo laba Retained earnings		
Ditentukan penggunaannya Appropriated	20.600	20.600
Belum ditentukan penggunaannya Unappropriated	798.203,43	638.757,73
Jumlah Ekuitas Total Equity	4.812.427,15	4.686.314,11

Sumber: Laporan Keuangan *Audited* tahun 2022

Source: Audited Financial Statement 2022



INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Material Information and Facts Occurring After the Date of the Audited Financial Report

Pada bulan April 2022, DSAK-IAI telah menerbitkan Siaran Pers yang merupakan materi penjelasan atas persyaratan atribusi imbalan pada periode jasa yang diatur di dalam PSAK No. 24 tentang "Imbalan Kerja". Dengan mempertimbangkan Undang-Undang Ketenagakerjaan yang berlaku saat ini maka DSAK-IAI, melalui Siaran Pers tersebut, menjelaskan bahwa imbalan pasca kerja diatribusikan pada periode ketika jasa pekerja pertama kali meningkatkan imbalan program (bukan ketika pekerja pertama kali memberikan jasa kepada Bank sebagaimana praktik yang berlaku sebelumnya) sampai dengan saat jasa pekerja tidak lagi menghasilkan imbalan program yang material.

Perubahan pola pengatribusian ini berdampak terhadap jumlah tercatat liabilitas imbalan pasca kerja yang seluruhnya dibebankan pada laporan keuangan tahun berjalan.

Selain dampak yang ditimbulkan dari Siaran Pers di atas, Pada tanggal 1 Januari 2022, Bank menerapkan Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") baru dan revisi yang efektif sejak tanggal tersebut. Perubahan kebijakan akuntansi Bank telah dibuat seperti yang disyaratkan, sesuai dengan ketentuan transisi dalam masing-masing standar dan interpretasi.

In April 2022, DSAK-IAI issued a Press Release as an explanatory material towards provision for benefit attribution to periods of service as defined in PSAK No. 24 on "Employee Benefits". As refer to the current Manpower Law, DSAK-IAI explained that post-employment benefit is attributed to the periods when the employee's services at the first time increase the program benefit (not when the employee at the first time provides services to the Bank as previous prevailing practice) until the time when the employee's services no longer result material program benefit.

The change of this pattern attribution has an impact to the carrying amount of post-employment benefit liabilities, which entirely charged to the current financial statements.

Except the impact that arise from the above Press Release, on 1st January, 2022, the Bank adopted new and revised Statements of Financial Accounting Standards ("PSAK") and Interpretations of Statements of Financial Accounting Standards ("ISAK") that are mandatory for application from that date. Changes to the Bank's accounting policies have been made as required, in accordance with the transitional provisions in the respective standards and interpretations.

ASPEK PEMASARAN ATAS PRODUK BANK

Marketing Aspects of the Bank's Products

Sebagai bagian dari bank umum komersial, Bank menyediakan layanan pembiayaan, penghimpunan dana dan jasa kepada masyarakat.

Pada aktivitas pembiayaan terbagi pada beberapa segmen dan jenis antara lain pembiayaan untuk tujuan produktif dan konsumsi, antara lain:

Bank melayani pembiayaan secara bilateral kepada korporasi dengan sasaran perusahaan. Perusahaan manufaktur besar, perusahaan swasta lokal, Badan Usaha Milik Negara (BUMN) maupun perusahaan besar asal Korea Selatan.

As part of a commercial bank, the Bank provides financing, funding and services to the public.

Financing activities are divided into several segments and types, including financing for productive and consumption purposes, including:

The Bank provides financing on a bilateral basis to corporations with corporate targets. Large manufacturers, local private companies, State-Owned Enterprises (SOE) and big companies from South Korea.



Bank juga aktif dalam pembiayaan bersama atau kredit sindikasi bersama beberapa bank baik di dalam negeri maupun bank dari luar negeri untuk kebutuhan debitur besar yang ada di tanah air. Bank menyediakan juga pembiayaan komersial terhadap perusahaan atau individu dengan skala usaha menengah.

Pada pembiayaan untuk kebutuhan konsumsi, Bank menyalurkan KTA, kerja sama *channeling* dengan perusahaan pembiayaan dalam hal penyaluran KKB dan pembiayaan konsumsi lainnya.

Pada sisi penghimpunan Dana Pihak Ketiga (DPK), Bank tidak membatasi pada segmen tertentu, namun terbuka untuk seluruh segmen.

Bank juga senantiasa melakukan penelitian pasar dan melakukan pengembangan berbagai produk simpanan, antara lain produk tabungan, giro, dan deposito menyesuaikan dengan minat masyarakat, Bank juga mempersiapkan program promosi/kampanye berupa produk *bundling* yang diluncurkan pada *event* tertentu.

Bank juga telah mempersiapkan tenaga pemasaran khusus *funding* yang ditempatkan di Kantor Pusat dan beberapa jaringan kantor disesuaikan dengan potensi kota/daerah masing-masing.

Pada lain sisi, Bank menerapkan strategi untuk memperkenalkan kepada masyarakat aneka jasa layanan Bank, antara lain pengiriman uang baik ke bank lokal di tanah air maupun bank di luar negeri dengan nilai tukar dan biaya yang bersaing, penerbitan LC dan SKBDN, penyediaan valuta asing dengan nilai tukar kompetitif dan penyediaan jasa lainnya.

Bank juga telah mengembangkan berbagai macam produk dan jasa berbasis teknologi, dimana Bank telah memiliki *internet banking* dan juga meluncurkan SOL yaitu layanan perbankan elektronik dalam bentuk *mobile banking*.

Sehubungan dengan itu Bank berkomitmen untuk mengembangkan layanan ini secara berkesinambungan dengan berorientasi pada keamanan dan kenyamanan nasabah serta akses terhadap berbagai macam produk dan jasa melalui aplikasi ini, dengan tujuan untuk menghadirkan informasi dan layanan perbankan dalam genggam tangan nasabah/masyarakat.

Lebih dari pada itu masyarakat dapat menikmati berbagai fasilitas dan tarif yang menarik melalui aplikasi ini.

The Bank is also active in joint financing or syndicated loans with several domestic and foreign banks for the needs of huge domestic debtors. The Bank also provides commercial financing to companies or individuals with medium-sized businesses.

For the consumption needs financing, the Bank distributes KTA, channeling loan in collaboration with finance companies in terms of KKB (car loan) distribution and other consumption financing.

On the Third Party Funds (TPF), the Bank does not limit it to certain segments, but is open to all segments.

The Bank also constantly conducts market research and develops various savings products, including savings products, current accounts, and time deposits according to public interest. The Bank also prepares promotional/campaign programs in the form of bundling products launched at certain events.

The Bank has also prepared a special funding sales force stationed at the Head Office and several office networks tailored to the potential of each city/region.

On the other hand, the Bank implemented a strategy to introduce to the public a variety of Bank services, including remittances to local banks in the country and banks abroad with competitive exchange rates and costs, issuance of LC and SKBDN, provision of foreign currency at competitive exchange rate and several others.

The Bank has also developed various technology-based products and services, where the Bank has internet banking and also launched SOL, which is an electronic banking service in the form of mobile banking.

In this regard, the Bank is committed to developing this service continuously with an orientation to customer security and convenience as well as access to various products and services through this application, with the purpose to bring banking information and services in the hands of customers/society.

Moreover, society can enjoy various facilities and attractive rates/fees through this application.



EKSPOSUR RISIKO DAN PERMODALAN

Risk Exposure and Capital

KETENTUAN EKSTERNAL YANG MENJADI DASAR PENERAPAN MANAJEMEN RISIKO

Dalam pelaksanaan manajemen risiko bank selalu berlandaskan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 34 /SEOJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum. Penerapan Manajemen Risiko yang dilakukan oleh Bank mencakup mengenai pengawasan aktif Direksi dan Dewan Komisaris, kecukupan kebijakan dan prosedur Manajemen Risiko serta penetapan limit risiko, kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta sistem informasi manajemen risiko dan sistem pengendalian intern yang menyeluruh.

EXTERNAL PROVISIONS WHICH ARE THE BASIS FOR IMPLEMENTING RISK MANAGEMENT

In the implementation of bank risk management, it is always based on the provisions of Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 and Financial Services Authority Circular Letter (SEOJK) No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. The implementation of risk management conducted by the Bank covers active supervision of the Board of Directors and the Board of Commissioners, adequacy of Risk Management policies and procedures and determination of Risk limits, adequacy of identification process, measurement, monitoring and risk control, as well as comprehensive Risk Management information system and internal control system.

1. Umum -Ukuran Utama (KM1) Key Metrics (KM1)

No.	Deskripsi Description	31 Desember 2022 31 st December 2022	30 September 2022 30 th September 2022	30 Juni 2022 30 th June 2022	31 Maret 2022 31 st March 2022
Modal yang Tersedia (nilai) Available Capital (value)					
1	Modal Inti Utama (CET1) Common Equity (CET1)	4.598.542	4.557.874	4.542.416	4.525.655
2	Modal Inti (Tier 1)	4.598.542	4.557.874	4.542.416	4.525.655
3	Total Modal Total Capital	4.782.608	4.733.209	4.719.377	4.689.048
Aset Tertimbang Menurut Risiko (Nilai) Risk Weighted Assets (value)					
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA)	18.325.774	17.603.682	17.840.938	16.136.407
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Percentage of Capital Ratio from RWA					
5	Rasio CET1 (%) CET1 Ratio (%)	25,09%	25,89%	25,46%	28,05%
6	Rasio Tier 1 (%) Tier 1 Ratio (%)	25,09%	25,89%	25,46%	28,05%
7	Rasio Total Modal (%) Total Capital Ratio (%)	26,10%	26,89%	26,45%	29,06%
Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR Additional CET1 as Buffer Requirements from RWA					
8	Capital conservation buffer (2.5% dari ATMR) (%) Capital conservation buffer (2.5% from RWA) (%)	-	-	-	-
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%) Countercyclical Buffer (0 - 2.5% from RWA) (%)	-	-	-	-
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%) Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	-	-	-	-
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) Total CET1 as buffer (Line 8 + Line 9 + Line 10)	-	-	-	-
12	Komponen CET1 untuk buffer CET1 component for buffer	16,52%	17,31%	16,87%	19,48%



No.	Deskripsi Description	31 Desember 2022 31 st December 2022	30 September 2022 30 th September 2022	30 Juni 2022 30 th June 2022	31 Maret 2022 31 st March 2022
Rasio pengungkit sesuai Basel III Basel III leverage ratio					
13	Total Eksposur Total Exposure	23.485.782	22.699.884	21.525.140	19.710.276
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage ratio, including the impact of any applicable temporary exemption of central bank reserves	19,72%	20,08%	21,10%	22,96%
14a	Nilai Rasio pengungkit sesuai dengan Basel III dengan adanya Model Kerugian Kredit Ekspektasian sesuai PSAK 71 secara Penuh. (%) (baris 2a baris 13) Leverage ratio values are in accordance with Basel III with the existence of the Expected Credit Loss Model in full accordance with PSAK 71. (%) (line 2a line13)	-	-	-	-
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserves	19,72%	20,08%	21,10%	22,96%
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset <i>Securities Financing Transaction</i> (SFT) secara <i>gross</i> Leverage Ratio, including the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of Securities Financing Transactions (SFT) on a gross basis	19,72%	20,08%	21,10%	22,96%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> Leverage Ratio, excluding the impact of any applicable temporary exemption of central bank reserves, which includes the average value of the carrying value of SFT on a gross basis	19,72%	20,08%	21,10%	22,96%
Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)					
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total High-Quality Liquid Assets (HQLA)	3.620.650	4.476.584	3.740.567	3.467.832
16	Total Arus Kas Keluar Bersih (<i>Net Cash Outflow</i>)	671.873	601.407	1.426.667	784.224
17	LCR (%)	538,89%	744,35%	262,19%	442,20%
Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR)					
18	Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding (ASF)	15.252.678	12.539.668	12.384.634	12.347.666
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding (RSF)	12.272.661	11.810.354	12.343.883	11.268.876
20	NSFR (%)	124,28%	106,18%	100,33%	109,57%



Analisis Kualitatif Qualitative Analysis

Rasio CAR | CAR Ratio:

Capital Adequacy Ratio (CAR) PT Bank Shinhan Indonesia pada 31 Desember 2022 adalah sebesar 26,10% menurun sebesar 0,80% dari posisi 30 September 2022. Hal tersebut disebabkan oleh adanya kenaikan ATMR sebesar 4,10%. Rasio Total Modal PT Bank Shinhan Indonesia berdasarkan historikal data selalu berada di atas ketentuan regulator yaitu paling rendah sebesar 8%.

PT Bank Shinhan Indonesia's Capital Adequacy Ratio (CAR) on 31st December, 2022 was 26.10%, a decrease of 0.80% from 30th September, 2022. This was due to the increase in RWA of 4.10%. Ratio of Based on historical data, total capital ratio of PT Bank Shinhan Indonesia has always been above the regulatory requirements, which is at least 8%.

Rasio Pengungkit | Leverage Ratio:

Rasio pengungkit PT Bank Shinhan Indonesia pada 31 Desember 2022 adalah 19,72% menurun sebesar 0,36% dari posisi 30 September 2022. Adapun penurunan tersebut disebabkan adanya kenaikan total eksposur sebesar Rp785.938 juta yang berasal dari kenaikan Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (nilai *gross* sebelum dikurangi CKPN) sebesar Rp654.267 juta.

Rasio pengungkit tersebut masih berada diatas ketentuan Otoritas Jasa Keuangan (OJK) yaitu paling rendah sebesar 3%.

PT Bank Shinhan Indonesia's leverage ratio on 31st December, 2022 was 19.72%, a decrease of 0.36% from 30th September, 2022. The decrease was due to an increase in total exposure of IDR785,938 million, which came from an increase in asset exposure in the statement of financial position including collateral assets, excluding derivative transaction exposure and SFT exposure (gross value before deducting CKPN) of IDR654,267 million.

The leverage ratio is still above the stipulation of the Financial Services Authority (OJK), which is a minimum of 3%.

LCR:

Rasio LCR Posisi 31 Desember 2022 sebesar 538,89% mengalami penurunan sebesar 205,46% jika dibandingkan 30 September 2022. Hal tersebut disebabkan oleh adanya penurunan Total Aset Likuid Berkualitas Tinggi sebesar Rp855.934 juta dan adanya kenaikan pada Total Arus Kas Keluar Bersih (*Net Cash Outflow*) sebesar Rp70.466 juta.

Rasio LCR tersebut masih berada diatas ketentuan Otoritas Jasa Keuangan yaitu paling rendah sebesar 100%.

The LCR ratio for 31st December, 2022 was 538.89%, a decrease of 205.46% when compared to 30th September, 2022. This was due to a decrease in Total High Quality Liquid Assets of IDR855,934 million and an increase in Total Net Cash Outflow of IDR70,466 million.

The LCR ratio is still above the provisions of the Financial Services Authority, which is a minimum of 100%.

NSFR:

Nilai NSFR PT Bank Shinhan Indonesia Posisi 31 Desember 2022 sebesar 124,28% meningkat sebesar 18,11% dari posisi 30 September 2022. Adapun kenaikan tersebut dipengaruhi adanya Kenaikan dari total *outstanding Available Stable Funding* (ASF) sebesar Rp2.713.010 juta atau sebesar 21,64% yang berasal dari adanya kenaikan *outstanding* Pendanaan lainnya yang berasal dari nasabah korporasi sebesar Rp2.654.722 juta.

Hal tersebut masih berada diatas ketentuan Otoritas Jasa Keuangan yaitu paling rendah sebesar 100%.

The NSFR of PT Bank Shinhan Indonesia for the 31st December, 2022 was 124.28%, an increase of 18.11% from the position of 30th September 2022. The increase was influenced by an increase in the total outstanding Available Stable Funding (ASF) of IDR2,713,010 million or 21.64%, which came from an increase in other outstanding funding from corporate customers of IDR2,654,722 million.

This is still above the provisions of the Financial Services Authority, which is at least 100%.



2. Umum - Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)
General - Difference between Consolidation Coverage and Mapping on Financial Statements in accordance with Financial Accounting Standards with Risk Categories and Risk Category Financial Services Authority Provisions (LI1)

	a	b	c	d	e	f	g
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on prudential principle	Nilai tercatat masing-masing risiko Carrying value of each risk				
			Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit framework	Sesuai kerangka sekuritisasi In accordance with the securities framework	Sesuai kerangka risiko pasar In accordance with the market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction
Indonesia							
Kas Cash	48.285	48.285	38.471	-	-	9.814	-
Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.475.717	1.475.717	899.720	-	-	575.998	-
Penempatan pada bank lain Placement with other banks	699.354	699.354	106.489	-	-	592.865	-
Tagihan spot dan derivatif/forward Spot and derivative/forward receivables	109.794	109.794	109.794	-	-	-	-
Surat berharga yang dimiliki Securities owned	1.943.282	1.943.282	1.943.282	-	-	-	-
Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Securities purchased under resale agreements (reverse repo)	1.624.562	1.624.562	1.624.562	-	-	-	-
Tagihan akseptasi Acceptance receivables	70.983	70.983	19.154	-	-	51.829	-
Kredit yang diberikan Loans	16.264.546	16.264.546	7.719.341	-	-	8.545.205	-
Pembiayaan syariah ¹⁾ Sharia financing	-	-	-	-	-	-	-
Penyertaan modal Capital investment	-	-	-	-	-	-	-
Aset keuangan lainnya Other financial assets	102.834	102.834	76.475	-	-	26.359	-
Cadangan kerugian penurunan nilai aset keuangan - / - Allowance for impairment loss on financial assets - / -	(289.737)	(289.737)	(245.486)	-	-	122.742	(166.994)
Aset tidak berwujud Intangible assets	91.990	91.990	91.990	-	-	-	-



2. Umum - Perbedaan antara Cakupan Konsolidasi dan *Mapping* pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)
General - Difference between Consolidation Coverage and Mapping on Financial Statements in accordance with Financial Accounting Standards with Risk Categories and Risk Category Financial Services Authority Provisions (LI1)

	a	b	c	d	e	f	g
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on prudential principle	Nilai tercatat masing-masing risiko Carrying value of each risk				
			Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit framework	Sesuai kerangka sekuritisasi In accordance with the securities framework	Sesuai kerangka risiko pasar In accordance with the market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction
Akumulasi amortisasi aset tidak berwujud - / - Accumulated amortization of intangible assets - / -	(64.085)	(64.085)	(64.085)	-	-	-	-
Aset tetap dan inventaris Fixed assets and equipment	419.284	419.284	419.284	-	-	-	-
Akumulasi penyusutan aset tetap dan inventaris - / - Accumulated depreciation of fixed assets and equipment - / -	(272.048)	(272.048)	(272.048)	-	-	-	-
Aset non produktif Non-productive assets	355.784	355.784	355.784	-	-	-	-
Aset lainnya Other assets	112.502	112.502	112.502	-	-	-	-
TOTAL ASET TOTAL ASSETS	22.693.047	22.693.047	12.935.229	-	-	9.924.812	166.994
Kewajiban Liabilities							
Giro Current account	1.916.510	1.916.510	-	-	-	697.203	1.219.307
Tabungan Saving account	1.797.505	1.797.505	-	-	-	1.111.252	686.253
Deposito Deposit	7.519.208	7.519.208	-	-	-	1.686.876	5.832.332
Uang elektronik Electronic cash	-	-	-	-	-	-	-
Liabilitas kepada bank Indonesia Liabilities to bank Indonesia	-	-	-	-	-	-	-
Liabilitas kepada bank lain Liabilities to other banks	682.484	682.484	-	-	-	544.863	137.622
Liabilitas spot dan derivatif/forward Spot and derivative Forward liabilities	108.596	108.596	-	-	-	108.596	-



2. Umum - Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (L11)
General - Difference between Consolidation Coverage and Mapping on Financial Statements in accordance with Financial Accounting Standards with Risk Categories and Risk Category Financial Services Authority Provisions (L11)

	a	b	c	d	e	f	g
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying value as stated in the financial statement publication	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying value based on prudential principle	Nilai tercatat masing-masing risiko Carrying value of each risk				
			Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit framework	Sesuai kerangka sekuritisasi In accordance with the securities framework	Sesuai kerangka risiko pasar In accordance with the market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Does not refer to capital requirements or based on capital reduction
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (<i>repo</i>) Liabilities for securities sold under agreements to repurchase (<i>repo</i>)		-	-	-	-	-	-
Liabilitas akseptasi Acceptance payables	70.983	70.983	-	-	-	51.829	19.154
Surat berharga yang diterbitkan Securities issued		-	-	-	-	-	-
Pinjaman/Pembiayaan yang diterima Loans/Financing received	5.604.300	5.604.300	-	-	-	5.604.300	-
Setoran jaminan Security deposits	8.221	8.221	-	-	-	3.781	4.440
Liabilitas antar kantor Liabilities between offices		-	-	-	-	-	-
Liabilitas lainnya Other liabilities	172.813	172.813	-	-	-	33.880	138.933
Kepentingan minoritas Minority interest	-	-	-	-	-	-	-
TOTAL LIABILITAS TOTAL LIABILITIES	17.880.620	17.880.620	-	-	-	9.842.579	8.038.041

Analisis Kualitatif
Qualitative Analysis

Bank tidak memiliki anak usaha sehingga nilai tercatat sesuai dengan nilai tercatat secara individual. Bank tidak memiliki ekposur sekuritisasi.
The Bank does not have a subsidiary, so the carrying amount corresponds to the individual carrying amount. The Bank has no securitization exposure.



3. Umum-Perbedaan Utama antara Nilai Tercatat sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur sesuai dengan Ketentuan OJK (LI2)
General - The Main Difference between the Carrying Value in accordance with Financial Accounting Standards and the Exposure Value in accordance with OJK Regulations (LI2)

	a	b	c	d	e
	Total	Item sesuai: Items in accordance with:			
		Kerangka risiko kredit Credit risk framework	Kerangka sekuritisasi Securitization framework	Kerangka Counterparty credit risk Counterparty credit risk framework	Kerangka risiko pasar Market risk framework
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada tabel LI1) Carrying value of assets is in accordance with the prudential consolidated coverage (as reported in template LI1)	22.860.041	12.935.229	-	-	9.924.812
Nilai tercatat liabilitas sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada tabel LI1) Carrying value of liabilities is in accordance with the prudential consolidated coverage (as reported in table LI1)	9.733.983	-	-	-	9.733.983
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net value is in accordance with the prudential consolidated coverage	-	-	-	-	-
Nilai rekening administratif Administrative account value	4.869.466	828.564	-	-	-
Perbedaan valuasi Difference in valuation					
Perbedaan karena <i>netting rules</i> , selain dari yang termasuk pada baris 2 Difference because netting rules, other than those included in line 2	-	-	-	-	-
Perbedaan provisi Difference in provision	-	-	-	-	-
Perbedaan karena adanya prudential filters Difference is due to prudential filters	-				
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Exposure value considered is in accordance with the consolidated scope of the prudential provisions	-	-	-	-	-

Analisis Kualitatif
Qualitative Analysis

Total nilai bersih total merujuk pada ketentuan standar akuntansi keuangan sedangkan nilai eksposur kerangka risiko kredit, *counterparty credit risk* dan risiko pasar merujuk pada pedoman perhitungan ATMR untuk risiko kredit dan pedoman ATMR bank umum dengan memperhitungkan risiko pasar.
The total net value refers to the provisions of financial accounting standards, while the exposure value framework for credit risk, counterparty credit risk and market risk refer to the guidelines for calculating RWA for credit risk and the RWA guidelines for commercial banks that take into account the market risk.



4. Umum - Penjelasan mengenai Perbedaan antara Nilai Eksposur sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA)

General - Explanation regarding the Differences between Exposure Value in accordance with Financial Accounting Standards and OJK (LIA) Provisions

Analisis Kualitatif Qualitative Analysis

Bank tidak memiliki anak usaha sehingga nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan sesuai dengan nilai tercatat sesuai prinsip kehati-hatian. The Bank does not have a subsidiary so the carrying value stated in the financial statement is in accordance with the carrying value that is based on the prudential principle.

Bank tidak memiliki ekposur sekuritisasi.

Nilai tercatat berdasarkan prinsip kehati-hatian pada LI1 sesuai dengan ketentuan standar akuntansi keuangan, sedangkan nilai ekposur kerangka risiko kredit, *counterparty credit risk* dan risiko pasar merujuk pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar dan pedoman penggunaan metode standar dalam perhitungan kewajiban penyediaan modal minimum bank umum dengan memperhitungkan risiko pasar.

The Bank does not have securitization exposure.

The carrying value based on the prudential principle in LI1 is in accordance with the provisions of financial accounting standards, while the exposure value for credit risk framework, counterparty credit risk, and market risk refers to the Financial Services Authority's regulations on the guidelines for calculating risk-weighted assets for credit risk using the standard approach and guidelines for using the standard method in calculating the capital adequacy ratio for commercial banks by taking into account market risk.

5. Komposisi Permodalan (CC1)

Capital Composition (CC1)

No.	Komponen (Bahasa Indonesia) Component (Indonesian)	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi ¹⁾ Ref. No. from Consolidated Balance Sheet ¹⁾
CET 1: Instrumen dan Tambahan Modal Disetor Instruments and Additional Paid-In Capital			
1	Saham biasa (termasuk <i>stock surplus</i>) Common share (included stock surplus)	944.278	
2	Laba ditahan Retained earnings	638.757	
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated other comprehensive income (and other reserves)	20.600	
4	Modal yang termasuk <i>phase out</i> dari CET1 Capital which includes phase out from CET1	N/A	
5	Kepentingan Non Pengendali yang dapat diperhitungkan Non-Controlling Interests that can be taken into account	-	
6	CET1 sebelum <i>regulatory adjustment</i> CET1 before regulatory adjustment	N/A	
CET 1: Faktor Pengurang (<i>Regulatory Adjustment</i>) Regulatory Adjustment			
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i> Difference in amount less than fair value adjustment of financial instruments in the trading book	-	
8	<i>Goodwill</i>	-	
9	Aset tidak berwujud lainnya (selain <i>Mortgage-Servicing Rights</i>) Other intangibles assets (other than Mortgage-Servicing Rights)	(27.905)	
10	Aset pajak tangguhan yang berasal dari <i>future profitability</i> Deferred tax assets from future profitability	N/A	
11	<i>Cash-flow hedge reserve</i>	N/A	
12	<i>Shortfall on provisions to expected losses</i>	N/A	
13	Keuntungan penjualan aset dalam transaksi sekuritisasi Gain on sale of assets in securitization transactions	-	



5. Komposisi Permodalan (CC1) Capital Composition (CC1)

No.	Komponen (Bahasa Indonesia) Component (Indonesian)	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi ¹⁾ Ref. No. from Consolidated Balance Sheet ¹⁾
14	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA) Increase/decrease in fair value of financial liabilities (DVA)	-	
15	Aset pensiun manfaat pasti Defined-benefit pension fund net assets	N/A	
16	Investasi pada saham sendiri (jika belum di <i>net</i> dalam modal di Laporan Posisi Keuangan) Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain Cross-holdings in CET 1 of others equity	-	
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%) Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20	<i>Mortgage servicing rights</i>	-	
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, <i>net</i> dari kewajiban pajak) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22	Jumlah melebihi batasan 15% dari: Amount exceeding the 15% threshold from:	N/A	
23	Investasi signifikan pada saham biasa <i>financials</i> Significant investments in the common stock of financials	N/A	
24	<i>Mortgage servicing rights</i>	N/A	
25	Pajak tangguhan dari perbedaan temporer Deferred tax assets arising from temporary differences	N/A	
26	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	-	
26a.	Selisih PPKA dan CKPN Difference between Allowance for Assets Quality Assessment and Allowance for Impairment Losses	(139.695)	
26b.	PPKA non produktif Allowance for non productive Assets Quality Assessment	(13.894)	
26c.	Aset Pajak Tangguhan Deferred tax assets	-	
26d.	Penyertaan Participations	-	
26e.	Kekurangan modal pada perusahaan anak asuransi Short of capital on insurance subsidiary company	-	
26f.	Eksposur sekuritisasi Securitization exposure	-	
26g.	Lainnya Others	-	



5. Komposisi Permodalan (CC1) Capital Composition (CC1)

No.	Komponen (Bahasa Indonesia) Component (Indonesian)	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi ¹⁾ Ref. No. from Consolidated Balance Sheet ¹⁾
27	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to CET 1 due to insufficient AT 1 and Tier 2 to cover deductions	-	
28	Jumlah pengurang (<i>regulatory adjustment</i>) terhadap CET 1 Total regulatory adjustment to CET 1	N/A	
29	Jumlah CET 1 setelah faktor pengurang CET 1 amount after deduction factor	N/A	
	Modal Inti Tambahan (AT 1): Instrumen Additional Tier 1 Capital: Instruments		
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>) Additional Tier 1 instruments issued by Bank (included stock surplus)	-	
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi Which classified as equity under applicable accounting standards	-	
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi Which classified as liabilities under applicable accounting standards	-	
33	Modal yang termasuk <i>phase out</i> dari AT 1 Capital which includes phase out from AT 1	N/A	
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi AT 1 instrument issued by the Subsidiary which is recognized in the calculation of CAR on a consolidated basis	-	
35	Instrumen yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> Instruments issued by the Subsidiary which are included in the phase out	N/A	
36	Jumlah AT 1 sebelum <i>regulatory adjustment</i> Total AT 1 capital before regulatory adjustments		
	Modal Inti Tambahan: Faktor Pengurang (<i>Regulatory Adjustment</i>) Additional Tier 1 capital : Regulatory Adjustment		
37	Investasi pada instrumen AT 1 sendiri Investments in own Additional Tier 1 instruments	N/A	
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain Cross-holdings in AT 1 of others equity	-	
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net posisi short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (<i>net posisi short</i> yang diperkenankan) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	N/A	
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain Placement of funds in instruments AT 1 at other Banks	-	
42	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to AT 1 due to insufficient Tier 2 to cover deductions	-	
43	Jumlah faktor pengurang (<i>regulatory adjustment</i>) terhadap AT 1 Total regulatory adjustments to AT 1 capital	N/A	



5. Komposisi Permodalan (CC1) Capital Composition (CC1)

No.	Komponen (Bahasa Indonesia) Component (Indonesian)	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi ¹⁾ Ref. No. from Consolidated Balance Sheet ¹⁾
44	Jumlah AT 1 setelah faktor pengurang Total AT 1 after regulatory adjustments	N/A	
45	Jumlah Modal Inti (Tier 1) (CET 1 + AT 1) Total Tier 1 (CET 1 + AT 1)	N/A	
Modal Pelengkap (Tier 2): Instrumen dan cadangan Tier 2 capital: instruments and reserves			
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>) Tier 2 instruments issued by the Bank (included related stock surplus)	-	
47	Modal yang termasuk <i>phase out</i> dari Tier 2 Capital which includes phase out from Tier 2	N/A	
48	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Tier 2 instruments issued by subsidiaries which recognized in the CAR calculation on a consolidated basis	-	
49	Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> Capitals issued by subsidiaries included phase out	N/A	
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit Allowance for assets quality assessment general reserve for productive assets that must be calculated is a maximum amount of 1.25% of the RWA for Credit Risk	184.066	
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang Total Tier 2 capital before regulatory adjustments	N/A	
Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment) Tier 2 capital: regulatory adjustments			
52	Investasi pada instrumen Tier 2 sendiri Investments in own Tier 2 instruments	N/A	
53	Kepemilikan silang pada instrumen Tier 2 pada entitas lain Cross-holdings in Tier 2 instruments on others liabilities	-	
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan <i>threshold</i> 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik) Investments in the other TLAC liabilities of banking capital, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital; amount previously designated for the 5 % threshold but that no longer meets the conditions (for Systemic bank)	N/A	
	Investasi pada kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi yang berada di luar lingkup konsolidasi peraturan dan, yang mana bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik) Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5 % threshold but that no longer meets the conditions (for Systemic bank only)	N/A	
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (<i>net</i> posisi <i>short</i> yang diperkenankan) Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	-	
56a.	<i>Sinking fund</i>	-	



5. Komposisi Permodalan (CC1)

Capital Composition (CC1)

No.	Komponen (Bahasa Indonesia) Component (Indonesian)	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi ¹⁾ Ref. No. from Consolidated Balance Sheet ¹⁾
56b.	Penempatan dana pada instrumen <i>Tier 2</i> pada Bank lain Placement of funds in Tier 2 instruments at other Banks	-	
57	Jumlah faktor pengurang (<i>regulatory adjustment</i>) Modal Pelengkap Total regulatory adjustments to Tier 2 capital	N/A	
58	Jumlah Modal Pelengkap (<i>Tier 2</i>) setelah <i>regulatory adjustment</i> Total Tier 2 Capital after regulatory adjustment	N/A	
59	Total Modal (Modal Inti + Modal Pelengkap) Total Capital (TC = T1 + T2)	4.782.608	
60	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA)	18.325.774	
	Rasio Kecukupan Pemenuhan Modal Minimum (KPM) dan Tambahan Modal (<i>Capital Buffer</i>) Capital Adequacy Ratio (CAR) and Capital Buffer		
61	Rasio CET 1 (persentase terhadap ATMR) CET1 Ratio (as a percentage of risk weighted assets)	25,09%	
62	Rasio Modal Inti <i>Tier 1</i> (persentase terhadap ATMR) Tier 1 Ratio (as a percentage of risk weighted assets)	25,09%	
63	Rasio Total Modal (persentase terhadap ATMR) Total Capital Ratio (as a percentage of risk weighted assets)	26,10%	
64	<i>Buffer</i> (persentase terhadap ATMR) Buffer as a percentage of risk weighted assets)	16,52%	
65	<i>Capital Conservation Buffer</i>	-	
66	<i>Countercyclical Buffer</i>	-	
67	<i>Higher loss absorbency requirement</i>	-	
68	Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi <i>Buffer</i> (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi <i>Buffer</i> . For conventional commercial banks: CET 1 available to meet Buffer (as a percentage of RWA) For branch offices of Banks domiciling abroad: The portion of Business Funds placed in CEMA (disclosed as a percentage of RWA) available to meet the Buffer.	8,58%	
	Nasional minima (jika berbeda dari Basel 3) National minima (if different from Basel 3)		
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70	Rasio terendah <i>Tier 1</i> nasional (jika berbeda dengan Basel 3) National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3) National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) Amounts below the thresholds for deduction (before risk weighting)		
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Investasi signifikan pada saham biasa entitas keuangan Significant investments in the common stock of financials	N/A	
74	<i>Mortgage servicing rights</i> (net dari kewajiban pajak) Mortgage servicing rights (net of related tax liability)	N/A	
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	



5. Komposisi Permodalan (CC1) Capital Composition (CC1)

No.	Komponen (Bahasa Indonesia) Component (Indonesian)	Jumlah (Dalam Jutaan Rupiah) Amount (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi ¹⁾ Ref. No. from Consolidated Balance Sheet ¹⁾
Cap yang dikenakan untuk provisi pada Tier 2 Applicable caps on the inclusion of provisions in Tier 2			
76	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB Cap for inclusion of provisions in Tier 2 under internal ratings based approach	N/A	
Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Januari 2018 s.d. 1 Januari 2022) Capital instruments which included phase-out (only applicable between 1st January 2018 and 1st January 2022)			
80	Cap pada CET 1 yang termasuk <i>phase out</i> Cap on CET 1 which included phase out	N/A	
81	Jumlah yang dikecualikan dari CET 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) Amount excluded from CET 1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Cap pada AT 1 yang termasuk <i>phase out</i> Cap on AT1 instruments which included phase out	N/A	
83	Jumlah yang dikecualikan dari AT 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) Amount excluded from AT 1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	Cap pada Tier 2 yang termasuk <i>phase out</i> Cap on T2 which included phase out	N/A	
85	Jumlah yang dikecualikan dari Tier 2 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) Amount excluded from T 2 due to cap (excess over cap after redemptions and maturities)	N/A	



6. Permodalan - Rekonsiliasi Permodalan (CC2)
Capital - Capital Reconciliation (CC2)

No	Pos-pos Accounts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidated Balance Sheet with consolidated scope based on prudential provision
		Posisi Tanggal Laporan Reporting Date	Posisi Tanggal Laporan Reporting Date
ASET ASSETS			
1	Kas Cash	48.285	-
2	Penempatan pada Bank Indonesia Placement with Bank Indonesia	1.475.717	-
3	Penempatan pada bank lain Placement with other banks	699.354	-
4	Tagihan spot dan derivatif/ <i>forward</i> Spot and derivative receivables	109.794	-
5	Surat berharga yang dimiliki Securities owned	1.943.282	-
6	Surat berharga yang dijual dengan janji dibeli kembali (<i>repo</i>) Securities sold under repurchase agreements (<i>repo</i>)	-	-
7	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (<i>reverse repo</i>) Securities purchased under resale agreements (<i>reverse repo</i>)	1.624.562	-
8	Tagihan akseptasi Acceptance receivables	70.983	-
9	Kredit yang diberikan Loans	16.264.546	-
10	Pembiayaan syariah Sharia financing	-	-
11	Penyertaan modal Capital investment	-	-
12	Aset keuangan lainnya Other financial assets	102.834	-
13	Cadangan kerugian penurunan nilai aset keuangan Allowance for impairment losses on financial assets value	-	-
a	Surat berharga yang dimiliki Securities owned	(124)	-
b	Kredit yang diberikan dan pembiayaan syariah Loans granted and sharia financing	(287.585)	-
c	Lainnya Others	(2.028)	-
14	Aset tidak berwujud Intangible assets	91.990	-
	Akumulasi amortisasi aset tidak berwujud -/ Accumulated amortization of intangible assets -/	(64.085)	-
15	Aset tetap dan inventaris Fixed assets and equipment	419.284	-
	Akumulasi penyusutan aset tetap dan inventaris -/ Accumulated depreciation of fixed assets and equipment -/	(272.048)	-



6. Permodalan - Rekonsiliasi Permodalan (CC2)
Capital - Capital Reconciliation (CC2)

No	Pos-pos Accounts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidated Balance Sheet with consolidated scope based on prudential provision
		Posisi Tanggal Laporan Reporting Date	Posisi Tanggal Laporan Reporting Date
16	Aset non produktif Non-productive assets	-	-
a	Properti terbengkalai Idle properties	-	-
b	Agunan yang diambil alih Foreclosed assets	355.784	-
c	Rekening tunda Suspense accounts	-	-
d	Aset antar kantor Interbranch assets	-	-
17	Aset lainnya Other assets	112.502	-
TOTAL ASET TOTAL ASSETS		22.693.047	-
LIABILITAS DAN EKUITAS LIABILITIES AND EQUITY			
LIABILITAS LIABILITIES			
1	Giro Current account	1.916.510	-
2	Tabungan Saving account	1.797.505	-
3	Deposito Deposit	7.519.208	-
4	Uang elektronik Electronic cash	-	-
5	Liabilitas kepada bank indonesia Liabilities to bank indonesia	-	-
6	Liabilitas kepada bank lain Liabilities to other banks	682.484	-
7	Liabilitas/spot dan derivatif/forward Spot and derivative/forward liabilities	108.596	-
8	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Liabilities for securities sold under agreements to repurchase (repo)	-	-
9	Liabilitas akseptasi Acceptance payables	70.983	-
10	Surat berharga yang diterbitkan Securities issued	-	-
11	Pinjaman/pembiayaan yang diterima Loans/financing received	5.604.300	-
12	Setoran jaminan Security deposits	8.221	-
13	Liabilitas antar kantor Liabilities between offices	-	-
14	Liabilitas lainnya Other liabilities	172.813	-
TOTAL LIABILITAS TOTAL LIABILITIES		17.880.620	-



6. Permodalan - Rekonsiliasi Permodalan (CC2)
Capital - Capital Reconciliation (CC2)

No	Pos-pos Accounts	Neraca Publikasi Publication Balance	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian Consolidated Balance Sheet with consolidated scope based on prudential provision
		Posisi Tanggal Laporan Reporting Date	Posisi Tanggal Laporan Reporting Date
EKUITAS EQUITY			
15	Modal disetor Paid-up capital	-	-
a	Modal dasar Authorized capital	3.700.000	-
b	Modal yang belum disetor -/ Unpaid capital -/-	(2.755.722)	-
c	Saham yang dibeli kembali Treasury stock	-	-
16	Tambahan modal disetor Additional paid-in capital	-	-
a	Agio	3.026.001	-
b	Disagio	-	-
c	Dana setoran modal Fund for paid-up capital	-	-
d	Lainnya Others	-	-
17	Penghasilan komprehensif lain Other comprehensive income	-	-
a	Keuntungan Profit	32.392	-
b	Kerugian -/ Loss -/-	(9.047)	-
18	Cadangan Reserves	-	-
a	Cadangan umum General reserves	20.600	-
b	Cadangan tujuan Purpose reserves	-	-
19	Laba/rugi Profit/loss	-	-
a	Tahun-tahun lalu Previous year	638.757	-
b	Tahun berjalan Current year	159.446	-
c	Dividen yang dibayarkan -/ Dividend paid	-	-
TOTAL EKUITAS TOTAL EQUITY		4.812.427	-
TOTAL LIABILITAS DAN EKUITAS TOTAL LIABILITIES AND EQUITY		22.693.047	-

Analisis Kualitatif
Qualitative Analysis

Laporan Keuangan Posisi 31 Desember 2022 disajikan secara individual. Bank tidak memiliki anak perusahaan sehingga tidak memiliki laporan keuangan konsolidasi.
Financial Statements for 31st December, 2022 are presented individually. The Bank does not have subsidiaries, so it does not have consolidated financial reports.



7. Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC - Eligible (CCA)
Capital - Key Features of Capital Instruments and TLAC Instrument - Eligible (CCA)

No.	Indonesia	Informasi Kuantitatif/ Kualitatif Quantitative/Qualitative Information	Pedoman Pengisian Filling Guideline
1	Penerbit Publisher	N/A	Diisi dengan penerbit dari instrumen Filled with the publisher of the instrument
2	Nomor identifikasi Identification number	N/A	Diisi dengan nomor unik identifikasi atas penerbitan instrumen tersebut (misalnya no. yang tercatat di bursa, ISIN, dll) Filled with a unique identification number for the issuance of the instrument (e.g. no. listed on the stock exchange, ISIN, etc.)
3	Hukum yang digunakan Applicable law	N/A	Diisi dengan hukum yang digunakan, misalnya: hukum Indonesia Filled with applicable law, for example: Indonesian law
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Means to enable performance obligations on Section 13 of the TLAC Term Sheet reached (for other valid TLAC instruments governed by foreign law)	N/A	Ketentuan OJK tidak mengadopsi TLAC OJK provisions do not adopt TLAC
	Perlakuan Instrumen berdasarkan ketentuan KPMM Instrument treatment based on KPMM provisions	N/A	
4	Pada saat masa transisi During the transition period	N/A	Ketentuan OJK mengenai KPMM tidak mengadopsi masa transisi OJK regulations regarding KPMM do not adopt a transitional period
5	Setelah masa transisi After transition period	N/A	Diisi dengan pilihan: CET 1, AT 1, Tier 2, atau Tidak Eligible Filled with options: CET 1, AT 1, Tier 2, or Not Eligible
6	Apakah instrumen <i>eligible</i> untuk Individu/ Konsolidasi atau Konsolidasi dan Individu Is the instrument eligible for Individual/ Consolidation or Consolidation and Individual	N/A	Diisi dengan pilihan: Individu; Konsolidasi; atau Konsolidasi dan Individu Filled with options: Individual; Consolidation; or Consolidation and Individual
7	Jenis Instrumen Types of Instrument	N/A	Diisi dengan jenis instrumen dengan pilihan: Saham Biasa, Saham Preferen, Surat berharga subordinasi, Pinjaman Subordinasi, Surat berharga, atau pinjaman lainnya Filled with the type of instrument, with the following options: Ordinary Shares, Preference Shares, Subordinated Securities, Subordinated Loans, Securities, or other loans
8	Jumlah yang diakui dalam perhitungan KPMM The amount recognized in the KPMM calculation	N/A	Diisi dalam Jutaan Rupiah In million Rupiah
9	Nilai par dari instrumen Par value from the instrument	N/A	Diisi dalam Jutaan Rupiah In million Rupiah
10	Klasifikasi sesuai standar akuntansi keuangan Classification according to financial accounting standards	N/A	Diisi dengan pilihan: Ekuitas; Liabilitas – Biaya perolehan amortisasi; Liabilitas – Opsi Nilai Wajar; Non-Pengendali Filled with options: Equity; Liabilities – Amortized cost; Liabilities – Fair Value Options; Non-Controller
11	Tanggal penerbitan Publishing date	N/A	Diisi: dd/mm/yyyy Filled with: dd/mm/yyyy



7. Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC -Eligible (CCA)
Capital - Key Features of Capital Instruments and TLAC Instrument - Eligible (CCA)

No.	Indonesia	Informasi Kuantitatif/ Kualitatif Quantitative/Qualitative Information	Pedoman Pengisian Filling Guideline
12	Tidak ada jatuh tempo (<i>perpetual</i>) atau dengan jatuh tempo There is no maturity (<i>perpetual</i>) or with maturity	N/A	Diisi dengan pilihan: Perpetual atau Dengan Jatuh Tempo Filled with options: Perpetual or With Due
13	Tanggal jatuh tempo Due date	N/A	Untuk instrumen dengan jatuh tempo, diisi tanggal jatuh tempo: dd/mm/yyyy. Untuk instrumen perpetual diisi: Tidak ada tanggal jatuh tempo For instruments with a maturity date, fill in the due date: dd/mm/yyyy. For perpetual instruments, fill in: No due date
14	Eksekusi <i>call option</i> atas persetujuan Otoritas Jasa Keuangan Execution of call options with the approval of the Financial Services Authority	N/A	Diisi dengan pilihan: Ya; Tidak Filled with options: Yes; No
15	Tanggal <i>call option</i> , jumlah penarikan dan persyaratan <i>call option</i> lainnya (bila ada) Call option date, withdrawal amount and other call option requirements (if any)	N/A	Diisi dengan tanggal <i>call option</i> (dd/mm/yyyy), persyaratan <i>call option</i> lainnya dan jumlah penarikan (dalam jutaan rupiah) Filled with the date of the call option (dd/mm/yyyy), other terms of the call option and the amount of withdrawal (in millions of rupiah)
16	<i>Subsequent call option</i>	N/A	Diisi bila ada fitur jumlah <i>subsequent call option</i> (berapa kali <i>call option</i> dapat dilakukan) Filled if there is a feature of the number of subsequent call options (how many times the call option can be exercised)
	Kupon/dividen Coupons/dividends	N/A	
17	Dividen/kupon dengan bunga tetap atau <i>floating</i> Dividends/coupons with fixed or floating interest	N/A	Diisi dengan pilihan: - <i>Fixed</i> : bila kupon atau dividen adalah <i>fixed</i> selama jangka waktu instrumen; - <i>Floating</i> : bila kupon atau dividen adalah <i>floating</i> selama jangka waktu instrumen; - <i>Fixed to floating</i> : bila kupon dividen saat ini adalah <i>fixed</i> , namun bisa berubah menjadi <i>floating</i> di masa mendatang; atau - <i>Floating to fixed</i> : bila kupon dividen saat ini adalah <i>floating</i> , namun bisa berubah menjadi <i>fixed</i> di masa mendatang Filled with options: - Fixed: if the coupon or dividend is fixed during the term of the instrument; - Floating: if the coupon or dividend is floating during the term of the instrument; - Fixed to floating: if the current coupon dividend is fixed, but can change to floating in the future; or - Floating to fixed: if the current coupon dividend is floating, it can change to be fixed in the future
18	Tingkat dari <i>coupon rate</i> atau index lain yang menjadi acuan The level of the coupon rate or other index that becomes a reference	N/A	Diisi dengan tingkat dari kupon atau index yang menjadi acuan dari tingkat kupon atau dividen Filled with the rate of the coupon or index which is the reference for the rate of the coupon or dividend
19	Ada atau tidaknya <i>dividend stopper</i> Whether or not there is a dividend stopper	N/A	Diisi dengan pilihan: Ya; Tidak Filled with options: Yes; No



7. Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC -Eligible (CCA)
Capital - Key Features of Capital Instruments and TLAC Instrument - Eligible (CCA)

No.	Indonesia	Informasi Kuantitatif/ Kualitatif Quantitative/Qualitative Information	Pedoman Pengisian Filling Guideline
20	<i>Fully discretionary; partial atau mandatory</i> Full discretionary partial or mandatory	N/A	Apakah Bank memiliki hak penuh atau partial untuk membatalkan kupon atau dividen, atau tidak dapat membatalkan kupon/dividen. Diisi dengan pilihan: <i>Fully discretionary, partially discretionary, atau mandatory</i> Does the Bank have full or partial rights to cancel coupons or dividends, or cannot cancel coupons/dividends. Filled with options: Fully discretionary, partially discretionary, or mandatory
21	Apakah terdapat fitur <i>step up</i> atau insentif lain Is there a step up feature or other incentives	N/A	Diisi dengan pilihan: Ya; Tidak Filled with options: Yes; No
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	N/A	Diisi dengan pilihan: Non-kumulatif atau kumulatif Filled with options: Non-cumulative or cumulative
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible	N/A	Diisi dengan pilihan: dapat dikonversi atau tidak dapat dikonversi Filled with options: convertible or non-convertible
24	Jika dapat dikonversi, sebutkan <i>trigger point</i> -nya If it is convertible, please mention the trigger point	N/A	Diisi dengan kondisi (<i>trigger point</i>) kapan instrumen dikonversi, termasuk <i>point of non-viability</i> Filled with conditions (trigger point) when the instrument was converted, including the point of non-viability
25	Jika dapat dikonversi, apakah seluruh atau sebagian If it is convertible, is it a whole or partial	N/A	Diisi dengan penjelasan untuk setiap <i>trigger point</i> apakah instrumen akan: (i) pasti dikonversi secara penuh; (ii) kemungkinan dikonversi secara penuh atau sebagian; atau (iii) pasti dikonversi sebagian Filled with an explanation for each trigger point whether the instrument will: (i) be fully converted; (ii) may be fully or partially converted; or (iii) must have been partially converted
26	Jika dapat dikonversi, bagaimana <i>rate</i> konversinya If it is convertible, how is the conversion	N/A	Diisi dengan penjelasan <i>rate</i> konversi atas instrumen Filled with an explanation of the conversion rate of the instrument
27	Jika dapat dikonversi; apakah <i>mandatory</i> atau <i>optional</i> If it is convertible, is it mandatory or optional	N/A	Diisi dengan pilihan: <i>Mandatory, Optional, atau N/A</i> Filled with options: Mandatory, Optional, or N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If it is convertible, please mention the types of conversion instruments	N/A	Diisi dengan pilihan: CET 1, AT 1, <i>Tier 2</i> , atau N/A Filled with options: CET 1, AT 1, Tier 2, or N/A
29	Jika dapat dikonversi, sebutkan <i>issuer of instrument it converts into</i> If it is convertible, please mention issuer of instruments in converts into	N/A	Diisi dengan penjelasan <i>issuer of instrument it converts into</i> Filled with an explanation of the issuer of the instrument it converts into
30	Fitur <i>write-down</i> Write-down feature	N/A	Diisi dengan pilihan: Ya; Tidak Filled with options: Yes; No
31	Jika terjadi <i>write-down</i> , sebutkan <i>trigger</i> -nya Please mention the trigger, if write-down occurs	N/A	Diisi dengan penjelasan kondisi atau <i>trigger point</i> fitur <i>write-down</i> , termasuk <i>point of non-viability</i> Filled with an explanation of the condition or trigger point of the write-down feature, including the point of non-viability



7. Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC -Eligible (CCA)
Capital - Key Features of Capital Instruments and TLAC Instrument - Eligible (CCA)

No.	Indonesia	Informasi Kuantitatif/ Kualitatif Quantitative/Qualitative Information	Pedoman Pengisian Filling Guideline
32	Jika terjadi <i>write-down</i> , apakah penuh atau sebagian If writer-down occurs, is it a whole or partial	N/A	Untuk setiap trigger point untuk fitur <i>write down</i> , jelaskan apakah instrumen akan di <i>write down</i> : (i) akan selalu di <i>write down</i> penuh; (ii) kemungkinan di <i>write down</i> sebagian; (iii) akan selalu di <i>write down</i> sebagian For each trigger point for the write down feature, explain whether the instrument will be written down: (i) will always be fully written down; (ii) possibly partially written down; (iii) will always be partially written down
33	Jika terjadi <i>write down</i> ; permanen atau temporer If write-down occurs, is it permanent or temporary	N/A	Diisi dengan pilihan: Permanen atau Temporer Filled with options: Permanent or Temporary
34	Jika terjadi <i>write down</i> temporer, jelaskan mekanisme <i>write-up</i> If temporary write-down occurs, describe the write-up mechanism	N/A	Diisi dengan penjelasan mekanisme <i>write-up</i> Filled with an explanation of the write-up mechanism
34a	Tipe subordinasi Types of subordinate	N/A	Diisi dengan tipe subordinasi Filled with subordinated types
35	Hierarki instrumen pada saat likuidasi Instrument hierarchy at the time of liquidation	N/A	Diisi dengan penjelasan hirarki instrumen pada saat likuidasi Filled with an explanation of the instrument hierarchy at the time of liquidation
36	Apakah terdapat fitur yang <i>non-compliant</i> Are there any non-compliant features	N/A	Diisi dengan pilihan: Ya; Tidak Filled with options: Yes; No
37	Jika Ya, jelaskan fitur yang <i>non-compliant</i> If Yes, explain non-compliant features	N/A	Diisi dengan penjelasan fitur yang <i>non-compliant</i> Filled with explanations of non-compliant features

Analisis Kualitatif
Qualitative Analysis

Bank Shinhan Indonesia saat ini belum menerbitkan Surat Berharga untuk permodalan.
Bank Shinhan Indonesia currently has not issued Securities for capital.

Instruksi
Instructions

Setiap instrumen permodalan yang diterbitkan Bank harus diungkapkan dalam Pengungkapan Rincian Fitur Instrumen Permodalan.
Each capital instrument issued by the Bank must be disclosed in the Disclosure of Details of Capital Instrument Features.

Pengungkapan tersebut menggunakan format yang disediakan oleh Basel, dan merupakan standar minimum. Bank dapat menambahkan fitur-fitur penting lain dalam hal berdasarkan penilaian Bank atau pengawas Bank fitur tersebut penting untuk diungkapkan.
The disclosure uses the format provided by Basel, and is a minimum standard. The Bank may add other important features, if these features are important to disclose based on the assessment of the Bank or the Bank's supervisor.

Bank diminta untuk mengkinikan pengungkapan tersebut bila terdapat perubahan fitur dari instrumen permodalan, misalnya bila terdapat penerbitan instrumen baru, pembayaran, penarikan atau konversi atau *write down*, atau perubahan lain yang material dari instrumen permodalan yang ada.
The Bank is asked to update these disclosures when there is a change in the features of the capital instrument, for example when there is issuance of a new instrument, payment, withdrawal or conversion or write down, or other material changes to existing capital instruments.

Penjelasan definisi pos-pos dalam Pengungkapan Rincian Fitur Instrumen Permodalan dapat dilihat pada *disclosure requirements* yang dikeluarkan oleh *Basel Committee on Banking Supervision*.
Explanation of the definitions of items in the Disclosure of Detailed Capital Instrument Features can be seen in the disclosure requirements issued by the Basel Committee on Banking Supervision.

8. Permodalan - Pengungkapan Kualitatif Mengenai Struktur Permodalan dan Kecukupan Permodalan

Capital - Qualitative Disclosure Regarding Capital Structure and Capital Adequacy

ANALISA KUALITATIF

Qualitative Analysis

Sumber permodalan di Bank Shinhan Indonesia seperti yang tercantum dalam RBB terdiri dari modal disetor dari pemegang saham dan laba operasional. Pada tahun 2022 ini, Bank tidak memiliki rencana untuk melakukan perubahan pemegang saham sehingga struktur permodalan masih sebagai berikut:
 The sources of capital at Bank Shinhan Indonesia as stated in the RBB consist of paid-up capital from shareholders and operational profit. In 2022, the Bank did not plan to change shareholders so that the capital structure is still as follows:

*) dalam jutaan rupiah / in million rupiah

Modal Capital	Jumlah Saham *) Number of Shares *)	Total Nominal *)
Modal Dasar Authorized Capital	3.700.000	3.700.000
Modal Ditempatkan dan Disetor Issued and paid up capital	944.278	944.278

Adapun komposisi kepemilikan saham-saham tersebut diatas adalah:
 The composition of the share ownership above is:

*) dalam jutaan rupiah / in million rupiah

Modal Capital	Jumlah Saham *) Number of Shares *)	Total Nominal *)	Presentase Kepemilikan Ownership Percentage
Shinhan Bank Co, Ltd.,	934.828	934.828	99,00%
PT Metropanca Gemilang	5.000	5.000	0,53%
PT STM Tunggal Jaya	4.450	4.450	0,47%

Modal Bank Shinhan Indonesia posisi 31 Desember 2022 sebesar Rp4.782.608 juta atau sebesar 26,10% masih berada diatas ketentuan OJK sebesar 8%, dimana secara komposisi didominasi oleh modal inti (*Tier 1*) sebesar Rp4.598.543 juta (96,15%) dan terdapat modal pelengkap (*Tier 2*) sebesar Rp184.066 juta (3,85%).
 Bank Shinhan Indonesia's capital position on 31st December, 2022 was IDR4,782,608 million or 26.10% above the OJK regulation of 8%. It was dominated by core capital (*Tier 1*) of IDR4,598,543 million (96.15%) and there is supplementary capital (*Tier 2*) of IDR184,066 million (3.85%).

9. Pendekatan Manajemen Risiko Bank (T-OVA)

Bank's Risk Management Approach (T-OVA)

Analisa Kualitatif

Qualitative Analysis

Berdasarkan peraturan undang-undang No. 10 Tahun 1998 Bank dalam menjalankan bisnisnya sebagai badan usaha yang menghimpun dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kepada masyarakat dalam bentuk kredit atau bentuk lainnya sering dihadapkan oleh 8 risiko. Berdasarkan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016, terdapat 8 risiko yang dihadapi oleh Bank antara lain: Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Strategi, Risiko Hukum, Risiko Kepatuhan dan Risiko Reputasi.

Dalam menetapkan Tingkat Risiko yang akan Diambil (*Risk Appetite*) dan Toleransi Risiko (*Risk Tolerance*) berdasarkan Strategi dan tujuan Bisnis Bank serta kemampuan Bank dalam mengambil Risiko (*Risk Bearing Capacity*) sesuai dengan Rencana Bisnis Bank (RBB) yang telah ditetapkan.

Based on statutory regulations No. 10 of 1998 Banks in running their business as a business entity that collect funds from the public in the form of deposits and distribute them to the public in the form of credit or other forms are often faced with 8 risks. Based on Financial Services Authority Regulation No.18/POJK.03/2016, there are 8 risks faced by the Bank, including: Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Strategic Risk, Legal Risk, Compliance Risk and Reputation Risk.

In determining the Risk Appetite and Risk Tolerance based on the Bank's Business Strategy and objectives as well as the Bank's ability to take Risk (*Risk Bearing Capacity*) in accordance with the Bank's Business Plan (RBB) that has been determined.



9. Pendekatan Manajemen Risiko Bank (T-OVA) Bank's Risk Management Approach (T-OVA)

Analisa Kualitatif Qualitative Analysis

Direksi dalam melaksanakan wewenang dan tanggung jawabnya dalam mengelola risiko dibantu oleh Komite Manajemen Risiko yang beranggotakan Mayoritas Direksi dan Pejabat Eksekutif terkait.

Dewan Komisaris dalam memantau dan mengawasi terhadap pelaksanaan tugas dan tanggungjawab Direksi serta memberikan nasihat kepada Direksi dibantu oleh Komite Pemantau Risiko yang beranggotakan sebagai berikut: 1 Komisaris Independen, 1 orang Pihak *Independent* yang memiliki keahlian dibidang keuangan dan 1 orang *Independent* yang memiliki keahlian dibidang manajemen risiko.

Risk Management Department bertanggung jawab langsung kepada direktur yang membawahi fungsi Manajemen Risiko dan Kepatuhan. *Risk Management Department* harus independen terhadap Satuan Kerja Operasional (*Risk Taking Unit*) dan terhadap satuan kerja yang melaksanakan fungsi pengendalian intern Bank dilakukan oleh *Internal Audit Department*.

Compliance Department bertugas memastikan kepatuhan terhadap peraturan perundang-undangan Otoritas Jasa Keuangan dan Peraturan perundang-undangan lain. *Compliance Department* dalam menjalankan tugasnya independen terhadap satuan kerja operasional.

In carrying out its authorities and responsibilities in managing risk, the Board of Directors is assisted by the Risk Management Committee, with members of the majority of the Board of Directors and related Executive Officers.

The Board of Commissioners in monitoring and supervising implementation of the duties and responsibilities of the Board of Directors and providing advice to the Board of Directors is assisted by the Risk Monitoring Committee which has the following members: 1 Independent Commissioner, 1 Independent Party with expertise in finance and 1 Independent person who has expertise in risk management.

The Risk Management Department reports directly to the director in charge of the Risk Management and Compliance function. The Risk Management Department must be independent from the Operational Work Unit (Risk Taking Unit) and work unit that carries out the Bank's internal control function is carried out by the Internal Audit Department.

The Compliance Department is tasked with ensuring compliance with laws and regulations of the Financial Services Authority and other laws and regulations. In carrying out its duties, the Compliance Department is independent from the operational work unit.

Dalam memantau risiko yang timbul dari aktivitas operasional Bank, *Risk Management Department* berdasarkan profil risiko Bank dan ketentuan *risk appetite* dan *risk tolerance* yang telah ditetapkan Bank.

Hasil dari identifikasi *Risk Management Department* melalui profil risiko Bank dan ketentuan *risk appetite* dan *risk tolerance* disampaikan kepada Komite Manajemen Risiko dan Satuan Kerja Operasional (*Risk Taking Unit*).

In monitoring risks arising from the Bank's operational activities, the Risk Management Department is based on the Bank's risk profile and the provisions for risk appetite and risk tolerance that have been determined by the Bank.

The identification results of the Risk Management Department through the Bank's risk profile and provisions for risk appetite and risk tolerance are submitted to the Risk Management Committee and the Operational Work Unit (Risk Taking Unit).

Pengukuran risiko berdasarkan Laporan Profil Risiko Bank yang terdiri dari 8 risiko seperti yang tercantum dalam Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017.

The measurement of risk is based on the Bank's Risk Profile Report which consists of 8 risks as listed in the Financial Services Authority Circular Letter No. 14/SEOJK.03/2017.

Hasil Laporan Profil Risiko disampaikan *Risk Management Department* kepada Direksi melalui Komite Manajemen Risiko dan kepada Komisaris melalui rapat Komite Pemantau Risiko untuk memberikan rekomendasi kepada Direksi atas risiko yang timbul dari aktivitas operasional Bank.

The results of Risk Profile Report are submitted by Risk Management Department to the Board of Directors through Risk Management Committee and to the Commissioners through Risk Monitoring Committee meeting to provide recommendations to the Board of Directors regarding risks arising from the Bank's operational activities.

Dalam melakukan *stress testing* untuk exposure yang mengandung risiko tertentu, Bank menggunakan data historis atau serangkaian parameter dan asumsi yang disusun oleh bank sendiri dan asumsi yang diminta oleh Otoritas Jasa Keuangan. *Stress Testing* yang dilakukan bank meliputi *stress test* kredit, likuiditas dan pasar.

In performing stress testing for exposures that contain certain risks, the Bank uses historical data or a series of parameters and assumptions prepared by the bank itself and the assumptions requested by the Financial Services Authority. Stress testing conducted by banks includes credit, liquidity and market stress tests.

Bank belum terdapat transaksi yang dilakukan *hedging*, *hedging* akan dilakukan bank jika terdapat kebutuhan pendanaan dan disesuaikan dengan kondisi likuiditas bank dan pasar.

The bank has not yet performed hedging transactions, the bank will perform hedging if there is a need for funding and adjusted to bank and market liquidity conditions.



10. Rasio Pengungkit - Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit

Leverage Ratio - Leverage Ratio Compliance Report and Leverage Ratio Calculation Report

(dalam Juta Rupiah | in million Rupiah)

No	Keterangan Description	Tahun 2022 Year 2022			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Total aset di neraca pada laporan keuangan publikasi (nilai <i>gross</i> sebelum dikurangi CKPN). Total assets on the balance sheet in published financial statements (gross value before deducting allowance for impairment losses).	19.449.898	21.300.746	22.411.704	23.078.967
2	Penyesuaian untuk nilai penyertaan pada bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun diluar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Financial Services Authority provisions.	N/A	N/A	N/A	N/A
3	Penyesuaian untuk nilai kumpulan aset keuangan atau aset syariah yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam peraturan perundang-undangan OJK mengenai Prinsip Kehati-hatian dalam Aktivitas Sekuritisasi Aset bagi Bank Umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka baris ini adalah 0 (nol). Adjustment for portfolio of financial asset or sharia asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for Commercial Bank. In the event that the underlying financial assets referred to have been deducted from the total assets in the statement of financial position, this line is 0 (zero).	-	-	-	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustment to temporary exception of placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).	N/A	N/A	N/A	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit. Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	-	-	-	-
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan. Adjustment to acquisition cost and sales price of financial assets regularly using trade date accounting method.	-	-	-	-
7	Penyesuaian untuk nilai transaksi <i>cash pooling</i> yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-	-	-	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustment to exposure of derivative transaction.	(3.418)	(22.818)	(62.193)	(82.963)
9	Penyesuaian untuk nilai eksposur <i>Securities Financing Transaction</i> (SFT) sebagai contoh transaksi <i>reverse repo</i> . Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	-	-	-	-
10	Penyesuaian untuk nilai eksposur Transaksi Rekening Administratif (TRA) yang telah dikalikan dengan Faktor Konversi Kredit (FKK). Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	546.626	545.501	647.678	821.818
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan Cadangan Kerugian Penurunan Nilai (CKPN). Prudent valuation adjustments in form of capital deduction factor and allowance for impairment losses.	(282.830)	(298.289)	(297.305)	(332.040)



10. Rasio Pengungkit - Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit

Leverage Ratio - Leverage Ratio Compliance Report and Leverage Ratio Calculation Report

(dalam Juta Rupiah | in million Rupiah)

No	Keterangan Description	Tahun 2022 Year 2022			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
12	Penyesuaian lainnya. Other adjustments.	-	-	-	-
13	Total Eksposur dalam Perhitungan Rasio Leverage Total Exposure in Leverage Ratio Calculation	19.710.276	21.525.140	22.699.884	23.485.782

Analisa Kualitatif Qualitative Analysis

Berdasarkan *Unaudited* Laporan Keuangan, Laporan Perhitungan Rasio Pengungkit posisi 31 Desember 2022 Bank Shinhan Indonesia memiliki rasio *leverage* sebesar 19.72%, masih berada diatas ketentuan Otoritas Jasa Keuangan yaitu paling rendah 3%.
Based on the Unaudited Financial Statements, the Leverage Ratio Calculation Report for the position of 31st December, 2022, Bank Shinhan Indonesia has a leverage ratio of 19.72%, still above the determination of the Financial Services Authority's stipulation, which is a minimum of 3%.

Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) On-Balance Sheet Asset Exposure

1	Eksposur Aset dalam Laporan Posisi Keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT. (Nilai <i>gross</i> sebelum dikurangi CKPN) On-Balance Sheet Asset Exposure excluding derivatives and securities financing transactions (SFTs), but including collateral (gross value before deducting allowance for impairment losses)	19.383.524	21.229.575	22.307.616	22.961.883
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan. The added back value for derivative collateral transferred to a counterparty result in a decrease in the total exposure of assets in the balance sheet due to the application of financial accounting standards.	-	-	-	-
3	(Pengurangan atas piutang terkait <i>cash variation margin</i> yang diberikan dalam transaksi derivatif). (Deduction of receivable assets for cash variation margin provided in derivatives transactions).	-	-	-	-
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset). (Adjustments for the carrying value of marketable securities received in SFT exposure recognized as assets).	-	-	-	-
5	(Cadangan Kerugian Penurunan Nilai (CKPN) atas aset tersebut sesuai standar akuntansi keuangan). (Allowance for Impairment Losses to Those Assets in line with financial accounting standard).	(259.280)	(276.743)	(269.938)	(304.136)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan yang mengatur mengenai kewajiban penyediaan modal minimum bank umum). (Assets that have been calculated as a deduction factor for Core Capital as referred to in the Financial Services Authority Regulation concerning the minimum capital requirement for commercial banks).	(23.551)	(21.545)	(27.368)	(27.905)
7	Total Eksposur Aset dalam Laporan Posisi Keuangan (Penjumlahan dari baris 1 sampai dengan baris 6) Total On-Balance Sheet Asset Exposure (Accumulation from 1 to 6 lines)	19.100.693	20.931.287	22.010.310	22.629.842



10. Rasio Pengungkit - Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit
Leverage Ratio - Leverage Ratio Compliance Report and Leverage Ratio Calculation Report

(dalam Juta Rupiah | in million Rupiah)

No	Keterangan Description	Tahun 2022 Year 2022			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
Eksposur Transaksi Derivatif Derivative Exposure Transaction					
8	Nilai <i>Replacement Cost</i> (RC) untuk seluruh transaksi derivatif baik dalam hal terdapat <i>variation margin</i> yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu Value of Replacement Cost (RC) for all derivatives transactions, whether there is a variation margin that meets the requirements or there is an offsetting agreement that meets certain requirements	22.844	952	-	38
9	Nilai penambahan yang merupakan <i>Potential Futures Exposures</i> (PFE) untuk seluruh transaksi derivatif Added value is Potential Futures Exposures for all derivatives transactions	40.113	47.400	41.895	34.083
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui <i>Central Clearing Counterparty</i> (CCP)) (Exceptions for exposure to derivative transactions settled through a Central Clearing Counterparty (CCP))	N/A	N/A	N/A	N/A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjusted effective notional amount of credit derivatives	-	-	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan <i>add-on</i> untuk transaksi penjualan derivatif kredit) (Adjusted effective notional offsets and add-on deductions for credit derivatives)	-	-	-	-
13	Total Eksposur Transaksi Derivatif (Penjumlahan baris 8 sampai dengan baris 12) Total Derivative Exposures Transaction (Accumulation from 8 to 12 line)	62.957	48.352	41.895	34.121
Eksposur <i>Securities Financing Transaction</i> (SFT) Securities Financing Transaction (SFT) Exposure					
14	Nilai tercatat aset SFT secara <i>gross</i> Gross SFT Assets	-	-	-	-
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Netted amount of cash payables and cash receivables)	-	-	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu perhitungan <i>Current Exposure</i> sebagaimana diatur dalam Lampiran I Peraturan Otoritas Jasa Keuangan ini Credit Risk due to counterparty failure related to SFT assets which refers to the calculation of Current Exposure as stipulated in Attachment I of the Financial Services Authority Regulation	-	-	-	-
17	Eksposur sebagai agen SFT Agent transaction exposures	-	-	-	-
18	Total Eksposur SFT (Penjumlahan baris 14 sampai dengan baris 17) Total SFT Exposure (Accumulation from 14 to 17 line)	-	-	-	-
Eksposur Transaksi Rekening Administratif (TRA) Administrative Account Transaction Exposures					
19	Nilai seluruh kewajiban komitmen atau kewajiban kontijensi. Nilai gross sebelum dikurangi CKPN Value of all commitments or contingent obligations. Gross value before deducting allowance for impairment losses	6.124.935	6.201.883	5.870.892	7.495.893
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan Faktor Konversi Kredit (FKK) kemudian dikurangi CKPN) (Adjustment to result of the multiplication between value of the committment obligation or contingent obligation and the Credit Conversion Factor then deducting allowance for impairment losses)	(5.572.294)	(5.650.936)	(5.216.206)	(6.667.329)

10. Rasio Pengungkit - Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit
Leverage Ratio - Leverage Ratio Compliance Report and Leverage Ratio Calculation Report

(dalam Juta Rupiah | in million Rupiah)

No	Keterangan Description	Tahun 2022 Year 2022			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
21	(Cadangan Kerugian Penurunan Nilai (CKPN) atas TRA tersebut sesuai standar akuntansi yang berlaku) (Allowance for Impairment Losses on Administrative Account Transaction is in line with the applicable accounting standards)	(6.016)	(5.446)	(7.007)	(6.745)
22	Total Eksposur Transaksi Rekening Administratif (TRA) (Penjumlahan dari baris 19 sampai dengan baris 21) Total Administrative Account Transaction Exposures (Accumulation from 19 to 21 line)	546.625	545.501	647.679	821.819
Modal dan Total Ekspur Capital and Total Exposure					
23	Modal Inti (Tier 1)	4.525.655	4.542.416	4.557.874	4.630.256
24	Total Ekspur (Penjumlahan baris 7, 13, 18, dan 22) Total Exposure (Accumulation of 7, 13, 18, and 22 line)	19.710.275	21.525.140	22.699.884	23.485.782
Rasio Pengungkit Leverage Ratio					
25	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio, including the impact of adjustments to the temporary exemption from current account placement with Bank Indonesia reserves in order to comply with the statutory reserve requirement (if any)	22,96%	21,10%	20,08%	19,72%
25a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio, not including the impact of adjustments to the temporary exemption from current account placement with Bank Indonesia reserves in order to comply with the statutory reserve requirement (if any)	22,96%	21,10%	20,08%	19,72%
26	Nilai Minimum Rasio Pengungkit Leverage Ratio Minimum Value	3,00%	3,00%	3,00%	3,00%
27	Bantalan terhadap nilai Rasio Leverage Leverage Ratio Buffers	N/A	N/A	N/A	N/A
Pengungkapan Nilai Rata-Rata Disclosures of Mean Values					
28	Nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> , setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>nett</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Mean value of gross SFT assets, after adjustments for sale accounting transactions and netted amounts of associated cash payables and cash receivables in SFT	-	-	-	-
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara <i>gross</i> , setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>nett</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables in SFT	-	-	-	-



10. Rasio Pengungkit - Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit
Leverage Ratio - Leverage Ratio Compliance Report and Leverage Ratio Calculation Report

(dalam Juta Rupiah | in million Rupiah)

No	Keterangan Description	Tahun 2022 Year 2022			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Total Exposure, including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	19.710.275	21.525.140	22.699.884	23.485.781
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Total Exposure, not including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	19.710.275	21.525.140	22.699.884	23.485.781
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Leverage Ratio, including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	22,96%	21,10%	20,08%	19,72%
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Leverage Ratio, not including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets as referred to in line 28	22,96%	21,10%	20,08%	19,72%

Analisis Kualitatif
Qualitative Analysis

Rasio pengungkit PT Bank Shinhan Indonesia pada 31 Desember 2022 adalah 19,72%, menurun 0,36% dari posisi 30 September 2022 disebabkan adanya kenaikan total eksposur sebesar Rp785.898 juta.
Leverage ratio of PT Bank Shinhan Indonesia on 31st December 2022 was 19.72%, a decrease of 0.36% from the position of 30th September 2022 due to an increase in total exposure of IDR785,898 million.



11.a. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Disclosure of Net Receivables by Region - Bank Only

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022					
		Tagihan Bersih Berdasarkan Wilayah Net Receivables Based on Region					
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	4.758.208	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	1.270.833	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	1.545.040	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	37.869	-	1.048	1.123	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	8.467	-		-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	1.672	-	10.170	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	6.232	626.234	-	1.654	5.478	
9	Tagihan kepada Korporasi Receivables on Corporate	88.918	13.941.768	-	52.460	52.510	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	238.094	-	41.206	-	
11	Aset Lainnya Other Assets	-	711.634	-	-	-	
TOTAL		95.150	23.139.819	-	106.539	59.111	



Posisi 31 Desember 2021 Position as of 31 st December 2021									
Tagihan Bersih Berdasarkan Wilayah Net Receivables Based on Region									
	Nusa Tenggara Barat West Nusa Tenggara	Total	Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat West Nusa Tenggara	Total
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(16)
-	4.758.208	-	2.348.940	-	-	-	-	-	2.348.940
-	1.270.833	-	1.373.759	-	-	-	-	-	1.373.759
-	-	-	-	-	-	-	-	-	-
-	1.545.040	-	1.350.412	-	-	-	-	-	1.350.412
-	40.040	-	50.497	-	1.798	1.205	23	-	53.523
-	8.467	-	11.449	-	-	-	-	-	11.449
374	12.216	-	3.283	-	33.786	-	402	-	37.471
2.808	642.406	-	260.446	-	367	34	4.205	-	265.051
34.643	14.170.299	45.175	11.398.359	-	64.662	69.111	42.254	-	11.619.562
21.227	300.527	-	354.562	-	13.859	-	20.355	-	388.777
-	711.634	-	710.444	-	-	-	-	-	710.444
59.052	23.459.670	45.175	17.862.150	-	114.473	70.349	67.240	-	18.159.388



11.b. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables by Region - Bank Consolidated with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022					
		Tagihan Bersih Berdasarkan Wilayah Net Receivables Based on Region					
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	
11	Aset Lainnya Other Assets	-	-	-	-	-	
TOTAL		-	-	-	-	-	

[illegible]



12.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Disclosure of Net Receivables Based on the Remaining Term of Contract-Bank Only

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022						
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contractual Maturity						
		< 1 tahun year	> 1 thn s.d. 3 thn > 1 years until 3 years	> 3 thn s.d. 5 thn > 3 years until 5 years	> 5 thn > 5 years	Non Kontraktual Non- Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	3.006.307	1.133.458	377.529	240.915	-	4.758.208	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	408.486	308.050	207.418	346.879	-	1.270.833	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	1.545.040	-	-	-	-	1.545.040	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	1.781	2.579	4.336	31.345	-	40.040	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	8.467	-	-	-	-	8.467	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	47	842	11.328	-	12.216	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	279.313	217.969	68.956	76.168	-	642.406	
9	Tagihan kepada Korporasi Receivables on Corporate	8.606.457	2.561.807	1.615.693	1.386.342	-	14.170.299	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	159.783	36.126	2.481	102.137	-	300.527	
11	Aset Lainnya Other Assets	-	-	-	-	711.634	711.634	
TOTAL		14.015.634	4.260.035	2.277.254	2.195.113	711.634	23.459.670	



	Posisi 31 Desember 2021 Position as of 31 st December 2021						
	Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contractual Maturity						
	< 1 tahun year	> 1 thn s.d. 3 thn > 1 years until 3 years	> 3 thn s.d. 5 thn > 3 years until 5 years	> 3 thn s.d. 5 thn > 3 years until 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
	(9)	(10)	(11)	(11)	(12)	(13)	(14)
	620.943	882.535	679.944	679.944	165.516	-	2.348.940
	1.373.759	-	-	-	-	-	1.373.759
	-	-	-	-	-	-	-
	1.169.506	180.906	-	-	-	-	1.350.412
	30.917	885	3.582	3.582	18.139	-	53.523
	11.449	-	-	-	-	-	11.449
	80	364	1.320	1.320	35.708	-	37.471
	238.949	18.934	3.041	3.041	4.127	-	265.051
	10.353.850	300.506	281.050	281.050	684.155	-	11.619.562
	360.828	20.903	-	-	7.046	-	388.777
	-	-	-	-	-	710.444	710.444
	14.160.282	1.405.033	968.938	968.938	914.691	710.444	18.159.387



12.b. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables Based on the Remaining Term of the Contract - Bank Consolidated with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022						
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contractual Maturity						
		< 1 tahun year	> 1 thn s.d. 3 thn > 1 years until 3 years	> 3 thn s.d. 5 thn > 3 years until 5 years	> 5 thn > 5 years	Non Kontraktual Non- Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	
11	Aset Lainnya Other Assets	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	-	



	Posisi 31 Desember 2021 Position as of 31 st December 2021						
	Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contractual Maturity						
	< 1 tahun year	> 1 thn s.d. 3 thn > 1 years until 3 years	> 3 thn s.d. 5 thn > 3 years until 5 years	> 3 thn s.d. 5 thn > 3 years until 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
	(9)	(10)	(11)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-



13.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Net Receivables Based on Economic Sector - Bank Only

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks	
(1)	(2)	(3)	(4)	(5)	(6)	
	Posisi 31 Desember 2022 Position as of 31 st December 2022					
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	308.050	-	-	
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	
3	Industri pengolahan Manufacturing	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	163.819	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	
6	Konstruksi Construction	-	432.531	-	-	
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	-	-	-	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	232.523	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Drink	-	-	-	-	
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	4.758.208	133.910	-	1.545.040	
12	Real Estat Real Estate	-	-	-	-	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Mandatory Government Administration, Defense, and Social Security	-	-	-	-	
16	Pendidikan Education	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	



(dalam jutaan rupiah | in IDR million)

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai Pensiunan Employee Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	-	-	-	749	1.022.752	471	-
	-	-	-	-	153.822	19.285	-
	-	-	-	2.829	7.241.798	119.063	-
	-	-	-	-	513.922	-	-
	-	-	-	167	-	-	-
	-	-	-	1.741	156.619	6.300	-
	-	-	-	8.318	1.622.450	57.536	-
	-	-	-	497	130.489	-	-
	-	8.467	-	306	276.539	-	-
	-	-	-	20	136.301	15.000	-
	-	-	-	137.943	2.460.408	16.316	-
	-	-	-	460	263.553	19.400	-
	-	-	-	-	29.188	13.583	-
	-	-	-	144	29.324	-	-
	-	-	-	-	-	-	-
	-	-	-	47	-	-	-
	-	-	-	299	5.484	4.286	-
	-	-	-	-	108.883	-	-
	-	-	-	163	641	929	-



13.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Net Receivables Based on Economic Sector - Bank Only

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as an Employer	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra - International Agencies	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-
23	Lainnya Others	-	-	-	-
TOTAL		4.758.208	1.270.833	-	1.545.040
Posisi 31 Desember 2021 Position as of 31 st December 2022					
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	313.035	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-
3	Industri pengolahan Manufacturing	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	245.216	-	-
6	Konstruksi Construction	-	-	-	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	447.111	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Drink	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	184.734	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	2.348.940	183.664	-	1.350.412
12	Real Estat Real Estate	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-



(dalam jutaan rupiah | in IDR million)

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai Pensiunan Employee Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	40.040	-	12.216	488.724	18.125	28.358	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	711.634
	40.040	8.467	12.216	642.406	14.170.299	300.527	711.634
	-	-	-	928	333.024	484	-
	-	-	-	-	698	-	-
	-	-	-	4.247	6.052.179	141.926	-
	-	-	-	-	37.200	-	-
	-	-	-	46	917.899	345	-
	-	-	-	-	-	-	-
	-	-	-	1.048	100.101	6.358	-
	-	-	-	14.745	1.257.167	122.415	-
	-	11.449	-	806	90.950	4.168	-
	-	-	-	496	182.160	-	-
	-	-	-	4.052	1.911.797	15.000	-
	-	-	-	-	-	-	-
	-	-	-	471	564.513	83.199	-



13.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Net Receivables Based on Economic Sector - Bank Only

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Mandatory Government Administration, Defense, and Social Security	-	-	-	-
16	Pendidikan Education	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as an Employer	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra - International Agencies	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-
23	Lainnya Others	-	-	-	-
TOTAL		2.348.940	1.373.759	-	1.350.412



(dalam jutaan rupiah | in IDR million)

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai Pensiunan Employee Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	-	-	-	10	-	-	-
	-	-	-	-	-	-	-
	-	-	-	448	10.295	-	-
	-	-	-	241	-	-	-
	-	-	-	930	142.152	929	-
	-	-	-	619	-	220	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	53.523	-	37.471	235.963	19.426	13.732	-
	-	-	-	-	-	-	710.444
	53.523	11.449	37.471	265.051	11.619.562	388.777	710.444



13.b. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables Based on Economic Sector - Bank Consolidated with Subsidiaries

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks
(1)	(2)	(3)	(4)	(5)	(6)
	Posisi 31 Desember 2022 Position as of 31 st December 2022				
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-
3	Industri pengolahan Manufacturing	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of electricity, gas, steam/hot water and cold air	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-
6	Konstruksi Construction	-	-	-	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	-	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Drink	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-
12	Real Estat Real Estate	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Mandatory Government Administration, Defense, and Social Security	-	-	-	-
16	Pendidikan Education	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-

(dalam jutaan rupiah | in IDR million)

[illegible]



13.b. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables Based on Economic Sector - Bank Consolidated with Subsidiaries

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as an Employer	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra - International Agencies	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-
23	Lainnya Others	-	-	-	-
TOTAL		-	-	-	-
Posisi 31 Desember 2021 Position as of 31 st December 2022					
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-
3	Industri pengolahan Manufacturing	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-
6	Konstruksi Construction	-	-	-	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	-	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum Provision of Accommodation and Provision of Food and Drink	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-
12	Real Estat Real Estate	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-

[illegible]



13.b. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables Based on Economic Sector - Bank Consolidated with Subsidiaries

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Mandatory Government Administration, Defense, and Social Security	-	-	-	-
16	Pendidikan Education	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as an Employer	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra - International Agencies	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-
23	Lainnya Others	-	-	-	-
TOTAL		-	-	-	-



(dalam jutaan rupiah | in IDR million)

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai Pensiunan Employee Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	Tagihan kepada Korporasi Receivables on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-



14.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Disclosure of Receivables and Provisioning Based on Region - Bank Only

No.	Keterangan Description	Posisi 31 Desember 2022 Position as of 31 st December 2022					
		Wilayah Region					
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	
(1)	(2)	(3)	(4)	(5)	(7)	(8)	
1	Tagihan Receivables	95.150	23.139.819	-	106.539	59.111	
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Receivables with improving and worsening credit risk (Stage 2 and Stage 3)	42.998	4.497.156	-	64.227	52.510	
	a. Belum jatuh tempo Non Past Due	42.998	4.033.070	-	23.020	52.510	
	b. Telah jatuh tempo Past Due	-	464.086	-	41.206	-	
3	CKPN - Stage 1 Allowance for Impairment Losses - Stage 1	120	22.087	-	169	15	
4	CKPN - Stage 2 Allowance for Impairment Losses - Stage 2	85	42.524	-	123	1.868	
5	CKPN - Stage 3 Allowance for Impairment Losses - Stage 3	-	195.533	-	19.549	-	
6	Tagihan yang dihapus buku Written - Off Receivables	-	10.518	-	-	-	

14.b. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Receivables and Allowances by Region - Bank Consolidated and Subsidiaries

No.	Keterangan Description	Posisi 31 Desember 2022 Position as of 31 st December 2022					
		Wilayah Region					
		Sumatera	Jawa	Kalimantan	Sulawesi	Bali	
(1)	(2)	(3)	(4)	(5)	(7)	(8)	
1	Tagihan Receivables	-	-	-	-	-	
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Receivables with improving and worsening credit risk (Stage 2 and Stage 3)	-	-	-	-	-	
	a. Belum jatuh tempo Non Past Due	-	-	-	-	-	
	b. Telah jatuh tempo Past Due	-	-	-	-	-	
3	CKPN - Stage 1 Allowance for Impairment Losses - Stage 1	-	-	-	-	-	
4	CKPN - Stage 2 Allowance for Impairment Losses - Stage 2	-	-	-	-	-	
5	CKPN - Stage 3 Allowance for Impairment Losses - Stage 3	-	-	-	-	-	
6	Tagihan yang dihapus buku Written - Off Receivables	-	-	-	-	-	



(dalam jutaan rupiah | in IDR million)

			Posisi 31 Desember 2021 Position as of 31 st December 2021						
			Wilayah Region						
	Nusa Tenggara Barat West Nusa Tenggara	Total	Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat West Nusa Tenggara	Total
(9)	(10)		(11)	(12)	(13)	(14)	(15)	(16)	(17)
59,052	23,459,670		45,175	17,862,150	-	114,473	70,349	67,240	18,159,388
40,038	4,696,929		-	5,030,268	-	36,015	52,510	43,531	5,162,325
18,811	4,170,409		-	4,540,981	-	22,156	52,510	23,176	4,638,822
21,227	526,520		-	489,287		13,859	-	20,355	523,502
106	22,497		114	25,509	-	200	62	127	26,011
214	44,814		-	69,193	-	540	2,402	200	72,336
5,192	220,274		-	146,722	-	4,555	-	5,553	156,831
	10,518		-	159,997	-	-	-	-	159,997

(dalam jutaan rupiah | in IDR million)

			Posisi 31 Desember 2021 Position as of 31 st December 2021						
			Wilayah Region						
	Nusa Tenggara Barat West Nusa Tenggara	Total	Sumatera	Jawa	Kalimantan	Sulawesi	Bali	Nusa Tenggara Barat West Nusa Tenggara	Total
(9)	(10)		(11)	(12)	(13)	(14)	(15)	(16)	(17)
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-



15.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Disclosure of Receivables and Provisions Based on Economic Sector - Bank Only

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due
(1)	(2)	(3)	(4)	(5)
	Posisi 31 Desember 2022 Position as of 31 st December 2022			
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	1.332.022	308.050	471
2	Pertambangan dan Penggalian Mining and Quarrying	173.107	-	19.285
3	Industri pengolahan Manufacturing	7.363.690	1.836.637	119.063
4	Pengadaan Listrik, Gas, Uap Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam Hot Water and Cold Air	677.740	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	167	-	-
6	Konstruksi Construction	597.190	241.840	6.300
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	1.688.304	394.749	283.529
8	Pengangkutan dan Pergudangan Transportation and Warehousing	363.510	45.564	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accomodation and Provision of Food and Drink	285.312	93.090	-
10	Informasi dan Komunikasi Information and Communication	151.321	-	15.000
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	9.051.825	884.529	16.316
12	Real Estat Real Estate	283.413	210.810	19.400
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	42.771	22.453	13.583
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports	29.468	5.562	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Mandatory Government Administration, Defense, and Social Security	-	-	-
16	Pendidikan Education	47	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	10.070	-	4.286
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	108.883	108.883	-
19	Aktivitas Jasa Lainnya Other Service Activities	1.733	-	929
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as an Employer	587.463	18.244	28.358
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra - International Agencies	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-
23	Lainnya Others	711.634	-	-
Total		23.459.670	4.170.409	526.520



(dalam jutaan rupiah| in IDR million)

	Cadangan kerugian penurunan nilai (CKPN) - <i>Stage 1</i> Allowance for Impairment Losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - <i>Stage 2</i> Allowance for Impairment Losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - <i>Stage 3</i> Allowance for Impairment Losses - Stage 4	Tagihan yang dihapus buku Written - off Receivables
	(6)	(7)	(6)	(8)
	2.454	1.596	182	-
	301	-	4.422	-
	10.022	25.293	40.926	-
	1.614	-	-	-
	1	-	-	-
	785	1.485	1.403	-
	3.285	3.610	134.628	-
	262	7.645	-	-
	457	391	-	-
	333	-	2.707	-
	1.745	2.312	9.879	-
	152	1.425	4.420	-
	29	54	3.384	-
	23	23	-	-
	-	-	-	-
	0	-	-	-
	48	-	752	-
	-	392	-	-
	2	-	192	-
	980	589	17.379	10.518
	-	-	-	-
	-	-	-	-
	-	-	-	-
	22.497	44.814	220.274	10.518



15.b. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Receivables and Provisions Based on Economic Sector - Bank Consolidated with Subsidiaries

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due	
(1)	(2)	(3)	(4)	(5)	
	Posisi 31 Desember 2022 Position as of 31 st December 2022				
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	
3	Industri pengolahan Manufacturing	-	-	-	
4	Pengadaan Listrik, Gas, Uap Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam Hot Water and Cold Air	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	
6	Konstruksi Construction	-	-	-	
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance	-	-	-	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accomodation and Provision of Food and Drink	-	-	-	
10	Informasi dan Komunikasi Information and Communication	-	-	-	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	
12	Real Estat Real Estate	-	-	-	
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Mandatory Government Administration, Defense, and Social Security	-	-	-	
16	Pendidikan Education	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activities as an Employer	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra - International Agencies	-	-	-	
22	Bukan Lapangan Usaha Non Business Field	-	-	-	
23	Lainnya Others	-	-	-	
Total		-	-	-	

163



16.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual
Disclosure of Movement Details of Allowance for Impairment Losses - Bank Only

(dalam jutaan rupiah | in IDR million)

No.	Keterangan Description	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
1	Saldo awal CKPN Beginning balance of allowance for impairment losses	26.011	72.354	156.813	62.033	24.197	197.222
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Additional/reversal allowance for impairment losses during the year (net)						
2.a	Pembentukan CKPN pada periode berjalan Establishment of allowance for impairment losses during the year	11.645	7.698	122.422	1.538	65.125	129.942
2.b	Pemulihan CKPN pada periode berjalan Recovery of allowance for impairment losses during the year	16.161	37.234	52.642	37.006	16.943	135.362
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used to cover written off receivables during the year			11.218	-	25	34.971
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other additional (reversal) allowance during the year	1.002	1.997	4.899	555	-	-
Saldo akhir CKPN Ending Balance of Allowance for Impairment Losses		22.497	44.814	220.274	26.011	72.354	156.831



16.b. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Details of Movement in Allowance for Impairment Losses - Bank Consolidated with Subsidiaries

(dalam jutaan rupiah | in IDR million)

No.	Keterangan Description	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(6)	(8)	(9)
1	Saldo awal CKPN Beginning balance of allowance for impairment losses	-	-	-	-	-	-
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Additional/reversal allowance for impairment losses during the year (net)						
2.a	Pembentukan CKPN pada periode berjalan Establishment of allowance for impairment losses during the year	-	-	-	-	-	-
2.b	Pemulihan CKPN pada periode berjalan Recovery of allowance for impairment losses during the year	-	-	-	-	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used to cover written off receivables during the year	-	-	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other additional (reversal) allowance during the year	-	-	-	-	-	-
Saldo akhir CKPN Ending Balance of Allowance for Impairment Losses		-	-	-	-	-	-



17.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables based on Portfolio Categories and Ratings - Bank Only

Posisi 31 Desember 2022
Position 31st December 2022

	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agency	Peringkat Jangka panjang Long-term Rating					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities		-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institution		-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks		-	-	917.927	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by Residential Property		-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by Commercial Real Estate		-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans		-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables to Micro, Small Enterprises and Retail Portfolio		-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables		-	-	-	-	-	
11	Aset Lainnya Other Assets		-	-	-	-	-	
TOTAL			-	-	917.927	-	-	



(dalam jutaan rupiah | in IDR million)

Tagihan Bersih Net Receivables								
			Peringkat Jangka Pendek Short-term Rating				Tanpa Peringkat Without Rating	Total
	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3 (idn) Less than F3 (idn)		
	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	4.758.208	4.758.208
	-	-	-	-	-	-	1.270.833	1.270.833
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	627.113	1.545.040
	-	-	-	-	-	-	40.040	40.040
	-	-	-	-	-	-	8.467	8.467
	-	-	-	-	-	-	12.216	12.216
	-	-	-	-	-	-	642.406	642.406
	-	-	-	-	-	-	14.170.299	14.170.299
	-	-	-	-	-	-	300.527	300.527
	-	-	-	-	-	-	711.634	711.634
	-	-	-	-	-	-	22.541.744	23.459.670



17.b. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables Based on Portfolio Category and Rating Scale - Bank Consolidates with Subsidiaries

Posisi 31 Desember 2022
Position 31st December 2022

(1)	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agency	Peringkat Jangka panjang Long-term Rating					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables on sovereigns		-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities		-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institution		-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks		-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by Residential Property		-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by Commercial Real Estate		-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans		-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables		-	-	-	-	-	
11	Aset Lainnya Other Assets		-	-	-	-	-	
TOTAL			-	-	-	-	-	



(dalam jutaan rupiah | in IDR million)

Tagihan Bersih Net Receivables								
			Peringkat Jangka Pendek Short-term Rating				Tanpa Peringkat Without Rating	Total
	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3 (idn) Less than F3 (idn)		
	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-



17.b. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables based on Portfolio Categories and Ratings - Bank only

Posisi 31 Desember 2021
Position 31st December 2021

	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agency	Peringkat Jangka panjang Long-term Rating					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA- (idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables on sovereigns		-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities		-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institution		-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks		-	-	777.602	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by Residential Property		-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by Commercial Real Estate		-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans		-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables		-	-	-	-	-	
11	Aset Lainnya Other Assets		-	-	-	-	-	
TOTAL					777.602	-	-	



(dalam jutaan rupiah | in IDR million)

Tagihan Bersih Net Receivables								
			Peringkat Jangka Pendek Short-term Rating				Tanpa Peringkat Without Rating	Total
	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3 (idn) Less than F3 (idn)		
	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	2.348.940	2.348.940
	-	-	-	-	-	-	1.373.759	1.373.759
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	572.810	1.350.412
	-	-	-	-	-	-	53.523	53.523
	-	-	-	-	-	-	11.449	11.449
	-	-	-	-	-	-	37.471	37.471
	-	-	-	-	-	-	265.051	265.051
	-	-	-	-	-	-	11.619.562	11.619.562
	-	-	-	-	-	-	388.777	388.777
	-	-	-	-	-	-	710.444	710.444
	-	-	-	-	-	-	17.381.786	18.159.388



18.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impact - Bank Only

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022										ATMR	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Mitigation Impacts												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
A	Eksposur Laporan Posisi Keuangan Exposure on Balance Sheet													
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	3.133.646	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	1.227.917	613.958	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	1.545.040	497.142	-	
5	Kredit Beragun Rumah Tinggal Loans secured by Residential Property	-	-	-	-	-	-	-	-	-	40.040	14.014	-	
6	Kredit Beragun Properti Komersial Loans secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	8.467	8.467	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	12.216	6.108	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	1.301	-	-	-	-	-	-	-	-	575.894	431.921	-	
9	Tagihan kepada Korporasi Receivables on Corporate	95.349	-	-	-	-	-	-	-	-	13.354.514	13.354.514	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	300.527	449.469	-	
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	711.634	841.241	-	
Total Eksposur Laporan Posisi Keuangan Total Exposure on Balance Sheet		96.650	-	-	-	-	-	-	-	-	20.909.895	16.216.833	-	
B	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Commitments/Contingencies Exposure for Off Balance Sheet Transactions													
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	42.916	21.458	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	



(dalam jutaan rupiah | in IDR million)

	Posisi 31 Desember 2021 Position as of 31 st December 2021										ATMR	Beban Modal Capital Charge
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Mitigation Impacts											
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	-	-	-	-	-	-	-	-	-	2.348.940	-	-
	-	-	-	-	-	-	-	-	-	1.329.616	664.808	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	1.350.412	441.925	-
	-	-	-	-	-	-	-	-	-	53.523	18.733	-
	-	-	-	-	-	-	-	-	-	11.449	11.449	-
	-	-	-	-	-	-	-	-	-	37.471	18.736	-
	1.966	-	-	-	-	-	-	-	-	260.819	195.615	-
	148.728	-	-	-	-	-	-	-	-	10.931.403	10.931.403	-
	-	-	-	-	-	-	-	-	-	388.777	579.696	-
	-	-	-	-	-	-	-	-	-	710.444	839.191	-
	150.694	-	-	-	-	-	-	-	-	17.422.854	13.701.556	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	44.143	22.072	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-



18.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impact - Bank Only

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022										ATMR	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Mitigation Impacts												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
5	Kredit Beragun Rumah Tinggal Loans secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	65.212	48.909	-	
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	720.436	720.436	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
Total Eksposur Transaksi Rekening Administratif Total Exposure for Off Balance Sheet Transactions		-	-	-	-	-	-	-	-	-	828.564	790.803	-	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan Exposure on Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	1.624.562	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	
Total Exposure Counterparty Credit Risk		-	-	-	-	-	-	-	-	-	1.624.562	-	-	



(dalam jutaan rupiah | in IDR million)

	Posisi 31 Desember 2021 Position as of 31 st December 2021										ATMR	Beban Modal Capital Charge
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Mitigation Impacts											
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	445	-	-	-	1.821	1.588	
	-	-	-	-	-	250	-	-	-	539.180	539.305	
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	695	-	-	-	585.144	562.965	
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

18.b. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impact - Bank Consolidates with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022										ATMR	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Mitigation Impacts												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
A	Eksposur Laporan Posisi Keuangan Exposure on Balance Sheet													
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur Laporan Posisi Keuangan Total Exposure on Balance Sheet		-	-	-	-	-	-	-	-	-	-	-	-	-
B	Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif Commitments/Contingencies Exposure for Off Balance Sheet Transactions													
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-

18.b. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Konsolidasi dengan Perusahaan Anak
 Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impact - Bank Consolidates with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022										ATMR	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Mitigation Impacts												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
Total Eksposur Transaksi Rekening Administratif Total Exposure for Off Balance Sheet Transactions		-	-	-	-	-	-	-	-	-	-	-	-	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan Exposure on Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	
Total Exposure Counterparty Credit Risk		-	-	-	-	-	-	-	-	-	-	-	-	

179



19.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Exposure which is secured by				Bagian Yang Tidak Dijamin Unsecured Exposure	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
A	Eksposur Laporan Posisi Keuangan Exposure on Balance Sheet							
1	Tagihan Kepada Pemerintah <i>Receivables on Sovereigns</i>	3.133.646	-	-	-	-	3.133.646	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on Public Sector Entities</i>	1.227.917	-	-	-	-	1.227.917	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables on Banks</i>	1.545.040	-	-	-	-	1.545.040	
5	Kredit Beragun Rumah Tinggal <i>Loans secured by Residential Property</i>	40.040	-	-	-	-	40.040	
6	Kredit Beragun Properti Komersial <i>Loan secured by Commercial Real Estate</i>	8.467	-	-	-	-	8.467	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	12.216	-	-	-	-	12.216	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on Micro, Small Business & Retail Portfolio</i>	577.195	1.301	-	-	-	575.894	
9	Tagihan kepada Korporasi <i>Receivables on Corporate</i>	13.449.863	95.349	-	-	-	13.354.514	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	300.527	-	-	-	-	300.527	
11	Aset Lainnya <i>Other Assets</i>	711.634	-	-	-	-	711.634	
Total Eksposur Laporan Posisi Keuangan Total Exposure on Balance Sheet		21.006.545	96.650	-	-	-	20.909.895	
B	Eksposur Transaksi Rekening Administratif Exposure for Off Balance Sheet Transactions							
1	Tagihan Kepada Pemerintah <i>Receivables on Sovereigns</i>	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on Public Sector Entities</i>	42.916	-	-	-	-	42.916	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables on Banks</i>	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal <i>Loans secured by Residential Property</i>	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial <i>Loan secured by Commercial Real Estate</i>	-	-	-	-	-	-	



(dalam jutaan rupiah | in IDR million)

Posisi 31 Desember 2021 Position as of 31 st December 2021						
	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Exposure which is secured by				Bagian Yang Tidak Dijamin Unsecured Exposure
		Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)- [(10)+(11)+(12)+(13)]
	-	-	-	-	-	-
	2.348.940	-	-	-	-	2.348.940
	1.329.616	-	-	-	-	1.329.616
	-	-	-	-	-	-
	1.350.412	-	-	-	-	1.350.412
	53.523	-	-	-	-	53.523
	11.449	-	-	-	-	11.449
	37.471	-	-	-	-	37.471
	262.785	1.966	-	-	-	260.819
	11.080.131	148.728	-	-	-	10.931.403
	388.777	-	-	-	-	388.777
	710.444	-	-	-	-	710.444
	17.573.548	150.694				17.422.854
	-	-	-	-	-	-
	44.143	-	-	-	-	44.143
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-



19.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Exposure which is secured by				Bagian Yang Tidak Dijamin Unsecured Exposure	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	65.212	-	-	-	-	65.212	
9	Tagihan kepada Korporasi Receivables on Corporate	720.436	-	-	-	-	720.436	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	
Total Eksposur Transaksi Rekening Administratif Total Exposure for Off Balance Sheet Transaction		828.564	-	-	-	-	828.564	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan Exposure on Counterparty Credit Risk							
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	1.624.562	-	-	-	-	1.624.562	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	
Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Total Counterparty Credit Risk Exposure		1.624.562	-	-	-	-	1.624.562	
TOTAL (A+B+C)		23.459.671	96.650	-	-	-	23.363.021	



(dalam jutaan rupiah | in IDR million)

Posisi 31 Desember 2021 Position as of 31 st December 2021						
	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Exposure which is secured by				Bagian Yang Tidak Dijamin Unsecured Exposure
		Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)- [(10)+(11)+(12)+(13)]
	-	-	-	-	-	-
	2.266	445	-	-	-	1.821
	539.430	250	-	-	-	539.180
	-	-	-	-	-	-
	585.840	695	-	-	-	585.144
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	18.159.388	151.389	-	-	-	18.007.998



19.b. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Consolidates with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Exposure which is secured by				Bagian Yang Tidak Dijamin Unsecured Exposure	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
A	Eksposur Laporan Posisi Keuangan Exposure on Balance Sheet							
1	Tagihan Kepada Pemerintah <i>Receivables on Sovereigns</i>	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables on Banks</i>	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal <i>Loans secured by Residential Property</i>	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial <i>Loan secured by Commercial Real Estate</i>	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-	-	
9	Tagihan kepada Korporasi <i>Receivables on Corporate</i>	-	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	-	-	
Total Eksposur Laporan Posisi Keuangan Total Exposure on Balance Sheet		-	-	-	-	-	-	
B	Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Adminsitratif Commitments/Contingencies Exposure for Off Balance Sheet Transactions							
1	Tagihan Kepada Pemerintah <i>Receivables on Sovereigns</i>	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables on Banks</i>	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal <i>Loans secured by Residential Property</i>	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial <i>Loan secured by Commercial Real Estate</i>	-	-	-	-	-	-	

(dalam jutaan rupiah | in IDR million)

[illegible]



19.b. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Konsolidasi dengan Perusahaan Anak
Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Consolidates with Subsidiaries

No.	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Exposure which is secured by				Bagian Yang Tidak Dijamin Unsecured Exposure	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	
Total Eksposur Transaksi Rekening Administratif Total Exposure for Off Balance Sheet Transaction		-	-	-	-	-	-	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan Exposure on Counterparty Credit Risk							
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	
Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Total Counterparty Credit Risk Exposure		-	-	-	-	-	-	
TOTAL (A+B+C)		-	-	-	-	-	-	

(dalam jutaan rupiah | in IDR million)

[illegible]

20. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Konsolidasi dengan Perusahaan Anak

Calculation Disclosure of the Standardized Approach of Credit Risk Weighted Assets Consolidated

20.1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi

Asset Exposures in the Balance Sheet, except securitization exposures

(dalam jutaan rupiah | in IDR million)

No	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Receivables on Sovereigns	3.133.646	-	-	2.348.940	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables on Indonesia Sovereigns	3.133.646	-	-	2.348.940	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	1.227.917	613.958	613.958	1.329.616	664.808	664.808
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank Receivables on Banks	1.545.040	497.142	497.142	1.350.412	441.926	441.926
a.	Tagihan Jangka Pendek Short Term Receivables	917.927	183.585	183.585	777.602	155.520	155.520
b.	Tagihan Jangka Panjang Long Term Receivables	627.113	313.557	313.557	572.810	286.405	286.405
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	40.040	14.014	14.014	53.523	18.733	18.733
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	8.467	8.467	8.467	11.449	11.449	11.449
7.	Kredit Pegawai atau Pensiunan Employee/Pensioner Loans	12.216	6.108	6.108	37.471	18.736	18.736
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	577.195	432.896	431.921	262.785	197.089	195.615
9.	Tagihan Kepada Korporasi Receivables on Corporate	13.449.863	13.449.863	13.354.514	11.080.131	11.080.131	10.931.403
10.	Tagihan Yang Telah Jatuh Tempo Past Due Receivables	300.527	449.469	449.469	388.777	579.696	579.696
a.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	2.644	2.644	2.644	6.938	6.938	6.938
b.	Selain Kredit Beragun Rumah Tinggal In Addition to Loans Secured by Residential Property	297.883	446.825	446.825	381.839	572.758	572.758
11.	Aset Lainnya Other Assets	711.634	-	841.241	710.445	-	839.191
a.	Uang tunai, emas, dan <i>commemorative coin</i> Cash, Gold and Commemorative Coin	48.285	-	-	50.110	-	-
b.	Penyertaan (selain yang menjadi faktor pengurang modal) Investment (in addition to being a deduction factor for capital)	-	-	-	-	-	-
1)	Penyertaan modal sementara dalam rangka restrukturisasi kredit Temporary capital investment in the context of credit restructuring	-	-	-	-	-	-



20.1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi

Asset Exposures in the Balance Sheet, except securitization exposures

(dalam jutaan rupiah | in IDR million)

No	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2)	Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa Investment in financial companies that are not listed on the stock exchange	-	-	-	-	-	-
3)	Penyertaan kepada perusahaan keuangan yang terdaftar di bursa Investment in financial companies listed on the stock exchange	-	-	-	-	-	-
c.	Aset tetap dan inventaris neto Fixed Assets and Net Inventory	147.236	-	147.236	164.711	-	164.711
d.	Agunan Yang Diambil Alih (AYDA) Foreclosed Assets	355.784	-	533.677	357.714	-	536.571
e.	Antar kantor neto Net Interbranch Assets	-	-	-	-	-	-
f.	Lainnya Others	160.329	-	160.329	137.910	-	137.910
TOTAL		21.006.544	15.471.917	16.216.833	17.573.548	13.012.567	13.701.556

20.2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi

Commitments/Contingencies Exposures for Administrative Account Transactions, except securitization exposures

(dalam jutaan rupiah | in IDR million)

No	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables on Indonesia Sovereigns	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	42.916	21.458	21.458	44.143	22.072	22.072
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short Term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long Term Receivables	-	-	-	-	-	-
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-



20.2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi
Commitments/Contingencies Exposures for Administrative Account Transactions, except securitization exposures

(dalam jutaan rupiah | in IDR million)

No	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7.	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	65.212	48.909	48.909	2.266	1.700	1.588
9.	Tagihan Kepada Korporasi Receivables on Corporate	720.436	720.436	720.436	539.430	539.430	539.305
10.	Tagihan Yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
a.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
b.	Selain Kredit Beragun Rumah Tinggal In Addition to Loans Secured by Residential Property	-	-	-	-	-	-
TOTAL		828.564	790.803	790.803	585.840	563.202	562.965

20.3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)
Exposure that causing Credit Risk due to Counterparty Credit Risk

(dalam jutaan rupiah | in IDR million)

No	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Receivables on Sovereigns	1.624.562	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables on Indonesia Sovereigns	1.624.562	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short Term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long Term Receivables	-	-	-	-	-	-



20.3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)
Exposure that causing Credit Risk due to Counterparty Credit Risk

(dalam jutaan rupiah | in IDR million)

No	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
TOTAL		1.624.562	-	-	-	-	-

20.4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)
Exposure that causing Credit Risk due to Settlement Risk

(dalam jutaan rupiah | in IDR million)

No	Jenis Transaksi Type of Transaction	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	<i>Delivery versus payment</i>	-	-	-	-	-	-
a.	Beban Modal 8% (5-15 hari) Capital Charge 8% (5-15 days)	-	-	-	-	-	-
b.	Beban Modal 50% (16-30 hari) Capital Charge 50% (16-30 days)	-	-	-	-	-	-
c.	Beban Modal 75% (31-45 hari) Capital Charge 75% (31-45 days)	-	-	-	-	-	-
d.	Beban Modal 100% (lebih dari 45 hari) Capital Charge 100% (more than 45 days)	-	-	-	-	-	-
2.	<i>Non-delivery versus payment</i>	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-



20.5. Eksposur Sekuritisasi Exposure of Securitization

(dalam jutaan rupiah | in IDR million)

No	Jenis Transaksi Type of Transaction	Posisi 31 Desember 2022 Position as of 31 st December 2022		Posisi 31 Desember 2021 Position as of 31 st December 2021	
		Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode <i>External Rating Base Approach</i> (ERBA) RWA for Securitization Exposure calculated using External Rating Base	-	-	-	-
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode <i>Standardized Approach</i> (SA) RWA for Securitization Exposure calculated using Standardized Approach (SA)	-	-	-	-
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama Securitization Exposure which is the Main Deduction Factor for Core Capital	-	-	-	-
TOTAL		-	-	-	-

20.6. Eksposur Derivatif Exposure on Derivative

(dalam jutaan rupiah | in IDR million)

No	Kategori Portofolio Portfolio Category	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia Receivables on Indonesia Sovereigns	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain Receivables on Others Sovereigns	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-
a.	Tagihan Jangka Pendek Short Term Receivables	-	-	-	-	-	-
b.	Tagihan Jangka Panjang Long Term Receivables	-	-	-	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi Receivables on Corporate	9.453,57	-	9.453,57	53.686,06	-	53.686,06
7.	Eksposur tertimbang dari <i>Credit Valuation Adjustment</i> CVA risk weighted assets	-	-	-	-	-	-
TOTAL		9.453,57	-	9.453,57	53.686,06	-	53.686,06

20.7. Total Pengukuran Risiko Kredit (1+2+3+4+5+6)

Total Credit Risk Measurement (1+2+3+4+5+6)

(dalam jutaan rupiah | in IDR million)

		Posisi 31 Desember 2022 Position as of 31 st December 2022	Posisi 31 Desember 2021 Position as of 31 st December 2021
TOTAL ATMR RISIKO KREDIT CREDIT RISK RWA	(A)	17.017.089	14.318.207
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit	(B)	-	-
RWA CREDIT RISK DEDUCTION FACTOR: The excess difference between PPKA's general reserve for earning assets that compulsory calculated and 1.25% of RWA Credit Risk			
TOTAL ATMR RISIKO KREDIT (A) - (B) CREDIT RISK RWA (A) - (B)	(C)	17.017.089	14.318.207
TOTAL FAKTOR PENGURANG MODAL CAPITAL DEDUCTION FACTOR	(D)	-	-

Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar

Perhitungan ATMR Risiko Kredit mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.

Disclosure of Credit Risk-Weighted Asset Calculation Using the Standard Approach

The calculation of Credit Risk-Weighted Assets refers to the provisions of the Financial Services Authority regarding guidelines for the calculation of risk-weighted assets for credit risk using the standard approach.

21. Pengungkapan kualitatif mengenai *counterparty credit risk* (CCRA)

Qualitative Disclosure on Counterparty Credit Risk (CCRA)

Analisis Kualitatif Qualitative Analysis	
Dalam kerja sama Bank Shinhan Indonesia dengan <i>Counterparty</i> berdasarkan <i>money market line</i> dalam pemberian pinjaman antar bank. <i>Money Market Line</i> Bank selalu dilakukan <i>review</i> secara berkala. In collaboration with counterparties, Bank Shinhan Indonesia operates based on the money market line for interbank lending. The Bank's Money Market Line is subject to regular reviews.	

22. Analisa Eksposur *Counterparty Credit Risk* (CCR 1)

Exposure Counterparty Credit Risk (CCR1) Analysis

		a	b	c	d	e	f
		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulasi EAD Alpha used for EAD regulatory calculation	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk derivatif) SA-CCR (for derivative)	26,83	6.725,72		1,4	9.453,57	9.453,57
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFT)					N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Basic Approach for credit risk mitigation (for SFT)					N/A	N/A

22. Analisa Eksposur Counterparty Credit Risk (CCR 1)

Exposure Counterparty Credit Risk (CCR1) Analysis

		a	b	c	d	e	f
		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD Alpha used for EAD regulatory calculation	Tagihan Bersih Net Receivables	ATMR RWA
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive approach for credit risk mitigation (for SFT)					-	-
5	VaR untuk for SFT					N/A	N/A
6	Total						9.453,57

Analisis Kualitatif Qualitative Analysis

Pada Posisi 31 Desember 2022 Tagihan Bersih Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan standar sesuai SEOJK No. 48/SEOJK.03/2017 yang berasal dari adanya tagihan bersih transaksi derivatif dengan variabel yang mendasari berupa suku bunga sebesar Rp854,54 juta dan tagihan bersih transaksi derivatif dengan variabel yang mendasari berupa nilai tukar sebesar Rp8.599,03 juta.

As of 31st December, 2022, Net Receivables for Loan Risk due to counterparty failure based on the standard approach according to SEOJK No. 48/SEOJK.03/2017, which comes from net claims for derivative transactions with underlying variables in the form of interest rates amounted to IDR854.54 million and net Receivables for derivative transactions with underlying variables in the form of exchange rates of IDR8,599.03 million.

23. Capital Charge untuk Credit Valuation Adjustment (CCR2)

Capital Charge for Credit Valuation Adjustment (CCR2)

	Indonesia	a	b
		Tagihan bersih Net Receivables	ATMR RWA
	Total portfolios berdasarkan <i>Advanced CVA capital charge</i> Total portfolio based on Advanced CVA capital charge	N/A	N/A
1	(i) komponen VaR (termasuk 3x <i>multiplier</i>) VaR components (includes 3x multiplier)		N/A
2	(ii) komponen <i>Stressed VaR</i> (termasuk 3x <i>multiplier</i>) Stressed VaR components (includes 3x multiplier)		N/A
3	Semua Portfolio sesuai <i>Standardised CVA Capital Charge</i> All portfolios based on Standardized CVA Capital Charge	9.453,57	9.453,57
4	Total sesuai <i>CVA Capital Charge</i> Total based on CVA Capital Charge	9.453,57	9.453,57

Analisis Kualitatif Qualitative Analysis

Peningkatan CVA sejalan dengan kenaikan Eksposur dari Transaksi *Derivative* yang dihitung dengan Pendekatan Standar
The increase in CVA is in line with the increase in Exposure of Derivative Transactions calculated using Standard Approach



24. Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

CCR Exposure based on Portfolio Category and Risk Weight (CCR3)

No.	Bobot Risiko Risk Weight	a	b	c	d	e	f	g	h	i
	Kategori Portofolio Portfolio Category	0%	10%	20%	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Net Receivables
Indonesia										
1	Tagihan kepada Pemerintah dan Bank Sentral Receivables on Sovereigns and Central Bank	-	-	-	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain Receivables on Other Banks	-	-	-	-	-	-	-	-	-
5	Tagihan kepada perusahaan sekuritas Receivables on Securities Companies	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporates	-	-	-	-	-	-	-	9.453,57	9.453,57
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small and Retail Business Portfolios	-	-	-	-	-	-	-	-	-
8	Aset lainnya Other Assets	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	9.453,57	9.453,57

Analisis Kualitatif Qualitative Analysis

Peningkatan Tagihan Bersih disebabkan kenaikan dari Kategori Portofolio Tagihan Kepada Korporasi yang tidak memiliki peringkat (bobot 100%).
The increase in Net Receivables was due to an increase in the Receivables on Corporates Portfolio Category which did not have any rating (weight 100%).

25. Tagihan Bersih Derivatif Kredit (CCR 6)

Credit Derivative Claims (CCR6)

	a	b
	Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold
Indonesia		
Nilai Notional Notional Value		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya Other derivative credit	545.889,20	546.986,40
Total Nilai Notional Total Notional Value	545.889,20	546.986,40
Nilai wajar Fair value		



25. Tagihan Bersih Derivatif Kredit (CCR 6) Credit Derivative Claims (CCR6)

	a	b
	Proteksi yang dibeli Protection bought	Proteksi yang dijual Protection sold
Nilai wajar positif (aset) Positive fair value (assets)	116.466,42	(15,34)
Nilai wajar negatif (kewajiban) Negative fair value (liabilities)	26,83	(115.378,64)

Analisis Kualitatif Qualitative Analysis

Pada 31 Desember 2022 Tagihan Bersih Derivatif Kredit (CCR) untuk Proteksi yang dibeli sebesar Rp545.889 juta dan Proteksi yang dijual sebesar Rp546.986 juta. As of 31st December, 2022, the Net Credit Derivative Receivables/Claims (CCR) for protection purchased amounted to IDR545,889 million, while the protection sold amounted to IDR546,986 million.

26. Pengungkapan kualitatif mengenai eksposur sekuritisasi (SECA) Qualitative disclosure of securitization exposure (SECA)

Indonesia
Pengungkapan Kualitatif Qualitative Exposure
Bank Shinhan Indonesia tidak memiliki eksposur sekuritisasi. Bank Shinhan Indonesia does not have any securitization exposure

27. Eksposur Sekuritisasi pada Banking Book (SEC1) Securitization Exposure on Banking Book (SEC1)

	a	b	c	d	e	f	g	h	i
	Bank sebagai originator Bank as an originator			Bank sebagai sponsor Bank as sponsor			Bank sebagai investor Bank as investor		
	Traditional	Sintetis Syntetic	Sub- total	Traditional	Sintetis Syntetic	Sub- total	Traditional	Sintetis Syntetic	Sub- total
1 Retail (total) – antara lain Retail (total) - among others	-	-	-	-	-	-	-	-	-
2 Kredit perumahan Housing Loan	-	-	-	-	-	-	-	-	-
3 Kartu kredit Credit card	-	-	-	-	-	-	-	-	-
4 Eksposur ritel lainnya Other retail exposure	-	-	-	-	-	-	-	-	-
5 Re-sekuritisasi Resecuritization	-	-	-	-	-	-	-	-	-
6 Non-retail (total) – antara lain Non-retail (total) - among others	-	-	-	-	-	-	-	-	-
7 Kredit korporasi Corporate loan	-	-	-	-	-	-	-	-	-
8 Kredit komersil Commercial loan	-	-	-	-	-	-	-	-	-



27. Eksposur Sekuritisasi pada Banking Book (SEC1)

Securitization Exposure on Banking Book (SEC1)

		a	b	c	d	e	f	g	h	i
		Bank sebagai originator Bank as an originator			Bank sebagai sponsor Bank as sponsor			Bank sebagai investor Bank as investor		
		Traditional	Sintetis Syntetic	Sub- total	Traditional	Sintetis Syntetic	Sub- total	Traditional	Sintetis Syntetic	Sub- total
9	Sewa dan piutang Rent and accounts receivable	-	-	-	-	-	-	-	-	-
10	Non-retail lainnya Other non-retail	-	-	-	-	-	-	-	-	-
11	Re-sekuritisasi Resecuritization	-	-	-	-	-	-	-	-	-

Analisis Kualitatif Qualitative Analysis

Bank Shinhan Indonesia tidak memiliki Eksposur Sekuritisasi pada *Banking Book*
Bank Shinhan Indonesia does not have Securitization Exposure in the Banking Book

28. Eksposur Sekuritisasi pada Trading Book

Securitization Exposure in The Trading Book

	Indonesia	a	b	c	d	e	f	g	h	i
		Bank sebagai originator Bank as originator			Bank sebagai sponsor Bank as sponsor			Bank sebagai investor Bank as investor		
		Traditional	Sintetis Syntetic	Sub-total	Traditional	Sintetis Syntetic	Sub-total	Traditional	Sintetis Syntetic	Sub-total
1	Retail (total) – antara lain Retail (total) - among others	-	-	-	-	-	-	-	-	-
2	Kredit perumahan Housing Loan	-	-	-	-	-	-	-	-	-
3	Kartu kredit Credit card	-	-	-	-	-	-	-	-	-
4	Eksposur ritel lainnya Other retail exposure	-	-	-	-	-	-	-	-	-
5	Re-sekuritisasi Resecuritization	-	-	-	-	-	-	-	-	-
6	Non-retail (total) – antara lain Non-retail (total) - among others	-	-	-	-	-	-	-	-	-
7	Kredit korporasi Corporate loan	-	-	-	-	-	-	-	-	-
8	Kredit komersil Commercial loan	-	-	-	-	-	-	-	-	-
9	Sewa dan piutang Rent and accounts receivable	-	-	-	-	-	-	-	-	-
10	Non-retail lainnya Other non-retail	-	-	-	-	-	-	-	-	-
11	Re-sekuritisasi Resecuritization	-	-	-	-	-	-	-	-	-

Analisis Kualitatif Qualitative Analysis

Bank Shinhan Indonesia tidak memiliki Eksposur Sekuritisasi pada *Trading Book*
Bank Shinhan Indonesia does not have Securitization Exposure on the Trading Book



29. Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank yang bertindak Sebagai Originator atau Sponsor (SEC3)
Exposure to Securitization in the Banking Book and related Capital Requirements - Bank acting as Originator or Sponsor (SEC3)

	Indonesia	a	b	c	d	e	
		Nilai eksposur (berdasarkan Bobot Risiko) Exposure value (based on Risk Weight)					
		≤20% Bobot Risiko ≤20% of risk weight	>20% to 50% Bobot Risiko >20% to 50% of risk weight	>50% to 100% Bobot Risiko >50% to 100% of Risk Weight	>100% to <1250% Bobot Risiko >100% to <1250% of Risk Weight	1250% Bobot Risiko 1250% of Risk Weight	
1	Total eksposur Total Exposure	-	-	-	-	-	
2	Sekuritisasi tradisional Traditional securities	-	-	-	-	-	
3	Dimana <i>underlying</i> sekuritisasi Underlying securities	-	-	-	-	-	
4	ritel retail	-	-	-	-	-	
5	non-ritel non-retail	-	-	-	-	-	
6	Dimana re-sekuritisasi Resecuritization	-	-	-	-	-	
7	Senior	-	-	-	-	-	
8	Non-senior	-	-	-	-	-	
9	Sekuritisasi sintetis Syntetic securitization	-	-	-	-	-	
10	Dimana <i>underlying</i> sekuritisasi Underlying securities	-	-	-	-	-	
11	ritel retail	-	-	-	-	-	
12	non-ritel non-retail	-	-	-	-	-	
13	Dimana re-sekuritisasi Resecuritization	-	-	-	-	-	
14	Senior	-	-	-	-	-	
15	Non-senior	-	-	-	-	-	

Analisis Kualitatif
Qualitative Analysis

Bank Shinhan Indonesia tidak memiliki Eksposur Sekuritisasi pada *Banking Book*
Bank Shinhan Indonesia does not have Securitization Exposure in the Banking Book



30. Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Modalnya - Bank Bertindak Sebagai Investor (SEC 4)
Securitization Exposure to Banking Book and Capital Requirements - Bank Acts as Investor (SEC 4)

	Indonesia	≤20% Bobot Risiko ≤20% of risk weight	a	b	c	d	e	
			Nilai eksposur (berdasarkan Bobot Risiko) Exposure value (based on Risk Weight)					
			>20% to 50% Bobot Risiko >20% to 50% of risk weight	>50% to 100% Bobot Risiko >50% to 100% of Risk Weight	>100% to <1250% Bobot Risiko >100% to <1250% of Risk Weight	1250% Bobot Risiko 1250% of Risk Weight	IRB RBA	
1	Total eksposur Total Exposure	-	-	-	-	-	-	
2	Sekuritisasi tradisional Traditional securities	-	-	-	-	-	-	
3	Dimana <i>underlying</i> sekuritisasi Underlying securities	-	-	-	-	-	-	
4	ritel retail	-	-	-	-	-	-	
5	non-ritel non-retail	-	-	-	-	-	-	
6	Dimana re-sekuritisasi Resecuritization	-	-	-	-	-	-	
7	Senior	-	-	-	-	-	-	
8	Non-senior	-	-	-	-	-	-	
9	Sekuritisasi sintetis Syntetic securitization	-	-	-	-	-	-	
10	Dimana <i>underlying</i> sekuritisasi Underlying securities	-	-	-	-	-	-	
11	ritel retail	-	-	-	-	-	-	
12	non-ritel non-retail	-	-	-	-	-	-	
13	Dimana re-sekuritisasi Resecuritization	-	-	-	-	-	-	
14	Senior	-	-	-	-	-	-	
15	Non-senior	-	-	-	-	-	-	

Analisis Kualitatif
Qualitative Analysis

Bank Shinhan Indonesia tidak memiliki Eksposur Sekuritisasi pada *Banking Book*
Bank Shinhan Indonesia does not have Securitization Exposure in the Banking Book

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31. Risiko Kredit - Pengungkapan Kualitatif Umum

Credit Risk - General Qualitative Disclosures

Lampiran B SEOJK No. 24/SEOJK.03/2021 Tanggal 07 Oktober 2021 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar Bagi Bank Umum
Appendix B SEOJK No. 24/SEOJK.03/2021 Date 7th October 2021 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO KREDIT

RISK MANAGEMENT IMPLEMENTATION REPORT FOR CREDIT RISK

Nama Bank : PT Bank Shinhan Indonesia
Bank Name

Laporan Tahun : 2022/Belum Audit
Year of the Report : 2022/Unaudited

ANALISIS KUALITATIF

Qualitative Analysis

1. Penjelasan peraturan, kebijakan, dan/atau pedoman terkait manajemen risiko untuk risiko Kredit.
Explanation of regulations, policies and/or guidelines related to risk management for credit risk.

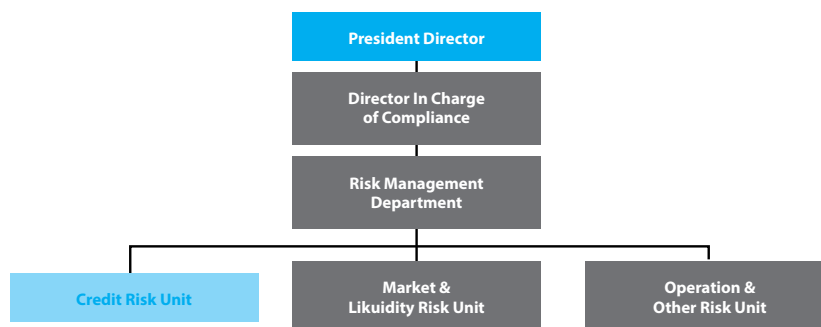
Berdasarkan:
 1. POJK No. 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum Tanggal 22 Maret 2016.
 2. SEOJK No. 34/SEOJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum Tanggal 1 September 2016.
 3. POJK No. 4/ POJK.03/2016 Tentang Penilaian Tingkat Kesehatan Bank Umum Tanggal 27 Januari 2016.
 4. SEOJK No. 14/ SEOJK.03/2017 Tentang Penilaian Tingkat Kesehatan Bank Umum Tanggal 17 Maret 2017.
 5. POJK No. 27 Tahun 2022 Tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum Tanggal 26 Desember 2022.
 6. SEOJK No.24/SEOJK.03/2021 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar Bagi Bank Umum.
 7. Kebijakan Manajemen Risiko Versi 1.0 Tanggal 20 Maret 2017.
 8. Pedoman Manajemen Risiko Versi 2.0 Tanggal 14 April 2020.
 9. SOP Manajemen Risiko Versi 2.0 Tanggal 20 Maret 2017.
 10. Kebijakan dan Prosedur Perkreditan Bank versi 8.0 tanggal 5 Januari 2023.

Based on:

 1. POJK No. 18/POJK.03/2016 Concerning the Implementation of Risk Management for Commercial Banks dated 22nd March 2016.
 2. SEOJK No. 34/SEOJK.03/2016 Concerning the Implementation of Risk Management for Commercial Banks dated 1st September 2016.
 3. POJK No. 4/ POJK.03/2016 Concerning the Soundness Rating of Commercial Banks dated 27th January 2016.
 4. SEOJK No. 14/SEOJK.03/2017 Concerning the Soundness Rating of Commercial Banks dated 17th March 2017.
 5. POJK No. 27 of 2022 concerning the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 Concerning the Minimum Capital Adequacy Requirements for Commercial Banks dated 26th December, 2022
 6. SEOJK No.24/SEOJK.03/2021 Concerning the Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks.
 7. Risk Management Policy Version 1.0 dated 20th March 2017
 8. Risk Management Guidelines Version 2.0 dated 14th April 2020
 9. SOP Risk Management Version 2.0 dated 20th March 2017
 10. Bank Credit Policies and Procedures version 8.0 dated 5th January 2023.
2. Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Kredit.
Explanation of the structure and organization of management and control functions related to Credit Risk.

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO

RISK MANAGEMENT DEPARTMENT ORGANIZATIONAL STRUCTURE



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan kredit maupun bisnis. *Risk Management Department* bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Kredit.
The Risk Management Department is always independent in carrying out its duties, as evidenced with its absence of involvement in credit or business activities. The Risk Management Department is in charge of providing suggestions to the Board of Directors in formulating policies, strategies and Risk Management frameworks related to the Implementation of Credit Risk Management.



ANALISIS KUALITATIF Qualitative Analysis

Penjelasan sistem pengukuran untuk Risiko Kredit (mencakup sistem dan data yang digunakan) untuk menghitung Risiko Kredit, diantaranya:

1. Menggunakan metode standar untuk menghitung perkiraan beban modal untuk Risiko Kredit.
2. Untuk penilaian risiko kredit dilakukan dengan menggunakan sistem yang tersedia di *core banking* yaitu *Early warning system*. Hal ini dilakukan untuk melakukan penilaian terhadap rating debitur dalam kategori Normal, *observation*, *precaution*, *early warning* dan *problematic*
3. Melengkapi *Loan Review Report* yang dilakukan untuk mengetahui potensi risiko kredit secara individual terhadap debitur dengan kriteria tertentu seperti terhadap 25 Debitur Inti, Debitur baru dengan *plafond* diatas USD 10 juta atau ekuivalennya atau kriteria lain yang ditentukan manajemen.
4. Melakukan pemantauan perkembangan data terkait risiko kredit secara Bank Wide baik secara harian maupun bulanan seperti *ratio* NPL, Analisa Tren jumlah pinjaman debitur, Tunggalan, CKPN, Penetapan harga berdasarkan risiko.

3

Explanation of the measurement system for Credit Risk (including the system and data used) to calculate Credit Risk, including:

1. Using the standard method to calculate the estimated capital charge for Credit Risk.
2. Credit risk assessment is carried out using the system available in core banking, namely the Early warning system. This is done to evaluate debtor ratings in the Normal, observation, precaution, early warning and problematic categories
3. Completing the Loan Review Report, which was conducted to determine the potential credit risk individually for debtors with certain criteria such as 25 core debtors, new debtors with a ceiling above USD 10 million or its equivalent or other criteria determined by management.
4. Monitoring the development of data related to credit risk on a Bank Wide basis both on a daily and monthly basis such as NPL ratios, Trend Analysis of the number of debtor loans, Arrears, Allowance for Impairment Losses, Pricing based on risk.

Dalam menghitung perkiraan beban modal untuk Risiko Kredit Bank menggunakan pendekatan standar untuk menghitung risiko kredit termasuk akibat kegagalan Debitur yang dipengaruhi kegagalan pihak lawan (*counterparty credit risk*) dan akibat kegagalan penyelesaian (*settlement risk*). Pada perhitungan beban modal risiko kredit dengan menggunakan metode standar dihitung berdasarkan jenis kategori portofolio dan bobot risiko selanjutnya disebut ATMR Risiko Kredit pendekatan standar. Bobot Risiko ditetapkan berdasarkan hasil peringkat yang diterbitkan oleh Lembaga Pemeringkat yang diakui Otoritas Jasa Keuangan.

In calculating the estimated capital charge for Credit Risk, the Bank uses a standard approach to calculate credit risk, including the consequences of debtor failure affected by counterparty credit risk and settlement risk. In calculating the credit risk capital charge using the standard method, it is calculated based on the type of portfolio category and risk weight hereinafter referred to as RWA Credit Risk standard approach. The risk weight is determined based on the rating issued by a rating agency recognized by the Financial Services Authority.

4

Penjelasan ruang lingkup dan cakupan utama dari kerangka laporan untuk risiko kredit untuk pejabat eksekutif dan direksi Bank.

Explanation of the scope and main scope of the reporting framework for credit risk for executive officers and directors of the Bank.

Ruang Lingkup dan Cakupan Utama dari kerangka Laporan untuk Risiko Kredit meliputi:

1. Pengawasan aktif Direksi dan Dewan Komisaris dalam memantau risiko yang timbul dari adanya aktivitas kredit Bank.
2. Kecukupan Kebijakan dan prosedur Manajemen Risiko Kredit serta penetapan Limit Risiko Kredit yang tercakup dan merupakan bagian dari SOP Manajemen Risiko serta Pedoman Kebijakan Perkreditan yang diimplementasikan Bank.
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko serta sistem informasi Manajemen Risiko Kredit dan
4. Sistem pengendalian intern yang menyeluruh untuk Risiko Kredit.

The Main Scope of the Report framework for Credit Risk includes:

1. Active supervision of the Board of Directors and Board of Commissioners in monitoring risks arising from the Bank's credit activities.
2. Adequacy of Credit Risk Management policies and procedures as well as setting Credit Risk Limits, which are included in and are part of the Risk Management SOP and Credit Policy Guidelines implemented by the Bank.
3. Adequacy of the process of identification, measurement, monitoring and control of Risk as well as Credit Risk Management information systems and
4. Comprehensive internal control system for Credit Risk.

Penjelasan mitigasi risiko dan transfer risiko yang digunakan dalam manajemen untuk Risiko kredit. Hal tersebut mencakup mitigasi dengan penerbitan kebijakan Perkreditan yang meliputi prinsip-prinsip kegiatan kredit, organisasi kredit, ruang lingkup kredit, batasan dan jenis-jenis kredit, fungsi-fungsi Departemen yang merupakan bagian dari proses end to end kredit. Kebijakan ini juga mencakup kriteria suku bunga dan biaya, ketentuan agunan kredit termasuk prosedur penilaian dan pelaporannya.

5

Explanation of risk mitigation and risk transfer used in management for credit risk. This includes mitigation by issuing credit policies, which cover the principles of credit activities, credit organization, credit scope, limits and types of credit, departmental functions. It is also part of the end to end credit process. This policy also includes criteria for interest rates and fees, credit collateral provisions including assessment and reporting procedures.

Mitigasi risiko yang dilakukan dalam meminimalisasi kerugian yang timbul dari kegiatan perkreditan bank dengan cara sebagai berikut:

1. Membuat kebijakan dan Prosedur dalam mengatur kegiatan perkreditan Bank.
2. Menetapkan tingkat Risiko yang akan diambil (*risk appetite*) dan toleransi Risiko (*risk tolerance*) yang sejalan dengan sasaran strategis dan strategi bisnis secara keseluruhan.
3. Melaksanakan kaji ulang independen dan evaluasi yang dilakukan secara berkala oleh *Risk Management Department* dan *Internal Audit Department* atas kegiatan perkreditan Bank.
4. Menerapkan *checker and maker* dalam setiap transaksi yang dilakukan.
5. Melindungi agunan/jaminan dan aset-aset yang dikuasai Bank dengan Asuransi.
6. Memberikan pelatihan-pelatihan kepada karyawan untuk meningkatkan pengetahuan dan keahliannya dalam bidang perkreditan.
7. Memberikan edukasi secara berkala terkait bidang perkreditan kepada seluruh karyawan Bank.
8. Memberikan edukasi secara berkala melalui notifikasi *Goldwing System* kepada karyawan terkait ketentuan baru internal maupun dari pihak regulator terkait perkreditan.
9. Selalu memberikan informasi-informasi terkait peraturan-peraturan yang berlaku kepada seluruh karyawan terkait perkreditan.

Risk mitigation is carried out in minimizing losses arising from bank credit activities in the following ways:

1. Make policies and procedures in managing bank credit activities.
2. Determine the level of risk to be taken (*risk appetite*) and risk tolerance (*risk tolerance*) that is in line with the strategic objectives and overall business strategy.
3. Carry out independent reviews and periodic evaluations by the Risk Management Department and the Internal Audit Department on the Bank's credit activities.
4. Apply checkers and makers in every transaction made.
5. Protect collateral/guarantees and assets controlled by the Bank with Insurance.
6. Provide training - training to employees to improve their knowledge and expertise in the field of credit.
7. Provide periodic education related to credit to all Bank employees.
8. Provide education on a regular basis through Goldwing System notifications to employees regarding new internal and regulatory provisions regarding credit.
9. Always provide information related to the regulations that apply to all employees related to credit.

32. Pengungkapan Risiko Pasar Menggunakan Metode Standar

Disclosure of Market Risks by Using Standardized Methods

(dalam jutaan rupiah | in IDR million)

No.	Jenis Risiko Type of Risk	Posisi 31 Desember 2022 Position as of 31 st December 2022				Posisi 31 Desember 2021 Position as of 31 st December 2021			
		Individual		Konsolidasian Consolidated		Individual		Konsolidasian Consolidated	
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Risiko Suku Bunga Interest Rate Risk	-	-	-	-	-	-	-	-
	a. Risiko Spesifik Specific Risk	-	-	-	-	-	-	-	-
	b. Risiko Umum General Risk	-	-	-	-	-	-	-	-
2	Risiko Nilai Tukar Exchange Risk	21.243	265.542	-	-	25.387	317.338	-	-
3	Risiko Ekuitas *) Equity Risk *)	-	-	-	-	-	-	-	-
4	Risiko Komoditas *) Commodity Risk *)	-	-	-	-	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-	-	-	-	-
Total		21.243	265.542	-	-	25.387	317.338	-	-

* Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud

* For banks with subsidiaries which have the aforementioned risk exposure

PENGUNGKAPAN RISIKO PASAR DENGAN MENGGUNAKAN METODE STANDAR

Perhitungan Risiko Pasar mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman penggunaan metode standar dalam perhitungan kewajiban penyediaan modal minimum bank umum dengan memperhitungkan Risiko Pasar.

MARKET RISK DISCLOSURE USING STANDARD METHODS

The calculation of Market Risk refers to the provisions of the Financial Services Authority concerning guidelines for using the standard method in calculating the minimum capital adequacy requirement for commercial banks by taking into account Market Risk.



33. Risiko Pasar - Pengungkapan Kualitatif Umum

Market Risk - General Qualitative Disclosure

SEOJK No. 23/SEOJK.03/2022 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum Tanggal 07 Desember 2022
SEOJK No. 23/SEOJK.03/2022 Concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks dated 7th December, 2022

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO PASAR

RISK MANAGEMENT IMPLEMENTATION REPORT FOR MARKET RISK

Nama Bank : PT Bank Shinhan Indonesia
Bank Name
Laporan Tahun : 2022/Belum Audit
Year of the Report : 2022/Unaudited

ANALISIS KUALITATIF

Qualitative Analysis

- 1 Penjelasan peraturan, kebijakan, dan/atau pedoman terkait manajemen risiko untuk risiko Pasar.
Explanation of regulations, policies and/or guidelines related to risk management for market risk.

Berdasarkan:

1. POJK No. 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum Tanggal 22 Maret 2016.
2. SEOJK No. 34/SEOJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum Tanggal 1 September 2016.
3. POJK No. 4/ POJK.03/2016 Tentang Penilaian Tingkat Kesehatan Bank Umum Tanggal 27 Januari 2016.
4. SEOJK No. 14/ SEOJK.03/2017 Tentang Penilaian Tingkat Kesehatan Bank Umum Tanggal 17 Maret 2017.
5. POJK No. 27 Tahun 2022 Tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum Tanggal 26 Desember 2022.
6. SEOJK No. 23/SEOJK.03/2022 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum Tanggal 07 Desember 2022.
7. SEOJK No. 12/SEOJK.03/2018 Tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam *Banking Book* (Interest Rate Risk In The Banking Book) Bagi Bank Umum Tanggal 21 Agustus 2018.
8. SEOJK No. 48/SEOJK.03/2017 Tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif Dalam Perhitungan Aset Tertimbang Menurut Risiko Kredit dengan menggunakan Pendekatan Standar. Tanggal 15 September 2017.
9. Kebijakan Manajemen Risiko Versi 1.0 Tanggal 20 Maret 2017.
10. Pedoman Manajemen Risiko Versi 2.0 Tanggal 14 April 2020.
11. SOP Manajemen Risiko Versi 2.0 Tanggal 20 Maret 2017.

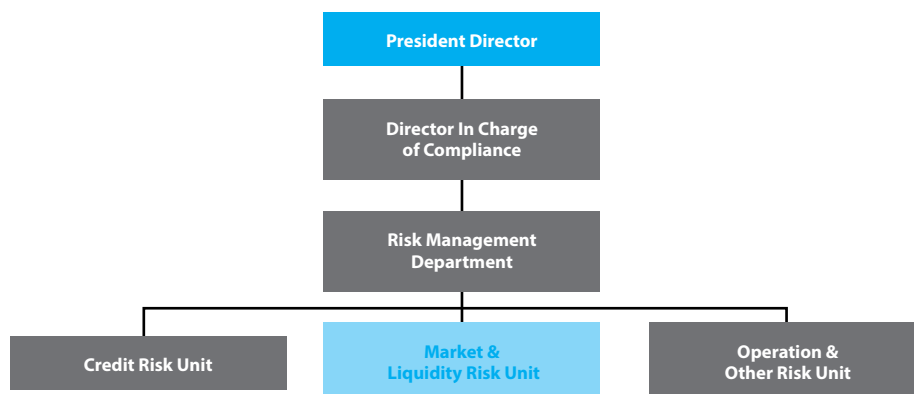
Based on:

1. POJK No. 18/POJK.03/2016 Concerning the Implementation of Risk Management for Commercial Banks dated 22nd March 2016.
2. SEOJK No. 34/SEOJK.03/2016 Concerning the Implementation of Risk Management for Commercial Banks dated 1st September 2016.
3. POJK No. 4/ POJK.03/2016 Concerning the Soundness Rating of Commercial Banks dated 27th January 2016.
4. SEOJK No. 14/SEOJK.03/2017 Concerning the Soundness Rating of Commercial Banks dated 17th March 2017.
5. POJK No. 27 of 2022 concerning the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 Concerning the Minimum Capital Adequacy Requirements for Commercial Banks dated 26th December 2022.
6. SEOJK No. 23/SEOJK.03/2022 Concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks dated 7th December 2022.
7. SEOJK No. 12/SEOJK.03/2018 Concerning the Application of Risk Management and Standard Approach Risk Measurement for Interest Rate Risk in the Banking Book (Interest Rate Risk in The Banking Book) for Commercial Banks dated 21st August 2018.
8. SEOJK No. 48/SEOJK.03/2017 Concerning the Guidelines for Calculation of Net Receivables for Derivative Transactions in Calculation of Credit Risk Weighted Assets using the Standard Approach dated 15th September 2017.
9. Risk Management Policy Version 1.0 dated 20th March 2017.
10. Risk Management Guidelines Version 2.0 dated 14th April 2020.
11. SOP Risk Management Version 2.0 dated 20th March 2017.

- 2 Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Kredit.
Explanation of the structure and organization of management and control functions related to Credit Risk.

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO

THE ORGANIZATIONAL STRUCTURE OF THE RISK MANAGEMENT DEPARTMENT





ANALISIS KUALITATIF Qualitative Analysis

Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis. *Risk Management Department* bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Pasar.

The Risk Management Department is always independent in carrying out its duties, as evidenced with its absence of involvement in operational or business activities. The Risk Management Department is in charge of providing suggestions to the Board of Directors in formulating policies, strategies and Risk Management frameworks related to the Implementation of Market Risk Management.

- 3 Bagaimana Pengelolaan Portofolio *Trading Book* dan *Banking Book*, serta metodologi valuasi yang digunakan
How is the Trading Book and Banking Book Portfolio Managed, as well as the valuation methodology used

Sampai saat ini Bank Shinhan Indonesia tidak mempunyai portofolio *Trading Book* tetapi memiliki portofolio *Banking Book*. Dalam melakukan valuasi atas transaksi *Banking Book* dengan *Mark to Market* yang dilakukan setiap harinya atas transaksi surat berharga dan transaksi derivatif *Forward* dan derivatif *Interest Rate Swap* berdasarkan pergerakan harga dan suku bunga yang ada di pasar sesuai data posisi akhir hari. Selain itu bank juga membuat perhitungan *Interest Rate Risk in the Banking Book* (IRRBB) setiap triwulan sebagaimana yang tercantum dalam SEOJK No. 12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga Dalam *Banking Book* (*Interest Rate Risk In The Banking Book*) Bagi Bank Umum yang pengukurannya menggunakan 2 metode yaitu Pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*Economic Value of Equity/EVE*) dan Pengukuran berdasarkan perubahan pada pendapatan bunga bersih (*Net Interest Income/NII*)

As of now, Bank Shinhan Indonesia does not have a Trading Book portfolio but does have a Banking Book portfolio. The Bank conducts the valuation of Banking Book transactions with Mark to Market, which are carried out every day for securities transactions, Forward derivative transactions and interest rate swap derivatives based on price movements and interest rates in the market according to end of day position data. In addition, the Bank also makes calculations of interest rate risk in the banking book (IRRBB) every quarter as stated in SEOJK No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Standard Approach Risk Measurement for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks. The measurement uses 2 methods, namely Measurement based on changes in the economic value of equity (economic value of equity/EVE) and measurement based on changes in net interest income (NII).

- 4 Bagaimana Portofolio *trading book* dan *banking book* yang diperhitungkan dalam KPMM
How are trading book and banking book portfolios taken into account in KPMM

Bank tidak memiliki transaksi *trading book* dan dalam melakukan pengelolaan transaksi *banking book* yang diperhitungkan dalam KPMM pada 31 Desember 2022 masih menggunakan Basel II sesuai dengan yang tercantum dalam SEOJK No. 38/SEOJK.03/2016 Tentang Pedoman Penggunaan Metode Standar Dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum Dengan Memperhitungkan Risiko Pasar Tanggal 8 September 2016 dimana bank melakukan perhitungan transaksi *banking book* berdasarkan perhitungan risiko nilai tukar termasuk emas dengan mengacu pada perhitungan posisi devisa neto sebagaimana yang diatur dalam ketentuan mengenai posisi devisa neto.

The Bank does not have trading book transactions and in managing banking book transactions that are calculated in the KPMM on 31st December 2022. Meanwhile, it still uses Basel II in accordance with what is stated in SEOJK No. 38/SEOJK.03/2016 Concerning the Guidelines for Using the Standard Method in Calculating the Minimum Capital Adequacy Requirement for Commercial Banks Taking into account Market Risk 8th September 2016, in which the Bank performs banking book transaction calculations based on calculations of exchange rate risk including gold with reference to the calculation of the net open position as stipulated in the provisions regarding the net open position.

- 5 Bagaimana langkah-langkah dan rencana dalam mengantisipasi risiko pasar atas transaksi valuta asing baik karena perubahan kurs maupun fluktuasi suku bunga.
What are the steps and plans in anticipating market risk on foreign exchange transactions, both due to changes in exchange rates and fluctuations in interest rates.

Langkah-langkah dan rencana dalam mengantisipasi risiko pasar atas transaksi valuta asing baik karena perubahan kurs maupun fluktuasi suku bunga sebagai berikut:

1. Bank melakukan MTM pada portofolio yang berdampak terhadap perubahan suku bunga dan kurs secara harian.
2. Meningkatkan CASA (Giro dan Tabungan) dan untuk pemberian *special rate* atas deposito diberikan berdasarkan jatuh tempo deposito yang mana pemberian suku bunga berdasarkan yang telah ditetapkan bank.
3. Penetapan suku bunga bank sudah menyesuaikan dengan *trend* pasar yang ada dan bank telah melakukan transparansi terkait suku bunga yang ditetapkan oleh Lembaga Penjamin Simpanan (LPS).
4. Departemen *Treasury* selalu melakukan lidung nilai atas setiap transaksi-transaksinya.
5. Selalu melakukan *update* suku bunga terhadap deposito yang telah jatuh tempo dan *Automatic Roll Over* (ARO) sesuai suku bunga yang berlaku dipasar.
6. Melakukan *monitoring* terhadap kecukupan permodalan bank dalam meminimalisir risiko yang terjadi akibat perubahan suku bunga dan kurs.

Steps and plans in anticipating market risk on foreign exchange transactions both due to changes in exchange rates and fluctuations in interest rates are as follows:

1. The Bank carries out MTM on portfolios that have an impact on changes in interest rates and exchange rates on a daily basis.
2. Increase CASA (Current Accounts and Savings) and for the provision of special rates on deposits given based on the maturity of the deposit where the interest rate is based on what has been determined by the bank.
3. Determination of bank interest rates has adjusted to existing market trends and banks have carried out transparency regarding interest rates set by the Deposit Insurance Corporation (LPS).
4. The Treasury Department always hedges its transactions.
5. Always update interest rates on maturing deposits and Automatic Roll Over (ARO) according to market interest rates.
6. Monitor the adequacy of bank capital in minimizing risks that occur due to changes in interest rates and exchange rates.



34. Interest Rate Risk In Banking Book - Laporan Penerapan Manajemen Risiko Untuk IRRBB

Interest Rate Risk In Banking Book - Risk Management Implementation Report for IRRBB

Analisis Kualitatif Qualitative Analysis	
1	Dalam rangka mengukur IRRBB, Bank menggunakan 2 (dua) metode yang saling melengkapi, yaitu: In measuring IRRBB, the Bank uses 2 (two) complementary methods as follow: - Pengukuran berdasarkan perubahan pada EVE yaitu metode yang mengukur dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas Bank. Measurement based on changes in EVE, which measures the impact of changes in interest rate to the economic value of the Bank's equity. - Pengukuran berdasarkan perubahan pada NII adalah metode yang mengukur dampak perubahan suku bunga terhadap rentabilitas (<i>earnings</i>) Bank. Measurement based on changes in NII, which measures the impact of changes in interest rate to Bank's profitability (<i>earnings</i>).
2	Strategi yang dilakukan terhadap IRRBB adalah dengan melakukan identifikasi, pengukuran, pemantauan, dan pengendalian risiko IRRBB. Identifikasi dan pengukuran dilakukan dengan pembuatan dan analisa laporan IRRBB secara Triwulan yang dilaporkan melalui Komite Manajemen Risiko dan atau ALCO. Komite melakukan evaluasi/<i>monitoring</i> dan memberikan masukan dan atau keputusan berupa langkah strategik dalam mitigasi risiko. Hal tersebut tercermin dalam strategi <i>repricing gap</i> berupa penentuan suku bunga deposito, penentuan strategi jangka waktu penempatan deposito, dan keputusan terkait pemberian suku bunga kredit, dll, sehingga dapat meminimalisir terhadap dampak <i>negative</i> terhadap <i>Net Interest Income (NII)</i> dan <i>Economic Value of Equity (EVE)</i>. The strategy undertaken for IRRBB is to identify, measure, monitor and control IRRBB risks. Identification and measurement are carried out by preparing and analyzing quarterly IRRBB reports which are reported through the Risk Management Committee and / or ALCO. The Committee evaluates/monitors and provides input and/or decisions in the form of strategic steps in risk mitigation. This is reflected in the repricing gap strategy in the form of determining time deposit interest rates, determining timeframe strategies for placing time deposits, and decisions regarding credit interest rates, etc., so as to minimize the negative impact on Net Interest Income (NII) and Economic Value of Equity (EVE).
3	Perhitungan IRRBB Bank dilakukan setiap Triwulan, dan dilaporkan secara berkala kepada Komite Manajemen Risiko dan atau ALCO, dan disampaikan pula kepada Komite Pemantau Risiko. The calculation of the Bank's IRRBB is carried out every quarter, and periodically reported to the Risk Management Committee and/or ALCO, and also submitted to the Risk Monitoring Committee. Pertama kali dilakukan oleh Bank yaitu dengan melakukan pengelompokan atas kategori posisi <i>Trading Book</i> dan <i>Banking Book</i> yang <i>sensitive</i> terhadap suku bunga (<i>interest rate-sensitive</i>) yang terdapat pada laporan posisi keuangan (neraca) dan Laporan Komitmen Kontijensi (<i>off balance sheet</i>) yang masuk dalam kategori <i>amenable</i>, <i>less amenable</i>, dan <i>not amenable</i> penetapannya dilakukan berdasarkan kemungkinan untuk standarisasi (<i>feasibility for standardization</i>), terkait hal tersebut maka bank menetapkan menggunakan pendekatan standar (<i>amenable to standardization</i>) dikarenakan semua arus kas yang dimiliki bank berdasarkan jangka waktu kontraktual dalam penyesuaian suku bunganya. The first time it was carried out by the Bank, namely by grouping the Trading Book and Banking Book position categories that were sensitive to interest rates (<i>interest rate-sensitive</i>) contained in the financial report (balance sheet) and Contingent Commitment Report (<i>off balance sheet</i>) categorized into <i>amenable</i>, <i>less amenable</i>, and <i>not amenable</i>. The determination is based on the possibility of standardization (<i>feasibility for standardization</i>), in regards to this matter, the Bank has decided to use the standard approach (<i>amenable to standardization</i>) because all cash flows owned by the bank are based on the contractual period in adjusting the interest rates. Seluruh arus kas nasional yang mengalami penyesuaian suku bunga (<i>national repricing cash flow</i>) dialokasikan ke dalam 19 skala waktu. Setelah itu, Arus kas nasional yang mengalami penyesuaian suku bunga (<i>national repricing cash flow</i>) yang telah dilakukan saling hapus pada setiap skala waktu dikalikan dengan faktor diskonto berdasarkan suku bunga untuk IDR menggunakan Jibor dan USD menggunakan Libor periode laporan. Seluruh perubahan nilai EVE (Δ EVE) untuk setiap mata uang berasal dari pengurangan nilai EVE dari Skenario Shock Suku Bunga (berdasarkan SEOJK No.12/SEOJK.03/2018) dengan nilai EVE pada <i>term structure</i> bunga saat ini. All national cash flows subject to interest rate adjustment (<i>national repricing cash flow</i>) are allocated into 19 time scales. After that, the national repricing cash flow that has been offset is multiplied by the discount factor based on the interest rate for IDR using Jibor and USD using Libor for the reporting period. All changes in the value of EVE (Δ EVE) for each currency originate from a reduction in the EVE value from the Interest Rate Shock Scenario (based on SEOJK No.12 / SEOJK.03 / 2018) with the EVE value in the current interest term structure. Untuk perhitungan NII (Δ NII) dilakukan dengan cara arus kas nasional yang mengalami penyesuaian suku bunga (<i>national repricing cash flow</i>) dialokasikan ke dalam 12 skala waktu. Setelah itu, Arus kas nasional yang mengalami penyesuaian suku bunga (<i>national repricing cash flow</i>) yang telah dilakukan saling hapus pada setiap skala waktu dikalikan dengan <i>Midpoint</i> skala waktu setelah itu dikalikan dengan Skenario Shock Suku Bunga (berdasarkan SEOJK No. 12/SEOJK.03/2018). The calculation of NII (Δ NII) is done by allocating national cash flow interest rate adjustment (<i>national repricing cash flow</i>) into 12 time scales. After that, the national repricing cash flow deleting on each timescale multiplied by the Midpoint of the scale time then multiplied by Interest Rate Shock Scenario (based on SEOJK No. 12/SEOJK.03/2018).
4	Dalam pengukuran Δ EVE, Bank menggunakan 6 skenario shock sesuai pendekatan standar yaitu <i>parallel shock up</i>, <i>parallel shock down</i>, <i>steepener shock</i>, <i>flattener shock</i>, <i>short rate shock up</i>, dan <i>short rate shock down</i>, sedangkan dalam pengukuran terhadap Δ NII menggunakan 2 <i>scenario</i> yaitu <i>parallel shock up</i>, dan <i>parallel shock down</i>. In calculating Δ EVE, the Bank uses 6 shock scenarios according to the standard approach, namely parallel shock up, parallel shock down, steepener shock, flattener shock, short rate shock up, and short rate shock down, while in measuring Δ NII, 2 scenarios are used, namely parallel shock up, and parallel shock down.
5	Dalam perhitungan Δ EVE dan Δ NII, Bank menggunakan metode perhitungan sesuai standar SEOJK IRRBB. (Bank belum menggunakan sistem pengukuran <i>intern/Internal Measurement System/IMS</i>). In calculating Δ EVE and Δ NII, the Bank uses the calculation method according to the SEOJK IRRBB standard. (The bank has not used internal measurement system/IMS)
6	Saat ini, Bank belum melakukan lindung nilai (<i>hedging</i>) terhadap IRRBB Currently, the Bank has not conducted hedging to IRRBB
7	Dalam menghitung diskonto arus kas dalam metode EVE, margin komersial dan <i>spread components</i> lainnya telah diperhitungkan dalam arus kas hingga jatuh tempo. In calculating the cashflow discount in EVE method, commercial margin and other spread components have been factored into the cash flow until maturity.



Analisis Kualitatif
Qualitative Analysis

- b. NMD (*Non-Maturity Deposits*) mencakup produk Giro dan Tabungan dimana Bank menggunakan perhitungan secara *behavioral* nasabah dengan data historis selama 2 tahun untuk masing-masing mata uang yang dibagi berdasarkan jenis NMD menjadi Ritel Transaksional, Ritel Non-Transaksional dan *Wholesale* dengan caps yang telah ditentukan regulator untuk menentukan persentase Core dan *Non-Core* NMD. Untuk *Core* NMD diletakkan sesuai dengan *Time Bucket* berdasarkan jenis yang telah disebutkan, sedangkan *Non-Core* NMD ditempatkan pada *time bucket* "Overnight".
NMD (*Non-Maturity Deposits*) includes Current Account and Savings products, where the Bank uses customer behavioral calculations with historical data of 2 years for each currency divided based on NMD type into Transactional Retail, NonTransactional Retail, and Wholesale with caps set by the regulator to determine the percentage of core and non-core NMD. Core NMD is placed according to the Time Bucket of the decided type, while Non-Core NMD is placed on the "Overnight" time bucket.
- c. Untuk pinjaman yang pelunasan dipercepat Bank telah memperhitungkan biaya ekonomis atas pelunasan dipercepat tersebut yang dibebankan kepada debitur tanpa batas nominal dan untuk deposito yang memiliki suku bunga *fix* penyesuaian suku bunganya dilakukan hingga jatuh tempo kontraktual deposito tersebut. Jika ada nasabah yang melakukan pelunasan dipercepat akan dikenakan *penalty* sesuai ketentuan Bank. Nasabah yang memiliki Deposito pada Bank yang mengalami jatuh tempo sebagian besar selalu dilakukan *Automatic Roll Over* (ARO).
For loans with early repayment, the Bank has calculated the economic expenses for such repayment which is charged to the debtors without a nominal limit and for time deposits with fixed interest rate, the interest rate adjustment is carried out until the contractual maturity of the deposit. If there are any customers who make early repayments, they will be subject to a penalty according to the Bank's regulation. Meanwhile, most customers with mature time deposit are always subject to Automatic Roll Over (ARO).
- d. Bank tidak memiliki instrument *Option*, sehingga tidak menghitung opsi perilaku (*behaviour options*).
The Bank does not have an Option instrument, so there is no need to measure behavior options.
- e. Bank belum menggunakan metodologi agregasi antar mata uang dan korelasi suku bunga antar mata uang.
The Bank has not used inter-currency aggregation methodology and inter-currency interest rate correlation.

- 8 Dari hasil analisa tersebut pada posisi posisi 31 Desember 2022 Nilai Maksimum Negatif (absolut):
From the results of this analysis at the position of 31st December 2022 Negative Maximum Value (absolute):

Keterangan Description	IDR	USD
Δ EVE	14,14% <i>Moderate</i>	5,33% <i>Low</i>
Δ NII	2,03 <i>Low</i>	18,20 <i>Moderate to High</i>

Untuk Δ EVE IDR berada di posisi "**Moderate**" ($13\% < x < 15\%$) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu yang menandakan struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang minimal dampaknya terhadap modal.

Δ EVE IDR is in the "Moderate" ($13\% < x < 15\%$), which means that the possibility of loss faced by the Bank from IRRBB is classified high enough during a certain period of time, indicating that the structure of assets and liabilities is quite sensitive to changes in interest rates.

Untuk Δ EVE USD berada di posisi "**Low**" ($< 11\%$) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu tertentu yang menandakan struktur aset dan liabilitas tidak sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat minimal dampaknya terhadap modal.

Δ EVE USD is in the "Low" position ($< 11\%$), which means that the possibility of loss faced by the Bank from IRRBB is very low during a certain period of time, indicating that the asset and liability structure is not sensitive to changes in interest rates.

Untuk Δ NII IDR berada di posisi "**Low**" ($< 11\%$) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu 12 bulan yang menandakan adanya perubahan pada pendapatan bunga dan beban bunga yang tidak sensitif terhadap perubahan suku bunga.

Δ NII IDR is in the "Low" position ($< 11\%$), meaning that the possibility of loss faced by the Bank from IRRBB is classified as very low during a period of 12 months, indicating that there is a change in interest income and interest expense that is not sensitive to changes in interest rates.

Untuk Δ NII USD berada di posisi "**Moderate to High**" ($15\% < x < 20\%$) artinya kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong tinggi selama periode waktu 12 bulan yang menandakan adanya perubahan pada pendapatan bunga dan beban bunga yang sensitif terhadap perubahan suku bunga.

Δ NII USD is in the "Moderate to High" position ($15\% < x < 20\%$), meaning that the possibility of loss faced by the Bank from IRRBB is classified as very high during a period of 12 months, indicating that there is a change in interest income and interest expense that is sensitive to changes in interest rates.

Direksi dan Departemen terkait selalu melakukan pengawasan terhadap perubahan suku bunga sesuai dengan yang berlaku dipasaran. Dalam pemberian suku bunga bank menentukannya melalui rapat ALCO yang diadakan secara berkala sesuai dengan kebutuhan bank.

The Board of Directors and related departments always supervise changes in interest rates in accordance with the market. In granting interest rates, the bank determines it through ALCO meetings which are held periodically according to the needs of the bank.

ANALISIS KUALITATIF
Qualitative Analysis

Berdasarkan analisa NMD (*Non Maturity Deposit*) terlihat simpanan stabil yang dimiliki bank posisi 31 Desember 2022 dari data LCR (*liquidity coverage ratio*) ada pada Retail/Non-transaksional sebesar 100% dengan jangka waktu Rata-rata penyesuaian suku bunga (*repricing maturity*) selama 1 bulan dan jangka waktu penyesuaian suku bunga (*repricing maturity*) terlama yang diterapkan untuk NMD selama 2 tahun dengan data sebagai berikut:

Based on the NMD (*Non Maturity Deposit*) analysis, it can be seen that the stable deposits held by the bank as of 31st December 2022 from the LCR (*liquidity coverage ratio*) data are 100% in Retail/Non-transactional with an average repricing maturity 1 month and the longest repricing maturity applied to NMD for 2 years with the following data:

Keterangan Description	Total Simpanan Stabil Total Stable Deposits	Rata-Rata jangka waktu penyesuaian suku bunga Average Interest Rate Adjustment Period	Jangka waktu terlama Longest Term	Presentase Percentage
Retail/Transaksional	-	-	-	-
Retail/Non-Transaksional	2.260.94	1 Bulan/ Month	2 Tahun/ Year	100%
Wholesale	-	-	-	-



35. Interest Rate Risk In Banking Book - Laporan Perhitungan IRRBB

Interest Rate Risk In Banking Book - IRRBB Calculation Report

35.2.1. Interest Rate Risk In Banking Book - Laporan Perhitungan IRRBB EVE Rupiah

Interest Rate Risk In Banking Book - IRRBB EVE Calculation Report in Rupiah

(dalam jutaan rupiah | in IDR million)

No	Mata Uang IDR IDR Currency	Tahun 2022 Year 2022			
		Δ EVE			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Parallel up	(324.784,10)	(365.161,24)	(450.256,05)	(484.674,42)
2	Parallel down	(482.914,97)	(533.421,49)	(674.319,71)	(680.830,55)
3	Steepener	(369.429,31)	(412.176,16)	(503.363,36)	(540.601,97)
4	Flattener	(415.921,21)	(461.931,63)	(566.963,81)	(580.868,38)
5	Short rate up	(364.641,61)	(407.840,00)	(513.686,14)	(536.452,10)
6	Short rate down	(406.176,63)	(451.393,38)	(574.627,16)	(603.495,60)
	Nilai Maksimum Negatif (absolut) Negative Maximum Value (Absolute)	482.914,97	533.421,49	674.319,71	680.830,55
	Modal Tier 1 (untuk Δ EVE) Tier 1 Capital (for Δ EVE)	4.525.655,25	4.542.332,43	4.557.873,58	4.814.309,79
	Nilai Maksimum dibagi Modal Tier 1 (untuk Δ EVE) Maximum Value divided by Tier 1 Capital (for Δ EVE)	10,67%	11,74%	14,79%	14,14%

35.2.2. Interest Rate Risk In Banking Book - Laporan Perhitungan IRRBB NII Rupiah

Interest Rate Risk In Banking Book - IRRBB NII Calculation Report in Rupiah

(dalam jutaan rupiah | in IDR million)

No	Mata Uang IDR IDR Currency	Tahun 2022 Year 2022			
		Δ NII			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Parallel up	71.211,61	(25.166,12)	196.781,72	(10.383,36)
2	Parallel down	(71.211,61)	25.166,12	(196.781,72)	10.383,36
	Nilai Maksimum Negatif (absolut) Negative Maximum Value (Absolute)	71.211,61	25.166,12	196.781,72	10.383,36
	Projected Income (untuk Δ NII) Projected Income (for Δ NII)	140.585,37	286.801,00	426.675,00	511.311,00
	Nilai Maksimum dibagi projected Income (untuk Δ NII) Maximum Value divided by projected Income (for Δ NII)	50,65%	8,77%	46,12%	2,03%



35.2.3. Interest Rate Risk In Banking Book - Laporan Perhitungan IRRBB EVE Valas

Interest Rate Risk In Banking Book - IRRBB EVE Calculation Report in Foreign Currency

(dalam jutaan rupiah | in IDR million)

No	Mata Uang Valas Foreign Currency	Tahun 2022 Year 2022			
		Δ EVE			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Parallel up	(2.269,38)	(198.798,28)	379.850,84	256.718,32
2	Parallel down	(7.411,48)	(242.521,97)	338.430,96	271.034,30
3	Steepener	(4.168,80)	(209.772,24)	366.522,64	267.043,45
4	Flattener	(5.184,03)	(229.808,70)	359.174,03	258.949,01
5	Short rate up	(4.446,57)	(216.862,83)	365.811,24	256.526,27
6	Short rate down	(5.262,32)	(218.409,59)	354.424,40	271.230,72
	Nilai Maksimum Negatif (absolut) Negative Maximum Value (Absolute)	7.411,48	242.521,97	338.430,96	256.526,27
	Modal Tier 1 (untuk Δ EVE) Tier 1 Capital (for Δ EVE)	4.525.655,25	4.542.332,43	4.557.873,58	4.814.309,79
	Nilai Maksimum dibagi Modal Tier 1 (untuk Δ EVE) Maximum Value divided by Tier 1 Capital (for Δ EVE)	0,16%	5,34%	7,43%	5,33%

35.2.4. Interest Rate Risk In Banking Book - Laporan Perhitungan IRRBB NII Valas

Interest Rate Risk In Banking Book - IRRBB NII Calculation Report in Foreign Currency

(dalam jutaan rupiah | in IDR million)

No	Mata Uang Valas Foreign Currency	Tahun 2022 Year 2022			
		Δ NII			
		Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
1	Parallel up	-2.948,41	6.522,14	(40.387,81)	(93.079,92)
2	Parallel down	2.948,41	(6.522,14)	40.387,81	93.079,92
	Nilai Maksimum Negatif (absolut) Negative Maximum Value (Absolute)	2.948,41	6.522,14	40.387,81	93.079,92
	Projected Income (untuk Δ NII) Projected Income (for Δ NII)	140.585,37	286.801,00	426.675,00	511.311,00
	Nilai Maksimum dibagi projected Income (untuk Δ NII) Maximum Value divided by projected Income (for Δ NII)	2,10%	2,27%	9,47%	18,20%



36. Liquidity Coverage Ratio (LCR)

(dalam jutaan rupiah | in IDR million)

No	Komponen Component	Posisis 31 Desember 2022 Position as of 31 st December 2022		Posisis 31 Desember 2021 Position as of 31 st December 2021	
		Nilai <i>Outstanding</i> atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah <i>Haircut</i> atau <i>Run off rate</i> atau <i>inflow rate</i> Value after Haircut or Run off Rate or Inflow Rate	Nilai <i>Outstanding</i> atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah <i>Haircut</i> atau <i>Run off rate</i> atau <i>inflow rate</i> Value after Haircut or Run off Rate or Inflow Rate
HIGH QUALITY LIQUID ASSET (HQLA)					
1	Total High Quality Liquid Asset (HQLA)	3.620.650		2.188.281	
ARUS KAS KELUAR CASH OUTFLOW					
2	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Retail deposits and deposits from Micro and Small Business customers, consist of:				
	a. Simpanan/Pendanaan stabil Stable Deposit/Funding	60.058	3.002	59.281	2.964
	b. Simpanan/Pendanaan kurang stabil Less stable deposit/funding	2.828.111	282.811	2.287.136	228.714
3	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding originating from corporate customers, consist of:				
	a. Simpanan operasional Operational deposit	1.344.196	305.776	798.795	156.706
	b. Simpanan non operasional dan/atau kewajiban lainnya yang bersifat non-operasional Non operational deposit and/or Other Non Operational liabilities	3.730.957	1.463.978	3.221.043	1.260.682
4	Pendanaan dengan agunan Secured funding				
5	Arus kas keluar lainnya (<i>additional requirement</i>), terdiri dari: Other cash outflow (<i>additional requirement</i>), consist of:				
	a. Arus kas keluar atas transaksi derivatif Cash outflow from derivative transaction	83.321	83.321	738.331	738.331
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas Cash outflow from additional liquidity requirement	-	-	-	-
	c. Arus kas keluar atas kehilangan pendanaan Cash outflow from liquidation of funding	-	-	-	-
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas Cash outflow from disbursement of loan commitment and liquidity facilities	1.367.652	136.115	1.634.594	163.255
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana Cash outflow from other contractual liabilities related to placement of funds	58.889	58.889	256.450	256.450



(dalam jutaan rupiah | in IDR million)

No	Komponen Component	Posisi 31 Desember 2022 Position as of 31 st December 2022		Posisi 31 Desember 2021 Position as of 31 st December 2021	
		Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run off rate atau inflow rate Value after Haircut or Run off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run off rate atau inflow rate Value after Haircut or Run off Rate or Inflow Rate
f.	Arus kas keluar atas kewajiban kontijensi pendanaan lainnya Cash outflow from other funding related contingencies liabilities	949.042	29.144	1.089.884	32.964
g.	Arus kas keluar kontraktual lainnya Other contractual cash outflow	324.454	324.454	191.369	191.369
TOTAL ARUS KELUAR TOTAL CASH OUTFLOW		2.687.491		3.031.435	
6	Pinjaman dengan secured lending Secured Lending	-	-	-	-
7	Tagihan berasal dari pihak lawan (<i>counterparty</i>) Counterparty Receivables	-	1.912.509	-	1.239.284
8	Arus kas masuk lainnya Other Cash Inflow	-	118.938	-	760.917
TOTAL ARUS KAS MASUK TOTAL CASH INFLOW		- 2.031.447		- 2.000.201	
		<i>TOTAL ADJUSTED VALUE</i>		<i>TOTAL ADJUSTED VALUE</i>	
TOTAL HQLA		3.620.650		2.188.281	



(dalam jutaan rupiah | in IDR million)

No	Komponen Component	Posisi 31 Desember 2022 Position as of 31 st December 2022		Posisi 31 Desember 2021 Position as of 31 st December 2021	
		Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run off rate atau inflow rate Value after Haircut or Run off Rate or Inflow Rate	Nilai Outstanding atau Nilai Pasar Outstanding Amount or Market Value	Nilai setelah Haircut atau Run off rate atau inflow rate Value after Haircut or Run off Rate or Inflow Rate
	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		671.873		1.031.233
	LCR (%)		538,89%		212,20%

Analisis Kualitatif Qualitative Analysis

Berdasarkan posisi 31 Desember 2022 terdapat kenaikan rasio LCR sebesar 326,69% dari Posisi 31 Desember 2021 yang berasal dari adanya kenaikan *Total High Quality Liquid Asset* (HQLA) sebesar Rp1.432.369 juta. Selama tahun 2022 rasio LCR yang dimiliki Bank masih berada diatas ketentuan Otoritas Jasa Keuangan yaitu lebih dari 100%. As of 31st December 2022, the LCR ratio increased by 326.69% compared to the previous year. It was due to the increase in Total High Quality Liquid Asset (HQLA) of IDR1,432,369 million. In 2022, the LCR ratio of the Bank was still above the provision of the Financial Services Authority of more than 100%.



37. NET STABLE FUNDING RATIO (NSFR)

No.	Komponen ASF ASF Component	Posisi 31 Desember 2022 Position as of 31 st December 2022					
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Residual Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value	
		Tanpa Jangka Waktu No Period	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
		Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value		
1	Modal Capital:						
2	Modal sesuai POJK KPMM Regulatory Capital as per POJK CAR	5.004.501		-		5.004.501	
3	Instrumen modal lainnya Other capital instruments	-		-		-	
4	Simpanan yang berasal dari nasabah perorangan dan Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Deposits originating from individual customers and Funding from micro and small business customers:						
5	Simpanan dan Pendanaan stabil Stable Deposits and Funding	55.234	951	77		53.448	
6	Simpanan dan Pendanaan kurang stabil Less Stable Deposits and Funding	595.428	1.798.958	648.536	1.115	2.739.746	
7	Pendanaan yang berasal dari nasabah korporasi: Funding originating from corporate customers:						
8	Simpanan operasional Operational deposits	1.618.867	-	-	-	809.434	
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other funding originating from corporate customers	1.520.850	5.474.837	2.007.242	3.814.038	6.628.921	
10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities with interdependent asset pairs						
11	Liabilitas dan ekuitas lainnya: Other liabilities and equity:						
12	NSFR liabilitas derivatif NSFR of derivative liabilities					-	-
13	ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas Equities and other liabilities that are not included in the above categories	568.319	212.409	172	16.542	16.628	
14	Total ASF	15.252.678					
15	Total HQLA dalam rangka perhitungan NSFR Total HQLA in calculating NSFR	857.604	2.511.309	30.533	1.224.711	153.876	
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional Deposits with other financial institutions for operational purposes	304.210	385.979			345.095	
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (<i>performing</i>) dan surat berharga Loans classified as Current and Special Mention (<i>performing</i>) and marketable securities						
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1 to financial institutions secured by Level 1 HQLA						



	Posisi 31 Desember 2021 Position as of 31 st December 2021				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Residual Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value
	Tanpa Jangka Waktu No Period	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	
	4.834.045	-	-	-	4.834.045
	-	-	-	-	-
	54.692	242	-	-	52.187
	560.788	1.450.645	378.032	1.955	2.152.473
	789.554	-	-	-	-
	1.066.030	4.469.501	1.923.337	1.826.775	394.777
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	921.183	122.283	738	1.371	36.936
	11.871.508				
	555.134	301.853	-	1.520.941	83.084
	199.316	382.452	-	-	290.884
	-				
	-				



No.	Komponen ASF ASF Component	Posisi 31 Desember 2022 Position as of 31 st December 2022					
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Residual Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value	
		Tanpa Jangka Waktu No Period	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
		Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value		
19	kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	560.127				84.019	
20	nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: To non-financial companies, individual customers and customers of micro and small businesses, the Government of Indonesia, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, including:	5.690.270 4.693.203 4.695.173				9.182.633	
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Meet the qualifications to get a risk weight of 35% or less, according to the SE OJK RWA for Credit Risk	12.094 6.707 11.423				16.826	
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya: Loans Secured by Residential Property that are unpledged, which include:	78 69 1.571				1.409	
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Meet the qualifications to get a risk weight of 35% or less, according to the SE OJK RWA for Credit Risk	315 306 2.226				1.758	
24	Surat Berharga yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Securities that are unpledged, not in default, and are not included as HQLA, including exchange traded shares	39.962 50.347 362.656				353.412	
25	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets with interdependent liabilities pairs						
26	Aset lainnya: Other assets:						
27	Komoditas fisik yang diperdagangkan, termasuk emas Physical commodities that are traded, including gold						
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP) Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)						
29	NSFR aset derivatif NSFR derivative assets	1.072				1.072	



	Posisi 31 Desember 2021 Position as of 31 st December 2021				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Residual Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value
	Tanpa Jangka Waktu No Period	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	

-	395.149				395.149

	5.905.045	3.624.520	2.737.895		7.091.993

	14.233	6.446	12.720		18.608

	211	223	2.876		2.662

	1.118	371	2.926		2.646

		161.619	205.752		255.698



No.	Komponen ASF ASF Component	Posisi 31 Desember 2022 Position as of 31 st December 2022					
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Residual Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value	
		Tanpa Jangka Waktu No Period	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
		Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value		
30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin NSFR derivative liabilities before deduction of variation margin	23.084				23.084	
31	Seluruh aset lainnya yang tidak masuk dalam kategori di atas**) All other assets not included in the above categories**)	551.954	295.946	56.235	809.258	1.713.393	
32	Rekening Administratif Off-balance sheet accounts		2.355.074	2.486.594	3.470.871	396.085	
33	Total RSF					12.272.661	
34	Rasio Pendanaan Stabil Bersih (%) Net Stable Funding Ratio (%)					124,28%	

Analisis Kualitatif Qualitative Analysis

Berdasarkan posisi 31 Desember 2022 terdapat kenaikan rasio NSFR sebesar 9,28% dari posisi 31 Desember 2021 adanya kenaikan pada ASF sebesar Rp3.381.170 juta kenaikan tersebut yang berasal Pendanaan lainnya yang berasal dari nasabah korporasi sebesar Rp6.234.144. Selama tahun 2022 rasio NSFR yang dimiliki Bank masih berada diatas ketentuan Otoritas Jasa Keuangan yaitu lebih dari 100%.

As of 31st December 2022, there was an increase in the NSFR (Net Stable Funding Ratio) of 9.28% compared to the position on 31st December 2021, due to an increase in the ASF (Available Stable Funding) of IDR3,381,170 million. This increase originated from other funding sources, primarily from corporate customer funding amounting to IDR6,234,144 million. Throughout 2022, the Bank's NSFR remained above the regulatory requirement set by the Financial Services Authority, which is greater than 100%.



	Posisi 31 Desember 2021 osition as of 31 st December 2021				
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value by Residual Maturity (in IDR million)				Total Nilai Tertimbang Total Weighted Value
	Tanpa Jangka Waktu No Period	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	Nilai Tercatat Carrying Value	
	802.914	395.432	16.044	968.475	2.182.865
		2.093.610	1.703.590	3.168.130	327.438
					10.323.453
					115,00%

38. Aset Terikat

Encumbrance Assets

	Posisi 31 Desember 2022 Position as of 31 st December 2022			
	a	b	c	d
	Aset Terikat Encumbered Assets	aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas Assets held or agreed with the Central Bank but not yet used to generate liquidity	Aset tidak terikat Unencumbered	Total
Kas dan Setara Kas Cash and Cash Equivalent	-	-	-	-
Penempatan pada Bank Indonesia Placement with Bank Indonesia	-	-	-	-
Surat Berharga (HQLA Level 1) Securities (HQLA Level 1)	-	-	-	-
Surat Berharga Korporasi (HQLA Level 2a dan 2b) Corporate Bonds (HQLA Level 2a and 2b)	-	-	-	-

Analisis Kualitatif Qualitative Analysis

Bank Shinhan Indonesia tidak memiliki Exposure Aset Terikat ENC (*Encumbrance*)
Bank Shinhan Indonesia does not have ENC Encumbrance Exposure



39. Manajemen Risiko Likuiditas (LIQA) Liquidity Risk Management

Pengungkapan kualitatif Qualitative Disclosure

Tata Kelola Risiko (Risk Governance)

Bank telah memiliki Struktur Organisasi berdasarkan Surat Keputusan Direksi No. 001/BSI-SKDIR/I/2022 tanggal 07 Januari 2022 perihal Struktur Organisasi dimana *Treasury & Capital Department* yang bertugas mengelola likuiditas Bank dan memastikan aktivitas bisnis Bank berjalan dengan lancar. Bank juga telah membentuk Komite ALCO berdasarkan Surat Keputusan Direksi No. 051/BSI-SKDIR/VIII/2017 tanggal 24 Agustus 2017.

Risk Governance

The Bank already has an Organizational Structure based on Board of Directors Decree No. 001/BSI-SKDIR/I/2022 dated 7th January 2022 regarding the Organizational Structure. In this provision, the Treasury & Capital Department is in charge of managing Bank liquidity and ensuring Bank business activities run smoothly. The Bank has also established the ALCO Committee based on Board of Directors Decree No. 051/BSI-SKDIR/VIII/2017 dated 24th August 2017.

Kebijakan dan prosedur pengelolaan risiko likuiditas diatur dalam Kebijakan *Treasury & Capital Department*. Direksi dan Departemen Terkait sudah melakukan pemantauan likuiditas secara harian atas kondisi likuiditas bank dan telah disampaikan kepada pengawas bank.

Departemen Treasury & Capital sebagai 1st line of defense, melakukan upaya mitigasi risiko likuiditas sesuai dengan ketentuan standar operasional prosedur internal dan sesuai dengan kebijakan regulasi yang berlaku.

Dalam menjaga stabilitas rasio penting likuiditas, diantaranya adalah rasio NSFR, Bank melakukan mitigasi melalui pinjaman jangka panjang ke regulator maupun melakukan kerja sama dengan *counterparty*. Di samping itu terkait *money market line*, *counterparty* yang akan diberikan fasilitas tersebut selalu dilakukan *review* secara berkala, melakukan koordinasi dengan Departemen terkait atas lalu lintas dana keluar atau dana masuk secara harian dan dilakukan pemantauan rasio GWM baik rupiah maupun valas.

Policies and procedures for managing liquidity risk are regulated in the Treasury & Capital Department Policy. The Board of Directors and Related Departments have carried out daily liquidity monitoring of bank liquidity conditions and have submitted them to bank supervisors.

Treasury & Capital Department as the 1st line of defense has made attempts to mitigate liquidity risk in accordance with the provisions of internal standard operating procedures and in accordance with the applicable regulatory policies.

In maintaining the stability of important liquidity ratios, including the NSFR ratio, the Bank carries out mitigation through long-term loans to regulators and collaboration with counterparties. In addition, related to the money market line, the counterparty that will receive this facility is always reviewed periodically, coordinates with the relevant departments for the flow of outgoing funds or incoming funds on a daily basis and monitors the GWM ratio both in rupiah and foreign currency.



40.a. Pengungkapan Risiko Operasional - Bank secara Individual

Disclosure of Operational Risk - Bank Stand Alone

(dalam jutaan rupiah | in IDR million)

No.	Pendekatan Yang Digunakan Indicator Approach	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average in the last 3 Years)	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average in the last 3 Years)	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indicator Approach	556.343,13	83.451,47	1.043.143,38	547.511,55	82.126,73	1.026.584,15
Total							

40.b. Pengungkapan Risiko Operasional - Bank secara Konsolidasi dengan Perusahaan Anak

Disclosure of Operational Risk - Bank Consolidated with Subsidiaries

(dalam jutaan rupiah | in IDR million)

No.	Pendekatan Yang Digunakan Indicator Approach	Posisi 31 Desember 2022 Position as of 31 st December 2022			Posisi 31 Desember 2021 Position as of 31 st December 2021		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average in the last 3 Years)	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average in the last 3 Years)	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indicator Approach	-	-	-	-	-	-
Total							



41. Risiko Operasional - Pengungkapan Kualitatif Umum

Operational Risk - General Qualitative Disclosure

Lampiran C Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 Tanggal 29 April 2020 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional Dengan Menggunakan Pendekatan Standar Bagi Bank Umum
Appendix C Circular Letter of the Financial Services Authority No. 6/SEOJK.03/2020 dated 29th April 2020 Concerning the Calculation of Risk-Weighted Assets for Operational Risk Using a Standard Approach for Commercial Banks

LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO OPERASIONAL

RISK MANAGEMENT IMPLEMENTATION REPORT FOR OPERATIONAL RISK

Nama Bank : PT Bank Shinhan Indonesia
Bank Name
Laporan Tahun : 2022/Belum Audit
Year of the Report : 2022/Unaudited

ANALISIS KUALITATIF

Qualitative Analysis

- 1 Penjelasan peraturan, kebijakan, dan/atau pedoman terkait manajemen risiko untuk risiko operasional
Explanation of regulations, policies and/or guidelines related to risk management for operational risk

Berdasarkan:

1. POJK No.18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum Tanggal 22 Maret 2016.
2. SEOJK No.34/SEOJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum Tanggal 1 September 2016.
3. POJK No.4/POJK.03/2016 Tentang Penilaian Tingkat Kesehatan Bank Umum Tanggal 27 Januari 2016.
4. SEOJK No.14/SEOJK.03/2017 Tentang Penilaian Tingkat Kesehatan Bank Umum Tanggal 17 Maret 2017.
5. POJK No. 27 Tahun 2022 Tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 Tentang Kewajiban Penyediaan Modal Minimum Bank Umum Tanggal 26 Desember 2022.
6. SEOJK No. 6/SEOJK.03/2020 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional Dengan Menggunakan Pendekatan Standar Bagi Bank Umum Tanggal 29 April 2020.
7. POJK No. 9/POJK.03/2016 Tentang Prinsip Kehati-Hatian Bagi Bank Umum Yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan Kepada Pihak Lain.
8. SEOJK No. 29/SEOJK.03/2022 Tentang Ketahanan Dan Keamanan Siber Bagi Bank Umum.
9. Kebijakan Manajemen Risiko Versi 1.0 Tanggal 20 Maret 2017.
10. Pedoman Manajemen Risiko Versi 2.0 Tanggal 14 April 2020.
11. SOP Manajemen Risiko Versi 2.0 Tanggal 20 Maret 2017.
12. SOP Pengukuran Risiko Operasional versi 1.0 Juni 2022, untuk pengukuran Risiko Operasional Bank telah mengimplementasikan tools *Loss / potential loss Event Data*, tools *Key Operational Risk Indicator*, tools *Operational Risk Control Self Assessment*.
13. SOP Penilaian Risiko Informasi Teknologi versi 1.0 1 April 2022.
14. Pedoman Penyelenggaraan Produk Bank versi 1.0 1 April 2022.
15. SOP Penilaian Risiko PJP versi 1.0 2 April 2022.
16. SOP IT Risk Register versi 1.0 Juni 2022.
17. Pedoman Strategi Anti Fraud BSI 2020.

Based on:

1. POJK No.18/POJK.03/2016 Concerning the Implementation of Risk Management for Commercial Banks dated 22nd March 2016.
2. SEOJK No.34/SEOJK.03/2016 Concerning the Implementation of Risk Management for Commercial Banks dated 1st September 2016.
3. POJK No.4/POJK.03/2016 Concerning the Assessment Soundness Level of Commercial Banks dated 27th January 2016.
4. SEOJK No.14/SEOJK.03/2017 Concerning the Soundness Rating of Commercial Banks dated 17th March 2017.
5. POJK No. 27 of 2022 concerning the Second Amendment to Financial Services Authority Regulation No. 11/POJK.03/2016 Concerning the Minimum Capital Adequacy Requirements for Commercial Banks dated 26th December 2022.
6. SEOJK No.6/SEOJK.03/2020 concerning the Calculation of Risk-Weighted Assets for Operational Risk Using a Standard Approach for Commercial Banks dated 29th April 2020.
7. POJK No.9/POJK.03/2016 Concerning the Principle of Prudence for Commercial Banks that hand over part of their work to other parties.
8. SEOJK No.29/SEOJK.03/2022 Concerning the Cyber Security and Resilience for Commercial Banks.
9. Risk Management Policy Version 1.0 dated 20th March 2017.
10. Risk Management Guidelines Version 2.0 dated 14th April, 2020.
11. SOP Risk Management Version 2.0 dated 20th March 2017.
12. SOP for Measurement of Operational Risk version 1.0 June 2022, for measuring Operational Risk the Bank has implemented Loss/potential loss Event Data tools, Key Operational Risk Indicator tools, Operational Risk Control Self Assessment tools.
13. Information Technology Risk Assessment SOP version 1.0 1st April 2022.
14. Guidelines for Implementation of Bank Products version 1.0 1st April 2022.
15. SOP for PJP Risk Assessment version 1.0 2nd April 2022.
16. SOP IT Risk Register version 1.0 June 2022.
17. BSI Anti-Fraud Strategy Guidelines 2020.

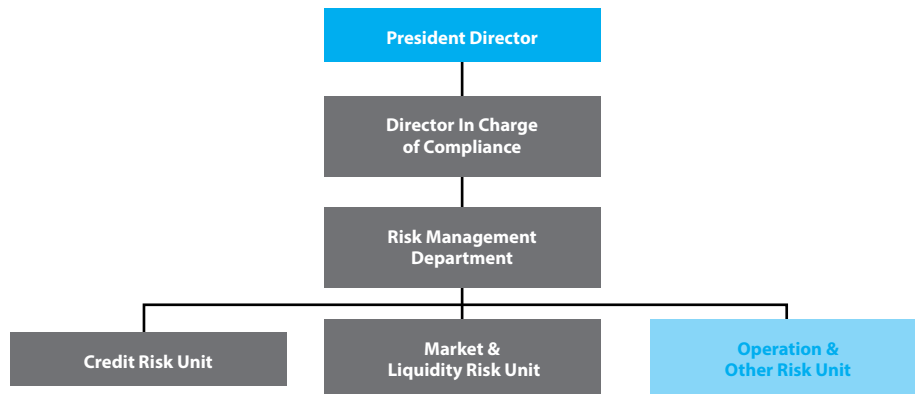


ANALISIS KUALITATIF Qualitative Analysis

2

Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Operasional.
Explanation of the structure and organization of management and control functions related to Operational Risk.

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO THE ORGANIZATIONAL STRUCTURE OF THE RISK MANAGEMENT



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.

Risk Management Department bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Operasional dan Risiko Lainnya.

The Risk Management Department is always independent in carrying out its duties, as evidenced with its absence of involvement in operational or business activities.

The Risk Management Department is in charge of providing suggestions to the Board of Directors in formulating policies, strategies and Risk Management frameworks related to the Implementation of Operational Risk Management and Other Risks.

Penjelasan sistem pengukuran untuk Risiko Operasional (mencakup sistem dan data yang digunakan) untuk menghitung Risiko Operasional, diantaranya:

1. Menggunakan pendekatan metode standar untuk menghitung perkiraan beban modal untuk Risiko Operasional.
2. Menggunakan *tools Potensial/loss data event* untuk mengetahui perkembangan proses implementasi manajemen risiko operasional melalui data kerugian ataupun potensi kerugian baik di kantor pusat maupun cabang termasuk terhadap potensi atau *event fraud* yang terjadi.
3. Menggunakan *tools Key Operational Risk Indicator (KORI)*, untuk mengetahui perkembangan proses implementasi manajemen risiko operasional melalui *self assesment* terkait data SDM, potensi dan kejadian *fraud*, keluhan nasabah, manajemen *control*, kejadian operasional IT, kelengkapan asuransi dan kepatuhan terhadap hukum dan aturan yang telah ditetapkan.
4. Menggunakan *tools Operational Risk Control Self Assesment (ORCSA)*, untuk mengetahui proses implementasi manajemen risiko operasional melalui *self assesment* terkait perkembangan data struktur organisasi, pelaksanaan *system* prosedur, faktor Sumber Daya Manusia, proses pelaporan, kondisi pekerjaan, perencanaan, infrastruktur dan keamanan area kerja, lebih peka atau sensitif terhadap kejadian atau risiko-risiko yang ada pada masing-masing unit kerja di Cabang dari pimpinan cabang, operasional *supervisor*, *back office*, *teller*, *customer service* maupun *relationship manager*.
5. Menggunakan *tools IT Risk Register* secara *self assesment* untuk meyakinkan pengelolaan risiko dalam pemanfaatan teknologi informasi telah berjalan dengan efektif dan apabila terdapat potensi kegagalan proses/system dapat segera diantisipasi.

3

Explanation of the measurement system for Operational Risk (including systems and data used) to calculate Operational Risk includes:

1. Using the standard method approach to calculate the estimated capital charge for Operational Risk.
2. Using potential/loss event data tools to track the progress of the operational risk management implementation process through loss or potential loss data both at the head office and branches, including the potential or fraud events that have occurred.
3. Using the Key Operational Risk Indicator (KORI) tools, to find out the progress of the implementation process of operational risk management through self-assessment related to HR data, fraud potential and incidents, customer complaints, control management, IT operational events, completeness of insurance and compliance with applicable laws and regulations has been established.
4. Using Operational Risk Control Self Assessment (ORCSA) tools, to find out the process of implementing operational risk management through self-assessment related to the development of organizational structure data, implementation of system procedures, Human Resources factors, reporting processes, working conditions, planning, infrastructure and work area security, more sensitive or sensitive to the events or risks that exist in each work unit in the Branch from branch managers, operational supervisors, back office, tellers, customer service and relationship managers.
5. Using IT Risk Register tools in self-assessment to ensure risk management in the use of information technology has been running effectively and if there is a potential for process/system failure it can be anticipated immediately.



ANALISIS KUALITATIF Qualitative Analysis

Dalam menghitung perkiraan beban modal untuk Risiko Operasional dengan melihat dari data historis kerugian selama 5 tahun dari Tahun 2017 s.d. Tahun 2022 yang berasal dari:

- Kecurangan Intern;
- Kecurangan Ekstern;
- Praktik Ketenagakerjaan dan Keamanan tempat Kerja;
- Klien, Produk dan Praktik Bisnis;
- Kerusakan pada Aset Fisik;
- Gangguan Aktivitas Bisnis dan Kegagalan Sistem;
- Manajemen Pelaksanaan, pengiriman dan pemrosesan.

Dengan mengalikan Komponen Indikator Bisnis (KIB) dan Faktor Pengali Kerugian Internal (FPKI) serta mengkonversi ATMR untuk Risiko Operasional sesuai Pilar 1.

In estimating the capital charge for Operational Risk by looking at the historical data of losses for 5 years from 2017 to 2022, which comes from:

- Internal Fraud;
- External Fraud;
- Employment Practices and Workplace Safety;
- Clients, Products and Business Practices;
- Damage to Physical Assets;
- Business Activity Interruption and System Failure;
- Execution, delivery and processing management.

By multiplying the Business Indicator Component (KIB) and Internal Loss Multiplier Factor (FPKI) and converting RWA for Operational Risk according to Pillar 1.

4

Penjelasan ruang lingkup dan cakupan utama dari kerangka laporan untuk risiko operasional untuk pejabat eksekutif dan direksi Bank.

Explanation of the scope and main scope of the reporting framework for operational risk for executive officers and board of directors of the Bank.

Ruang Lingkup dan Cakupan Utama dari kerangka Laporan untuk Risiko Operasional meliputi:

1. Pengawasan aktif Direksi dan Dewan Komisaris dalam memantau risiko yang timbul dari adanya aktivitas operasional Bank.
2. Kecukupan Kebijakan dan prosedur Manajemen Risiko Operasional serta penetapan Limit Risiko Operasional.
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian Risiko serta sistem informasi Manajemen Risiko Operasional dan Sistem pengendalian intern yang menyeluruh untuk Risiko Operasional.

Scope and Main Scope of the Report framework for Operational Risk includes:

1. Active supervision of the Board of Directors and Board of Commissioners in monitoring risks arising from the Bank's operational activities.
2. Adequacy of Operational Risk Management policies and procedures and determination of Operational Risk Limits.
3. Adequacy of the process of identification, measurement, monitoring and control of Risk as well as information systems and Operational Risk Management Comprehensive internal control system for Operational Risk.

5

Penjelasan mitigasi risiko dan transfer risiko yang digunakan dalam manajemen untuk Risiko Operasional. Hal tersebut mencakup mitigasi dengan penerbitan kebijakan (seperti kebijakan untuk budaya risiko, risiko yang dapat diterima, dan alih daya), dengan divestasi bisnis yang berisiko tinggi dan dengan membentuk fungsi kontrol. Sisa eksposur dapat diserap oleh Bank atau untuk dilakukan transfer risiko. Sebagai contoh, dampak dari kerugian operasional dapat dimitigasi dengan asuransi.

Explanation of risk mitigation and risk transfer used in management for Operational Risk. This includes mitigation by issuing policies (such as policies for risk culture, acceptable risk, and outsourcing), by divesting high-risk businesses and establishing control functions. The Bank can absorb the remaining exposure or transfer the risk, for example, the impact of operational losses can be mitigated by insurance.



ANALISIS KUALITATIF Qualitative Analysis

Mitigasi risiko yang dilakukan dalam meminimalisasi kerugian yang timbul dari kegiatan operasional bank dengan cara sebagai berikut:

1. Membuat kebijakan dan Prosedur bagi setiap unit kerja dalam mengatur kegiatan operasional Bank.
2. Menetapkan tingkat Risiko yang akan diambil (*risk appetite*) dan toleransi Risiko (*risk tolerance*) yang sejalan dengan sasaran strategis dan strategi bisnis secara keseluruhan.
3. Membuat Kebijakan dan Prosedur terkait *Business Continuity Plan* (BCP).
4. Melaksanakan kaji ulang independen dan evaluasi yang dilakukan secara berkala oleh *Risk Management Department*, *Compliance Dept* dan *Internal Audit Department* atas perubahan kebijakan dan prosedur dari setiap unit kerja.
5. Menerapkan *4 eyes principle* yaitu *checker and maker* dalam setiap transaksi yang dilakukan.
6. Melindungi aset-aset yang dimiliki Bank dengan Asuransi.
7. Memberikan pelatihan-pelatihan kepada karyawan untuk meningkatkan pengetahuan dan keahliannya.
8. Memberikan edukasi secara berkala melalui notifikasi *Goldwing System* kepada karyawan untuk selalu menjaga data pada *system*, *email* serta data pada aplikasi internal lainnya dari serangan virus dan hacker (kejahatan siber) serta juga menghimbau karyawan agar tetap menjaga *password email*, *Core Banking System* dan komputer dari pihak-pihak yang tidak berwenang.
9. Menghimbau kepada karyawan cara mengidentifikasi dan mencegah atas potensi kasus *fraud* terhadap transaksi-transaksi yang ada di Bank Shinhan Indonesia sehingga dapat dimitigasi untuk meminimalkan potensi kemungkinan terjadinya *fraud*, diantaranya yaitu dengan melalui, implementasi *whistle blowing system*, *refreshment* terkait *risk awareness* dan *risk culture* di lingkungan bank.
10. Senantiasa memberikan informasi-informasi terkait peraturan-peraturan yang berlaku kepada seluruh karyawan.
11. Memberikan pelatihan *risk awareness* secara berkala khususnya untuk cabang Bank.
12. Dalam pelaksanaan alihdaya, Bank mengimplementasikannya sesuai ketentuan yang berlaku seperti pemanfaatan tenaga kerja dilakukan untuk posisi resepsionis, *messenger*, *cleaning*, supir dan tenaga pengamanan dimana komposisi dibandingkan jumlah karyawan Bank adalah 22,96%. Selain hal tersebut dari sisi Teknologi Informasi dalam pelaksanaannya Bank mengatur dalam Prosedur Penggunaan Pihak Ketiga Penyedia Jasa Teknologi Informasi.

Risk mitigation is carried out in minimizing losses arising from bank operations in the following ways:

1. Create policies and procedures for each work unit in managing the Bank's operational activities.
2. Determine the level of risk to be taken (*risk appetite*) and risk tolerance that is in line with the strategic objectives and overall business strategy.
3. Create Policies and Procedures related to the Business Continuity Plan (BCP).
4. Carry out independent reviews and periodic evaluations by the Risk Management Department, Compliance Dept. and Internal Audit Department on changes in policies and procedures for each work unit.
5. Implement the 4 eyes principle, namely checkers and makers in every transaction made.
6. Protect the assets owned by the Bank with Insurance.
7. Provide trainings to employees to improve their knowledge and skills.
8. Provide periodic education through Goldwing System notifications to employees to always protect data on the system, e-mail and data on other internal applications from virus attacks and hackers (cyber crimes) and also encourage employees to keep their e-mail passwords, Core Banking System and computers from unauthorized parties.
9. Appeal to employees how to identify and prevent potential cases of fraud against existing transactions at Bank Shinhan Indonesia so that they can be mitigated to minimize the potential for possible fraud, including by implementing a whistle blowing system, refreshment related to risk awareness and risk culture in a banking environment.
10. Always provide information related to applicable regulations to all employees.
11. Provide regular risk awareness training, especially for Bank branches.
12. In implementing outsourcing, the Bank complies with applicable regulations, such as the utilization of manpower for receptionist, messenger, cleaning, driver and security personnel positions. The composition compared to the number of Bank employees was 22.96%. In addition to this, from an Information Technology perspective, the implementation of the Bank regulates the Procedure for Using Third Party Information Technology Service Providers.



42. Risiko Hukum - Pengungkapan Kualitatif Umum

Legal Risk - General Qualitative Disclosure

ANALISIS KUALITATIF

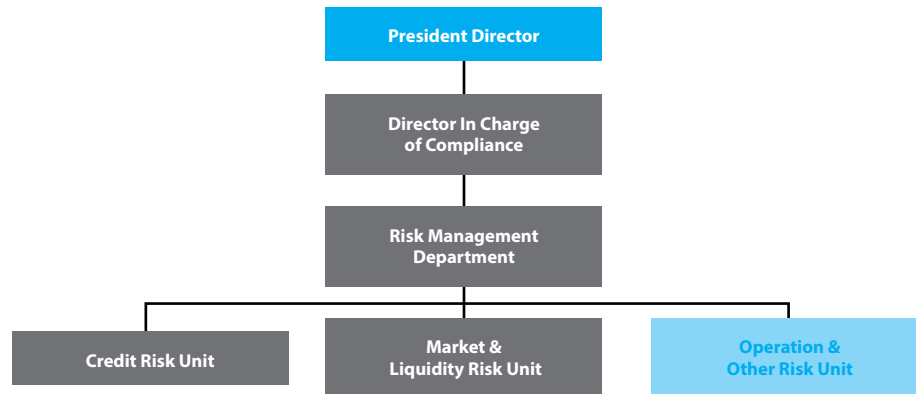
Qualitative Analysis

Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Hukum
Explanation of the structure and organization of management and control functions related to Legal Risk

STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO

RISK MANAGEMENT DEPARTMENT ORGANIZATIONAL STRUCTURE

1



Risk Management Department dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis.

Risk Management Department bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Hukum dan Risiko Lainnya.

The Risk Management Department is always independent in carrying out its duties, as evidenced with its absence of involvement in operational or business activities.

The Risk Management Department is in charge of providing suggestions to the Board of Directors in formulating policies, strategies and Risk Management frameworks related to the Implementation of Legal Risk Management and Other Risks.

Berdasarkan Struktur Organisasi melalui Surat Keputusan Direksi No. 001/BSI-SKDIR/I/2022 tanggal 07 Januari 2022 perihal Struktur Organisasi, dalam mengelola risiko hukum Bank telah membentuk *Legal & Loan Administration Department* dan *Corporate Legal* yang selalu memastikan Pengikatan Perjanjian Kerja Sama Bank dengan Pihak Eksternal Bank telah sesuai dengan peraturan perundang-undangan yang berlaku dan memastikan Bank tidak cacat hukum. Bank juga telah membentuk *Loan Work-Out & Remedial Department* untuk menyelesaikan permasalahan hukum terkait penyaluran kredit bank

Based on the Organizational Structure through Board of Directors Decree No. 001/BSI-SKDIR/I/2022 dated 7th January 2022 regarding the Organizational Structure, in managing legal risk, the Bank has formed a Legal & Loan Administration Department and Corporate Legal, which always ensures the Binding of Bank Cooperation Agreements with External Parties the Bank is in compliance with laws and regulations regulations and ensure that the Bank is not legally disabled.

The Bank has also formed a Special Asset Management Department to resolve legal issues related to bank lending

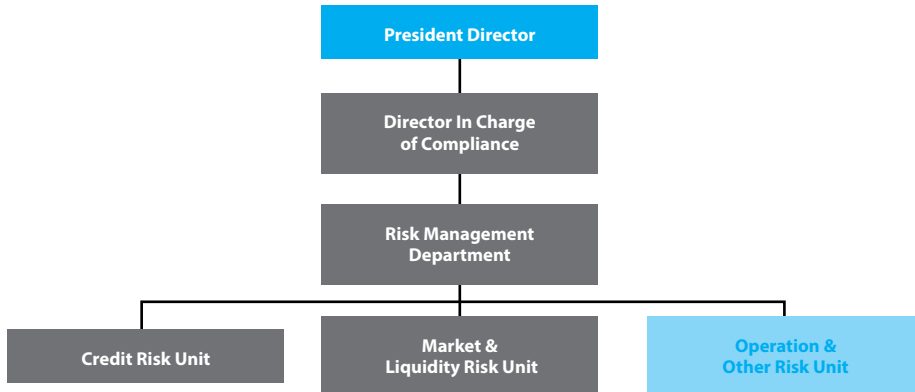


ANALISIS KUALITATIF Qualitative Analysis

2	Mekanisme Pengendalian Risiko Hukum Legal Risk Control Mechanism
	<i>Legal & Loan Administration Department</i> selalu memperhatikan kelengkapan aspek hukum terutama yang berkaitan dengan aktivitas perikatan perjanjian dengan debitur dan kelengkapan dokumen legalitas sebagai bentuk pengendalian risiko. Selain itu <i>Corporate Legal</i> juga selalu melakukan kajian atas perjanjian-perjanjian dengan pihak ketiga yang bekerjasama dengan Bank. Departemen <i>Special Asset Management</i> merupakan unit kerja yang bertugas untuk memitigasi risiko Hukum Bank dengan melakukan penagihan dan penjualan <i>asset</i> jaminan debitur dilakukan secara persuasif dan sesuai dengan ketentuan yang berlaku. Departemen <i>Special Asset Management</i> melakukan <i>Review</i> atas pedoman penagihan, penjualan <i>asset</i> jaminan dan pelaksanaan lelang dilakukan secara terus-menerus dan berkala, membentuk unit kerja khusus (<i>Remedial & Litigation Unit</i>) yang menangani kasus hukum yang terjadi dan mengikuti setiap tahapan sidang yang diadakan oleh PN dan melakukan <i>monitoring</i> perkembangan kasus hukum melalui SIPP dalam hal menghadapi kasus hukum yang rumit maka Bank akan melakukan kerja sama dengan pihak ke 3 (<i>Law Firm</i>) untuk menyelesaikan hal tersebut dalam hal ini Bank bekerjasama dengan Sandiva Legal Network. Bank juga telah melakukan upaya-upaya penyelesaian kasus hukum dengan konsultasi kepada Konsultan hukum rekanan Bank. Disamping itu, manajemen juga secara aktif selalu melakukan <i>monitoring</i> melalui laporan yang secara periodik (bulanan) dibuat oleh <i>Loan Work-Out & Remedial Department</i> dalam rangka mendorong percepatan penyelesaian perkara hukum tersebut. Kantor pusat memberikan bimbingan, panduan dan arahan kepada Departemen terkait di Kantor Cabang untuk merespon dan menyelesaikan permasalahan litigasi. Bank selalu memastikan setiap pengaduan masuk telah ditindaklanjuti dengan baik oleh Bank dan juga selalu menerapkan transparansi produk yang ditawarkan kepada nasabah sesuai dengan POJK No. 31/POJK.07/2020 Tentang Penyelenggaraan Layanan Konsumen Dan Masyarakat Di Sektor Jasa Keuangan Oleh Otoritas Jasa Keuangan, POJK No. 118/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan dan SEOJK No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan, serta Bank telah berupaya meningkatkan standar layanan nasabah dengan melakukan <i>training service excellence</i> kepada petugas bank. The Legal & Loan Administration Department always pays attention to the completeness of legal aspects, especially those related to contracting activities with debtors and the completeness of legality documents as a form of risk control. In addition, Corporate Legal also always reviews agreements with third parties that cooperates with the Bank. The Special Asset Management Department is work unit with task to mitigating legal risks of the Bank by collecting and selling debtor collateral assets in a persuasive manner and in accordance with applicable regulations. The Special Asset Management Department reviews billing guidelines, sells collateral assets and conducts auctions continuously and periodically, establishes a special work unit (Remedial & Litigation Unit), which handles legal cases that occur and follows every stage of the trial held by the District Court and monitoring the development of legal cases through SIPP in the case of dealing with complex legal cases, the Bank will collaborate with a 3rd party (Law Firm) to resolve this matter, in this case the Bank cooperates with Sandiva Legal Network The Bank has also made attempts to resolve legal cases by consulting to the Bank's partner legal consultants. In addition, management also actively monitors through periodic (monthly) reports made by the Loan Work-Out & Remedial Department in order to accelerate the settlement of these legal cases. The head office provides guidance and direction to the relevant Departments at the Branch Offices to respond and resolve litigation issues. The Bank always ensures that every incoming complaint has been properly followed up and also always implements product transparency offered to customers in accordance with POJK No. 31/POJK.07/2020 Concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority, POJK No. 118/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector and SEOJK No. 17/SEOJK.07/2018 concerning Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector, and the Bank has made efforts to improve customer service standards by conducting service excellence training for bank officers."



43. Risiko Reputasi - Pengungkapan Kualitatif Umum Reputation Risk - General Qualitative Disclosure

ANALISIS KUALITATIF Qualitative Analysis	
1	Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Reputasi Explanation of the structure and organization of management and control functions related to Reputation Risk STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO RISK MANAGEMENT DEPARTMENT ORGANIZATIONAL STRUCTURE  <pre> graph TD PD[President Director] --> DIC[Director In Charge of Compliance] DIC --> RMD[Risk Management Department] RMD --> CRU[Credit Risk Unit] RMD --> MLRU[Market & Liquidity Risk Unit] RMD --> OORU[Operation & Other Risk Unit] </pre> <i>Risk Management Department</i> dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis. <i>Risk Management Department</i> bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Reputasi dan Risiko Lainnya. The Risk Management Department is always independent in carrying out its duties, reflected in its absence of involvement in operational or business activities. The Risk Management Department is in charge of providing input to the Board of Directors in formulating policies, strategies and Risk Management frameworks related to the Implementation of Reputation Risk Management and Other Risks. Berdasarkan Surat Keputusan Direksi No. 001/BSI-SKDIR/I/2022 tanggal 07 Januari 2022 Tentang Kebijakan Manajemen Bank dalam pengelolaan Risiko Reputasi, Bank telah memiliki Unit Kerja Khusus untuk melakukan pencatatan pengaduan nasabah yang telah masuk dari <i>Call Center</i> dan Kantor Cabang serta melakukan eskalasi ke Departemen Terkait perihal pengaduan tersebut untuk dapat ditindaklanjuti. Semua pengaduan yang masuk akan segera diselesaikan oleh Bank Shinhan Indonesia sesuai Kebijakan dan Prosedur pengaduan nasabah yang tercantum dalam "SOP Penanganan Pengaduan Konsumen". Terkait perjanjian kerja sama dengan pihak ketiga, Bank telah menunjuk <i>Corporate Secretary Unit</i> yang memiliki tugas untuk melakukan <i>review</i> atas perjanjian-perjanjian kerja sama Bank dengan pihak ketiga. Selain itu, terkait perjanjian-perjanjian kredit telah ditunjuk <i>Legal & Loan Administration Unit</i> untuk me-review semua perjanjian-perjanjian kredit Based on Board of Directors Decree No. 001/BSI-SKDIR/I/2022 dated 7th January 2022 concerning Bank Management Policy in managing Reputation Risk, the Bank has a Special Work Unit to record customer complaints that have been received from Call Centers and Branch Offices as well as escalate to the relevant department regarding the complaint to be followed up. All incoming complaints will be immediately resolved by Bank Shinhan Indonesia in accordance with the customer complaint policies and procedures listed in the "SOP for Handling Consumer Complaints". Regarding cooperation agreements with third parties, the Bank has appointed a Corporate Secretary Unit which has the duty to review the Bank's cooperation agreements with third parties. In addition, regarding credit agreements, a Legal & Loan Administration Unit has been appointed to review all credit agreements.
2	Kebijakan dan mekanisme dalam rangka meningkatkan kualitas pelayanan kepada nasabah dan pemangku kepentingan lainnya untuk mengendalikan risiko reputasi Policies and mechanisms in order to improve the quality of service to customers and other stakeholders to control reputation risk



ANALISIS KUALITATIF Qualitative Analysis

Dalam penanganan pengaduan nasabah yang berhubungan dengan Pihak Ketiga, *Operation Department – Settlement Unit* berperan dalam membuat dan mengirimkan klaim kepada vendor-vendor yang bekerjasama dengan Bank agar dapat menindaklanjuti pengaduan nasabah tersebut.

Tindaklanjut dan penyelesaian atas pengaduan nasabah tersebut dari Departemen terkait, sesuai dengan SLA yang telah tercantum dalam "SOP Penanganan Pengaduan Konsumen" adalah sebagai berikut:

- Pengaduan secara Lisan (*Call Center*) maksimum 5 hari kerja sejak pengaduan tersebut diterima oleh Bank.
- Pengaduan secara Tertulis (*Kantor Cabang/Mobile Branch*) maksimum 20 hari kerja semenjak dokumen pengaduan tersebut diterima secara lengkap oleh Bank.
- Dalam hal tertentu Kantor Cabang dapat melakukan perpanjangan penyelesaian pengaduan tersebut maksimum 20 hari kerja sejak jangka waktu pengaduan sebelumnya berakhir. Dalam hal ini dapat melakukan perpanjangan pengaduan nasabah jika memerlukan tidak lanjut oleh Pihak lain yang memerlukan waktu lama.

Contact Center tidak hanya menanggapi keluhan/pengaduan nasabah namun juga memberikan layanan informasi perbankan baik terkait produk maupun layanan bank. Selain *Contact Center*, petugas Bank di Kantor-Kantor Cabang juga setiap saat dapat memberikan informasi kepada nasabah produk maupun layanan bank.

Bank telah mentransparansikan tata cara penanganan pengaduan nasabah dan menyelesaikannya kepada Kantor Cabang/Departemen/Unit Kerja Terkait sesuai dengan peraturan maupun standar yang berlaku.

Transparansi produk yang ditawarkan kepada nasabah sesuai dengan POJK No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan dan SEOJK No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan, serta Bank telah berupaya meningkatkan standar layanan nasabah dengan melakukan *training Service Excellence* kepada petugas bank

In handling customer complaints related to third parties, the Operations Department – Settlement Unit plays a role in making and sending claims to vendors who work with the Bank so they can follow up on these customer complaints.

Follow-up and settlement of customer complaints from the relevant departments, in accordance with the SLA listed in the "SOP for Handling Consumer Complaints" are as follows:

- Verbal complaint (*Call Center*) maximum 5 working days after the complaint is received by the Bank.
- Complaint in writing (*Branch Office/Mobile Branch*) a maximum of 20 working days after the complete complaint document is received by the Bank.
- In certain cases the Branch Office may extend the resolution of the complaint for a maximum of 20 working days after the previous complaint period ended. In this case, the customer complaint can extend if it requires follow-up by another party which takes a long time.

The Contact Center does not only respond to customer complaints but also provides banking information services both related to bank products and services. In addition to the Contact Center, Bank officers at Branch Offices can also provide information to customers on bank products and services at any time.

The Bank has made transparent procedures for handling customer complaints and resolving them at the Branch Offices/Departments/Related Work Units in accordance with applicable regulations and standards.

Transparency of products offered to customers in accordance with POJK No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector and SEOJK No. 17/SEOJK.07/2018 concerning the Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector, and the Bank has made efforts to improve customer service standards by conducting Service Excellence training for bank officers

Bank akan senantiasa berupaya memberikan edukasi ke nasabah untuk menjaga kerahasiaan data pribadi nasabah dengan tidak memberitahukan ID, Kata Sandi, Informasi Pribadi Lainnya serta M-OTP kepada siapapun melalui pemberitahuan *Pop Up* yang ada pada *Internet Banking SOL*, pemberitahuan melalui SMS ke Nasabah secara berkala dan pemberitahuan dari *Customer Service* di Kantor-Kantor Cabang BSI kepada nasabah yang membuka rekening di Kantor Cabang.

Bank juga telah memiliki konsultan umum untuk memberikan layanan konsultasi hukum yang bersifat umum seperti mereview perjanjian terkait dengan kegiatan Bank. Contohnya: Penyediaan pinjaman dan penerimaan deposit bank, mereview peraturan internal bank, mereview keabsahan kegiatan usaha yang disyaratkan oleh lembaga pemerintahan yang berwenang (contohnya seperti BI, OJK atau Kementerian Keuangan), mereview perjanjian kerja dengan karyawan dan menyediakan nasihat hukum terkait dengan masalah hukum ketenagakerjaan. Namun tidak termasuk sengketa, gugatan atau arbitrase dihadapan majelis pemerintahan yang berwenang atau pengelolaan hak kekayaan intelektual, dan segala konsultasi mengenai pajak atau akuntansi.

Melalui Departemen Retail Bisnis Goup, Bank memitigasi risiko reputasi yang diatur lewat SOP Penanganan Pengaduan Nasabah versi 1,1 Februari 2021, dimana Bank akan memberikan ganti rugi atas kerugian yang dialami nasabah. Bank juga memanfaatkan Pengaduan Nasabah melalui *system* Antasena, *Help Desk Ticketing* yang ditangani Departemen *Retail Bussnies Group* dan Departemen E Banking yang juga memantau pertanyaan maupun pengaduan melalui *social media Instagram*. Bank telah menunjuk PIC Pengaduan Nasabah yang akan menanggapi pengaduan yang masuk ke Regulator melalui Aplikasi Portal Perlindungan Konsumen (AAPK) dan email yang ditujukan ke Regulator.

The Bank will always try to provide education to customers to maintain the confidentiality of customer personal data by not disclosing IDs, Passwords, Other Personal Information and M-OTP to anyone through Pop Up notifications on Internet Banking SOL, periodic notifications via SMS to Customers and notification from Customer Service at BSI Branch Offices to customers who open accounts at Branch Offices.

The Bank also has a general consultant who is tasked with providing general legal consulting services, such as reviewing agreements related to the Bank's activities, For example: providing loans and receiving bank deposits, reviewing bank internal regulations, reviewing the legitimacy of business activities required by authorized government agencies (for example, BI, OJK or the Ministry of Finance), reviewing employment agreements with employees, and providing advice on labor law. However, it does not include disputes, lawsuits or arbitrations before competent government assembly or intellectual property management, and any tax or accounting consulting.

Through the Group Business Retail Department, the Bank mitigates reputation risk, which is regulated through the SOP for Handling Customer Complaints version 1.1 February 2021, in which the Bank will provide compensation for losses suffered by customers. The Bank also makes the most of the Customer Complaints through the Antasena system, Help Desk Ticketing, which is handled by the Retail Business Group Department and the E Banking Department that also monitors questions and complaints inquiries through social media, such as Instagram. The Bank has appointed a Customer Complaint PIC who will respond to complaints submitted to Regulators through the Consumer Protection Portal Application (AAPK) and emails addressed to the Regulators.



44. Risiko Strategik - Pengungkapan Kualitatif Umum Strategic Risk - General Qualitative Disclosure

ANALISIS KUALITATIF Qualitative Analysis	
1	Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Strategik Explanation of the structure and organization of management and control functions related to Strategic Risk STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO RISK MANAGEMENT DEPARTMENT ORGANIZATIONAL STRUCTURE <pre> graph TD PD[President Director] --> DIC[Director In Charge of Compliance] DIC --> RMD[Risk Management Department] RMD --> CRU[Credit Risk Unit] RMD --> MLRU[Market & Liquidity Risk Unit] RMD --> OORU[Operation & Other Risk Unit] </pre> <i>Risk Management Department</i> dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis. <i>Risk Management Department</i> bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Strategik dan Risiko Lainnya. The Risk Management Department is always independent in carrying out its duties, as evidenced with its absence of involvement in operational or business activities. The Risk Management Department is in charge of providing suggestions to the Board of Directors in formulating policies, strategies and Risk Management frameworks related to the Implementation of Strategic Risk Management and Other Risks. Bank telah memiliki Struktur Organisasi berdasarkan Surat Keputusan Direksi No. 001/BSI-SKDIR/I/2022 tanggal 07 Januari 2022 perihal Struktur Organisasi, dimana dalam mengelola risiko strategik telah dibentuk <i>Strategy Planning Department</i> yang bertugas dalam membuat Rencana Bisnis Bank (RBB) dan memastikan penerapan bisnis bank telah sesuai dengan Rencana Bisnis Bank yang telah ditetapkan. The Bank already has an Organizational Structure based on Directors Decree No. 001/BSI-SKDIR/I/2022 dated 7th January 2022 regarding the Organizational Structure, in which to manage strategic risk a Strategy Planning Department has been established whose task is to prepare Bank Business Plans (RBB) and ensure that the implementation of bank business is in accordance with the Bank Business Plans that have been set.
2	Kebijakan yang memungkinkan bank untuk dapat mengidentifikasi dan merespon perubahan lingkungan bisnis, baik eksternal maupun internal Policies that enable banks to identify and respond to changes in the business environment, both external and internal Sebagai langkah memitigasi terjadinya potensi risiko strategik, bank telah melengkapi Rencana Bisnis Bank Shinhan Indonesia Tahun 2023-2025 yang sudah disampaikan melalui Surat No. 569/BSI-DIR/XI/2022 Tanggal 29 November 2022 Perihal Penyampaian Rencana Bisnis Bank (RBB) Bank Shinhan Indonesia Tahun 2023-2025. Penyampaian Rencana Bisnis Bank (RBB) tersebut telah disetujui Dewan Komisaris melalui Surat No.009/BSI-KOM/XI/2022 tanggal 29 November 2022. To mitigate potential strategic risks, the bank has completed the Bank Shinhan Indonesia Business Plan for 2023-2025 which was submitted through Letter No. 569/BSI-DIR/XI/2022 29th November 2022 Regarding Submission of the Bank Shinhan Indonesia Business Plan (RBB) for 2023-2025. The submission of the Bank Business Plan (RBB) has been approved by the Board of Commissioners through Letter No.009/BSI-KOM /XI/2022 29th November 2022.
3	Mekanisme untuk mengukur kemajuan yang dicapai dari rencana bisnis yang ditetapkan Mechanism to measure the progress achieved from the established business plan



ANALISIS KUALITATIF

Qualitative Analysis

Pengukuran kinerja bank dilakukan dengan melakukan *monitoring* secara berkala melalui laporan-laporan yang ditujukan kepada direksi serta kantor cabang/unit bisnis. Agar proses monitoring kinerja dapat dilakukan dengan lebih efisien (untuk hal terkait dengan pencapaian bisnis bank), maka telah dibuat *system* untuk memantau pencapaian kinerja kantor cabang maupun departemen terkait dengan melalui *Goldwing System* yang memberikan informasi kinerja setiap Kantor Cabang secara harian dan memberikan informasi peringkat terbaik Kantor Cabang.

Strategic Planning Department melakukan *monitoring* perkembangan kondisi keuangan dan *asset* Bank serta memberikan rekomendasi yang diperlukan. Bank melaksanakan *monthly meeting* rutin baik antara kepala departemen dan direksi termasuk dengan pimpinan cabang yang diantara untuk memitigasi risiko strategik. Realisasi dari tiap Departemen dan Cabang dapat dipantau melalui forum ini.

Strategic Planning Department dalam mengoptimalkan implementasi manajemen risiko strategik juga melaksanakan:

- *Review* dan revisi terhadap SOP *Strategik Planning*.
- Memenuhi temuan audit terkait target kinerja cabang.
- Memonitor perkembangan *portfolio* Bank dan mendiskusikan dengan Tim Bisnis termasuk terkait lokasi cabang.
- Memonitor kinerja kantor cabang melalui KPI dan menganalisa pendapatan bersih dan hasilnya disampaikan dalam *monthly meeting*.
- Dalam mengembangkan potensi bank melalui lokasi bisnis, produk bank, aktivitas baru, Departemen *Strategik Plan* juga selalu berkordinasi dengan departemen lain seperti Departemen *Retail Bisnis Branch Network* dan Departemen *Wholesale*.

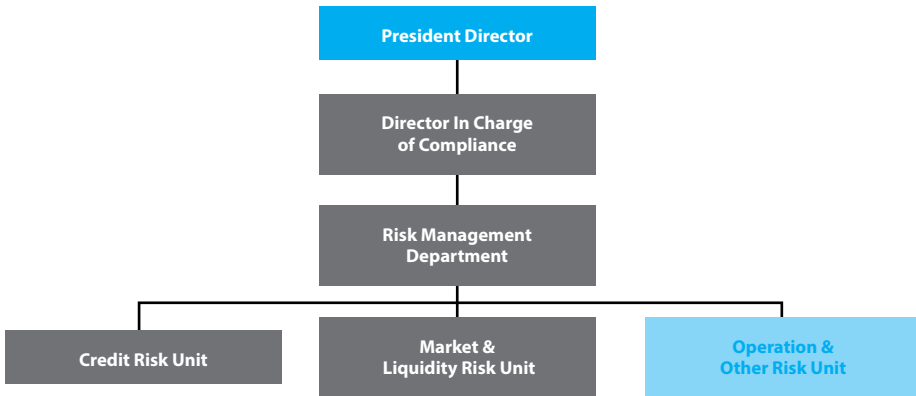
Measurement of bank performance is carried out by monitoring periodically through reports addressed to directors and branch offices/business units. To make the performance monitoring process more efficient (for matters related to bank business achievements), a system has been created to monitor achieving the performance of branch offices and related departments through the Goldwing System which provides daily performance information for each Branch Office and provides information on the best ranking of Branch Offices.

The Strategic Planning Department monitors developments in the Bank's financial condition and assets and provides the necessary recommendations. The Bank conducts routine monthly meetings between heads of departments and directors including with branch managers to mitigate strategic risks. The realization of each Department and Branch can be monitored through this forum.

The Strategic Planning Department in optimizing the implementation of strategic risk management also carries out:

- Review and revision of SOP Strategic Planning
- Fulfill audit findings related to branch performance targets.
- Monitor the development of the Bank's portfolio and discuss with the Business Team including branch locations.
- Monitor branch office performance through KPI and analyze net income and the results are presented in monthly meetings.
- In developing bank potential through business locations, bank products, new activities, the Strategic Planning Department also always coordinates with other departments such as the Retail Business Branch Network Department and the Wholesale Department.

45. Risiko Kepatuhan - Pengungkapan Kualitatif Umum Compliance Risk - General Qualitative Disclosure

ANALISIS KUALITATIF Qualitative Analysis	
1	Penjelasan struktur dan organisasi atas manajemen dan fungsi kontrol terkait Risiko Kepatuhan Explanation of the structure and organization of management and control functions related to Compliance Risk STRUKTUR ORGANISASI DEPARTEMEN MANAJEMEN RISIKO RISK MANAGEMENT DEPARTMENT ORGANIZATIONAL STRUCTURE  <pre> graph TD PD[President Director] --> DIC[Director In Charge of Compliance] DIC --> RMD[Risk Management Department] RMD --> CRU[Credit Risk Unit] RMD --> MLRU[Market & Liquidity Risk Unit] RMD --> OORU[Operation & Other Risk Unit] </pre> <i>Risk Management Department</i> dalam menjalankan tugasnya selalu independen, tercermin dari tidak ada keterlibatan dalam kegiatan operasional maupun bisnis. <i>Risk Management Department</i> bertugas dalam memberikan masukan kepada Direksi dalam menyusun kebijakan, strategi dan kerangka Manajemen Risiko terkait Implementasi Manajemen Risiko Kepatuhan dan Risiko Lainnya. The Risk Management Department is always independent in carrying out its duties, as evidenced with its absence of involvement in operational or business activities. The Risk Management Department is in charge of providing suggestions to the Board of Directors in formulating policies, strategies and Risk Management frameworks related to the Implementation of Compliance Risk Management and Other Risks. Bank telah memiliki Struktur Organisasi berdasarkan Surat Keputusan Direksi No. 001/BSI-SKDIR/I/2022 tanggal 07 Januari 2022 perihal Struktur Organisasi, Departemen Kepatuhan (<i>Compliance Department</i>) adalah Departemen yang independen terhadap unit bisnis maupun operasional. Hal ini tercermin dari tidak adanya keterlibatan dalam kegiatan pada unit bisnis maupun operasional yang dilakukan. The Bank already has an Organizational Structure based on Directors Decree No. 001/BSI-SKDIR/I/2022 dated 7th January 2022 regarding Organizational Structure, the Compliance Department is a Department that is independent of business and operational units. This is reflected in the absence of involvement in the activities carried out in business units or operations. Strategi manajemen risiko dan efektivitas penerapan manajemen risiko untuk risiko kepatuhan, terutama dalam rangka memastikan penyusunan kebijakan dan prosedur telah sesuai dengan standar yang berlaku secara umum, ketentuan dan/atau peraturan perundang-undangan yang berlaku. Risk management strategy and the effectiveness of risk management implementation for compliance risk, especially in order to ensure that the formulation of policies and procedures complies with generally accepted standards, provisions and/or applicable laws and regulations. <i>Compliance Department</i> proaktif melakukan sosialisasi terkait dengan pemberlakuan peraturan-peraturan dari Regulator yaitu baik dalam bentuk sosialisasi langsung, maupun dengan memberikan informasi melalui media internal Bank (<i>Board Goldwing System</i>) terkait sosialisasi ketentuan baru dan juga menambahkan rangkuman berupa <i>Compliance News</i> dari ketentuan tersebut. Kecukupan kaji ulang oleh Pihak Independen dilakukan dengan cukup efektif dan memadai ditandai adanya peran Departemen Kepatuhan telah melakukan proses <i>review</i> terhadap Kebijakan, Pedoman dan Prosedur Internal yang dimiliki Bank untuk memastikan kesesuaiannya terhadap peraturan dan perundang-undangan yang berlaku. The Compliance Department proactively conducts socialization related to the enforcement of regulations from Regulators, namely in the form of direct socialization, as well as by providing information through the Bank's internal media (Board Goldwing System) regarding the socialization of new provisions and also adding a summary in the form of Compliance News from these provisions. The adequacy of the review by the Independent Party was carried out quite effectively and adequately as indicated by the role of the Compliance Department in conducting a review process of the Bank's Internal Policies, Guidelines and Procedures to ensure compliance with the applicable laws and regulations.
3	Mekanisme dan pemantauan dan pengendalian risiko kepatuhan Mechanisms and compliance risk monitoring and control



ANALISIS KUALITATIF Qualitative Analysis

Compliance Department pada tahun 2022 terkait Manajemen Risiko Kepatuhan melaksanakan:

- Melakukan *review* terhadap ketentuan internal berdasarkan permintaan dari masing-masing Departemen.
- Dalam memenuhi kepatuhan terhadap pengawasan regulator, Departemen Kepatuhan melakukan reminder kepada Departemen dan Cabang untuk memenuhi temuan OJK.
- Telah memberikan training bulanan kepada karyawan di cabang melalui metode *Email*, dan memberikan *training induction* kepada karyawan baru melalui metode Zoom dan *E-Learning* yang diselenggarakan oleh bagian *training Human Resource Department* untuk memberikan pemahaman tentang *Compliance Awareness* dan budaya kepatuhan.
- Melakukan pemantauan terhadap denda yang dibebankan.

KYC Department pada tahun 2002 telah menyelenggarakan pelatihan seperti:

- Tindakan Penegakan Sanksi terkait APU & OFAC (CA Indosuez (Swiss) S.A. ("CAIS")).
- Sosialisasi SRA TPPU/TPPT/PPSPM di sektor jasa keuangan.
- Tindakan Penegakan Sanksi Terkait APU & OFAC (Bittrex, Inc. ("Bittrex")).
- Pengantar Prinsip mengenali Pengguna Jasa (KYC -Know Your Customer).
- Tindakan Penegakan Sanksi Terkait APU & OFAC (Payward, Inc. d/b/a Kraken ("Kraken")).
- TIPOLOGI Tindak Pidana Pendanaan Terorisme.
- General AML.

Compliance Department in 2022 related to Compliance Risk Management carry out:

- Review internal provisions based on requests from each Department.
- In fulfilling compliance with regulatory oversight, the Compliance Department conducts reminders to Departments and Branches to comply with OJK findings.
- Has provided monthly training to employees at branches via the Email method, and provided induction training to new employees via the Zoom and E-Learning methods organized by the Human Resource Department training section to provide an understanding of Compliance Awareness and compliance culture.
- Monitor the fines imposed.

KYC Department in 2002 has conducted training such as:

- Sanctions Enforcement Measures regarding APU & OFAC (CA Indosuez (Switzerland) S.A. ("CAIS")).
- Socialization of SRA TPPU/TPPT/PPSPM in the financial services sector.
- APU & OFAC-Related Penalty Enforcement Actions (Bittrex, Inc. ("Bittrex")).
- Introduction to the Principles of recognizing Service Users (KYC -Know Your Customer).
- Sanctions Enforcement Actions Related to APU & OFAC (Payward, Inc. d/b/a Kraken ("Kraken")).
- TYPOLOGY of Terrorism Financing Crimes.
- General AML.

Compliance Department sudah melakukan reminder dan *monitoring* terhadap pemenuhan laporan-laporan berkala (harian, bulanan, triwulanan, semesteran, tahunan) maupun laporan *insidentil* melalui *Goldwing System*.

The Compliance Department has conducted reminders and monitoring the fulfillment of periodic reports (daily, monthly, quarterly, semiannual, annual) as well as incidental reports through the Goldwing System.



46. Tata Kelola - Laporan Remunerasi yang didapatkan pada Tahun Buku

Governance - Remuneration Report obtained in the Fiscal Year

ANALISIS KUALITATIF Qualitative Analysis

1 Komite Remunerasi dan Nominasi Remuneration and Nomination Committee

Nama anggota:

1. Timoty E. Marnandus
2. Kim Jihyung
3. Jane Yurico Meitty

Member's name:

1. Timoty E. Marnandus
2. Kim Jihyung
3. Jane Yurico Meitty

*) Bapak Thomas Wisnubroto digantikan dengan Ibu Jane Yurico Meitty efektif pada tanggal 2 Juni 2022

*) Mr. Thomas Wisnubroto was replaced with Mrs. Jane Yurico Meitty who has effectively served since 2nd June 2022

- Komposisi Komite Remunerasi dan Nominasi

- Remuneration and Nomination Committee Composition

	Jabatan Position	Status
Ketua Chairman		Komisaris Utama President Commissioners
Anggota Member		Komisaris Commissioner
Anggota Member		Pejabat Eksekutif Executive Committee

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi:

Terkait dengan kebijakan Remunerasi sebagai berikut:

1. Melakukan evaluasi dan *review* terhadap kebijakan Remunerasi yang didasarkan kepada *Performance*, Risiko, kewajaran *peer group*, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.
2. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris sebagai berikut:
 - a. Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS).
 - b. Kebijakan Remunerasi bagi Pejabat Eksekutif dan Pegawai secara keseluruhan untuk disampaikan kepada Direksi.

Terkait dengan kebijakan Nominasi sebagai berikut:

1. Menyusun dan memberikan rekomendasi mengenai pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris untuk disampaikan kepada RUPS.
2. Memberikan rekomendasi terhadap pihak independen yang akan menjadi Komite Audit dan rekomendasi anggota Komite Pemantau Risiko kepada Dewan Komisaris.

Duties and Responsibilities of the Remuneration and Nomination Committee:

Related to the Remuneration policy as follows:

1. Evaluate and review the Remuneration policy based on Performance, Risk, peer group fairness, goals and the Bank's long-term strategy, fulfillment of reserves as stipulated in laws and regulations and the potential for the Bank's income in the future.
2. Deliver evaluation results and recommendations to the Board of Commissioners as follows:
 - a. Remuneration Policy for the Board of Directors and the Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS).
 - b. Remuneration Policy for Executive Officers and Employees as a whole to be submitted to the Board of Directors.

Related to the Nomination policy as follows:

1. Prepare and provide recommendations regarding the selection and/or replacement of members of the Board of Directors and members of the Board of Commissioners to be submitted to the GMS.
2. Provide recommendations to independent parties who will become the Audit Committee and recommendations for members of the Risk Monitoring Committee to the Board of Commissioners.

2 Jumlah rapat yang dilakukan Number of meetings

Selama tahun 2022, Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 3 (tiga) kali.
During 2022, the Remuneration and Nomination Committee held 3 (three) meetings.

3 Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi dan Nominasi selama 1 (satu) tahun Remuneration that has been paid to members of the Remuneration and Nomination Committee for 1 (one) year

Pada tahun 2022 jumlah remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi dan Nominasi selama 1 (satu) tahun adalah sebesar Rp1.133.726.435
In 2022 the total remuneration paid to members of the Remuneration and Nomination Committee for 1 (one) year was IDR1,133,726,435

4 Proses Penyusunan Kebijakan Remunerasi Remuneration Policy Formulation Process



ANALISIS KUALITATIF Qualitative Analysis

Tinjauan mengenai latar belakang dan tujuan kebijakan remunerasi

Bank secara berkesinambungan melakukan upaya untuk menerapkan tata kelola perusahaan yang baik serta melakukan perubahan yang didasarkan pada ketentuan baru yang berlaku. Penerapan tata kelola yang baik bertujuan sebagai berikut:

1. Pelanggan, selalu berusaha untuk dapat menjadi Bank Korea nomor 1 di Indonesia yang dicintai dan memberikan impian masa depan yang lebih baik bersama pelanggannya.
2. Pasar, melakukan tren baru perbankan dengan menembus batas industri perbankan saat ini melalui berbagai macam inovasi dan perubahan.
3. Pegawai, menciptakan lingkungan kerja dimana karyawan dapat bekerja dengan harmonis dan memiliki kebanggaan menjadi bagian dari sebuah Bank yang terkemuka di Korea.

An overview of the background and objectives of the remuneration policy

The Bank continuously makes efforts to implement good corporate governance and make changes based on new regulations that apply. The implementation of good governance aims to:

1. Customers, always strive to become the number 1 Korean Bank in Indonesia that is loved and dream of a better future with its customers.
2. Market, carrying out new banking trends by penetrating current banking industry boundaries through various innovations and changes.
3. Employees, create a work environment where employees can work in harmony and have pride in being part of a leading bank in Korea.

- 5 **Pelaksanaan kaji ulang atas kebijakan remunerasi pada tahun sebelumnya, beserta perbaikannya**
Implementation of a review of the remuneration policy in the previous year, along with its improvements

Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 & POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, maka Bank melakukan upaya untuk senantiasa melakukan keselarasan atas kaji ulang kebijakan remunerasi yang ada saat ini, misalnya perihal penyesuaian kenaikan gaji minimum karyawan dan Direksi.

In accordance with the provisions of the Financial Services Authority Regulation No. 45/POJK.03/2015 & POJK No.55/POJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, the Bank makes efforts to always harmonize the remuneration policy review currently available, for example regarding adjustments to the minimum salary increase for employees and the Board of Directors.

- 6 **Mekanisme untuk memastikan bahwa Remunerasi bagi pegawai unit kontrol bersifat independen dari unit kerja yang diawasinya**
Mechanism to ensure that Remuneration for control unit employees is independent from the work unit they supervised

Penilaian kinerja di Unit Kontrol tidak dikaitkan dengan pencapaian target bisnis/kinerja dari unit kerja yang diawasi, dan hal ini dilakukan dengan cara sebagai berikut:

1. Dalam Struktur Organisasi Bank, unit kontrol berdiri sendiri dan bersifat independen.
2. Penetapan Target dan sasaran bisnis melalui persetujuan sesuai dengan jenjang dan hirarki yang ada pada struktur organisasi Direktorat Bisnis.

Performance assessment in the Control Unit is not related to the achievement of business/performance targets from the supervised work unit, and this is done in the following manner:

1. In the Bank's Organizational Structure, the control unit stands alone and is independent.
2. Determination of business targets and goals through approval in accordance with the levels and hierarchies that exist in the organizational structure of the Business Directorate.



47. Tata Kelola - Remunerasi yang Bersifat Variabel Governance - Variable Remuneration

ANALISIS KUALITATIF Qualitative Analysis																																
1	Bentuk Remunerasi yang bersifat <i>Variable</i> beserta alasan pemilihan bentuk tersebut Types of Remuneration that are Variable along with the reasons for choosing this type Remunerasi yang bersifat <i>variable</i> terdiri dari bentuk Tunai. Bank selanjutnya akan menahan (hold) selama 3 (tiga) tahun sejak pembagian bonus sesuai dengan ketentuan internal Bank. Variable remuneration consists of cash. The Bank will then hold for 3 (three) years from the distribution of bonuses in accordance with the Bank's internal regulations.																															
2	Penjelasan dalam hal terdapat perbedaan pemberian Remunerasi yang bersifat <i>variable</i> di antara pada Direksi, Dewan Komisaris dan/atau pegawai, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya Explanation in the event that there are differences in the provision of variable Remuneration among the Board of Directors, Board of Commissioners and/or employees, including an explanation of the factors that determine these differences and the considerations underlying them Perbedaan pemberian Remunerasi yang sifatnya <i>variable</i> adalah pada <i>Budget Bonus</i> (tunai) dibedakan berdasarkan <i>Performance Appraisal</i> bagi karyawan adalah : 20% - 150% dari gaji pokok bulan Desember 2021. The difference in natural variable remuneration is that the Budget Bonus (cash) is differentiated based on Performance Appraisal for employees, namely: 20% - 150% of the basic salary in December 2021.																															
3	Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat <i>Variable</i> selama 1 (satu) tahun dan total nominal The Number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year and total nominal Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat <i>Variable</i> selama 1 (satu) tahun dan total nominal, sebagaimana tabel dibawah ini: The number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year and the total nominal, as shown in the table below: <table> <tr> <th rowspan="3">Remunerasi yang Bersifat <i>Variable</i> Variable forms of remuneration</th><th colspan="6">Jumlah Diterima dalam 1 (satu) tahun Amount Received in 1 (one) year</th></tr> <tr> <th colspan="2">Direksi Board of Directors</th><th colspan="2">Dewan Komisaris Board of Commissioners</th><th colspan="2">Pegawai Employee</th></tr> <tr> <th>Orang People</th><th>Juta Rp Million Rp</th><th>Orang People</th><th>Juta Rp Million Rp</th><th>Orang People</th><th>Juta Rp Million Rp</th></tr> <tr> <td>Total</td><td>5</td><td>2.476</td><td>3</td><td>-</td><td>856</td><td>15.973</td></tr> </table>						Remunerasi yang Bersifat <i>Variable</i> Variable forms of remuneration	Jumlah Diterima dalam 1 (satu) tahun Amount Received in 1 (one) year						Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employee		Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp	Total	5	2.476	3	-	856	15.973
Remunerasi yang Bersifat <i>Variable</i> Variable forms of remuneration	Jumlah Diterima dalam 1 (satu) tahun Amount Received in 1 (one) year																															
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employee																											
	Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp	Orang People	Juta Rp Million Rp																										
Total	5	2.476	3	-	856	15.973																										

48. Tata Kelola - Remunerasi yang Bersifat Variabel yang Ditangguhkan Governance - Deferred Variable Remuneration

ANALISIS KUALITATIF Qualitative Analysis						
1	Jumlah total Remunerasi yang Bersifat <i>variable</i> dengan ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrument yang berbasis saham yang diterbitkan Bank The total amount of deferred variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank Jumlah total Remunerasi yang sifatnya <i>variable</i> yang ditangguhkan terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang di terbitkan Bank belum diimplementasi untuk pembayaran tahun 2022. The total amount of deferred variable remuneration consisting of cash and/or shares or share-based instruments issued by the Bank has not been implemented for payment in 2022.					
2	Jumlah total Remunerasi yang Bersifat <i>Variable</i> yang ditangguhkan yang dibayarkan selama 1 (satu) tahun The total amount of deferred Variable Remuneration paid for 1 (one) year Jumlah total Remunerasi yang sifatnya <i>variable</i> yang ditangguhkan yang akan di bayarkan selama 1 (satu) tahun belum terimplementasikan untuk pembayaran tahun 2022. The total amount of deferred variable remuneration that will be paid for 1 (one) year has not yet been implemented for payment in 2022.					





05

**Tata Kelola
Perusahaan**
Corporate Governance

PENDAHULUAN

Preliminary

PT Bank Shinhan Indonesia berupaya untuk menyempurnakan Penerapan Tata Kelola yang baik dengan menerapkan prinsip Keterbukaan (*Transparency*), Akuntabilitas (*Accountability*), Pertanggung jawaban (*Responsibility*), Independen (*Independency*), dan Kewajaran (*Fairness*).

Tujuan Penerapan Tata Kelola perusahaan, antara lain untuk:

1. Mendukung Visi PT Bank Shinhan Indonesia untuk "Kami percaya industri Keuangan harus Lebih Ramah, Lebih Aman, Lebih Kreatif";
2. Mendukung Misi PT Bank Shinhan Indonesia untuk "Membangun dunia yang lebih baik melalui kekuatan finansial".

Dasar Penerapan Tata Kelola di PT Bank Shinhan Indonesia mengacu pada ketentuan dan perundang-undangan yang berlaku bagi perbankan.

Penetapan Tata Kelola merupakan suatu keharusan dalam rangka membangun kondisi perusahaan yang tangguh sehingga dapat menciptakan suatu sistem dan struktur perusahaan yang kuat dengan memberi manfaat dan nilai tambah bagi para Pemegang Saham (*Shareholder*) dan para Pemangku Kepentingan (*Stakeholder*).

Dasar Penerapan Tata Kelola di PT Bank Shinhan Indonesia mengacu pada ketentuan dan Perundang-undangan yang berlaku bagi Perbankan, antara lain:

1. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang perubahan atas Undang-Undang Republik Indonesia No. 7 Tahun 1992 tentang Perbankan;
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 07 Desember 2016 tentang Penerapan tata Kelola Bagi Bank Umum;
4. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum;
5. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum;
6. Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tanggal 26 Desember 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum;
7. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank;

PT Bank Shinhan Indonesia has made efforts to improve the implementation of good governance by applying the principles of Transparency, Accountability, Responsibility, Independency and Fairness.

The objectives of the implementation of corporate governance are, among others:

1. Supporting PT Bank Shinhan Indonesia's Vision for "We believe the Financial industry should be More Friendly, More Secure, More Creative."
2. Supporting the Mission of PT Bank Shinhan Indonesia to "Build a better world through financial strength".

The basis for implementing Governance at PT Bank Shinhan Indonesia refers to the provisions and regulations applicable to the banking industry.

Determination of Governance is obliged in order to build a strong company condition to create a strong corporate system and structure by providing benefits and added value for Shareholders and Stakeholders.

The basis for implementing Governance at PT Bank Shinhan Indonesia refers to the provisions and regulations applicable to the banking industry, including:

1. Law of Republic of Indonesia Number 10 of 1998 concerning amendments to the Law - of Republic of Indonesia Number 7 of 1992 concerning Banking;
2. Law of Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies;
3. Financial Services Authority Regulation Number 55/POJK.03/2016 dated 7th December 2016 concerning Implementation of Good Corporate Governance for Commercial Banks;
4. Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 dated 17th March 2017 concerning Implementation of Governance for Commercial Banks;
5. Financial Services Authority Regulation Number 45/POJK.03/2015 dated 23rd December 2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks;
6. Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 dated 26th December 2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks;
7. Financial Services Authority Regulation Number 37/POJK.03/2019 dated 19th December 2019 concerning Transparency and Publication of Bank's Report;



8. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 07 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Standar penilaian Pelaksanaan Tata Kelola PT Bank Shinhan Indonesia meliputi 11 aspek, yakni:

1. Pelaksanaan Tugas dan Tanggung jawab Direksi;
2. Pelaksanaan Tugas dan Tanggung jawab Dewan Komisaris;
3. Kelengkapan dan Pelaksanaan Tugas Komite;
4. Penanganan Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan Bank;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Ekstern;
8. Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern;
9. Penyediaan Dana Kepada Pihak Terkait (*related party*) dan Penyediaan Dana Besar (*large exposure*);
10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal;
11. Rencana Strategis Bank.

Secara Umum, Bank telah melaksanakan Tata kelola dengan baik sesuai dengan Laporan Penerapan Tata Kelola (*Self Assessment*) Semester I & Semester II Tahun 2022 yang telah dilaporkan ke Otoritas Jasa Keuangan melalui Surat:

1. Semester I Tahun 2022 dengan Surat No. 336/BSI-DIR/VII/2022 tanggal 28 Juli 2022;
2. Semester II Tahun 2022 dengan Surat No. 058/BSI-DIR/I/2023 tanggal 30 Januari 2023.

8. Financial Services Authority Circular Letter Number 9/ SEOJK.03/2020 dated 30th June 2020 concerning Transparency and Publication of Commercial Bank's Report.

Based on the Financial Services Authority Regulation Number 55/ POJK.03/2016 dated 07th December 2016 concerning Implementation of Governance for Commercial Banks and Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 dated 17th March 2017 concerning Implementation of Governance for Commercial Banks.

PT Bank Shinhan Indonesia GCG Implementation assessment standards include 11 aspects, namely:

1. Implementation of Duties and Responsibilities of the Board of Directors;
2. Implementation of Duties and Responsibilities of the Board of Commissioners;
3. Completeness and Implementation of Committee Duties;
4. Handling Conflict of Interest;
5. Implementation of Bank Compliance Function;
6. Implementation of the Internal Audit Function;
7. Implementation of the External Audit Function;
8. Implementation of Risk Management, Including the Internal Control System;
9. Provision of Funds to Related Parties and Provision of Large Funds (*large exposure*);
10. Transparency of Financial and Non-Financial Conditions, Governance Implementation Reports and Internal Reporting;
11. Bank's Strategic Plan.

In general, the Bank has implemented Good Governance in accordance with the Self- Assessment Report Semester I & Semester II 2021 which has been reported to the Financial Services Authority via Letter:

1. Semester I of 2022 with Letter No. 336/BSI-DIR/VII/2022 dated 28th July 2022;
2. Semester II of 2022 with Letter No. 058/BSI-DIR/I/2023 dated 30th January 2023.

LAPORAN PENILAIAN SENDIRI (SELF ASSESSMENT) PENERAPAN TATA KELOLA TAHUN 2022

Self-Assessment Reporting the Implementation of Governance 2022

Hasil Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola posisi Semester I (Juni 2022) dan Semester II (Desember 2022)

Self-Assessment Results of Governance Implementation for Semester I (June 2022) and Semester II Positions (December 2022)

	Peringkat Rating	Definisi Peringkat Rank definitions
Individu Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik . Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. Reflecting that the Bank's management has implemented GCG which is generally good . This is reflected in the adequate fulfillment of Governance principles. In the event that there are weaknesses in the application of the Governance principles, in general these weaknesses are insignificant and can be resolved by normal actions by the Bank's management.
Konsolidasi Consolidation	-	-

ANALISIS

Merujuk pada hasil analisis sebagaimana diungkapkan pada kertas kerja *Self Assessment* Tata Kelola, Penerapan Tata Kelola di PT Bank Shinhan Indonesia untuk tahun 2022 baik Semester I maupun Semester II tahun 2022 secara umum adalah Baik (Peringkat 2).

- Pelaksanaan tugas dan Tanggung Jawab Direksi sebagai berikut:
 - Jumlah Direksi PT Bank Shinhan Indonesia adalah 5 (lima) orang berdasarkan perubahan susunan Direksi terakhir sebagaimana dimuat dalam Akta Pernyataan Keputusan Diluar Rapat PT Bank Shinhan Indonesia (Perubahan Direksi) No. 11 tanggal 12 Januari 2022 dan seluruhnya telah menjabat secara efektif dimana Komposisi dan kompetensi Direksi sudah sesuai dengan kompleksitas usaha Bank;
 - Anggaran Dasar melalui Akta No. 03 tanggal 07 Juni 2021 perihal Pernyataan Keputusan Diluar Rapat PT Bank Shinhan Indonesia (Perubahan Anggaran Dasar);
 - Seluruh anggota Direksi telah lulus *fit & proper test* OJK;
 - Aspek *transparency* Direksi dijalankan dengan baik sesuai dengan peraturan yang berlaku dan tidak pernah melanggar larangan-larangan yang ditetapkan dalam peraturan yang berlaku;
 - Pelaksanaan tugas dan tanggung jawab Direksi memenuhi prinsip-prinsip Tata Kelola berupa *responsibility & transparency* kondisi keuangan (laporan publikasi), tanggung jawab yang jelas tiap bagian (*accountability*) sesuai struktur organisasi, Direktur

ANALYSIS

Referring to the results of the analysis as disclosed in the Governance Self-Assessment working paper, the Implementation of Governance at PT Bank Shinhan Indonesia for 2022, both Semester I and Semester II of 2022 in general, is Good (Ranked 2).

- The implementation of duties and responsibilities of the Board of Directors are as follows:
 - The total number of directors for PT Bank Shinhan Indonesia is 5 (five) people based on the latest changes in the composition of the Board of Directors as stipulated in the Deed of Declaration of Decisions In Lieu of Meeting of PT Bank Shinhan Indonesia (Change of Directors) No. 11 dated 12th January 2022, and all have been serving effectively, of which the composition and competency of the Board of Directors are in line with the complexity of the Bank's business;
 - Articles of Association through Deed No. 03 dated 7th June 2021, regarding the Declaration of Decisions In Lieu of the Meeting of PT Bank Shinhan Indonesia (Amendment to the Articles of Association);
 - All members of the Board of Directors have passed the OJK fit & proper test;
 - The transparency aspect of the Board of Directors is well-implemented in accordance with the applicable regulations and has never violated the prohibitions stipulated in the applicable regulations;
 - The implementation of duties and responsibilities of the Board of Directors adheres to the Governance principles, including responsibility & transparency of financial conditions (publication reports), clear responsibilities for each part (accountability) according



Utama (*President Director*) berasal dari pihak yang independen serta aktivitas Bank dijalankan sesuai dengan peraturan yang berlaku, pada setiap kegiatan usaha Bank & seluruh tingkatan/jenjang organisasi (*fairness*).

2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris sebagai berikut:
 - a. Jumlah/komposisi Dewan Komisaris berjumlah 3 (tiga) orang dan tidak melampaui jumlah Direksi sebagaimana yang tercantum pada Akta Pernyataan Keputusan Diluar Rapat; Perseroan Terbatas PT Bank Shinhan Indonesia (Pengangkatan Kembali Dewan Komisaris) No. 03 tanggal 07 Juni 2022;
 - b. Seluruh Dewan Komisaris telah lulus *Fit & Proper test*;
 - c. Dewan Komisaris memiliki pedoman dan tata tertib kerja Dewan Komisaris dan sesuai dengan kebutuhan Bank.
3. Kelengkapan dan Pelaksanaan Tugas Komite sebagai berikut:
 - a. Komposisi dan kompetensi anggota Komite-komite cukup sesuai dengan ukuran dan kompleksitas usaha Bank serta telah memenuhi ketentuan yang berlaku;
 - b. Pelaksanaan tugas Komite-komite berjalan dengan baik dan efektif. Keputusan rapat diambil berdasarkan musyawarah mufakat. Rekomendasi Komite-komite bermanfaat dan dapat dipergunakan sebagai bahan acuan keputusan Dewan Komisaris. Penyelenggaraan rapat Komite-komite telah berjalan sesuai dengan Pedoman & Tata Tertib Kerja;
 - c. Masing-masing Komite telah melaksanakan fungsinya sesuai ketentuan yang berlaku.
4. Penanganan Benturan Kepentingan sebagai berikut:
 - a. Bank telah memiliki Pedoman Benturan Kepentingan yang mengikat setiap pengurus dan pegawai Bank;
 - b. Selama periode penilaian ini tidak terjadi benturan kepentingan;
 - c. Anggota Dewan Komisaris, anggota Direksi dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan keuntungan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan serta selama ini tidak terdapat benturan kepentingan apapun.

to the organizational structure, the President Director comes from an independent party, and the Bank's activities are carried out in accordance with the applicable regulations across all business activities of the Bank and all levels of the organization (*fairness*).

2. The implementation of duties and responsibilities of the Board of Commissioners are as follows:
 - a. The number/composition of the Board of Commissioners is 3 (three) people, and does not exceed the number of Directors as stated in the Deed of Declaration of Decisions In Lieu of the Meeting; Limited Liability Company PT Bank Shinhan Indonesia (Reappointment of the Board of Commissioners) No. 03 dated 7th June 2022;
 - b. All members of the Board of Commissioners have passed the *Fit & Proper test*;
 - c. The Board of Commissioners has guidelines and rules of conduct for the Board of Commissioners in accordance with the Bank's needs.
3. Completeness and Implementation of Committee Duties are as follows:
 - a. The composition and competency of the members of the Committees are sufficient in accordance with the size and complexity of the Bank's business and have met the applicable requirements;
 - b. The implementation of the Committees' duties is running well and effectively. Meeting decisions are made based on consensus deliberation. The recommendations of the Committees are useful and can be used as a reference for the Board of Commissioners' decisions. The conduct of the Committees' meetings has been carried out in accordance with the Guidelines & Rules of Conduct;
 - c. Each Committee has performed its functions in accordance with the applicable regulations.
4. Handling of Conflicts of Interest is as follows:
 - a. The Bank has a Conflict of Interest Guideline that binds every administrator and employee of the Bank;
 - b. During this assessment period, there have been no conflicts of interest;
 - c. Members of the Board of Commissioners, members of the Board of Directors, and Executive Officers are prohibited from taking actions that may harm the Bank's profits or reduce its profits and are required to disclose any conflicts of interest in every decision. Up to now, there have been no conflicts of interest whatsoever.



5. Penerapan Fungsi Kepatuhan Bank sebagai berikut:
 - a. Direktur yang Membawahkan Fungsi Kepatuhan Bank (*Compliance Director*) telah lulus *fit & proper test*;
 - b. Bank telah menetapkan Langkah-langkah yang diperlukan dengan memperhatikan prinsip kehati-hatian;
 - c. Departemen Kepatuhan (*Compliance Department*) dan Departemen KYC (*KYC Department*) bekerjasama dengan Departemen Sumber Daya Manusia (*HR Department*) telah menerbitkan video *training* tentang Kepatuhan dan APU-PPT untuk meningkatkan *Compliance Awareness* serta meningkatkan pengetahuan *skill* dalam mengenal calon nasabah dengan menganalisa transaksi melalui media *online* dalam Upaya untuk mendorong terciptanya budaya Kepatuhan Bank.
6. Penerapan Fungsi Audit Intern sebagai berikut:
 - a. Departemen Audit Internal (*Internal Audit Department*) bertanggung jawab langsung kepada Direktur Utama (*President Director*);
 - b. Departemen Audit Internal (*Internal Audit Department*) telah menjalankan fungsinya secara independen dan obyektif;
 - c. Departemen Audit Internal (*Internal Audit Department*) independen terhadap Satuan Kerja Operasional seperti (*Operation Department*), Satuan Kerja Kepatuhan yaitu (*Compliance Department*) dan Satuan Kerja Manajemen Risiko (*Risk Management Department*);
 - d. Bank telah merencanakan dan merealisasikan peningkatan mutu keterampilan sumber daya manusia secara berkala dan berkelanjutan dengan mengikuti *training/seminar/workshop* baik internal maupun eksternal.
7. Penerapan Fungsi Audit Ekstern sebagai berikut:
 - a. Dalam pelaksanaan audit laporan keuangan Bank tahun 2022, Bank telah menunjuk Akuntan Publik dan Kantor Akuntan Publik "KAP Suharli Sugiharto & Rekan (ShineWing)" yang terdaftar di OJK;
 - b. Bank dalam penunjukan Akuntan Publik dan Kantor Akuntan Publik yang sama tidak lebih dari 3 (tiga) tahun buku berturut-turut sesuai dengan ketentuan OJK;
 - c. Untuk Akuntan Publik dan Kantor Akuntan Publik untuk tahun buku 2022 telah sesuai dengan ketentuan dan peraturan perundang-undangan;
 - d. Selama melakukan pemeriksaan Auditor bertindak obyektif dalam melakukan audit.
5. The implementation of the Bank's Compliance Function is as follows:
 - a. The Director overseeing the Bank Compliance Function (*Compliance Director*) has passed the *fit & proper test*;
 - b. The Bank has established the necessary measures, taking into account the prudential principle;
 - c. The Compliance Department and the KYC Department, in collaboration with the Human Resources Department (*HR Department*), have issued video training on Compliance and AML-CFT to enhance Compliance Awareness and improve skills in identifying prospective customers by analyzing transactions through online channels in an effort to foster a culture of Bank Compliance.
6. Implementation of the Internal Audit Function is as follows:
 - a. The Internal Audit Department is directly responsible to the President Director;
 - b. The Internal Audit Department has performed its function independently and objectively;
 - c. The Internal Audit Department is independent of operational units such as the Operation Department, the Compliance Department, and the Risk Management Department;
 - d. The Bank has planned and realized the improvement of human resource skills quality periodically and continuously by participating in internal and external training, seminars, and workshops.
7. Implementation of External Audit Function is as follows:
 - a. In conducting the audit of the Bank's financial statements for 2022, the Bank has appointed the Public Accountant and Public Accountant Firm "KAP Suharli Sugiharto & Partners (ShineWing)" registered with OJK;
 - b. The Bank's appointment of the same Public Accountant and Public Accountant Firm does not exceed 3 (three) consecutive fiscal years, in accordance with OJK regulations;
 - c. The Public Accountant and Public Accountant Firm for the fiscal year 2022 are in compliance with the applicable laws and regulations;
 - d. During the examination, the Auditor acts objectively in conducting the audit.



8. Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern sebagai berikut:
 - a. Bank telah memiliki struktur organisasi yang cukup memadai untuk mendukung penerapan manajemen risiko dan pengendalian intern yang baik, antara lain Departemen Audit Internal (*Internal Audit Department*), Departemen Manajemen Risiko (*Risk Management Department*) dan Komite Manajemen Risiko (*Risk Management Committee*) serta Departemen Kepatuhan (*Compliance Department*);
 - b. Bank telah menerapkan sistem pengendalian intern yang dijalankan oleh Departemen Audit Internal (*Internal Audit Department*) secara rutin menyeluruh dan andal;
 - c. Ketentuan Manajemen efektif dan optimal dalam mengidentifikasi dan mengendalikan seluruh risiko Bank termasuk yang berasal dari produk dan aktivitas baru serta akibat perubahan kondisi pasar;
 - d. Manajemen secara aktif dan cukup berpengalaman dalam mengelola risiko dan memastikan tersedianya kebijakan dan penetapan limit yang didukung oleh prosedur (Pedoman Kerja), laporan, dan sistem informasi yang cukup memadai menyediakan informasi dan analisis secara akurat dan tepat waktu kepada manajemen termasuk langkah menghadapi perubahan kondisi pasar, dan memelihara kondisi internal Bank yang sehat;
 - e. Manajemen secara efektif dalam memantau kesesuaian kondisi Bank dengan prinsip pengelolaan Bank yang sehat dan ketentuan yang berlaku serta kebijakan dan prosedur intern Bank;
 - f. Bank dalam menjalankan aktivitas bisnis selalu berpedoman kepada Batas Maksimal Pemberian Kredit (BMPK) sehingga sampai saat ini tidak terdapat aktivitas bisnis Bank yang melampaui kemampuan permodalan untuk menyerap risiko kerugian.
 9. Penyediaan Dana Kepada Pihak Terkait (*related party*) dan Penyediaan Dana Besar (*large exposure*) sebagai berikut:
 - a. Bank telah memiliki kebijakan, sistem, dan prosedur yang tertulis dan jelas untuk (*related party*) dan (*large exposure*);
 - b. Terdapat proses yang memadai untuk memastikan penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana dalam jumlah besar (*large exposure*) telah sesuai dengan prinsip kehati-hatian yang tercantum dalam Kebijakan Perkreditan;
 - c. Pengambilan keputusan telah berdasarkan prinsip pemberian kredit yang baik;
 - d. PT Bank Shinhan Indonesia telah menyampaikan laporan penyediaan dana kepada pihak terkait secara berkala dan tepat waktu kepada OJK aplikasi APOLO.
8. Implementation of Risk Management, Including Internal Control System is as follows:
 - a. The Bank has an adequately structured organization to support the implementation of sound risk management and internal control, including the Internal Audit Department, Risk Management Department, Risk Management Committee, and Compliance Department;
 - b. The Bank has implemented an internal control system, which is routinely, comprehensively, and reliably executed by the Internal Audit Department;
 - c. Provisions of the Management are effective and optimal in identifying and controlling all risks of the Bank, including those arising from new products and activities, as well as due to changes in market conditions;
 - d. The Management is actively and adequately experienced in risk management and ensures the availability of policies and limits, supported by procedures (Work Guidelines), reports, and sufficient information systems that provide accurate and timely information and analysis to the management, including steps to address changing market conditions and maintain a sound internal condition of the Bank;
 - e. The Management is effective in monitoring the Bank's compliance with sound banking principles, applicable regulations, and the Bank's internal policies and procedures;
 - f. In conducting business activities, the Bank always adheres to the Legal Lending Limit (LLL) so there are no business activities exceeding the capital capacity to absorb risk of losses.
 9. Provision of Funds to Related Parties and Large Exposures as follows:
 - a. The Bank has written and clear policies, systems, and procedures for related parties and large exposures;
 - b. There is an adequate process to ensure that the provision of funds to related parties and large exposures comply with the prudential principles outlined in the Credit Policy;
 - c. Decision-making is based on sound credit granting principles;
 - d. PT Bank Shinhan Indonesia has submitted periodic and timely reports on the provision of funds to related parties to OJK through the APOLO application.



10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal sebagai berikut:

- a. Laporan Keuangan termasuk kondisi keuangan/non keuangan PT Bank Shinhan Indonesia telah dipublikasikan kepada Pemangku Kepentingan;
- b. Bank telah mentransparansikan kondisi keuangan dan non-keuangan kepada Pemangku Kepentingan (*stakeholder*) termasuk mengumumkan laporan keuangan publikasi triwulanan melalui *website* (<https://shinhan.co.id>) dan melaporkannya kepada melalui Aplikasi Pelaporan *Online* OJK (APOLO) sesuai dengan ketentuan yang berlaku;
- c. Cakupan informasi keuangan dan non keuangan tersedia secara tepat waktu, lengkap, akurat, kini dan utuh;
- d. Bank transparan dalam menyampaikan informasi produk dan jasa, menerapkan pengelolaan penyelesaian pengaduan nasabah dengan efektif serta memelihara data dan informasi pribadi nasabah secara memadai.

11. Rencana Strategis Bank sebagai berikut:

- a. Bank telah memiliki Rencana Strategis Bank dalam bentuk Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis (*Business Plan*) sesuai dengan Visi dan Misi PT Bank Shinhan Indonesia;
- b. Rencana Korporasi (*Corporate Plan*) dan Rencana Bisnis PT Bank Shinhan Indonesia telah disusun oleh Direksi dan disetujui oleh Dewan Komisaris;
- c. Direksi telah melaksanakan RBB secara optimal. Tercermin dalam Laporan Realisasi RBB secara Triwulanan;
- d. Dewan Komisaris telah melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis (*Business Plan*) hal ini tercermin dari Laporan Pengawasan Dewan Komisaris yang dilaporkan secara semesteran.

10. Transparency of Financial and Non-Financial Conditions, Governance Implementation Reporting, and Internal Reporting as follows:

- a. Financial reports, including the financial/non-financial conditions of PT Bank Shinhan Indonesia, have been published for stakeholders;
- b. The Bank has transparently disclosed its financial and non-financial conditions to stakeholders, including announcing quarterly publication financial reports through its website (<https://shinhan.co.id>) and reporting to the OJK via the Online Reporting Application (APOLO) in accordance with applicable regulations;
- c. The scope of financial and non-financial information is available in a timely, complete, accurate, current, and comprehensive manner;
- d. The Bank is transparent in providing information on products and services, effectively implementing customer complaint resolution management, and adequately maintaining customer personal data and information.

11. Bank's Strategic Plan as follows:

- a. The Bank has Strategic Plan in the form of Corporate Plan and Business Plan in accordance with the Vision and Mission of PT Bank Shinhan Indonesia;
- b. The Corporate Plan and Business Plan of PT Bank Shinhan Indonesia have been prepared by the Board of Directors and approved by the Board of Commissioners;
- c. The Board of Directors has optimally executed the Business Plan, as reflected in the Quarterly Business Plan Implementation Report;
- d. The Board of Commissioners has exercised supervision over the implementation of the Business Plan, as evidenced by the semi-annual Board of Commissioners' Supervision Report.



PELAKSANAAN TUGAS DAN TANGGUNG JAWAB DIREKSI (BOARD OF DIRECTOR)

Implementation of Duties and Responsibilities of the Board of Directors

Direksi merupakan organ perusahaan yang berwenang dan bertanggung jawab penuh atas pengelolaan perusahaan untuk kepentingan dan tujuan perusahaan serta mewakili perusahaan sesuai Anggaran Dasar, serta mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS).

Berdasarkan Akta Pernyataan Keputusan diluar rapat perseroan terbatas PT Bank Shinhan Indonesia No. 11 tanggal 12 Januari 2022 (Perubahan Direksi), anggota Direksi berjumlah 5 (lima) orang dengan komposisi pada akhir tahun 2022 terdiri dari:

The Board of Directors is a company organ that is fully authorized and responsible for managing the company for the interests and goals of the company and represents the company according to the Articles of Association, and is accountable for the implementation of duties to shareholders through the General Meeting of Shareholders (GMS).

Based on the Deed of Decision Statement in lieu of the limited liability company meeting of PT Bank Shinhan Indonesia Number 11 dated 12th January 2022 (Change in the Composition of the Board of Directors and the Board of Commissioners), the number of members of the Board of Directors is 5 (five) with a composition in the end of 2022 consisting of:

No	Nama Name	Jabatan Position
1	Hwang Dae Geu (WNA)	Direktur Utama Presiden Director
2	Kim Seong Won (WNA)	Direktur Keuangan Finance Director
3	Ridwan Anwar Goenawan (WNI)	Direktur Operasional Operations Director
4	Leonard Auly (WNI)	Direktur Kredit Credit Director
5	Tony Tanusaputra (WNI)	Direktur yang Membawahi Fungsi Kepatuhan Director in charge of Compliance

Sampai dengan Akhir Tahun 2022 Seluruh Anggota Direksi telah lulus *fit & proper test* sesuai dengan ketentuan Otoritas Jasa Keuangan. Susunan Direksi tersebut telah dicatat dalam administrasi Otoritas Jasa Keuangan melalui:

1. Surat No. KEP-94/D.03/2019 tanggal 24 Mei 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan **Sdr. Hwang Dae Geu** selaku Direktur Utama PT Bank Shinhan Indonesia;
2. Surat No. KEP-1/D.03/2022 tanggal 3 Januari 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan **Sdr. Kim Seong Won** selaku Direktur Keuangan PT Bank Shinhan Indonesia;
3. Surat No. KEP-96/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian Kemampuan dan Kepatutan **Sdr. Ridwan Anwar Goenawan** selaku Calon Anggota Direksi PT Bank Shinhan Indonesia (Hasil *Merger*);
4. Surat No. KEP-16/D.03/2020 tanggal 23 Januari 2020 tentang Hasil Penilaian Kemampuan dan Kepatutan **Sdr. Leonard Auly** selaku calon Direktur Kredit PT Bank Shinhan Indonesia;
5. Surat No. KEP-94/D.03/2016 tanggal 24 November 2016 Hasil Penilaian Kemampuan dan Kepatutan **Sdr. Tony Tanusaputra** selaku Calon Direktur yang Membawahkan Fungsi Kepatuhan PT Bank Shinhan Indonesia (Hasil *Merger*).

As of the end of 2022, all Members of the Board of Directors have passed the fit & proper test in accordance with the provisions of the Financial Services Authority. The composition of the Board of Directors has been recorded in the administration of the Financial Services Authority through:

1. Letter Number KEP-94/D.03/2019 dated 24th May 2019 concerning the Results of the Fit and Proper Test for **Mr. Hwang Dae Geu** as President Director of PT Bank Shinhan Indonesia;
2. Letter Number KEP-1/D.03/2022 dated 3rd January 2022 concerning the Results of the Fit and Proper Test for **Mr. Kim Seong Won** as Finance Director of PT Bank Shinhan Indonesia;
3. Letter No. KEP-96/D.03/2016 dated 24th November 2016, concerning Results of the Fit and Proper Test for **Mr. Ridwan Anwar Goenawan** as Candidate Member of the Board of Directors of PT Bank Shinhan Indonesia (Result of *Merger*);
4. Letter No. KEP-16/D.03/2020 dated 23rd January 2020, concerning the Results of the Fit and Proper Test **Mr. Leonard Auly** as Candidate of Credit Director of PT Bank Shinhan Indonesia;
5. Letter No. KEP-94/D.03/2016 dated 24th November 2016, concerning the Results of the Fit and Proper Test for **Mr. Tony Tanusaputra** as Candidate of Director in charge of Compliance Function at PT Bank Shinhan Indonesia (Post-*Merger* Results).



Seluruh anggota Direksi berdomisili di Indonesia serta tidak saling memiliki hubungan kepemilikan, hubungan kepengurusan, hubungan keuangan, dan hubungan keluarga dengan pemegang saham.

Seluruh Anggota Direksi PT Bank Shinhan Indonesia tidak memiliki rangkap jabatan sebagai, anggota Dewan Komisaris atau Pejabat Eksekutif pada Bank, Perusahaan dan/atau lembaga lain.

Tugas dan Tanggung Jawab Direksi diantaranya yaitu:

1. Direksi bertanggung jawab penuh sesuai bidangnya atas pelaksanaan kepengurusan Bank.
2. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
3. Direksi melaksanakan tugas dan wewenang sesuai dengan Anggaran Dasar Perseroan yang berlaku.
4. Direksi mewakili Perseroan didalam dan diluar Pengadilan tentang segala hal dan dalam segala kejadian.
5. Direksi wajib melaksanakan prinsip-prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
6. Direksi wajib menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
7. Dalam rangka melaksanakan prinsip-prinsip tata kelola yang baik, Direksi paling kurang wajib membentuk:
 - a. Satuan Kerja Audit Intern;
 - b. Satuan Kerja Manajemen Risiko dan Komite Manajemen; dan
 - c. Satuan Kerja Kepatuhan.
8. Direksi wajib mempertanggungjawabkan pelaksanaan tugas sesuai bidangnya kepada pemegang saham melalui Rapat Umum Pemegang Saham.
9. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.

All members of the Board of Directors are domiciled in Indonesia and do not have mutual ownership, management, financial and family relationships with shareholder.

All Members of the Board of Directors PT Bank Shinhan Indonesia do not have concurrent positions as members of the Board of Commissioners or Executive Officers at Banks, Companies and/ or institutions.

The Duties and Responsibilities of the Board of Directors include the following:

1. The Board of Directors is fully responsible in their respective fields for the execution of the Bank's management.
2. The Board of Directors is obligated to manage the Bank in accordance with their authority and responsibilities as stipulated in the Articles of Association and the prevailing laws and regulations.
3. The Board of Directors carries out their duties and authority in accordance with the applicable Articles of Association of the Company.
4. The Board of Directors represents the Company both in and outside of the court in all matters and in all circumstances.
5. The Board of Directors is obliged to implement good governance principles in all banking activities at every level or stratum of the organization.
6. The Board of Directors is required to follow up on audit findings and recommendations from the Bank's internal audit unit, external auditors, the results of supervision by the Financial Services Authority, and/or the results of supervision by other authorities.
7. In order to implement good governance principles, the Board of Directors is required, at a minimum, to establish:
 - a. Internal Audit Unit;
 - b. Risk Management Unit and Management Committee; and
 - c. Compliance Unit.
8. The Board of Directors is accountable for the execution of duties according to their respective fields, to the shareholders through the General Meeting of Shareholders.
9. The Board of Directors is required to provide accurate, relevant, and timely data and information to the Board of Commissioners.



PELAKSANAAN TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS (BOARD OF COMMISSIONER)

Implementation of Duties and Responsibilities of the Board of Commissioners

Berdasarkan Akta Pernyataan Keputusan diluar rapat perseroan terbatas PT Bank Shinhan Indonesia No. 03 tanggal 7 Juni 2022 (Perubahan Susunan Anggota Direksi dan Dewan Komisaris) Anggota Dewan Komisaris berjumlah 3 (tiga) orang dengan komposisi pada akhir tahun 2022 terdiri dari:

Based on the Deed of Decision Statement in lieu of the limited liability company meeting of PT Bank Shinhan Indonesia Number 03 dated 7th June 2022 (Change in the Composition of the Board of Directors and the Board of Commissioners), the number of members of the Board of Commissioners is 3 (three) with a composition at the end of 2022 consisting of:

No	Nama Name	Jabatan Position	Status Status
1	Timoty E. Marnandus (WNI)	Komisaris Utama President Commissioner	Komisaris Independen Independent Commissioner
2	Ananda Barata (WNI)	Komisaris Commissioner	Komisaris Independen Independent Commissioner
3	Kim Jihyung (WNA)	Komisaris Commissioner	Komisaris Commissioner

Komposisi Dewan Komisaris tidak melebihi jumlah Direksi selain itu kedua Komisaris berasal dari pihak Independen terhadap Pemegang Saham Pengendali dan telah memperoleh persetujuan Otoritas Jasa Keuangan. Seluruh anggota Dewan Komisaris telah lulus *fit & proper test* sesuai dengan ketentuan Otoritas Jasa Keuangan. Susunan Dewan Komisaris tersebut telah dicatat dalam administrasi Otoritas Jasa Keuangan melalui:

The composition of the Board of Commissioners does not exceed the number of Directors. In addition, the 2 (two) Commissioners are independent from the Controlling Shareholders and have obtained the approval of the Financial Services Authority. All members of the Board of Commissioners have passed the fit & proper test in accordance with the provisions of the Financial Services Authority. The composition of the Board of Commissioners has been recorded in the administration of the Financial Services Authority through:

1. Surat No. KEP-90/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian Kemampuan dan Kepatutan **Sdr. Timoty E. Marnandus** Selaku Calon Komisaris Utama Independen PT Bank Shinhan Indonesia (Hasil *Merger*);
2. Surat No. KEP-136/D.03/2020 tanggal 15 September 2020 tentang Hasil Penilaian dan Kepatutan **Sdr. Ananda Barata** Selaku Komisaris Independen PT Bank Shinhan Indonesia;
3. Surat No. KEP-92/D.03/2016 tanggal 24 November 2016 tentang Hasil Penilaian dan Kepatutan **Sdr. Kim Ji Hyung** Selaku Calon Anggota Dewan Komisaris PT Bank Shinhan Indonesia (Hasil *Merger*).

1. Letter Number KEP-90/D.03/2016 dated 24th November 2016 concerning the Results of the Fit and Proper Test for **Mr. Timoty E. Marnandus** as Candidate for Independent President Commissioner of PT Bank Shinhan Indonesia (Merger Result);
2. Letter Number KEP-136/D.03/2020 dated 15th September 2020 concerning Results of Assessment and Compliance for **Mr. Ananda Barata** as Independent Commissioner of PT Bank Shinhan Indonesia;
3. Letter Number KEP-92/D.03/2016 dated 24th November 2016 concerning Results of Assessment and Compliance for **Mr. Kim Ji Hyung** as Candidate for the Board of Commissioners as Candidate for the Board of Commissioners of PT Bank Shinhan Indonesia (Merger Result).

Komisaris Utama (*President Commissioner*) PT Bank Shinhan Indonesia yaitu Timoty E. Marnandus memiliki rangkap jabatan pada perusahaan lain yaitu sebagai komisaris pada PT Artha Karya Adiguna. Kim Ji Hyung selaku Komisaris PT Bank Shinhan Indonesia juga menjabat sebagai *Deputy General Manager* bagian Global Business Departement di Bank Shinhan Seoul, Korea Selatan.

The President Commissioner of PT Bank Shinhan Indonesia, namely Timoty E. Marnandus has concurrent positions at another company, namely as commissioner at PT Artha Karya Adiguna. Kim Ji Hyung as Commissioner of PT Bank Shinhan Indonesia also serves as Deputy General Manager of the Global Business Department at Bank Shinhan Seoul, South Korea.

Anggota Dewan Komisaris dan Direksi, tidak saling memiliki hubungan kepemilikan, hubungan kepengurusan, hubungan keuangan, dan hubungan keluarga dengan Pemegang Saham Pengendali.

Members of the Board of Commissioners and the Board of Directors do not have mutual ownership, management, financial and family relationships with Controlling Shareholders.



Berdasarkan ketentuan dalam Anggaran Dasar, Dewan Komisaris bertugas melakukan pengawasan atas kebijakan Direksi dalam menjalankan tugas-tugas Bank. Uraian tugas dan tanggung jawab Dewan Komisaris sebagai berikut:

1. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawabnya secara independen.
2. Dewan Komisaris mengadakan rapat sesuai jadwal yang ditetapkan.
3. Dewan Komisaris wajib memastikan Penerapan Tata Kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh tingkat atau jenjang organisasi.
4. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, serta memberikan nasihat kepada Direksi.
5. Dalam melaksanakan pengawasan, Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
6. Dalam melaksanakan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
 - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai Batas Maksimum Pemberian Kredit Bank Umum; dan
 - b. Hal-hal ini yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan.
7. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris pada butir 6 merupakan bagian tugas pengawasan oleh Dewan Komisaris, sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
8. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern Bank, Auditor ekstern, hasil Pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain.
9. Dewan Komisaris wajib memberitahukan kepada Otoritas Jasa Keuangan paling lama 7 (tujuh) hari sejak ditemukan:
 - a. Pelanggaran peraturan perundang-undangan dibidang keuangan dan perbankan; dan/atau
 - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
10. Dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris wajib membentuk paling sedikit:
 - a. Komite Audit;
 - b. Komite Pemantau Risiko;
 - c. Komite Remunerasi & Nominasi.

Based on the provisions in the Articles of Association, the Board of Commissioners is in charge of supervising the policies of the Board of Directors in carrying out the duties of the Bank. Description of the duties and responsibilities of the Board of Commissioners as follows:

1. The Board of Commissioners is required to carry out its duties and responsibilities independently.
2. The Board of Commissioners arrange meetings according to a set schedule.
3. The Board of Commissioners is obliged to ensure the implementation of Good Governance in the implementation of all Bank business activities at all levels or stratum of the organization.
4. The Board of Commissioners is required to supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
5. In conducting its supervision, the Board of Commissioners is obliged to direct, monitor and evaluate the implementation of the Bank's strategic policies.
6. In carrying out supervision, the Board of Commissioners is prohibited from participating in the decision-making process for the Bank's operational activities, except for:
 - a. Providing funds to related parties as regulated in the provisions regarding the Legal Lending Limit for Commercial Banks; and
 - b. Matters specified in the Bank's Articles of Association or prevailing laws and regulations.
7. Decision-making on the Bank's operational activities by the Board of Commissioners as stated in point 6 is part of the supervisory duties of the Board of Commissioners, and does not negate the responsibility of the Board of Directors for the management of the Bank.
8. The Board of Commissioners is obligated to ensure that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Unit, external auditors, the results of the Financial Services Authority supervision and/or the supervision results of other authorities.
9. The Board of Commissioners is required to inform the Financial Services Authority no later than 7 (seven) days after the discovery of:
 - a. Violations of laws and regulations in the financial and banking sector; and/or
 - b. Conditions or anticipated conditions that may endanger the Bank's business continuity.
10. In order to support the effectiveness of its duties and responsibilities, the Board of Commissioners is required to establish at least:
 - a. Audit Committee;
 - b. Risk Monitoring Committee;
 - c. Remuneration & Nomination Committee.



11. Dewan Komisaris dapat membentuk Komite Remunerasi dan Nominasi secara terpisah.
12. Pengangkatan anggota Komite pada butir 10 wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.
13. Dewan Komisaris wajib memastikan bahwa Komite yang telah dibentuk pada butir 10 menjalankan tugasnya secara efektif.

Komposisi dan Kompetensi anggota Dewan Komisaris sudah sesuai dengan peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola yang berlaku. Seluruh anggota Dewan Komisaris mampu bertindak dan mengambil keputusan secara independen. Sebagaimana fungsinya sebagai pengawas Bank, pelaksanaan tugas dan tanggung jawab Dewan Komisaris telah memenuhi prinsip-prinsip Tata Kelola. Rapat Dewan Komisaris terselenggara secara efektif dan efisien sesuai dengan pedoman dan tata tertib kerja Dewan Komisaris dan sesuai dengan kebutuhan Bank. Aspek transparansi anggota Dewan Komisaris sangat baik dan tidak pernah melanggar ketentuan/peraturan yang berlaku.

11. The Board of Commissioners may establish Remuneration and Nomination Committee separately.
12. The appointment of Committee members as stated in point 10 must be carried out by the Board of Directors based on the decision of the Board of Commissioners' meeting.
13. The Board of Commissioners is required to ensure that the Committees established as per point 10 perform their duties effectively.

The composition and competence of the members of the Board of Commissioners are in accordance with the prevailing Financial Services Authority regulations on the implementation of Corporate Governance. All members of the Board of Commissioners are capable of acting and making decisions independently. In line with their supervisory function over the Bank, the execution of duties and responsibilities by the Board of Commissioners adheres to the Corporate Governance principles. The Board of Commissioners' meetings are conducted effectively and efficiently, in accordance with the guidelines and rules of the Board of Commissioners' work, and in line with the Bank's needs. The transparency aspect of the Board of Commissioners' members is excellent and has never violated any applicable regulations.





KEBIJAKAN REMUNERASI

Remuneration Policy

No	POJK Remunerasi	Detail	Pengungkapan																
a.	Komite Remunerasi dan Nominasi	Nama Anggota, komposisi, tugas, dan tanggung jawab	Nama anggota dan Komposisi Komite Remunerasi dan Nominasi: Note: Dengan terdapatnya pergantian Pejabat Eksekutif <i>HR Department</i>, terdapat Perubahan Susunan Anggota Komite Remunerasi dan Nominasi berdasarkan SK No. 005/BSI-SKDIR/X/2022 pada tanggal 13 Oktober 2022. <table> <tr> <th>No</th><th>Anggota</th><th>Jabatan</th><th>Status</th></tr> <tr> <td>1.</td><td>Timoty E. Marnandus</td><td>Ketua</td><td>Komisaris Independen</td></tr> <tr> <td>2.</td><td>Kim Ji Hyung</td><td>Anggota</td><td>Komisaris</td></tr> <tr> <td>3.</td><td>Jane Yurico Meitty*)</td><td>Anggota</td><td>Pejabat Eksekutif</td></tr> </table> Tugas dan Tanggung Jawab Komite Remunerasi: - Terkait dengan kebijakan Remunerasi sebagai berikut: - Melakukan evaluasi dan <i>review</i> terhadap kebijakan Remunerasi yang didasarkan kepada kinerja, risiko, kewajaran <i>peer group</i>, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang. - Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris sebagai berikut: - Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS); - Kebijakan Remunerasi bagi Pejabat Eksekutif dan Pegawai secara keseluruhan untuk disampaikan kepada Direksi. - Terkait dengan kebijakan Nominasi sebagai berikut: - Menyusun dan memberikan rekomendasi mengenai pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris untuk disampaikan kepada RUPS; - Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi Komite Audit serta anggota Komite Pemantau Risiko kepada Dewan Komisaris.	No	Anggota	Jabatan	Status	1.	Timoty E. Marnandus	Ketua	Komisaris Independen	2.	Kim Ji Hyung	Anggota	Komisaris	3.	Jane Yurico Meitty*)	Anggota	Pejabat Eksekutif
No	Anggota	Jabatan	Status																
1.	Timoty E. Marnandus	Ketua	Komisaris Independen																
2.	Kim Ji Hyung	Anggota	Komisaris																
3.	Jane Yurico Meitty*)	Anggota	Pejabat Eksekutif																
		Jumlah rapat yang dilakukan	Selama Tahun 2022 Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 2 (dua) kali.																
		Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun	Pada tahun 2022, jumlah remunerasi yang telah dibayarkan kepada Komite Remunerasi dan Nominasi selama 1 (satu) tahun adalah sebesar Rp1.133.726.435																
b.	Proses Penyusunan Kebijakan Remunerasi	Tinjauan mengenai latar belakang dan tujuan kebijakan remunerasi	Bank secara berkesinambungan melakukan upaya untuk menerapkan tata kelola perusahaan yang baik serta melakukan perubahan yang didasarkan pada ketentuan baru yang berlaku. Penerapan tata kelola perusahaan yang baik bertujuan sebagai berikut: Pelanggan Selalu berusaha untuk dapat menjadi Bank Korea nomor 1 di Indonesia yang dicintai dan memberikan impian masa depan yang lebih baik bersama pelanggannya. Pasar Melakukan tren baru perbankan dengan menembus batas industri perbankan saat ini melalui berbagai macam inovasi dan perubahan. Pegawai Menciptakan lingkungan kerja dimana karyawan dapat bekerja dengan harmonis dan memiliki kebanggaan menjadi bagian dari sebuah bank yang terkemuka di Korea.																
		Pelaksanaan kaji ulang atas kebijakan remunerasi pada tahun sebelumnya, beserta perbaikannya	Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, maka Bank melakukan upaya untuk senantiasa melakukan keselarasan atas kaji ulang Kebijakan Remunerasi yang ada saat ini, misalnya perihal penyesuaian kenaikan gaji minimum Karyawan dan Direksi.																
		Mekanisme untuk memastikan bahwa Remunerasi bagi pegawai unit control bersifat independen dari unit kerja yang diawasinya	Penilaian kinerja di Unit Kontrol tidak dikaitkan dengan pencapaian dengan pencapaian target bisnis/ kinerja dari unit kerja yang diawasinya, hal ini dipastikan melalui 2 (dua) cara yaitu: - Dalam Struktur Organisasi Bank, unit control berdiri sendiri dan bersifat Independen; - Penetapan Target dan sasaran bisnis melalui persetujuan sesuai dengan jenjang dan hirarki yang ada pada struktur organisasi Direktorat Bisnis.																
c.	Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah, dan pada perusahaan anak atau kantor cabang yang berlokasi diluar negeri		PT Bank Shinhan Indonesia tidak mempunyai cabang di luar negeri																



No	POJK Remuneration	Details	Disclosure																
a.	Remuneration & Nominations Committee	Member's name, composition, duties, and responsibilities	Name of Members and Composition of Remunerations & Nominations Committee: Note: Due to the change of the HR Department Executive Officer, the Composition of the Remunerations & Nominations Committee members changed based on Decree No. 005/BSI-SKDIR/V/2022 and on 13th October 2022. <table> <tr> <th>No</th><th>Member</th><th>Position</th><th>Status</th></tr> <tr> <td>1.</td><td>Timoty E. Marnandus</td><td>Chairman</td><td>Independent Commissioner</td></tr> <tr> <td>2.</td><td>Kim Ji Hyung</td><td>Member</td><td>Commissioner</td></tr> <tr> <td>3.</td><td>Jane Yurico Meitty*)</td><td>Member</td><td>Executive Officer</td></tr> </table> Duties and Responsibilities of the Remuneration Committee: - Related to the Remuneration policy as follows: - Evaluate and review the Remuneration policy based on performance, risk, peer group fairness, targets and long- term strategies of the Bank, fulfillment of reserves as stipulated in laws and regulations and the Bank's potential future earnings; - Submit evaluation results and recommendations to the Board of Commissioners as follows: - Remuneration Policy for the Board of Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS); - Overall Remuneration Policy for Executive Officers and Employees to be submitted to the Board of Directors. - Related to the Nomination policy as follows: - Prepare and provide recommendations regarding systems and procedures for selecting and/or replacing members of the Board of Directors and members of the Board of Commissioners to be submitted to the GMS; - Provide recommendations regarding the Independent Party who will become the Audit Committee and members of the Risk Monitoring Committee to the Board of Commissioners.	No	Member	Position	Status	1.	Timoty E. Marnandus	Chairman	Independent Commissioner	2.	Kim Ji Hyung	Member	Commissioner	3.	Jane Yurico Meitty*)	Member	Executive Officer
No	Member	Position	Status																
1.	Timoty E. Marnandus	Chairman	Independent Commissioner																
2.	Kim Ji Hyung	Member	Commissioner																
3.	Jane Yurico Meitty*)	Member	Executive Officer																
		Number of meetings held	Throughout 2022 the Remuneration & Nominations Committee held 2 (two) meetings.																
		Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year	In 2022, the total remuneration that has been paid to the Remuneration and Nomination Committee for 1 (one) year was Rp1,133,726,435																
b.	Remuneration Policy Formulation Process	Overview of the background and objectives of the remuneration policy	The Bank is continuously making efforts to implement good corporate governance and make changes based on the new applicable regulations. The implementation of good corporate governance has the following objectives: Customer Always strive to be the number 1 beloved Korean Bank in Indonesia and dream of a better future with its customers. Market Undertaking a new banking trend by penetrating the boundaries of the current banking industry through various kinds of innovations and changes. Employees Creating a work environment where employees can work harmoniously and have the pride of being part of a leading bank in Korea.																
		Implementation of review of the remuneration policy in the previous year, along with its improvements	In accordance with the provisions of the Financial Services Authority Regulation 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks, the Bank is making efforts to continuously harmonizing with the review of the current Remuneration Policy, for example regarding adjustments to the minimum salary increase for Employees and Directors.																
		Mechanism to ensure that remuneration for control unit employees is independent from the work unit they supervise	Performance appraisal in the Control Unit is not linked to the achievement of business targets / performance of the work unit it supervises, this is ensured in 2 (two) ways, namely: - In the Bank's Organizational Structure, the control unit stands alone and is Independent; - Determination of targets and business objectives through approval according to the existing levels and hierarchies in the Business Directorate organizational structure.																
c.	Remuneration policy coverage and its implementation per business unit, per region, and at subsidiaries or branches located abroad		PT Bank Shinhan Indonesia does not have overseas branches																



No	POJK Remunerasi	Detail	Pengungkapan
d	Remunerasi dikaitkan dengan risiko	Jenis risiko utama (<i>key risk</i>) yang digunakan dalam menerapkan Remunerasi	Risiko utama Bank di saat ini adalah Risiko Kredit dan Risiko Operasional.
		Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur	Jenis transaksi yang paling utama secara material yang menghasilkan laba dengan tetap mempertimbangkan minimal risiko yang berdampak signifikan pada bisnis Bank.
		Dampak penetapan jenis risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel	Bank telah menetapkan Kebijakan Remunerasi namun pelaksanaannya belum berdampak pada pemberian remunerasi yang bersifat variabel.
		Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada	Belum ada perubahan yang signifikan jika dibandingkan tahun lalu.
e	Pengukuran kinerja dikaitkan dengan Remunerasi	Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja	- Parameter penetapan remunerasi anggota Direksi antara lain sebagai berikut: - Pencapaian kerja masing-masing individual; - Kinerja keuangan bank; <i>Benchmarking</i> dengan perbankan yang lainnya; - Risiko yang mungkin timbul sehingga menyebabkan kerugian bagi Bank. <i>Sistem Performance Appraisal</i> Bank dilakukan secara obyektif: <i>Performance Appraisal</i> didasarkan pada prestasi kerja dan potensi dalam diri pegawai, dimana prestasi pegawai adalah hasil kerja berbanding dengan target/sasaran pekerjaan, sedangkan potensi adalah kemampuan/kompetensi pegawai yang dapat berpengaruh dan mendukung keberhasilan dalam melaksanakan tugas serta tanggung jawabnya. - Hasil dari <i>Performance Appraisal</i> masing-masing karyawan menjadi referensi untuk proses pengembangan pegawai.
		Metode dalam mengaitkan Remunerasi individu dengan kinerja Perseroan, kinerja unit kerja, dan kinerja individu	Hasil Kinerja Bank akan mempengaruhi besarnya remunerasi khususnya yang bersifat <i>variable</i> , dan adapun proses peninjauan ulang <i>Performance Appraisal</i> ini dilakukan satu tahun sekali. Hasil dari <i>Performance Appraisal</i> menjadi dasar bagi Bank dalam memberikan penghargaan kepada karyawan dalam bentuk promosi, peninjauan pangkat, perluasan tugas dan tanggung jawab serta kenaikan benefit karyawan.
		Uraian mengenai metode yang digunakan Perseroan untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas Remunerasi serta besarnya penyesuaian Remunerasi jika kondisi tersebut terjadi	Pengukuran kinerja akan berdasarkan rencana target kinerja yang disepakati. Pemberian bonus akan didasarkan pada <i>Performance Appraisal</i> individu yang telah dilakukan sesuai dengan KPI dan <i>achievement grade</i> Bank. Penentuannya sudah ditetapkan sesuai dengan persetujuan HR-2022-00184 tanggal 25 Maret 2022 dimana pembagian bonus berdasarkan <i>Performance Appraisal</i> bagi karyawan adalah: 15%-150% dari gaji pokok bulan Desember 2021.
f	Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko	Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarnya, dan kriteria untuk menetapkan besaran tersebut	Bagi <i>Material Risk Takers</i> , dalam hal ini Direktur Utama (President Director), 5% Tantiem Bonus akan di- <i>hold</i> selama periode penangguhan.



No	POJK Remuneration	Details	Disclosure
d	Remuneration associated with risk	Key risk used in applying Remuneration	The key risks of the Bank currently are Credit Risk and Operational Risk.
		Criteria for determining the key risk, including those that are difficult to measure	The most important types of transactions that generate material profit while still considering the minimum risk with a significant impact on the Bank's business.
		The impact of determining the key risk, on the Variable Remuneration policy	The Bank has established a Remuneration Policy but its implementations have not had an impact on the provisions of variable remuneration.
		Changes in determining the key risk types compared to last year and their reasons, if any	There have been no significant changes compared to last year.
e	Performance measurement is linked to remuneration	Review of remuneration policies related to performance appraisal	- The parameters for determining the remuneration for members of the Board of Directors are as follow: - The achievement of each work individually; - Bank financial performance; - Benchmarking with other banks; - Risks that may arise so as to cause losses to the Bank. - The Bank's Performance Appraisal System is carried out objectively: - Performance Appraisal based on work performance and potential in employees, of which employee performance is the result of work in proportion to the target / job target, while potential is the ability / competence of employees who can influence and support success in carrying out their duties and responsibilities. - Result of Appraisal Performance - each employee becomes a reference for the employee development process.
		Methods in linking individual Remuneration with Company performance, work unit performance, and individual performance	The results of the Bank's performance will affect the amount of remuneration, especially those that are variable, and the performance appraisal review process is carried out once a year. The results of the Performance Appraisal serve as the basis for the Bank in giving awards to employees in the form of promotions, grade review, duties and responsibilities expansion and employee benefits increase.
		Description of the method used by the Company to state that the agreed performance cannot be achieved so that it is necessary to make adjustments to the Remuneration and the amount of the Remuneration adjustment if this condition occurs.	Performance measurement will be based on the agreed performance target plans. The bonus will be given based on individual Performance Appraisal that has been carried out in accordance with the Bank's KPI and achievement grade. The determination has been determined in accordance with HR-2022-00184 approval dated 25 th March 2022, in which the distribution of bonus based on the Performance Appraisal for employees is: 15% - 150% of the basic salary for December 2021.
f	Remuneration Adjustments are linked to Performance and Risk	Policy regarding deferred the Variable Remuneration, amount, and the criteria for determining the amount.	For Material Risk Takers, in this case the President Director, the 5% bonus will be held during the suspension period.



No	POJK Remunerasi	Detail	Pengungkapan																														
		Kebijakan Perseroan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (Malus), atau ditarik kedalam hal sudah dibayarkan (Clawback)	Dalam kondisi tertentu, tantiem yang telah dibayarkan bagi <i>Material Risk Takers</i> (MRT) dalam bentuk tunai dapat ditarik kembali (<i>clawback</i>).																														
g	Penyesuaian emunerasi dikaitkan dengan Kinerja dan Risiko	Kebijakan pembayaran (<i>vesting</i>)	Jangka waktu penangguhan yaitu 3 (tiga) tahun sejak pertama kali remunerasi yang bersifat variabel dibayarkan.																														
		Pengungkapan faktor yang menentukan perbedaan Remunerasi yang bersifat <i>variable</i> yang ditangguhkan diantara pegawai atau kelompok pegawai	Jangka waktu penangguhan berlaku sama untuk pejabat <i>Material Risk Takers</i> (MRT).																														
h	Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi		Tidak terdapat Konsultan Ekstern terkait Kebijakan Remunerasi.																														
i	Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur remunerasi dan rincian jumlah nominal		Jenis Remunerasi dan Fasilitas Jumlah Diterima dalam 1 (satu) Tahun Direksi Dewan Komisaris Orang Juta Rp Orang Juta Rp Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura 513.5623749 Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan dan sebagainya) yang: a. Dapat dimiliki b. Tidak dapat dimiliki 51.1403- Total 14.702749 Note: Pada tahun 2022 Jajaran Direksi (Board of Director) berjumlah 5 (lima) orang terdiri dari: <table><tr><th>No</th><th>Jabatan</th><th>Nama</th></tr><tr><td>1</td><td>Direktur Utama</td><td>Hwang Dae Geu</td></tr><tr><td>2</td><td>Direktur yang Membawahi Fungsi Kepatuhan</td><td>Tony Tanusaputra</td></tr><tr><td>3</td><td>Direktur</td><td>Ridwan Anwar Goenawan</td></tr><tr><td>4</td><td>Direktur</td><td>Kim Seong Won</td></tr><tr><td>5</td><td>Direktur</td><td>Leonard Auly</td></tr></table> Pada tahun 2022 Jajaran Komisaris (Board of Commissioner) berjumlah 3 (tiga) orang terdiri dari: <table><tr><th>No</th><th>Jabatan</th><th>Nama</th></tr><tr><td>1</td><td>Komisaris Utama</td><td>Timoty E. Marnandus</td></tr><tr><td>2</td><td>Komisaris</td><td>Kim Ji Hyung (Tidak Menerima Honorarium)</td></tr><tr><td>3</td><td>Komisaris</td><td>Ananda Barata</td></tr></table>	No	Jabatan	Nama	1	Direktur Utama	Hwang Dae Geu	2	Direktur yang Membawahi Fungsi Kepatuhan	Tony Tanusaputra	3	Direktur	Ridwan Anwar Goenawan	4	Direktur	Kim Seong Won	5	Direktur	Leonard Auly	No	Jabatan	Nama	1	Komisaris Utama	Timoty E. Marnandus	2	Komisaris	Kim Ji Hyung (Tidak Menerima Honorarium)	3	Komisaris	Ananda Barata
No	Jabatan	Nama																															
1	Direktur Utama	Hwang Dae Geu																															
2	Direktur yang Membawahi Fungsi Kepatuhan	Tony Tanusaputra																															
3	Direktur	Ridwan Anwar Goenawan																															
4	Direktur	Kim Seong Won																															
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3	Komisaris	Ananda Barata																															



No	POJK Remuneration	Details	Disclosure																																																										
		The Company's policy regarding deferred variable remuneration, which has been postponed (Malus), or is withdrawn in the event that it has been paid (Claw back)	Under certain conditions, bonus paid for Material Risk Takers (MRT) in cash can be withdrawn (claw back).																																																										
g	Remuneration Adjustments are linked to Performance and Risk	Payment policy (vesting)	The deferred period is 3 (three) years from the time the variable remuneration is first paid.																																																										
		Disclosure of factors that determine differences in deferred variable remuneration among employees or groups of employees	The period of deferral applies the same to Material Risk Takers (MRT) officials.																																																										
h	Name of external consultant and consultant's duties related to remuneration policy		There are no external consultants regarding the Remuneration Policy.																																																										
i	The Remuneration Package and facilities received by Directors and the Board of Commissioners include the remuneration structure and details of the nominal amount		The Remuneration Package and facilities received by the Board of Directors and Board of Commissioners include the Remuneration structure and details of the nominal amount, as in the table below: <table><tr><th rowspan="3">Types of Remuneration and Facilities</th><th colspan="4">Amount Received in 1 (one) Year</th></tr><tr><th colspan="2">Board of Directors</th><th colspan="2">Board of Commissioners</th></tr><tr><th>Person</th><th>Million Rp</th><th>Person</th><th>Million Rp</th></tr><tr><td>Salaries, bonus, routine allowances, tantiem, and other material facilities.</td><td>5</td><td>13.562</td><td>3</td><td>749</td></tr><tr><td>Other in-kind benefits (housing, health insurance, etc.) which: a. Can be owned; b. Cannot be owned</td><td>5</td><td>1.140</td><td>3</td><td>-</td></tr><tr><td>Total</td><td></td><td>14.702</td><td></td><td>749</td></tr></table> Note: In 2022, there were 5 (five) members of Board of Directors, consisting of: <table><tr><th>No</th><th>Position</th><th>Name</th></tr><tr><td>1</td><td>President Director</td><td>Hwang Dae Geu</td></tr><tr><td>2</td><td>Directors in Charge of Compliance Function</td><td>Tony Tanusaputra</td></tr><tr><td>3</td><td>Director</td><td>Ridwan Anwar Goenawan</td></tr><tr><td>4</td><td>Director</td><td>Kim Seong Won</td></tr><tr><td>5</td><td>Director</td><td>Leonard Auly</td></tr></table> In 2022, there were 3 (three) members of Board of Commissioners, consisting of: <table><tr><th>No</th><th>Position</th><th>Name</th></tr><tr><td>1</td><td>President Commissioner</td><td>Timoty E. Marnandus</td></tr><tr><td>2</td><td>Commissioner</td><td>Kim Ji Hyung (Did not receive honorarium)</td></tr><tr><td>3</td><td>Commissioner</td><td>Ananda Barata</td></tr></table>	Types of Remuneration and Facilities	Amount Received in 1 (one) Year				Board of Directors		Board of Commissioners		Person	Million Rp	Person	Million Rp	Salaries, bonus, routine allowances, tantiem, and other material facilities.	5	13.562	3	749	Other in-kind benefits (housing, health insurance, etc.) which: a. Can be owned; b. Cannot be owned	5	1.140	3	-	Total		14.702		749	No	Position	Name	1	President Director	Hwang Dae Geu	2	Directors in Charge of Compliance Function	Tony Tanusaputra	3	Director	Ridwan Anwar Goenawan	4	Director	Kim Seong Won	5	Director	Leonard Auly	No	Position	Name	1	President Commissioner	Timoty E. Marnandus	2	Commissioner	Kim Ji Hyung (Did not receive honorarium)	3	Commissioner	Ananda Barata
Types of Remuneration and Facilities	Amount Received in 1 (one) Year																																																												
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No	POJK Remunerasi	Detail	Pengungkapan																																
	Paket Remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun		Paket Remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun, sebagaimana dalam tabel dibawah ini: <table><tr><th>Jumlah Remunerasi per orang dalam 1 (satu) Tahun *)</th><th>Jumlah Direksi</th><th>Jumlah Dewan Komisaris</th></tr><tr><td>Di atas Rp2 miliar</td><td>4</td><td>-</td></tr><tr><td>Di atas Rp1 miliar s.d Rp2 miliar</td><td>1</td><td>-</td></tr><tr><td>Di atas Rp500 juta s.d Rp1 miliar</td><td>-</td><td>-</td></tr><tr><td>Di bawah Rp500 juta kebawah</td><td>-</td><td>3</td></tr></table> Note: *) Yang diterima secara tunai	Jumlah Remunerasi per orang dalam 1 (satu) Tahun *)	Jumlah Direksi	Jumlah Dewan Komisaris	Di atas Rp2 miliar	4	-	Di atas Rp1 miliar s.d Rp2 miliar	1	-	Di atas Rp500 juta s.d Rp1 miliar	-	-	Di bawah Rp500 juta kebawah	-	3																	
Jumlah Remunerasi per orang dalam 1 (satu) Tahun *)	Jumlah Direksi	Jumlah Dewan Komisaris																																	
Di atas Rp2 miliar	4	-																																	
Di atas Rp1 miliar s.d Rp2 miliar	1	-																																	
Di atas Rp500 juta s.d Rp1 miliar	-	-																																	
Di bawah Rp500 juta kebawah	-	3																																	
k	Remunerasi yang bersifat Variabel	Bentuk Remunerasi yang bersifat <i>Variabel</i> beserta alasan pemilihan bentuk tersebut Penjelasan dalam hal terdapat perbedaan pemberian Remunerasi yang bersifat <i>variable</i> diantara pada Direksi, Dewan Komisaris dan/ atau pegawai, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya	Remunerasi yang bersifat <i>Variable</i> terdiri dari bentuk Tunai. Bank selanjutnya akan menahan (<i>hold</i>) selama 3 (tiga) tahun sejak pembagian bonus sesuai dengan ketentuan internal. Perbedaan pemberian Remunerasi yang sifatnya <i>Variabel</i> adalah pada budget bonus (tunai) dibedakan berdasarkan <i>Performance Appraisal</i> bagi karyawan adalah 15%-150% dari gaji pokok bulan Desember 2021.																																
l	Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal		Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal, sebagaimana tabel dibawah ini: <table><tr><th rowspan="3">Remunerasi yang Bersifat Variabel</th><th colspan="6">Jumlah Diterima dalam 1 (satu) Tahun</th></tr><tr><th colspan="2">Direksi</th><th colspan="2">Dewan Komisaris</th><th colspan="2">Pegawai</th></tr><tr><th>Orang</th><th>Juta Rp</th><th>Orang</th><th>Juta Rp</th><th>Orang</th><th>Juta</th></tr><tr><td>Total</td><td>5</td><td>2.476</td><td>3</td><td>-</td><td>856</td><td>15.973</td></tr></table>	Remunerasi yang Bersifat Variabel	Jumlah Diterima dalam 1 (satu) Tahun						Direksi		Dewan Komisaris		Pegawai		Orang	Juta Rp	Orang	Juta Rp	Orang	Juta	Total	5	2.476	3	-	856	15.973						
Remunerasi yang Bersifat Variabel	Jumlah Diterima dalam 1 (satu) Tahun																																		
	Direksi		Dewan Komisaris		Pegawai																														
	Orang	Juta Rp	Orang	Juta Rp	Orang	Juta																													
Total	5	2.476	3	-	856	15.973																													
m	Jabatan dan jumlah pihak yang menjadi MRT		Jabatan yang menjadi pihak <i>Material Risk Takers</i> (MRT) ialah Direktur Utama dengan jumlah 1 (satu) orang.																																
n	Share Option yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif		Tidak ada <i>Share Option</i> untuk Direksi, Dewan Komisaris dan/atau Pejabat Eksekutif selama tahun 2022. <table><tr><th rowspan="2">Keterangan</th><th rowspan="2">Jumlah Saham yang Dimiliki (Lembar Saham)</th><th colspan="2">Jumlah Opsi</th><th rowspan="2">Harga Opsi (Rp) Waktu</th><th rowspan="2">Jangka Waktu</th></tr><tr><th>Yang Diberikan (Lembar Saham)</th><th>(Rp)</th></tr><tr><td>Direksi</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Dewan Komisaris</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Pejabat Eksekutif</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Total</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr></table>	Keterangan	Jumlah Saham yang Dimiliki (Lembar Saham)	Jumlah Opsi		Harga Opsi (Rp) Waktu	Jangka Waktu	Yang Diberikan (Lembar Saham)	(Rp)	Direksi	-	-	-	-	-	Dewan Komisaris	-	-	-	-	-	Pejabat Eksekutif	-	-	-	-	-	Total	-	-	-	-	-
Keterangan	Jumlah Saham yang Dimiliki (Lembar Saham)	Jumlah Opsi				Harga Opsi (Rp) Waktu	Jangka Waktu																												
		Yang Diberikan (Lembar Saham)	(Rp)																																
Direksi	-	-	-	-	-																														
Dewan Komisaris	-	-	-	-	-																														
Pejabat Eksekutif	-	-	-	-	-																														
Total	-	-	-	-	-																														
o	Rasio Gaji tertinggi dan terendah		Rasio gaji tertinggi dan terendah, yang mencakup: 1. Rasio gaji pegawai yang tertinggi dan terendah = 70.43 2. Rasio gaji Direksi yang tertinggi dan terendah = 2.63 3. Rasio gaji Dewan Komisaris yang tertinggi dan terendah = 1.74 4. Rasio gaji Direksi tertinggi dan pegawai tertinggi = 1.05 Note: Yang dimaksud dengan “gaji” adalah hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaan atau pemberi kerja kepada pegawai yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan atau peraturan perundang-undangan, termasuk tunjangan. Pegawai tertinggi adalah <i>Business Executive Vice President</i>.																																



No	POJK Remuneration	Details	Disclosure																																
	Remuneration packages that are grouped into income levels received by Directors and members of the Board of Commissioners within 1 (one) year		The Remuneration packages which are grouped in income levels received by the Board of Directors and members of the Board of Commissioners within 1 (one) year, as shown in the table below: <table><tr><th>Amount of Remuneration per Person in 1 (one) Year *)</th><th>Number of Board of Directors</th><th>Number of Board of Commissioners</th></tr><tr><td>Over IDR 2 billion</td><td>4</td><td>-</td></tr><tr><td>Over IDR 1 billion to IDR 2 billion</td><td>1</td><td>-</td></tr><tr><td>Over IDR 500 million to IDR 1 billion</td><td>-</td><td>-</td></tr><tr><td>IDR 500 million and below</td><td>-</td><td>3</td></tr></table> Note: *) Received in cash	Amount of Remuneration per Person in 1 (one) Year *)	Number of Board of Directors	Number of Board of Commissioners	Over IDR 2 billion	4	-	Over IDR 1 billion to IDR 2 billion	1	-	Over IDR 500 million to IDR 1 billion	-	-	IDR 500 million and below	-	3																	
Amount of Remuneration per Person in 1 (one) Year *)	Number of Board of Directors	Number of Board of Commissioners																																	
Over IDR 2 billion	4	-																																	
Over IDR 1 billion to IDR 2 billion	1	-																																	
Over IDR 500 million to IDR 1 billion	-	-																																	
IDR 500 million and below	-	3																																	
k	Variable Remuneration	Variable forms of remuneration and reasons for choosing this form Explanation in the event that there is a difference in the provision of variable remuneration among the Directors, the Board of Commissioners and / or employees, including an explanation which determine these differences and their underlying considerations	Variable remuneration consists of cash. The bank will then hold it for 3 (three) years from the time the bonus is distributed according to internal regulations. The difference in providing variable remuneration is that the bonus budget (cash) is differentiated based on the Performance Appraisal for employees, which is 15% - 150% of the basic salary in December 2021.																																
l	Number of Directors, Board of Commissioners, and Employees who receive Variable Remuneration for 1 (one) year and total nominal		The number of Directors, Board of Commissioners, and Employees who receive Variable Remuneration for 1 (one) year and the total nominal, as shown in the table below: <table><tr><th rowspan="3">Variable Remuneration</th><th colspan="6">Amount Received in 1 (one) Year</th></tr><tr><th colspan="2">Board of Directors</th><th colspan="2">Board of Commissioners</th><th colspan="2">Employees</th></tr><tr><th>Person</th><th>Million Rp</th><th>Person</th><th>Million Rp</th><th>Person</th><th>Million Rp</th></tr><tr><td>Total</td><td>5</td><td>2.476</td><td>3</td><td>-</td><td>856</td><td>15.973</td></tr></table>	Variable Remuneration	Amount Received in 1 (one) Year						Board of Directors		Board of Commissioners		Employees		Person	Million Rp	Person	Million Rp	Person	Million Rp	Total	5	2.476	3	-	856	15.973						
Variable Remuneration	Amount Received in 1 (one) Year																																		
	Board of Directors		Board of Commissioners		Employees																														
	Person	Million Rp	Person	Million Rp	Person	Million Rp																													
Total	5	2.476	3	-	856	15.973																													
m	Position and number of parties who become MRT		The position of the Material Risk Takers (MRT) is President Director with a total of 1 (one) person.																																
n	Share Option owned by Directors, Board of Commissioners and Executive Officers		There is no Share Option for Directors, Board of Commissioner and / or Executive Officers throughout 2022. <table><tr><th rowspan="2">Description</th><th rowspan="2">Amount of Owned Shares</th><th colspan="2">Total Option</th><th rowspan="2">Option Price (Rp) Time</th><th rowspan="2">Time Period</th></tr><tr><th>Provided (Shares)</th><th>(Rp)</th></tr><tr><td>Board of Directors</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Board of Commissioners</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Official Executive</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Total</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr></table>	Description	Amount of Owned Shares	Total Option		Option Price (Rp) Time	Time Period	Provided (Shares)	(Rp)	Board of Directors	-	-	-	-	-	Board of Commissioners	-	-	-	-	-	Official Executive	-	-	-	-	-	Total	-	-	-	-	-
Description	Amount of Owned Shares	Total Option				Option Price (Rp) Time	Time Period																												
		Provided (Shares)	(Rp)																																
Board of Directors	-	-	-	-	-																														
Board of Commissioners	-	-	-	-	-																														
Official Executive	-	-	-	-	-																														
Total	-	-	-	-	-																														
o	Highest and lowest salary ratio		The ratio of the highest and lowest salaries, which includes: 1. Ratio of highest and lowest employee salaries = 70,43 2. Ratio of the highest and lowest salary of the Board of Directors = 2,63 3. Ratio of the highest and lowest salary of the Board of Commissioners = 1,74 4. Ratio of the highest salary of the directors and employees = 1,67 Note: What is meant by "salary" is an employee's right that is received and expressed in the form of money as compensation from the company or employer to an employee who is determined and paid according to an employment agreement, agreement or statutory legislation, including allowances. The highest employee is the Business Executive Vice President.																																



No	POJK Remunerasi	Detail	Pengungkapan	
p	Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja		Tidak ada <i>sign-on</i> bonus untuk Calon Direksi, Dewan Komisaris atau Calon Pegawai	
q	Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan		Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan sebagaimana dalam tabel dibawah ini:	
			Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (satu) Tahun	Jumlah Pegawai
			Di atas Rp1 miliar	-
			Di atas Rp500 juta s.d Rp1 miliar	1
			Di bawah Rp500 juta kebawah	21
r	Jumlah total Remunerasi yang Bersifat Variabel dengan ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrument yang berbasis saham yang diterbitkan Bank		Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank belum terimplementasikan untuk pembayaran tahun 2022.	
s	Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun		Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun belum terimplementasikan untuk pembayaran tahun 2022.	



No	POJK Remuneration	Details	Disclosure								
p	The number of recipients and the total number of Variable Remunerations that are guaranteed unconditionally will be given by the Bank to candidates for Directors, candidates for the Board of Commissioners, and/ or prospective Employees during the first 1 (one) year of work		No sign-on bonus for candidates of Directors, Board of Commissioners, or Prospective Employees.								
q	The number of employees who have been terminated and the total nominal value of severance pay		The number of employees who have been terminated and the total nominal value of severance paid is as shown in the table below:<table><tr><th>The nominal amount of severance pay per person in 1 (one) year</th><th>Number of Employees</th></tr><tr><td>Over IDR 1 billion</td><td>-</td></tr><tr><td>Above IDR 500 million to IDR 1 billion</td><td>1</td></tr><tr><td>IDR 500 million and below</td><td>21</td></tr></table>	The nominal amount of severance pay per person in 1 (one) year	Number of Employees	Over IDR 1 billion	-	Above IDR 500 million to IDR 1 billion	1	IDR 500 million and below	21
The nominal amount of severance pay per person in 1 (one) year	Number of Employees										
Over IDR 1 billion	-										
Above IDR 500 million to IDR 1 billion	1										
IDR 500 million and below	21										
r	Total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank		The total amount of deferred Variable Remuneration, consisting of cash and / or shares or share-based instruments issued by the Bank has not been implemented for 2022 payments.								
s	Total amount of deferred Variable Remuneration paid for 1 (one) year		The total amount of deferred Variable Remuneration paid for 1 (one) year has not been implemented for 2022 payments.								



No	POJK Remunerasi	Detail	Pengungkapan																						
t	Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun	1. Remunerasi yang Bersifat Tetap maupun Remunerasi yang Bersifat Variabel; 2. Remunerasi yang ditangguhkan dan tidak ditangguhkan; dan 3. Bentuk Remunerasi yang diberikan secara tunai dan/ atau saham atau instrument yang berbasis saham yang diterbitkan Bank	Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun meliputi: <table><tr><th colspan="3">Remunerasi yang Bersifat Tetap*)</th></tr><tr><td>Tunai</td><td colspan="2">3.256 juta</td></tr><tr><td>Saham/instrumen yang berbasis saham yang diterbitkan Bank</td><td colspan="2">-</td></tr><tr><th colspan="3">Remunerasi yang bersifat Variabel*)</th></tr><tr><td></td><td>Tidak Ditangguhkan</td><td>Ditangguhkan</td></tr><tr><td>Tunai</td><td>1.314 juta</td><td>-</td></tr><tr><td>Saham/instrumen yang berbasis saham yang diterbitkan Bank</td><td>-</td><td>-</td></tr></table> *) Hanya untuk MRT dan diungkapkan dalam jutaan rupiah	Remunerasi yang Bersifat Tetap*)			Tunai	3.256 juta		Saham/instrumen yang berbasis saham yang diterbitkan Bank	-		Remunerasi yang bersifat Variabel*)				Tidak Ditangguhkan	Ditangguhkan	Tunai	1.314 juta	-	Saham/instrumen yang berbasis saham yang diterbitkan Bank	-	-	
Remunerasi yang Bersifat Tetap*)																									
Tunai	3.256 juta																								
Saham/instrumen yang berbasis saham yang diterbitkan Bank	-																								
Remunerasi yang bersifat Variabel*)																									
	Tidak Ditangguhkan	Ditangguhkan																							
Tunai	1.314 juta	-																							
Saham/instrumen yang berbasis saham yang diterbitkan Bank	-	-																							
u	Informasi kuantitatif	1. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit; 2. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan; dan 3. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan	Informasi kuantitatif terkait total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit, total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan, dan total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan adalah sebagai berikut: <table><tr><th rowspan="2">Jenis Remunerasi yang Bersifat Variabel*)</th><th rowspan="2">Saham yang Masih Ditangguhkan</th><th colspan="4">Total pengurangan Selama Periode Pelaporan</th></tr><tr><th>Disebabkan Penyesuaian Eksplisit (A)</th><th colspan="2">Disebabkan Penyesuaian Eksplisit (B)</th><th>Total (A) + (B)</th></tr><tr><td>Tunai (dalam jutaan rupiah)</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Saham/<i>instrument</i> yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut)</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr></table> *) Hanya untuk <i>Material Risk Takers</i>	Jenis Remunerasi yang Bersifat Variabel*)	Saham yang Masih Ditangguhkan	Total pengurangan Selama Periode Pelaporan				Disebabkan Penyesuaian Eksplisit (A)	Disebabkan Penyesuaian Eksplisit (B)		Total (A) + (B)	Tunai (dalam jutaan rupiah)	-	-	-	-	-	Saham/ <i>instrument</i> yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut)	-	-	-	-	-
Jenis Remunerasi yang Bersifat Variabel*)	Saham yang Masih Ditangguhkan	Total pengurangan Selama Periode Pelaporan																							
		Disebabkan Penyesuaian Eksplisit (A)	Disebabkan Penyesuaian Eksplisit (B)		Total (A) + (B)																				
Tunai (dalam jutaan rupiah)	-	-	-	-	-																				
Saham/ <i>instrument</i> yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut)	-	-	-	-	-																				



No	POJK Remuneration	Details	Disclosure																						
t	Details of the amount of remuneration given in 1 (one) year	1. Fixed Remuneration as well as Variable Remuneration; 2. Deferred and non-deferred remuneration; 3. The form of remuneration given in cash and/or shares or share-based instruments issued by the Bank	Details of the amount of remuneration given in 1 (one) year include: <table><tr><th colspan="3">Fixed Remuneration *)</th></tr><tr><td>Cash</td><td colspan="2">3,256 million</td></tr><tr><td>Shares / share-based instruments issued by the Bank</td><td colspan="2">-</td></tr><tr><th colspan="3">Variable Remuneration *)</th></tr><tr><td></td><td>Not Suspended</td><td>Suspended</td></tr><tr><td>Cash</td><td>1,314 million</td><td>-</td></tr><tr><td>Shares / share-based instruments issued by the Bank</td><td>-</td><td>-</td></tr></table> *) Only for MRT and disclosed in millions of IDR	Fixed Remuneration *)			Cash	3,256 million		Shares / share-based instruments issued by the Bank	-		Variable Remuneration *)				Not Suspended	Suspended	Cash	1,314 million	-	Shares / share-based instruments issued by the Bank	-	-	
Fixed Remuneration *)																									
Cash	3,256 million																								
Shares / share-based instruments issued by the Bank	-																								
Variable Remuneration *)																									
	Not Suspended	Suspended																							
Cash	1,314 million	-																							
Shares / share-based instruments issued by the Bank	-	-																							
u	Quantitative Information	1. The total remaining deferred Remuneration, whether exposed to Implicit or explicit adjustments; 2. Total reduction in remuneration due to explicit adjustments during the reporting period; and 3. Total reduction in remuneration due to implicit adjustments during the reporting period.	Quantitative information regarding the total remaining deferred Remuneration, whether exposed to implicit or explicit adjustments, total reduction in Remuneration due to explicit adjustments during the reporting period, and total reduction in Remuneration caused by implicit adjustments during the reporting period are as follow: <table><tr><th rowspan="2">Variable Types of Remuneration *)</th><th rowspan="2">Suspended Shares</th><th colspan="4">Total reduction during the Reporting Period</th></tr><tr><th>Caused by Explicit Adjustment (A)</th><th colspan="2">Caused by Implicit Adjustment (B)</th><th>Total (A) + (B)</th></tr><tr><td>Cash (in million IDR)</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Shares / share-based instruments issued by the Bank (in shares and nominal million IDR which is the conversion of the said share sheet)</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr></table> *) Only for Material Risk Takers	Variable Types of Remuneration *)	Suspended Shares	Total reduction during the Reporting Period				Caused by Explicit Adjustment (A)	Caused by Implicit Adjustment (B)		Total (A) + (B)	Cash (in million IDR)	-	-	-	-	-	Shares / share-based instruments issued by the Bank (in shares and nominal million IDR which is the conversion of the said share sheet)	-	-	-	-	-
Variable Types of Remuneration *)	Suspended Shares	Total reduction during the Reporting Period																							
		Caused by Explicit Adjustment (A)	Caused by Implicit Adjustment (B)		Total (A) + (B)																				
Cash (in million IDR)	-	-	-	-	-																				
Shares / share-based instruments issued by the Bank (in shares and nominal million IDR which is the conversion of the said share sheet)	-	-	-	-	-																				

KELENGKAPAN DAN PELAKSANAAN TUGAS KOMITE

Completeness and Implementation of Duties of The Committee

PT Bank Shinhan Indonesia telah membentuk 3 (Tiga) Komite dibawah Dewan Komisaris dalam menjalankan tugasnya untuk mendukung efektivitas tugas dan tanggung jawabnya, yaitu:

1. Komite Audit;
2. Komite Pemantau Risiko;
3. Komite Remunerasi dan Nominasi.

PT Bank Shinhan Indonesia telah memiliki Pedoman dan Tata Tertib Anggota Komite dibawah Dewan Komisaris.

Seluruh anggota Komite berasal dari pihak independen yang memenuhi kriteria independensi, yaitu tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Direksi, Dewan Komisaris, dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan bertindak independen.

KOMITE AUDIT (AUDIT COMMITTEE)

Komite Audit dibentuk untuk mendukung pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris untuk memantau serta mengevaluasi perencanaan dan pelaksanaan audit serta memantau tinjau lanjut hasil audit dalam menilai kecukupan pengendalian internal. Berdasarkan SK Direksi No. 015/BSI-SKDIR/IX/2020 tanggal 30 September 2020 tentang Perubahan Susunan Anggota Komite Audit PT Bank Shinhan Indonesia dan beranggotakan 3 (tiga) orang, dengan komposisi keanggotaan pada akhir tahun 2022 terdiri atas 1 (satu) orang Komisaris Independen sebagai ketua dan 2 (dua) orang anggota Komite Audit dari Pihak Independen, dengan susunan sebagai berikut:

NO	NAMA NAME	JABATAN POSITION	STATUS STATUS
1.	Ananda Barata	Ketua Chairman	Komisaris Independen Independent Commissioner
2.	Richard Steven Dompas	Anggota Member	Pihak Independen Independent party
3.	Rusli Simanjuntak	Anggota Member	Pihak Independen Independent party

Anggota Komite tidak ada yang berasal dari anggota Direksi Bank maupun Bank lain. Seluruh pihak independen anggota komite tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Direksi, Dewan Komisaris, dan/atau Pemegang Saham pengendali atau hubungan dengan Bank.

PT Bank Shinhan Indonesia has formed 3 (three) Committees under the Board of Commissioners in carrying out their duties to support the effectiveness of their duties and responsibilities, namely:

1. Audit Committee;
2. Risk Monitoring Committee;
3. Remuneration and Nominations Committee.

PT Bank Shinhan Indonesia has had the Guidelines and Regulations for Members of Committees under the Board of Commissioners.

All Committee members originate from independent parties who meets the independence criteria, namely not having financial, management, share ownership, and /or family relationships with the Board of Directors, Board of Commissioners, and/or Controlling Shareholders or relationship with the Bank, which may affect their ability to act independently.

AUDIT COMMITTEE

The Audit Committee is established to support the execution of Duties and Responsibilities of the Board of Commissioners in monitoring and evaluating the planning and implementation of audits, as well as monitoring the follow-up on audit results in assessing the adequacy of internal controls. Based on the Board of Directors' Decree No. 015/BSI-SKDIR/IX/2020 dated 30th September 2020, regarding the Change in the Composition of Audit Committee Members of PT Bank Shinhan Indonesia, the committee consists of 3 (three) members, with the membership composition in the end of 2022 comprising of 1 (one) Independent Commissioner as the chairman and 2 (two) Audit Committee members from Independent Parties, with the following structure:

Committee members do not come from members of the Board of Directors of another Bank or Bank. All independent party members of the committee do not have financial, management, share ownership and/or family relationships with the Board of Directors and Board of Commissioners, and/or controlling shareholder or relationship with the Bank.



Tugas dan Tanggung Jawab Komite Audit

Komite Audit memiliki tugas dan tanggung jawab, antara lain meliputi:

1. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
2. Mengevaluasi kinerja Departemen Audit Internal;
3. Memastikan Departemen Audit Internal melakukan komunikasi dengan Direksi, Dewan Komisaris, Auditor Eksternal dan Otoritas Jasa Keuangan;
4. Memastikan Departemen Audit Internal bekerja secara independen;
5. Memberikan rekomendasi kepada Dewan Komisaris, terkait penyusunan rencana audit, ruang lingkup dan anggaran Departemen Audit Internal;
6. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang dan peraturan atau masalah lain yang diidentifikasi dan dilaporkan oleh Departemen Audit Internal;
7. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Departemen Audit Internal secara keseluruhan serta penghargaan kinerja;
8. Memastikan Departemen Audit Internal menjunjung tinggi integritas dalam pelaksanaan tugas;
9. Komisaris Independen yang menjadi Ketua Komite Audit, menandatangani laporan khusus mengenai setiap temuan audit internal yang diperkirakan dapat membahayakan kelangsungan usaha Bank;
10. Komite Audit memberikan rekomendasi terkait penunjukan pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja Departemen Audit Internal kepada Dewan Komisaris untuk disampaikan kepada RUPS;
11. Komite Audit memberikan rekomendasi ke Dewan Komisaris atas pengangkatan Kepala Departemen Audit Internal.

PROGRAM KERJA DAN REALISASI KOMITE AUDIT

Sesuai dengan agenda dan pembahasan yang tercantum dalam notulen rapat Komite Audit selama tahun 2022, antara lain:

1. Pembahasan Hasil Evaluasi/Pemeriksaan Kantor Akuntan Publik Suharli, Sugiarto & Rekan (ShineWing Indonesia) untuk proses audit tahun buku 2021.
2. Pembahasan permasalahan akuntansi dan hasil audit yang signifikan.
3. Pembahasan rekonsiliasi laba bersih per buku dan laba bersih diaudit.

Duties and Responsibilities of the Audit Committee

The Audit Committee has duties and responsibilities, including:

1. Monitor and review the effectiveness of the Bank's internal audit;
2. Evaluate the Internal Audit Department's performance;
3. Ensure a good communication of the Internal Audit Department with the Board of Directors, the Board of Commissioners, the External Auditor and the Financial Services Authority;
4. Ensure the independency of the Internal Audit Department in carrying out its duties;
5. Provide recommendations to the Board of Commissioners on the preparation of the Internal Audit Department's audit plan, scope and budget;
6. Review the audit report and ensure that the Board of Directors takes the necessary corrective actions quickly to address control weaknesses, fraud, compliance issues with policies, laws and regulations or other issues identified and reported by the Internal Audit Department;
7. Provide recommendations to the Board of Commissioners on the provision of the Internal Audit Department's overall annual remuneration and performance awards;
8. Ensure the integrity of Internal Audit Department in carrying out its duties;
9. The Independent Commissioner who is the Chairman of the Audit Committee, signs a special report regarding any possible internal audit findings that may harm the Bank's business continuity;
10. The Audit Committee provides recommendations regarding the appointment of an independent quality controller from an external party to review the Internal Audit Department's performance to the Board of Commissioners to be submitted to the GMS;
11. The Audit Committee provides recommendations to the Board of Commissioners on the appointment of the Head of the Internal Audit Department.

AUDIT COMMITTEE'S WORK PROGRAM AND REALIZATION

In accordance with the agenda and discussions stated in the minutes of the Audit Committee meetings for 2021, the Audit Committee's activities are including:

1. Discussion on the Evaluation/Examination Results of the Suharli, Sugiarto & Partners (ShineWing) Public Accounting Firm.
2. Discussion of significant accounting issues and audit results.
3. Discussion on the reconciliation of net income per book and audited net income.

4. Rencana penggunaan kembali Kantor Akuntan Publik Suharli, Sugiarto & Rekan (ShineWing Indonesia) untuk proses audit tahun buku 2022.
5. Pendekatan dan Penekanan Proses Audit keuangan tahun 2021.
6. Perencanaan dan Pelaksanaan Audit.
7. Pemaparan rencana pemeriksaan audit tahun 2022 meliputi pengenalan SAP Shinewing Indonesia dan Susunan Tim Perikatan, independensi dan tanggung jawab audit, ruang lingkup pemeriksaan dan penekanan audit, pendekatan dan metodologi, serta rencana kerja pemeriksaan.
8. Menerima Laporan Departemen Audit Internal terkait:
 - a. Tindaklanjut temuan Otoritas Jasa Keuangan dan Kantor Akuntan Publik;
 - b. Realisasi terhadap Rencana Pemeriksaan Audit *on-site*, *off-site*, mandiri dan alokasi *budget* pemeriksaan tahun 2022;
 - c. Pembahasan temuan-temuan audit yang signifikan, berulang, *rating* hasil audit dan sistem pengendalian internal secara reguler setiap kuartal;
 - d. Pembahasan denda/sanksi dari regulator, seperti BI dan OJK secara reguler setiap kuartal;
 - e. Pembahasan perubahan struktur organisasi audit yang baru;
 - f. Rencana Pemeriksaan Audit *on-site*, *off-site*, mandiri dan alokasi *budget* pemeriksaan tahun 2023;

KOMITE PEMANTAU RISIKO (*RISK MONITORING COMMITTEE*)

Komite Pemantau Risiko dibentuk oleh Dewan Komisaris untuk membantu Dewan Komisaris dalam menjalankan tugas dan tanggung jawab pengawasan serta pemberian nasihat kepada Direksi terkait kegiatan manajemen risiko Bank. Berdasarkan SK Direksi No. 016/BSI-SKDIR/IX/2020 tanggal 30 September 2020 tentang Perubahan Susunan Anggota Komite Pemantau Risiko PT Bank Shinhan Indonesia dan beranggotakan 3 (tiga) orang, dengan komposisi keanggotaan pada akhir tahun 2022 terdiri atas 1 (satu) orang Komisaris Independen sebagai ketua dan 2 (dua) orang anggota Komite Pemantau Risiko dari Pihak Independen, dengan susunan sebagai berikut:

NO	NAMA NAME	JABATAN POSITION	STATUS STATUS
1.	Ananda Barata	Ketua Chairman	Komisaris Independen Independent Commissioner
2.	Lando Simatupang	Anggota Member	Pihak Independen Independent Party
3.	Rusli Simanjuntak	Anggota Member	Pihak Independen Independent Party

RISK MONITORING COMMITTEE

The Risk Monitoring Committee is formed by the Board of Commissioners to assist the Board of Commissioners in carrying out their supervisory duties and responsibilities, as well as providing advice to the Board of Directors concerning the Bank's risk management activities. Based on the Board of Directors' Decree No. 016/BSI-SKDIR/IX/2020 dated 30th September 2020, regarding the Change in the Composition of the Risk Monitoring Committee Members of PT Bank Shinhan Indonesia, the Committee consists of 3 (three) members. The membership composition in the end of 2022 comprises of 1 (one) Independent Commissioner as the chairman and 2 (two) Risk Monitoring Committee members from Independent Parties, with the following structure:



Anggota Komite tidak ada yang berasal dari anggota Direksi Bank maupun Bank lain. Seluruh pihak independen anggota komite tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Direksi, Dewan Komisaris, dan/atau Pemegang Saham pengendali atau hubungan dengan Bank.

Tugas dan Tanggung Jawab Komite Pemantau Risiko (*Risk Monitoring Committee*)

1. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan manajemen risiko bank;
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko;
3. Melakukan pemantauan dan evaluasi pelaksanaan tugas Departemen Manajemen Risiko.

Guna memberikan rekomendasi kepada Dewan Komisaris, Komite Pemantau Risiko wajib menjaga kerahasiaan terkait Informasi Bank.

Program Kerja dan Realisasi Komite Pemantau Risiko (*Risk Monitoring Committee*)

Program kerja Komite Pemantau Risiko selama tahun 2022 Komite Pemantau Risiko melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Departemen Manajemen Risiko yang berjalan sesuai dengan Kebijakan dan Pelaksanaan Manajemen Risiko. Pemantauan yang dilakukan Komite Pemantau Risiko berdasarkan hasil Laporan Profil Risiko yang mencakup 8 (delapan) jenis risiko yang disampaikan kepada Otoritas Jasa Keuangan setiap Triwulan. Komite Pemantau Risiko selalu memberikan rekomendasinya yang dituangkan dalam Notulen Rapat Komite Pemantau Risiko.

KOMITE REMUNERASI & NOMINASI (*REMUNERATION & NOMINATION COMMITTEE*)

Dalam melaksanakan Penerapan Remunerasi dan Nominasi PT Bank Shinhan Indonesia membentuk Komite Remunerasi dan Nominasi berdasarkan SK DIR No. 005/BSI-SKDIR/X/2022 tanggal 13 Oktober 2022 tentang Perubahan Susunan Anggota Komite Remunerasi dan Nominasi.

Komite Remunerasi dan Nominasi beranggotakan 3 (tiga) orang, dengan komposisi keanggotaan pada akhir tahun 2022 terdiri atas 1 (satu) orang Komisaris Independen sebagai ketua, 1 (satu) orang Komisaris sebagai anggota, dan 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia dengan susunan sebagai berikut:

Committee members do not come from members of the Board of Directors of another Bank or Bank. All independent parties of committee members have no financial, management, share ownership and/or family relationship with the Board of Directors, Board of Commissioners, and/or controlling Shareholders or relationship with the Bank.

Duties and Responsibilities of the Risk Monitoring Committee

1. Evaluate the suitability of risk management policies with the implementation of bank risk management policies;
2. Monitor and evaluate the implementation of the Risk Management Committee's duties;
3. Monitor and evaluate the implementation of duties of the Risk Management Department.

In order to provide recommendations to the Board of Commissioners, the Risk Monitoring Committee is required to maintain confidentiality regarding Bank Information.

Work Program and Realization of the Risk Monitoring Committee

The Risk Monitoring Committee's work program for 2022 involves monitoring and evaluating the implementation of tasks by the Risk Management Committee and Risk Management Department in accordance with the Risk Management Policy and Implementation. The Risk Monitoring Committee's oversight is based on the Risk Profile Report, which covers 8 (eight) types of risks submitted to the Financial Services Authority every Quarter. The Risk Monitoring Committee consistently provides its recommendations, which are documented in the Minutes of the Risk Monitoring Committee Meetings.

REMUNERATION AND NOMINATION COMMITTEE

In implementing the Remuneration and Nominations Implementation, PT Bank Shinhan Indonesia formed the Remunerations & Nominations Committee based on the Decree of the Board of Directors No. 005/BSI-SKDIR/V/2022 dated 13th October 2022 regarding Changes in the Composition of Remunerations & Nominations Committee Members.

The Remuneration & Nomination Committee consist of 3 (three) members, with membership composition in the end 2022 consists of 1 (one) Independent Commissioner as chairman, 1 (one) Commissioner as a member, and 1 (one) Executive Officer in charge of the human resources function with the following composition:

NO	NAMA NAME	JABATAN POSITION	STATUS STATUS
1.	Timoty E. Marnandus	Ketua Chairman	Komisaris Independen Independent Commissioner
2.	Kim Ji Hyung	Anggota Member	Komisaris Commissioner
3.	Jane Yurico Meitty*)	Anggota Member	Pejabat Eksekutif yang membawahkan Fungsi Sumber Daya Manusia Executive Officer in charge of Human Resources Function

Note: *) Dengan terdapatnya pergantian Pejabat Eksekutif HR Department, terdapat Perubahan Susunan Anggota Komite Remunerasi dan Nominasi berdasarkan SK No. 005/BSI-SKDIR/X/2022 pada tanggal 13 Oktober 2022.

Note: *) Due to the change of the HR Department Executive Officer, there has been a change in the composition of the Remuneration and Nomination Committee members based on Decree No. 005/BSI-SKDIR/X/2022 dated 13th October 2022.

Terkait dengan kebijakan Remunerasi sebagai berikut:

- Melakukan evaluasi dan *review* terhadap kebijakan Remunerasi yang didasarkan kepada kinerja, risiko, kewajaran *peer group*, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.
- Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris sebagai berikut:
 - Kebijakan Remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS);
 - Kebijakan Remunerasi bagi Pejabat Eksekutif dan Pegawai secara keseluruhan untuk disampaikan kepada Direksi.

Terkait dengan kebijakan Nominasi sebagai berikut:

- Menyusun dan memberikan rekomendasi mengenai pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris untuk disampaikan kepada RUPS;
- Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi Komite Audit (*Audit Committee*) serta anggota Komite Pemantau Risiko (*Risk Monitoring Committee*) kepada Dewan Komisaris.

Program Kerja dan Realisasi Komite Remunerasi & Nominasi (*Remuneration & Nomination Committee*)

Komite Remunerasi & Nominasi telah menyusun Rencana Kerja dan Jadwal Kegiatan tahun 2022, antara lain sebagai berikut:

- Melaksanakan tugas dan tanggung jawab sebagaimana diatur dalam Pedoman Komite Remunerasi dan Nominasi;
- Memberikan rekomendasi kepada Dewan Komisaris mengenai Kebijakan Remunerasi yaitu dengan usulan terkait perubahan keanggotaan Direksi PT Bank Shinhan Indonesia.

Related to the Remuneration policy as follows:

- Evaluating and reviewing the Remuneration policy based on performance, risk, peer group fairness, targets and long-term strategies of the Bank, fulfillment of reserves as stipulated in laws and regulations and the Bank's potential future earnings;
- Submitting evaluation results and recommendations to the Board of Commissioners as follows:
 - Remuneration Policy for the Board of Directors and Board of Commissioners to be submitted to the General Meeting of Shareholders (GMS);
 - Overall Remuneration Policy for Executive Officers and Employees to be submitted to Directors.

Related to the Nomination policy as follows:

- Preparing and providing recommendations regarding the selection and/or replacement of members of Directors and members of the Board of Commissioners to be submitted to the GMS;
- Providing recommendations regarding the Independent Party who will become the Audit Committee and members of the Risk Monitoring Committee to the Board of Commissioners.

Work Program and Realization of the Remuneration & Nomination Committee

The Remuneration & Nomination Committee has prepared a 2022 Working Plan and Schedule of Activities, including the following:

- Carrying out duties and responsibilities as stipulated in the Remuneration and Nomination Committee Guidelines;
- Providing recommendations to the Board of Commissioners regarding the Remuneration Policy, including proposals related to changes in the membership of the Board of Directors of PT Bank Shinhan Indonesia.



PENANGANAN BENTURAN KEPENTINGAN

Handling Conflict of Interest

Benturan Kepentingan merupakan suatu kondisi yang dapat menimbulkan konflik antara Kepentingan Bank dengan kepentingan perorangan Anggota Dewan Komisaris, Direksi dan maupun karyawan Bank yang menyebabkan tidak dapat bertindak secara independen dan obyektif.

Bank telah memiliki Pedoman Benturan Kepentingan yang diterapkan kepada Direksi, Dewan Komisaris dan seluruh karyawan Bank, antara lain:

1. Dalam hal terjadi benturan kepentingan antara bank dengan pemilik, anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif dan/atau pihak lainnya yang terkait dengan Bank maka anggota Direksi dilarang mengambil tindakan yang dapat merugikan bank atau mengurangi keuntungan bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap Keputusan;
2. Pengungkapan benturan kepentingan apabila ada akan dituangkan dalam risalah rapat yang paling kurang mencakup nama pihak yang memiliki benturan kepentingan, masalah pokok benturan kepentingan dan dasar pertimbangan pengambilan keputusan;
3. Untuk menghindari pengambilan Keputusan yang berpotensi merugikan Bank atau mengurangi keuntungan Bank, Bank menerapkan (*enforce*) kebijakan intern mengenai; pencatatan, dokumentasi dan pengungkapan benturan kepentingan dimaksud dalam risalah rapat dan kemudian disampaikan kepada atasan masing-masing (sesuai dengan struktur organisasi yang berlaku).

Conflict of Interest is a condition that could lead to a conflict between the Bank's Interests and the individual interests of Members of the Board of Commissioners (Board of Commissioners), Directors and/or Bank employees, which causes them to be unable to act independently and objectively.

The Bank has Conflict of Interest Guidelines which are applied to Board of Directors, Board of Commissioners and all Bank employees, among others:

1. In the event of a conflict of interest between the bank and the owner, members of the Board of Commissioners, members of the Board of Directors, Executive Officers and /or other parties related to the Bank, the members of the Board of Directors are prohibited from taking actions that may harm the bank or reduce bank profits and required to disclose the conflict of interest referred to in each Decision;
2. Disclosure of conflicts of interest, if any, will be stated in the minutes of the meeting which at least include the names of parties with conflicts of interest, the main issues of conflict of interest and the basis for consideration of decision making;
3. To avoid making decisions that have the potential to harm the Bank or reduce the Bank's profits, the Bank implements (*enforce*) internal policies regarding; recording, documentation and disclosure of conflicts of interest referred to in the minutes of meetings and then submitted to the direct superiors (in accordance with the applicable organizational structure).

PENERAPAN FUNGSI KEPATUHAN

Implementation of Bank Compliance Functions

FUNGSI KEPATUHAN BANK

PT Bank Shinhan Indonesia telah menerapkan fungsi kepatuhan yang merujuk pada POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, yang berperan penting dalam upaya preventif (*ex-ante*) dengan memastikan Kebijakan, Ketentuan, Sistem dan Prosedur serta kegiatan usaha Bank telah sesuai dengan Ketentuan Otoritas Jasa Keuangan, Bank Indonesia, dan peraturan perundang-undangan yang berlaku dan memastikan Kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan, Bank Indonesia dan/atau Otoritas Pengawas lain yang berwenang.

Tugas utama Fungsi Kepatuhan adalah:

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank;
3. Memastikan agar Kebijakan, Ketentuan, Sistem dan Prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan perundang-undangan;
4. Memastikan Kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

DIREKTUR YANG MEMBAWAHI FUNGSI KEPATUHAN (*COMPLIANCE DIRECTOR*)

PT Bank Shinhan Indonesia memiliki Direktur yang Membawahkan Fungsi Kepatuhan yakni Sdr. Tony Tanusaputra. Penunjukan Direktur yang Membawahkan Fungsi Kepatuhan telah memenuhi persyaratan yang berlaku, yakni persyaratan independensi dan tidak membawahi fungsi yang tidak diperkenankan oleh ketentuan yang berlaku. Direktur yang Membawahkan Fungsi Kepatuhan telah mendapatkan persetujuan Otoritas Jasa Keuangan melalui Surat No. KEP-94/D.03/2016 tanggal 24 November 2016 dan Pengangkatan Direktur yang Membawahkan Fungsi Kepatuhan telah melalui proses sebagaimana ketentuan Otoritas Jasa Keuangan.

Direktur yang Membawahkan Fungsi Kepatuhan membentuk satuan kerja yang independen guna mendukung tugas Direktur antara lain:

1. Satuan Kerja Kepatuhan (*Compliance Department*);
2. Satuan Kerja Manajemen Risiko (*Risk Management Department*);
3. Satuan Kerja Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (*KYC Department*).

Tugas dan Tanggung Jawab Direktur yang Membawahi Fungsi Kepatuhan (*Compliance Director*) antara lain:

BANK COMPLIANCE FUNCTION

PT Bank Shinhan Indonesia has implemented a compliance function in accordance with the POJK No. 46/POJK.03/2017 dated 12th July 2017, concerning the Implementation of Compliance Functions in Commercial Banks, which plays a crucial role in preventive efforts (*ex-ante*) by ensuring that the Bank's Policies, Regulations, Systems, and Procedures, as well as business activities, are in accordance with the Financial Services Authority, Bank Indonesia, and applicable laws and regulations, and ensuring the Bank's commitments to the Financial Services Authority, Bank Indonesia, and/or other authorized Supervisory Authorities.

The main tasks of the Compliance Function are:

1. Realizing the implementation of a culture of compliance at all organizational levels and Bank business activities;
2. Managing Compliance Risk faced by the Bank;
3. Ensuring that the policies, regulations, systems and procedures as well as the business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and statutory provisions;
4. Ensuring the Bank's Compliance with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities.

DIRECTOR IN CHARGE OF THE COMPLIANCE FUNCTION (*COMPLIANCE DIRECTOR*)

PT Bank Shinhan Indonesia has a Director in charge of the Compliance Function, Mr. Tony Tanusaputra. The appointment of the Director in charge of the Compliance Function has met the applicable requirements, namely the requirements for independence and not in charge of functions that are not permitted by applicable regulations. The Director in charge of the Compliance Function has received approval from the Financial Services Authority through Letter No. KEP-94/D.03/2016 dated November 24, 2016, and the appointment of the Director overseeing the Compliance Function has undergone a process in accordance with the provisions of the Financial Services Authority.

The Director in charge of Compliance Function establishes an independent work unit to support the Director's duties, which include:

1. Compliance Department;
2. Risk Management Department;
3. KYC Department.

Duties and Responsibilities of the Director in charge of the Compliance Function, among others:



1. Merumuskan Strategi guna mendorong terciptanya Budaya Kepatuhan Bank;
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank;
4. Memastikan agar Kebijakan, Ketentuan, Sistem dan Prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan ketentuan perundang-undangan;
5. Meminimalkan Risiko Kepatuhan;
6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan ketentuan perundang-undangan;
7. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan; dan
8. Menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Yang Membawahkan Fungsi Kepatuhan paling sedikit secara Triwulanan Kepada Direktur Utama dengan tembusan kepada Dewan Komisaris;
9. Menyampaikan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Yang Membawahkan Fungsi Kepatuhan ke Otoritas Jasa Keuangan yang ditandatangani oleh Direktur yang Membawahkan Fungsi Kepatuhan secara Semesteran dengan tembusan kepada Dewan Komisaris dan Direktur Utama.

SATUAN KERJA KEPATUHAN MELALUI DEPARTEMEN KEPATUHAN (COMPLIANCE DEPARTMENT)

Departemen Kepatuhan independen dan berada dibawah tanggung jawab Direktur yang Membawahkan Fungsi Kepatuhan. Departemen Kepatuhan bertanggung jawab atas pelaksanaan fungsi kepatuhan PT Bank Shinhan Indonesia.

Tugas dan Tanggung Jawab Departemen Kepatuhan (*Compliance Department*) antara lain:

1. Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi;
2. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan yang mengatur mengenai penerapan manajemen risiko bagi bank umum;
3. Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan perundang-undangan;

1. Formulating a Strategy to encourage the establishment of Bank Compliance Culture;
2. Proposing compliance policies or principles to be determined by the Board of Directors;
3. Establishing compliance systems and procedures that are used to formulate the Bank's internal provisions and guidelines;
4. Ensuring that the Policies, Provisions, Systems and Procedures as well as the business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority/Bank Indonesia and statutory provisions;
5. Minimizing Compliance Risk;
6. Taking precautionary measures so that policies and/or management taken by Board of Directors of branches domiciling abroad do not deviate from the provisions of the Financial Services Authority/Bank Indonesia and statutory provisions;
7. Conducting other duties related to the Compliance Function;
8. Submitting the Report on the Implementation of the Duties and Responsibilities of the Director in charge of Compliance Function at least on a quarterly basis to the President Director with a copy to the Board of Commissioners; and
9. Submitting the Report on the Implementation of the Duties and Responsibilities of the Director in charge of the Compliance Function to the Financial Services Authority signed by the Director in charge of the Compliance Function (Compliance Director) on a semi-annual basis with copies to the Board of Commissioners and the President Director.

COMPLIANCE WORKING UNIT THROUGH THE COMPLIANCE DEPARTMENT

The Compliance Department is independent and is under the responsibility of the Director in charge of the Compliance Function. The Compliance Department is responsible for implementing the compliance function of PT Bank Shinhan Indonesia.

Duties and Responsibilities of the Compliance Department include:

1. Making steps to support the creation of Compliance Culture in all Bank business activities at every level of the organization;
2. Identifying, measuring, monitoring, and controlling Compliance Risk by referring to the Financial Services Authority regulations governing the implementation of risk management for commercial banks;
3. Assessing and evaluating the effectiveness, adequacy and suitability of the Bank's policies, regulations, systems and procedures with statutory provisions;



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 perundang-undangan;
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 tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan; dan
7. Melakukan pemantauan atas pelaporan dari masing-masing unit kerja kepada Otoritas Jasa Keuangan (OJK).

PELAKSANAAN KERJA SATUAN KERJA KEPATUHAN PT BANK SHINHAN INDONESIA TAHUN 2022

1. Departemen Kepatuhan secara berkala melakukan pemantauan terhadap pemenuhan ketentuan kehati-hatian dalam bentuk parameter utama regulator yaitu rasio KPMM, BMPK, GWM, NPL, PDN dan lain-lain.
2. Pelatihan dan Sosialisasi
Departemen Kepatuhan telah berupaya membangun budaya kepatuhan, yakni dengan menyelenggarakan beberapa pelatihan dan sosialisasi kepada unit kerja terkait.
 - Pelatihan:
Selama tahun 2022 Departemen Kepatuhan telah menyelenggarakan 29 (Dua Puluh Sembilan) kali pelatihan kepada Karyawan PT Bank Shinhan Indonesia.
 - Sosialisasi:
Selama tahun 2022 Departemen Kepatuhan telah menyelenggarakan sosialisasi melalui metode media internal Bank dengan mensosialisasikan 55 (lima puluh lima) Peraturan.
3. *Compliance Review*
Selama tahun 2022 Departemen Kepatuhan telah mengkaji sebanyak 63 (enam puluh tiga) ketentuan internal Bank (Kebijakan, Pedoman, SOP, Perjanjian Kerjasama dengan Pihak Ketiga serta Produk dan Aktivitas Baru). *Compliance Review* dilaksanakan guna memastikan bahwa produk, aktivitas dan ketentuan internal lainnya yang diterbitkan tidak bertentangan dengan ketentuan-ketentuan yang berlaku.
4. Komitmen terhadap Regulator
Departemen Kepatuhan memantau dan memastikan pemenuhan atas tindak lanjut terkait dengan hasil pemeriksaan yang dilakukan oleh regulator secara berkala. Selama tahun 2022 Bank telah menyampaikan Komitmen Kepada pihak regulator atas Tindak Lanjut Temuan sesuai

4. Reviewing and/or recommending the update and refinement of policies, regulations, systems and procedures that are owned by the Bank in order to comply with the provisions of the Financial Services Authority and statutory provisions;
5. Making efforts to ensure that the policies, regulations, systems and procedures, as well as the Bank's business activities are in accordance with the provisions of the Financial Services Authority and statutory provisions; and
6. Conducting other duties related to the Compliance Function; and
7. Monitoring the reporting from each work unit to the Financial Services Authority (OJK).

IMPLEMENTATION OF PT BANK SHINHAN INDONESIA 2022 COMPLIANCE FUNCTION:

1. The Compliance Department regularly monitors the compliance with prudential regulations in the main regulatory parameters, namely the ratio of CAR, LLL, Minimum Statutory Requirements (GWM), NPL, Net Open Position (NOP) etc.
2. Training and Socialization
The Compliance Department has made efforts to build a culture of compliance, namely by organizing several training activities and outreach to related work units.
 - Training:
Throughout 2022, the Compliance Department conducted 29 (twenty nine) training sessions for employees of PT Bank Shinhan Indonesia.
 - Socialization:
Throughout 2022, the Compliance Department has conducted socialization through the Bank's internal media method by publishing 55 (fifty five) Regulations.
3. Compliance Review
During 2022, the Compliance Department has reviewed 63 (sixty three) of the Bank's internal provisions (Policies, Guidelines, SOP, Cooperation Agreements with Third Parties and New Products and Activities). Compliance Review was implemented to ensure that the products, activities and other internal regulations published shall not contradict the provisions or applicable provision.
4. Commitment to Regulators
The Compliance Department monitors and ensures compliance with follow-up actions related to the results of inspections conducted by regulators on a regular basis. During 2022, the Bank has delivered Commitments to regulators for the Follow-Up Findings according to the



target date yang disepakati.

5. Aktivitas Terkait Fungsi Kepatuhan Bank selama tahun 2022:

- Telah mengikutsertakan Sumber Daya Manusia Departemen Kepatuhan dalam berbagai Pelatihan, sosialisasi peraturan dari regulator, dan juga sertifikasi kepatuhan serta sertifikasi manajemen risiko yang diselenggarakan oleh Lembaga Sertifikasi;
- Melakukan pemantauan terhadap kewajiban penyampaian laporan kepada regulator;
- Melakukan pemantauan terhadap pengenaan sanksi/denda dari regulator;
- Menindaklanjuti surat masuk dari regulator;
- Menyusun laporan *Compliance Monthly Report*;
- Menyusun Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Yang Membawahkan Fungsi Kepatuhan secara Triwulanan yang disampaikan ke Manajemen dan Semesteran yang disampaikan ke Regulator.

agreed target date.

5. Activities Related to the Bank's Compliance Function during 2022:

- Has included the Human Resources of the Compliance Department in various training activities, socialization of regulations from regulators, as well as compliance certification and risk management certification organized by the Banking Professional Certification Institute (LSPP);
- Monitor the obligation to submit reports to regulators;
- Monitor the imposition of sanctions/fines from regulators;
- Follow up on incoming letters from regulators;
- Prepare a Compliance Monthly Report;
- Prepare a Report on the Implementation of the Duties and Responsibilities of the Director in charge of the Compliance Function on a Quarterly basis which is submitted to Management and Semi-annually submitted to the Regulator.

PELATIHAN DEPARTEMEN KEPATUHAN KEPADA KARYAWAN

COMPLIANCE DEPARTMENT TRAINING FOR EMPLOYEES

No	Subjek Pelatihan Training Subject	Pelaksanaan Date	Metode Method
1.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	14 Januari 2022 14 th January 2022	Online
2.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	15 Februari 2022 15 th February 2022	Online
3.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	9 Maret 2022 9 th March 2022	Zoom Meeting
4.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	17 Maret 2022 17 th March 2022	Online
5.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	11 April 2022 11 th April 2022	Online
6.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	12 Mei 2022 12 th May 2022	Online
7.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	14 Juni 2022 14 th June 2022	Online
8.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	22 Juni 2022 22 nd June 2022	Zoom Meeting
9.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	15 Juli 2022 15 th July 2022	Online
10.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	15 Agustus 2022 15 th August 2022	Online
11.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	9 September 2022 9 th September 2022	Online
12.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	21 September 2022 21 st September 2022	Zoom Meeting
13.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	13 Oktober 2022 13 th October 2022	Online
14.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	14 November 2022 14 th November 2022	Online
15.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	12 Desember 2022 12 th December 2022	Online
16.	Training Kepatuhan untuk Karyawan Baru (<i>Induction</i>) Compliance Training for New Employees (<i>Induction</i>)	12 Desember 2022 12 th December 2022	Zoom Meeting
17.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Januari 2022 31 st January 2022	Email/Online

No	Subjek Pelatihan Training Subject	Pelaksanaan Date	Metode Method
18.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	25 Februari 2022 25 th February 2022	Email/Online
19.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Maret 2022 31 st March 2022	Email/Online
20.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	27 April 2022 27 th April 2022	Email/Online
21.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	30 Mei 2022 30 th May 2022	Email/Online
22.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	29 Juni 2022 29 th June 2022	Email/Online
23.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	28 Juli 2022 28 th July 2022	Email/Online
24.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	30 Agustus 2022 30 th August 2022	Email/Online
25.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	29 September 2022 29 th September 2022	Email/Online
26.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	28 Oktober 2022 28 th October 2022	Email/Online
27.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	29 November 2022 29 th November 2022	Email/Online
28.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	29 Desember 2022 29 th November 2022	Email/Online
29.	Bank Shinhan Indonesia Compliance Culture Training (Leaders of KPO, Head of Branch and Head of Sub Branch) Bank Shinhan Indonesia Compliance Culture Training (Leaders of KPO, Head of Branch, and Head of Sub-Branch)	5 Oktober 2022 5 th October 2022	Zoom Meeting

Note: Metode *Online* yang dilakukan yakni Departemen Kepatuhan memberikan bahan materi dan selanjutnya masing-masing pimpinan cabang/capem, akan meneruskan atau *transfer knowledge* ke seluruh personil yang dibawahinya.

Notes: The online method used is, the Compliance Department provided the material and each branch/sub-branch manager will forward or transfer the knowledge to their staff.

PENERAPAN KETENTUAN ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME

Pelaksanaan Program APU & PPT Tahun 2022

PT Bank Shinhan Indonesia berkomitmen untuk menerapkan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) berdasarkan Undang-Undang Tindak Pidana Pencucian Uang No. 8 tahun 2010, Undang-Undang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme No. 9 Tahun 2013, Peraturan Otoritas Jasa Keuangan (POJK) No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan, POJK No. 23/POJK.01/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan, Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 32/SEOJK.03/2017 tanggal 22 Juni 2017 mengenai Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di sektor perbankan dan peraturan-peraturan PPATK serta peraturan terkait lainnya. Bank telah menerapkan program APU & PPT yang telah ditetapkan dan diawasi secara aktif oleh Direksi dan Dewan Komisaris sebagai berikut berikut:

IMPLEMENTATION OF ANTI-MONEY LAUNDERING PROVISIONS AND COUNTER OF TERRORISM FINANCING

Implementation of the 2022 AML & CFT Programs

PT Bank Shinhan Indonesia is committed to implementing the Anti Money Laundering and Prevention of Terrorism Financing Program (AML & CFT) based on Money Laundering Law No. 8 of 2010, the Prevention and Eradication of Terrorism Financing Act No. 9 of 2013, the Financial Services Authority Regulation (POJK) No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Prevention of Terrorism Financing Programs in the Financial Services Sector, POJK No. 23/POJK.01/2019 regarding Amendments to the Financial Services Authority Regulation No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Counter of Terrorism Financing Programs in the Financial Services Sector, Financial Services Authority Circular Letter (SEOJK) No. 32/SEOJK .03/2017 dated 22nd June 2017 on the Implementation of the Anti-Money Laundering and Counter-Terrorism Financing Program in the Banking Sector, in the banking sector, PPATK regulations, and other related regulations. The Bank has implemented the AML & CFT program that have been determined and actively supervised by the Board of Directors and the Board of Commissioners as follows:



1. Kebijakan dan Prosedur APU & PPT berbasis risiko sesuai dengan kompleksitas usaha Bank, yang mencakup ketentuan terkait:
 - a. Identifikasi dan verifikasi Nasabah;
 - b. Identifikasi dan verifikasi *Beneficial Owner*;
 - c. Penutupan hubungan usaha atau penolakan transaksi;
 - d. Pengelolaan risiko Pencucian Uang dan/atau Pendanaan Terorisme yang berkelanjutan terkait dengan Nasabah, negara, produk dan jasa serta jaringan distribusi (*delivery channels*);
 - e. *Cross Border Correspondent Banking* dan Transfer Dana;
 - f. Pemeliharaan data yang akurat terkait dengan transaksi, penatausahaan proses CDD, dan penatausahaan kebijakan dan prosedur;
 - g. Pengkinian dan pemantauan;
 - h. Pelaporan kepada pejabat senior, Direksi dan Dewan Komisaris terkait pelaksanaan kebijakan dan prosedur penerapan program APU dan PPT; dan
 - i. Pelaporan kepada Regulator (OJK, PPATK dsb).
 2. Sistem Informasi Manajemen dalam rangka penerapan APU & PPT
 Dalam hal pemantauan dan transaksi nasabah, PT Bank Shinhan Indonesia telah memiliki sistem informasi yang dapat mengidentifikasi, menganalisa, memantau dan menyediakan laporan secara efektif mengenai karakteristik transaksi yang dilakukan oleh nasabah. PT Bank Shinhan Indonesia selalu berupaya memelihara sistem informasi yang dimiliki sesuai kondisi terkini. Selain itu, untuk memudahkan pemantauan dalam rangka menganalisis transaksi keuangan yang mencurigakan, bank telah memiliki dan memelihara profil nasabah secara terpadu (CIF/*Single Customer Identification File*) yang mencakup seluruh rekening yang dimiliki nasabah (tabungan, deposito, giro, kredit) dan lain sebagainya.
 3. Pengendalian Intern untuk mengevaluasi kecukupan dan efektivitas dari program APU & PPT
 Untuk memastikan bahwa penerapan program APU & PPT telah berjalan efektif sesuai dengan kebijakan yang telah ditentukan, Bank telah diterapkan prosedur *self-assessment* pada unit bisnis dan Kantor Cabang/Kantor Cabang Pembantu. Selanjutnya, PT Bank Shinhan Indonesia telah memasukkan pelaksanaan program APU & PPT sebagai salah satu faktor penilaian untuk Kantor Cabang/Kantor Cabang Pembantu.
1. AML & CFT policies and procedures are risk based according to the complexity of the Bank's business, which includes the following provisions:
 - a. Customer identification and verification;
 - b. Identification and verification of Beneficial Owners;
 - c. Termination of business relationship or transaction rejection;
 - d. Continuous management of the risk of Money Laundering and/or Terrorism Funding related to Customers, countries, products and services as well as distribution networks (*delivery channels*);
 - e. Cross Border Correspondent Banking and Fund Transfers;
 - f. Maintaining accurate data relating to transactions, administering the CDD process, and administering policies and procedures;
 - g. Updating and monitoring;
 - h. Reporting to senior officials, the Board of Directors and the Board of Commissioners regarding the implementation of policies and procedures for implementing the AML and CFT programs; and
 - i. Reporting to the Regulator (OJK, PPATK, etc).
 2. Management Information Systems for implementing AML & CFT
 For monitoring customer profiles and transactions, PT Bank Shinhan Indonesia has an information system that could identify, analyze, monitor and provide effective reports on the characteristics of transactions carried out by banks. PT Bank Shinhan is always working to maintain its information systems and ensuring that they stay up to date with the latest conditions. In addition, to facilitate monitoring in order to analyze suspicious financial transactions, the bank has and maintains an integrated customer profile (CIF/*Single Customer Identification File*) which includes all accounts owned by customers (savings, time deposits, current accounts, credit) etc.
 3. Internal Control to evaluate the adequacy and effectiveness of the AML & CFT program
 To ensure that the AML & CFT program has been implemented effectively in accordance with predetermined policies, a self-assessment procedure has been implemented in business units and Branches /Sub-Branches. Furthermore, PT Bank Shinhan Indonesia has included the implementation of the AML & CFT program as one of the assessment factors for Branches/Sub-Branches.

Selain itu, Departemen Internal Audit maupun Auditor Eksternal (OJK/BI/PPATK) secara rutin melakukan audit terhadap implementasi program APU & PPT Bank.

4. Pelatihan APU & PPT kepada karyawan serta Manajemen Senior

Program Pelatihan PT Bank Shinhan Indonesia disesuaikan dengan peran, tugas dan tanggung jawab masing-masing karyawan. Bank telah melakukan training APU & PPT terhadap karyawan terutama *Frontliner* secara berkala. Dalam masa Pandemi COVID-19 ini metode pelatihan dilakukan baik secara *online (Zoom Meeting)* maupun melalui *e-learning*. Dengan materi yang disesuaikan dengan jenis peserta pelatihan, bagi staf Departemen KYC, diberikan kesempatan untuk mengikuti pelatihan dan sertifikasi APU & PPT untuk meningkatkan pengetahuan serta kemampuan dalam melakukan analisa dan mitigasi risiko pencucian uang dan pendanaan terorisme. Telah dilakukan *Training Induction* bagi karyawan baru secara *online (Zoom Meeting)* pada tanggal 9 Maret 2022 bagi Dewan Komisaris dan Direksi, dilaksanakan pada tanggal 23 November 2022, dengan mengundang eksternal *trainer*. Bagi staf Departemen KYC, diberikan kesempatan untuk mengikuti pelatihan dan sertifikasi APU & PPT untuk meningkatkan kemampuan dalam melakukan analisa dan mitigasi risiko pencucian uang dan pendanaan terorisme. Berikut data pelatihan karyawan selama tahun 2022:

In addition, the Internal Audit Department and External Auditors (OJK/BI/PPATK) routinely performing audits of the implementation of the Bank's AML & CFT programs.

4. AML & CFT training for employees and Senior Management

PT Bank Shinhan Indonesia's Training Program is tailored to the roles, duties, and responsibilities of each employee. The Bank has periodically conducted AML & CFT training for employees, particularly Frontliners. During the COVID-19 pandemic, training methods have been conducted both online (via Zoom Meetings) and through e-learning. With materials tailored to the type of training participants, staff from the KYC Department are provided with the opportunity to attend AML & CFT training and certification to enhance their knowledge and abilities in analyzing and mitigating money laundering and terrorism financing risks. An online Induction Training for new employees was conducted via Zoom Meeting on 9th March 2022 for the Board of Commissioners and Directors, held on 23rd November 2022, with an external trainer invited. Staff from the KYC Department were provided with the opportunity to attend AML & CFT training and certification to enhance their abilities in analyzing and mitigating money laundering and terrorism financing risks. The following is employee training data for the year 2022:

No	Subjek Pelatihan Training Subject	Pelaksanaan Date	Metode Method
1.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	31 Januari 2022 31 st January 2022	<i>Online</i>
2.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	28 Februari 2022 28 th February 2022	<i>Online</i>
3.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	9 Maret 2022 9 th March 2022	<i>Zoom Meeting</i>
4.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	31 Maret 2022 31 st March 2022	<i>Online</i>
5.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	30 April 2022 30 th April 2022	<i>Online</i>
6.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	31 Mei 2022 31 st May 2022	<i>Online</i>
7.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	23 Juni 2022 23 rd June 2022	<i>Zoom Meeting</i>
8.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	30 Juni 2022 30 th June 2022	<i>Online</i>
9.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	31 Juli 2022 31 st July 2022	<i>Online</i>
10.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	31 Agustus 2022 31 st August 2022	<i>Online</i>
11.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	22 September 2022 22 nd September 2022	<i>Zoom Meeting</i>
12.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	30 September 2022 30 th September 2022	<i>Online</i>
13.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	31 Oktober 2022 31 st September 2022	<i>Online</i>
14.	<i>Training KYC untuk Karyawan Baru (Induction)</i> KYC Training for New Employees (Induction)	30 November 2022 30 th November 2022	<i>Online</i>



No	Subjek Pelatihan Training Subject	Pelaksanaan Date	Metode Method
15.	Training KYC untuk Karyawan Baru (Induction) KYC Training for New Employees (Induction)	13 Desember 2022 13 th December 2022	Zoom Meeting
16.	Training KYC untuk Karyawan Baru (Induction) KYC Training for New Employees (Induction)	31 Desember 2022 31 st December 2022	Online
17.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Januari 2022 31 st January 2022	Email/Online
18.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	28 Februari 2022 28 th February 2022	Email/Online
19.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Maret 2022 31 st March 2022	Email/Online
20.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	30 April 2022 30 th April 2022	Email/Online
21.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Mei 2022 31 st May 2022	Email/Online
22.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	30 Juni 2022 30 th June 2022	Email/Online
23.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Juli 2022 31 st July 2022	Email/Online
24.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Agustus 2022 31 st August 2022	Email/Online
25.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	30 September 2022 30 th September 2022	Email/Online
26.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	31 Oktober 2022 31 st October 2022	Email/Online
27.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branches/Sub-branches	30 November 2022 30 th November 2022	Email/Online
28.	Training Bulanan APU-PPT dan Kepatuhan untuk Kantor Cabang/Capem Monthly AML-CFT and Compliance Training for Branch/Sub-branch Offices	31 Desember 2022 31 st December 2022	Email/Online
29.	Training Refreshment AML – CFT AML-CFT Refreshment Training	27 Maret 2022 27 th March 2022	Zoom Meeting
30.	Training Refreshment AML – CFT AML-CFT Refreshment Training	12 Mei 2022 12 th May 2022	Zoom Meeting
31.	Training Refreshment AML – CFT AML-CFT Refreshment Training	19 Mei 2022 19 th May 2022	Zoom Meeting
32.	Training Refreshment AML – CFT AML-CFT Refreshment Training	25 Mei 2022 25 th May 2022	Zoom Meeting
33.	Sosialisasi "System Input for New Customer" Socialization of the "System Input for New Customer"	10 November 2022 10 th November 2022	Zoom Meeting
34.	BOD & BOC Annual AML Refreshment Training 2022 BOD & BOC Annual AML Refreshment Training 2022	23 November 2022 23 rd November 2022	Zoom Meeting

Note: Metode Online yang dilakukan yakni Departemen KYC, memberikan bahan materi dan selanjutnya masing-masing pimpinan cabang/capem, akan meneruskan atau transfer knowledge ke seluruh personil yang dibawahinya.

Notes: The online method used is, the KYC Department provided the material and each Branch/sub-branch manager will forward or transfer the knowledge to their staff.

5. Pelaporan dan Pemenuhan permintaan data kepada regulator/penegak hukum
Pelaporan ke PPATK yang telah dilakukan oleh Departemen KYC sepanjang tahun 2022 adalah sebagai berikut:

5. Reporting and fulfilling data requests to regulators/law enforcers
The reports to the PPATK that have been carried out by the KYC Department throughout 2022 are as follow:

No	Laporan Reports	Jumlah Laporan Total Reports
1.	Laporan Transaksi Keuangan Mencurigakan Suspicious Transaction Report	27
2.	Laporan Transaksi Keuangan Tunai Cash Transaction Report	1.345 1,345
3.	Laporan Transaksi Keuangan Luar Negeri International Funds Transfer Instruction	18.603 18,603
4.	SIPESAT SIPESAT	275.246 CIF



6. Screening terhadap Watchlist

PT Bank Shinhan Indonesia melakukan *screening* pada setiap pembukaan hubungan usaha baru, pembukaan rekening dan transaksi terhadap *Watchlist* yang diterbitkan oleh otoritas berwenang maupun *watchlist* yang lazim digunakan dalam *best practice* secara internasional (antara lain *The Office of Foreign Assets Control* (OFAC) List, *United Nation* (UN) List, *The European Union* (EU), *Financial Action Task Force* (FATF), Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Proliferasi Pendanaan Senjata Pemusnah Massal, daftar *Politically Exposed Person* (PEP) dan pemberitaan negatif (*adverse news*).

Pada saat tertentu Bank juga melakukan *screening* ulang atas seluruh nasabah *existing* setiap kali terjadi pembaharuan/ penambahan *Watchlist*.

7. Penilaian Risiko APU & PPT

PT Bank Shinhan Indonesia mengidentifikasi, menilai dan memahami risiko Tindak Pidana Pencucian Uang dan/atau Tindak Pidana Pendanaan Terorisme terkait dengan nasabah, negara atau area geografis, produk, jasa, transaksi atau jaringan distribusi (*delivery channels*) dengan pendekatan *Risk Based Approach* (RBA), termasuk mendokumentasikan penilaian risiko dan mengkinikan penilaian risiko secara berkala.

8. Pengkinian Data Nasabah

PT Bank Shinhan Indonesia telah melakukan pengkinian data secara periodik yang tertuang dalam Laporan Rencana Kegiatan Pengkinian Data dan Laporan Realisasi Kegiatan Pengkinian Data yang disampaikan setiap tahun kepada Otoritas Jasa Keuangan (OJK). Untuk Laporan Rencana Pengkinian Data disampaikan setiap tahun paling lambat akhir bulan Desember, sedangkan untuk Laporan Realisasi Pengkinian Data disampaikan setiap tahun paling lambat 1 (satu) bulan setelah periode pelaporan berakhir.

9. Hubungan Koresponden

PT Bank Shinhan Indonesia telah melakukan pemeriksaan dokumen dan informasi sebelum melakukan pembukaan hubungan koresponden dengan Bank-Bank di dalam dan luar negeri antara lain meliputi:

- Profil Bank Koresponden;
- Reputasi Bank Koresponden;
- Tingkat penerapan program APU & PPT di negara tempat kedudukan Bank Koresponden serta kecukupan kualitas pengawasan Bank Koresponden terhadap APU & PPT;
- Informasi relevan lainnya yang diperlukan Bank untuk mengetahui profil Bank Koresponden.

6. Screening against the Watchlist

PT Bank Shinhan Indonesia conducts screening for every new business relationship, account opening, and transaction against Watchlists issued by authorities as well as watchlist commonly used in international best practices (including The Office of Foreign Assets Control (OFAC) List, United Nations (UN) List, The European Union (EU), Financial Action Task Force (FATF), Suspected Terrorists and Terrorist Organizations List (DTTOT), Proliferation Financing for Weapons of Mass Destruction List, Politically Exposed Person (PEP) List, and adverse news.

At a certain moment, the Bank also re-screens all existing customers for certain transactions whenever there is an update/addition to the Watchlist.

7. AML & CFT Risk Assessment

PT Bank Shinhan Indonesia identifies, assesses, and understands the risks of Money Laundering and/or Terrorism Funding Crimes related to customers, countries or geographic areas, products, services, transactions or distribution networks (*delivery channels*) with a Risk Based Approach (RBA) approach, this includes documenting risk assessments and updating risk assessments periodically.

8. Updating of Customer Data

PT Bank Shinhan Indonesia has been updating data periodically as stated in the Data Updating Activity Plan Report and the Data Updating Activity Realization Report which are submitted annually to the Financial Services Authority (OJK). The Data Update Plan Report is submitted annually no later than the end of December, while the Data Update Realization Report is submitted annually no later than 1 (one) month after the reporting period ends.

9. Correspondent Relationship

PT Bank Shinhan Indonesia has checked documents and information before opening correspondent relations with domestic and foreign banks, including:

- Correspondent Bank Profile;
- Reputation of Correspondent Bank;
- The level of implementation of the AML & CFT program in the country where the Correspondent Bank is located as well as the adequacy of the quality of the Correspondent Bank supervision of AML & CFT;
- Other relevant information required by the Bank to find out the profile of a Correspondent Bank.



PENERAPAN FUNGSI AUDIT INTERN

Implementation of Internal Audit Function

Fungsi Audit Intern melalui Departemen Audit Internal merupakan fungsi independen yang bertanggung jawab kepada Direktur Utama. Untuk menunjang independensi dan pemantauan atas pelaksanaan program-program audit intern, maka *Head of Internal Audit Department* juga dapat berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit.

Departemen Audit Internal telah melakukan penerapan fungsi audit intern, salah satunya dengan membuat Rencana Pemeriksaan tahun 2022 sebanyak 48 (empat puluh delapan) pemeriksaan dan terealisasinya sebanyak 52 (lima puluh dua) pemeriksaan. Terdapat tambahan sebanyak 4 (empat) pemeriksaan, hal tersebut dikarenakan adanya tambahan pemeriksaan terhadap Kantor Cabang Magelang (terkait Internal Fraud), Sistem Dealer Financing, proyek E-KYC dan QRIS.

TUGAS POKOK

Departemen Audit Internal memiliki Tugas Pokok dan Tanggung Jawab dalam pelaksanaan Fungsi Audit Intern:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana; dan
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

TANGGUNG JAWAB DALAM PELAKSANAAN FUNGSI AUDIT INTERN

1. Dalam pelaksanaan fungsi audit intern, Direksi bertanggung jawab:
 - a. Mengembangkan kerangka pengendalian intern untuk mengidentifikasi, mengukur, memantau, dan mengendalikan semua risiko yang dihadapi Bank;
 - b. Memastikan Departemen Audit Internal memperoleh informasi terkait perkembangan yang terjadi, inisiatif, proyek, produk, dan perubahan operasional serta risiko yang telah diidentifikasi dan diantisipasi;
 - c. Memastikan telah dilakukan tindakan perbaikan yang tepat dalam waktu yang cepat terhadap semua temuan dan rekomendasi Departemen Audit Internal; dan
 - d. Memastikan kepala Departemen Audit Internal memiliki sumber daya serta anggaran yang diperlukan untuk menjalankan tugas dan fungsi sesuai dengan rencana audit tahunan.

The Internal Audit function through the Internal Audit Department is an independent function reporting to the President Director. To support independence and monitoring of internal audit program, the Head of Internal Audit Department can also communicate directly with the Board of Commissioners through the Audit Committee.

The internal audit department implemented the internal audit function, including by making 48 (forty eight) audits for 2022 Audit Plan. However, there were 52 (fifty two) audits in reality. The additional 4 (four) audits was due to the inclusion of audits for the Magelang Branch Office (related to Internal Fraud), the Dealer Financing System, the E-KYC project, and QRIS.

MAIN DUTIES

The Internal Audit Department has the Primary Duties and Responsibilities in the implementation of the Internal Audit Function:

1. Assisting the President Director and the Board of Commissioners in carrying out supervision by describing the planning, implementation, and monitoring of audit results;
2. Making audits analysis and assessment in finance, accounting, operations, and other activities;
3. Identifying all potentials to improve and increase the efficient use of resources and funds; and
4. Providing suggestions for improvement and objective information on the activities examined at all management levels.

RESPONSIBILITIES IN THE IMPLEMENTATION OF THE INTERNAL AUDIT FUNCTION

1. In carrying out the internal audit function, the Board of Directors is responsible for:
 - a. Developing an internal control framework to identify, measure, monitor and control all of the Bank's risks;
 - b. Ensuring that Internal Audit Department obtains information related to developments, initiatives, projects, products, as well as the identified and anticipated operational changes and risks;
 - c. Ensuring appropriate and immediate corrective actions have been taken on all findings and recommendations from Internal Audit Department; and
 - d. Ensuring that the head of Internal Audit Department has the necessary resources and budget to carry out his duties and functions in accordance with the annual audit plan.



2. Dalam pelaksanaan fungsi audit intern, Dewan Komisaris bertanggung jawab:
 - a. Memastikan Direksi menyusun dan memelihara sistem pengendalian intern yang memadai, efektif, dan efisien;
 - b. Mengkaji efektivitas dan efisiensi sistem pengendalian intern berdasarkan informasi yang diperoleh dari Departemen Audit Internal paling sedikit sekali dalam 1 (satu) tahun; dan
 - c. Menunjuk pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja Departemen Audit Internal, dengan mempertimbangkan rekomendasi Komite Audit.
3. Dalam pelaksanaan fungsi audit intern, Komite Audit bertanggung jawab:
 - a. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
 - b. Mengevaluasi kinerja Departemen Audit Internal;
 - c. Memastikan Departemen Audit Internal melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor ekstern, dan Otoritas Jasa Keuangan;
 - d. Memastikan Departemen Audit Internal bekerja secara independen;
 - e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup, dan anggaran Departemen Audit Internal;
 - f. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh Departemen Audit Internal;
 - g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Departemen Audit Internal secara keseluruhan serta penghargaan kinerja; dan
 - h. Memastikan Departemen Audit Internal menjunjung tinggi integritas dalam pelaksanaan tugas.
2. In carrying out the internal audit function, the Board of Commissioners is responsible for:
 - a. Ensuring that the Board of Directors prepares and maintains an adequate, effective, and efficient internal control system;
 - b. Assessing the effectiveness and efficiency of the internal control system based on information obtained from the Internal Audit Department at least once a year.
 - c. Appointing an independent quality controller from an external party to review the performance of Internal Audit Department, by considering the Audit Committee's recommendation
3. In carrying out the internal audit function, the Audit Committee is responsible for:
 - a. Monitoring and reviewing the effectiveness of the Bank's internal audit;
 - b. Evaluating the performance of Internal Audit Department;
 - c. Ensuring that Internal Audit Department communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority;
 - d. Ensuring the independency of Internal Audit Department in carrying out its duties;
 - e. Providing recommendations to the Board of Commissioners on the preparation of the audit plan, scope and budget of Internal Audit Department;
 - f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary and immediate corrective actions to address control weaknesses, fraud, compliance issues with policies, laws, and regulations, or other issues identified and reported by Internal Audit Department;
 - g. Providing recommendations to the Board of Commissioners on the provision of Internal Audit Department annual remuneration and performance appreciation; and
 - h. Ensuring the integrity of Internal Audit Department in carrying out its duties.

Departemen Audit Internal dalam organisasi memiliki kemampuan dalam melaksanakan tugasnya sesuai dengan ukuran-ukuran standar pekerjaan yang dituntut oleh profesinya.

Departemen Audit Internal berwenang untuk melakukan akses terhadap catatan, karyawan, sumber daya dan dana serta aset Bank lainnya yang berkaitan dengan pelaksanaan audit.

The Internal Audit Department in the organization has the ability to carry out its duties in accordance with the standard measures of working demand by the profession.

The Internal Audit Department has the authority to access records, employees, resources and funds as well as other Bank assets related to audit implementation.



PENERAPAN FUNGSI AUDIT EKSTERN

Implementation of the External Audit Function

PT Bank Shinhan Indonesia telah menerapkan Fungsi Audit Ekstern. Laporan Keuangan PT Bank Shinhan Indonesia setiap tahun diaudit oleh Kantor Akuntan Publik (KAP) yang terdaftar di Otoritas Jasa Keuangan (OJK). Dalam proses penunjukan Kantor Akuntan Publik (KAP) tersebut Bank telah mengikuti seluruh aspek ketentuan yang berlaku dengan memperhatikan rekomendasi Komite Audit (*Audit Committee*) melalui Dewan Komisaris yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 tanggal 11 Juli 2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.

Audit Umum yang dilakukan oleh Kantor Akuntan Publik (KAP) "Suharli Sugiharto dan Rekan (ShineWing)" memberikan pernyataan pendapatnya mengenai kewajaran Laporan Keuangan PT Bank Shinhan Indonesia Tahun 2022 sesuai dengan prinsip akuntansi yang ada di Indonesia dan hal ini mengacu pada Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank.

PT Bank Shinhan Indonesia has implemented External Audit Function. The Financial Statements of PT Bank Shinhan Indonesia is audited annually by a Public Accounting Firm (KAP) listed in the Financial Services Authority (OJK). In appointing a Public Accounting Firm (KAP), the Bank has followed all aspects of applicable regulations by keeping in mind the recommendations of the Audit Committee through the Board of Commissioners which referred to the Financial Services Authority Circular Letter No. 36/SEOJK.03/2017 dated 11th July 2017 on Procedures for the Use of Public Accountant Services and Public Accounting Firms in Financial Service Activities.

General Audit conducted by Public Accounting Firm (KAP) "Suharli, Sugiharto and Partners" provided a statement of opinion regarding the fairness of PT Bank Shinhan Indonesia 2022 Financial Statements in accordance with existing accounting principles in Indonesia and this refers to the Financial Services Authority No. 37/POJK.03/2019 dated 19th December 2019 concerning Transparency and Publication of Bank Reports.

PENERAPAN MANAJEMEN RISIKO TERMASUK SISTEM PENGENDALIAN INTERN

Implementation of Risk Management Including The Internal Control System

TUJUAN PENERAPAN MANAJEMEN RISIKO

Tujuan penerapan manajemen risiko adalah untuk mengidentifikasi seluruh jenis risiko yang melekat pada aktivitas fungsional yang berpotensi merugikan Bank. Hal-hal yang perlu diperhatikan dalam menerapkan identifikasi risiko antara lain:

1. Bersifat Proaktif;
2. Mencakup seluruh aktivitas fungsional (kegiatan operasional);
3. Menggabungkan dan menganalisa probabilitas timbulnya risiko dari seluruh sumber informasi yang tersedia;
4. Menganalisa probabilitas timbulnya risiko serta konsekuensinya;
5. Melakukan identifikasi risiko secara berkala yang ada di kantor pusat, kantor cabang maupun kantor-kantor cabang pembantu.

Semakin kompleksnya risiko yang dihadapi oleh Bank, sehingga mengharuskan bank untuk menerapkan Manajemen Risiko secara efektif, baik untuk Bank secara individu maupun untuk bank secara konsolidasi dengan anak perusahaan.

PURPOSE OF RISK MANAGEMENT IMPLEMENTATION

The objective of risk management implementation is to identify all types of inherent risks associated with functional activities that may potentially harm the Bank. Factors that should be considered in implementing risk identification include:

1. Proactive in nature;
2. Covering all functional activities (operational activities);
3. Integrating and analyzing the probability of risk occurrence from all available information sources;
4. Analyzing the probability of risk occurrence and its consequences;
5. Conducting periodic risk identification at the head office, branches, and sub-branches.

As the Bank faces more complex risk, the Bank is required to apply Risk Management effectively, whether individually or in consolidation with its subsidiaries.

Penerapan Manajemen Risiko PT Bank Shinhan Indonesia berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Penerapan Manajemen Risiko tersebut paling sedikit mencakup:

1. Pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta penetapan limit Risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko, serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian intern yang menyeluruh.

Tujuan Utama Bank melakukan penerapan manajemen risiko untuk meminimalisir dan memitigasi risiko yang akan ditimbulkan dari aktivitas bisnis bank agar tidak berdampak terhadap rentabilitas dan permodalan bank baik pada masa sekarang maupun pada masa datang.

ORGANISASI MANAJEMEN RISIKO

Dalam rangka pelaksanaan proses dan sistem Manajemen Risiko yang efektif, PT Bank Shinhan Indonesia telah membentuk:

1. Komite Manajemen Risiko
Berdasarkan Surat Keputusan Direksi No. 004/BSI – SKDIR/ VIII/2022 tanggal 16 Agustus 2022 tentang Susunan Keanggotaan Komite Manajemen Risiko (KMR) dengan susunan sebagai berikut:

a. Direktur Utama	: Ketua
b. Seluruh Direktur	: Anggota
c. Kepala Departemen Internal Audit	: Anggota
d. Kepala Departemen Kepatuhan	: Anggota
e. Kepala Departemen Manajemen Risiko	: Anggota

Wewenang dan Tanggung Jawab Komite Komite Manajemen Risiko (*Risk Management Committee*) adalah memberikan rekomendasi kepada Direktur Utama (*President Director*), meliputi:

1. Penyusunan Kebijakan, strategi, dan pedoman penerapan Manajemen Risiko.
2. Perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko.
3. Penetapan Hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.
4. Pembahasan lainnya (jika diperlukan), terutama yang terkait dengan pengendalian risiko di Kantor Pusat seperti:

The implementation of Risk Management at PT Bank Shinhan Indonesia is based on the Financial Services Authority Regulation No. 18/POJK.03/2016 dated 16th March 2016, and Circular Letter No. 34/SEOJK.03/2016 dated 1st September 2016, regarding the Implementation of Risk Management for Commercial Banks.

The implementation of Risk Management includes at least:

1. Active supervision of the Board of Directors and Board of Commissioners;
2. Adequacy of Risk Management Policies and Procedures as well as determination of Risk limits;
3. Adequacy of the process of identification, measurement, monitoring and control of Risk, as well as the Risk Management information system; and
4. A comprehensive internal control system.

The primary objective of the Bank in implementing risk management is to minimize and mitigate risks arising from the bank's business activities, to prevent any impact on the profitability and capital of the bank, both in the present and in the future.

RISK MANAGEMENT ORGANIZATION

In order to implement an effective Risk Management process and system, PT Bank Shinhan Indonesia is required to establish:

1. Risk Management Committee
Based on the Decree of the Board of Directors No. 004/BSI – SKDIR/VIII/2022 dated 16th August 2022 regarding the Establishment of the Membership Composition of the Risk Management Committee of PT Bank Shinhan Indonesia with the following structure:

a. President Director	: Chairman
b. All Directors	: Members
c. Head of Internal Audit Department	: Member
d. Head of Compliance Department	: Member
e. Head of Risk Management Department	: Member

The Authority and Responsibilities of the Risk Management Committee are to provide recommendations to the President Director, including:

1. Formulation of Risk Management Policies, Strategies and Guidelines;
2. Improvement of the Risk Management implementation based on the evaluation result of the Risk Management implementation;
3. Determination of matters related to business decisions containing abnormal procedures.
4. Other discussions (if needed), especially those related to risk control at the Head Office, such as:



- Melakukan *review* atas tindakan penanggulangan terhadap pengendalian internal seperti kejadian yang berdampak secara finansial;
- Diskusi tentang mayor isu terkait risiko pencucian uang dan pendanaan terorisme;
- Mempertimbangkan hal-hal yang berkaitan dengan pengendalian internal, termasuk *progress* tindak lanjut terhadap pemenuhan *action plan* atas temuan dari pihak audit internal maupun audit eksternal.

2. Satuan Kerja Manajemen Risiko (SKMR) melalui Departemen Manajemen Risiko (*Risk Management Department*)
Struktur Organisasi Departemen Manajemen Risiko PT Bank Shinhan Indonesia disesuaikan dengan ukuran dan kompleksitas usaha Bank serta risiko yang melekat pada Bank. Departemen Manajemen Risiko PT Bank Shinhan Indonesia berdiri sendiri secara independen dan terpisah dari unit kerja yang melakukan aktivitas operasional (*Risk Taking Unit*) antara lain *Treasury*, kredit, pendanaan, akunting, dan terhadap unit kerja yang melaksanakan fungsi pengendalian intern (Audit Internal).

Departemen Manajemen Risiko bertanggung jawab kepada Direktur yang Membawahkan Fungsi Kepatuhan. Berikut wewenang dan tanggung jawab Departemen Manajemen Risiko:

- Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka Manajemen Risiko.
- Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko.
- Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan Manajemen Risiko.
- Memantau implementasi kebijakan, strategi dan kerangka manajemen risiko yang direkomendasikan oleh Komite Manajemen Risiko dan telah disetujui Direksi PT Bank Shinhan Indonesia.
- Memantau posisi/eksposur risiko secara keseluruhan (*Composite*), maupun per risiko termasuk pemantauan Kepatuhan terhadap toleransi risiko dan limit yang ditetapkan.
- Melakukan *stress testing* guna mengetahui dampak dari implementasi kebijakan dan strategi Manajemen Risiko terhadap portofolio atau kinerja Bank secara keseluruhan.
- Mengkaji usulan aktivitas dan/atau produk baru yang diajukan atau dikembangkan oleh suatu unit tertentu. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan dan dampaknya terhadap eksposur risiko PT Bank Shinhan Indonesia secara keseluruhan.

- Conducting a review of the countermeasures for internal control, such as events that have a financial impact;
- Discussing major issues related to money laundering and terrorism financing risks;
- Considering matters related to internal control, including the progress of follow-up actions to fulfill action plans based on findings from internal and external audits.

2. Risk Management Working Unit (SKMR) through the Risk Management Department
The organizational structure of the Risk Management Department of PT Bank Shinhan Indonesia is adjusted to the size and complexity of the Bank's business as well as the risks inherent in the Bank. The Risk Management Department of PT Bank Shinhan Indonesia is independent and separate from the work unit that carries out operational activities (*Risk Taking Unit*), including *Treasury*, credit, funding, accounting, and the work unit that carries out the internal control function (Internal audit).

The Risk Management Department is responsible to the Director in charge of the Compliance Function. The following are the authorities and responsibilities of the Risk Management Department:

- Providing input to the Board of Directors in the formulation of policies, strategies and Risk Management framework.
- Developing procedures and tools for the identification, measurement, monitoring and control of risks.
- Designing and implementing the tools needed in the application of Risk Management.
- Monitoring the implementation of policies, strategies and risk management framework recommended by the Risk Management Committee and approved by the Board of Directors of PT Bank Shinhan Indonesia.
- Monitoring the overall risk position/exposure (*Composite*), as well as per risk including monitoring of compliance with established risk tolerances and limits.
- Performing stress testing to determine the impact of the implementation of Risk Management policies and strategies on the Bank's portfolio or overall performance.
- Reviewing proposals for new activities and/or products proposed or developed by a particular unit. The assessment focused primarily on aspects of the Bank's ability to manage new activities and/or products including the completeness of the systems and procedures used and its impact on the overall risk exposure of PT Bank Shinhan Indonesia.



- Memberikan rekomendasi kepada unit kerja Bisnis dan/atau kepada Komite Manajemen Risiko, terkait penerapan Manajemen Risiko antara lain mengenai besaran atau maksimum eksposur risiko yang wajib dipelihara Bank.
- Mengevaluasi akurasi dan validitas data yang digunakan oleh PT Bank Shinhan Indonesia untuk mengukur risiko Bank.
- Menyusun dan menyampaikan Laporan Profil/komposisi risiko kepada Direktur yang Membawahkan Fungsi Kepatuhan dan Komite Manajemen Risiko secara berkala.
- Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan:
 - Kecukupan kerangka manajemen risiko;
 - Keakuratan metodologi penilaian risiko;
 - Kecukupan implementasi sistem informasi manajemen risiko.
- Providing recommendations to Business working units and/or to the Risk Management Committee, regarding the implementation of Risk Management, among others regarding the amount or maximum risk exposure which must be maintained by the Bank.
- Evaluating the accuracy and validity of data used by PT Bank Shinhan Indonesia to measure Bank risk.
- Preparing and submitting Risk Profile/composition report to the Director in charge of the Compliance Function (Compliance Director) and the Risk Management Committee (Risk Management Committee) on a regular basis;
- Carrying out periodic reviews with frequency adjusted to the needs of the Bank to ensure:
 - Adequacy of the risk management framework;
 - Accuracy of the risk assessment methodology;
 - Adequacy of risk management information system implementation.

PROSES MANAJEMEN RISIKO

Secara umum masing-masing elemen proses manajemen risiko dapat dideskripsikan sebagai berikut:

1. Identifikasi Risiko
Tujuan dilakukannya identifikasi risiko adalah untuk mengidentifikasi seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan bank.
2. Pengukuran Risiko
 - a. Pendekatan pengukuran risiko digunakan untuk mengukur profil risiko bank guna memperoleh gambaran efektifitas penerapan manajemen risiko;
 - b. Metode pengukuran risiko dapat dilakukan secara kuantitatif maupun kualitatif;
 - c. Metode yang digunakan dalam pengukuran risiko dikaitkan dengan jenis, skala, dan kompleksitas kegiatan usaha, kemampuan sistem pengumpulan data, serta kemampuan direksi dan pejabat eksekutif terkait memahami keterbatasan dari hasil akhir sistem pengukuran risiko yang digunakan;
 - d. Metode pengukuran risiko harus dipahami secara jelas oleh pegawai yang terkait dalam pengendalian risiko, antara lain Departemen Treasuri, Departemen Manajemen Risiko, Komite Manajemen Risiko dan Direktur bidang terkait.
3. Pemantauan Risiko
Pemantauan risiko pada PT Bank Shinhan Indonesia dilakukan berjenjang sesuai dengan ketentuan regulator. Seluruh organisasi Bank melakukan pemantauan paparan risiko seperti Komisaris, jajaran pengurus, pejabat eksekutif dan seluruh karyawan. Dengan adanya pemantauan berjenjang akan menumbuhkan budaya sadar risiko pada setiap jenjang organisasi. Pemantauan yang dilakukan Bank

RISK MANAGEMENT PROCESS

In general, each element of the risk management process can be described as follows:

1. Risk Identification
The purpose of risk identification is to identify all types of risks inherent in every functional activity that has the potential to harm the bank.
2. Risk Measurement
 - a. The risk measurement approach is used to assess the bank's risk profile in order to obtain an effective view of the implementation of risk management;
 - b. Risk measurement methods can be carried out quantitatively or qualitatively;
 - c. The methods used in risk measurement are linked to the type, scale, and complexity of business activities, data collection system's capabilities, and the ability of the board of directors and relevant executive officers to understand the limitations of the risk measurement system's final results;
 - d. The risk measurement methods must be clearly understood by the employees involved in risk control, including the Treasury Department, Risk Management Department, Risk Management Committee, and relevant Directors.
3. Risk Monitoring
Risk monitoring at PT Bank Shinhan Indonesia is carried out in stages in accordance with regulatory requirements. All Bank organizations monitor risk exposure such as the Board of Commissioners, management, executive officers and all employees. The existence of tiered monitoring will build a risk awareness culture at every level of the organization. The monitoring carried out by the Bank must include limit



harus meliputi pemantauan terhadap limit secara harian seperti pemantauan PDN tidak boleh melebihi 20%, GWM IDR Harian tidak boleh melebihi 5% dan NPL tidak boleh melebihi 5% serta tindak lanjut untuk mengatasi dalam hal terjadi pelampauan.

4. Pengendalian Risiko

- Pelaksanaan proses pengendalian risiko harus digunakan bank untuk mengelola risiko tertentu, terutama yang dapat membahayakan kelangsungan usaha bank;
- Pengendalian risiko dapat dilakukan oleh bank dan metode mitigasi risiko lainnya.

5. Sistem Informasi Manajemen Risiko

Sistem informasi manajemen risiko yang cepat, tepat dan akurat berperan penting dalam pengambilan keputusan bisnis dan pengembangan strategi usaha. Bank mengadakan dan membangun sistem informasi manajemen secara mandiri. Seluruh kebutuhan informasi dan laporan disediakan oleh *core banking* yang ada baik untuk kepentingan internal maupun kepentingan pelaporan wajib kepada regulator.

6. Stress Testing

- Dalam melakukan *Stress Testing*, Sistem pengukuran risiko harus cukup fleksibel untuk memfasilitasi berbagai macam skenario yang dijalankan;
- Analisis *stress testing* harus dapat mengkuantifikasi besarnya potensi kerugian sehingga memungkinkan bank untuk melihat dampak terburuk dari berbagai perubahan yang terjadi terhadap pendapatan dan permodalan Bank. Dalam *stress testing* ini, harus dilakukan pula analisis kualitatif mengenai tindakan dan keputusan yang akan diambil oleh Direksi atau pejabat guna mengantisipasi kemungkinan yang terburuk.

monitoring on a daily basis such as Net Open Position should not exceed 20%, daily GWM Rupiah must not exceed 5%, and the NPL must not exceed 5% as well as follow-up actions in the event of an excess.

4. Risk control

- The execution of the risk control process must be employed by the bank to manage specific risks, particularly those that may jeopardize the bank's ongoing operations;
- Risk control can be carried out by the bank and other risk mitigation methods.

5. Risk Management Information System

Fast, precise, and accurate risk management information system plays an important role in making business decisions and developing business strategies. The Bank maintains and builds a management information system independently. Core banking provides all information and reporting needs, both for internal purposes and for mandatory reporting to regulators.

6. Stress Testing

- In conducting Stress Testing, the risk measurement system must be flexible enough to facilitate various scenarios being executed;
- Stress testing analysis should be able to quantify the magnitude of potential losses, enabling the bank to observe the worst impact of various changes on the bank's income and capital. In this stress testing, a qualitative analysis of the actions and decisions to be taken by the Board of Directors or officials should also be conducted to anticipate the worst possible outcomes.

PROFIL RISIKO

Profil Risiko PT Bank Shinhan Indonesia Tahun 2022 memiliki peringkat dengan nilai komposit 2 dengan rincian sebagai berikut:

Profil Risiko Untuk Bank Secara Individual Na Bank: PT Bank Shinhan Indonesia

Periode Posisi Position Period	Profil Risiko Komposit Composite Risk Profile
Triwulan I - Tahun 2022 Quarter I – 2022	2
Triwulan II - Tahun 2022 Quarter II – 2022	2
Triwulan III - Tahun 2022 Quarter III – 2022	2
Triwulan IV - Tahun 2022 Quarter IV – 2022	2

RISK PROFILE

The Risk Profile of PT Bank Shinhan Indonesia in 2022 was ranked with a composite value of 2 with the following details:

Risk Profile For Bank Individually Bank Name: PT Bank Shinhan Indonesia



MANAJEMEN RISIKO

Penerapan manajemen risiko yang efektif pada PT Bank Shinhan Indonesia telah didukung oleh kerangka manajemen risiko, yang mencakup kebijakan manajemen risiko, prosedur manajemen risiko dan limit risiko. Kerangka manajemen risiko tersebut telah ditentukan secara jelas berdasarkan visi misi dan strategi bisnis Bank.

Kebijakan manajemen risiko, prosedur manajemen risiko dan limit dikenakan secara berkala dan mengikuti dinamika dan kompleksitas transaksi. Guna efektivitas pengkinian tersebut Bank memiliki organ Komite Manajemen Risiko dan Komite Pemantau Risiko untuk memberikan rekomendasi atas hal-hal yang dikinin dalam kebijakan dan prosedur manajemen risiko.

SISTEM PENGENDALIAN INTERNAL

Bank memiliki sumber daya pengendalian internal yang memastikan Bank telah bekerja secara aman sesuai dengan kebijakan dan prosedur yang ada. Pengendalian internal dilakukan pertama kali oleh unit bisnis yang menjalankan kegiatan bisnis dan operasional melalui mekanisme kerja *maker, checker* dan *approval*. Serta agar tidak banyak terjadi *Human Error* PT Bank Shinhan Indonesia memberikan pelatihan-pelatihan kepada karyawannya agar dapat bertambah keahlian pada SDM yang dimilikinya. Dengan mekanisme tersebut dapat meminimalisasi kesalahan yang dapat berdampak *financial* bagi perusahaan. Pengendalian internal selain dilakukan oleh bisnis unit juga diperkuat oleh *monitoring* yang dilakukan oleh Departemen Manajemen Risiko dan Departemen Kepatuhan, sehingga *risk event* yang lepas dari pengendalian internal oleh bisnis unit dapat terungkap di lapis pengendalian kedua yang dilakukan oleh Departemen Manajemen Risiko dan Departemen Kepatuhan. Bank juga memiliki Departemen Audit Internal yang memastikan pengendalian internal Bank secara keseluruhan telah berjalan sesuai dengan kebijakan dan prosedur Bank.

RISK MANAGEMENT

The implementation of effective risk management at PT Bank Shinhan Indonesia has been supported by a risk management framework, which includes risk management policies, risk management procedures and risk limits. The risk management framework has been clearly defined based on the vision, mission and business strategy of the Bank.

Risk management policies, risk management procedures and limits are reviewed/updated periodically, following the dynamics and complexity of transactions. For the effectiveness of this update, the Bank has a Risk Management Committee and a Risk Monitoring Committee to provide recommendations on matters updated in risk management policies and procedures.

INTERNAL CONTROL SYSTEM

The Bank has internal control resources that ensure the Bank perform safely in accordance with existing policies and procedures. Internal control is carried out for the first time by a business unit that conduct business and operational activities through the working mechanism of *maker, checker* and *approver*. In order to prevent Human Errors, PT Bank Shinhan Indonesia provides training to its employees to increase employee knowledge and skills. This mechanism can minimize errors that may have a financial impact on the company. In addition to being carried out by the business unit, internal control is also strengthened by monitoring carried out by the Risk Management Department and Compliance Department, so that risk events that are separated from internal control by the business unit could be revealed in the second layer of control carried out by the Risk Management and Compliance Department. The Bank also has Internal Audit Department which ensures that the Bank's overall internal control is in accordance with the Bank's policies and procedures.



PENYEDIAAN DANA KEPADA PIHAK TERKAIT (RELATED PARTY) DAN PENYEDIAAN DANA BESAR (LARGE EXPOSURES)

Provision of Funds to Related Party and Provision of Large Funds (Large Exposures)

PT Bank Shinhan Indonesia telah memiliki kebijakan, sistem dan prosedur yang tertulis dan jelas untuk penyediaan dana kepada pihak terkait. Bank dalam pelaksanaan penyediaan dana kepada pihak terkait berpedoman pada ketentuan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit (BMPK) dan telah memperhatikan prinsip kehati-hatian maupun perundang-undangan yang berlaku. Saat ini tidak ada pelanggaran dan pelampauan BMPK. Pemutus Kredit bertindak hati-hati dan independen serta tidak pernah ada intervensi dari pihak manapun. Sesuai dengan Rencana Bisnis (*business plan*) target penyediaan dana maupun realisasinya kepada pihak terkait kecil, hal ini untuk mencegah terjadi *conflict of interest*.

PT Bank Shinhan Indonesia has written and clear policies, systems and procedures for the provision of funds to related parties. In implementing the provision of funds to related parties, the Bank shall refer to the provisions of the Financial Services Authority concerning the Legal Lending Limit (LLL) and observe the prudential principles and legislation that applied. Currently there are no violations and exceedances of the LLL. Credit Approvers act prudently and independently and never obtain intervention from any party. In accordance with the Business Plan, the target of providing funds and its realization to small related parties is to prevent conflict of interest.

Penyediaan Dana Provision of Fund	Jumlah Total	
	Debitur Debtor	Baki Debet*) Outstanding*)
Kepada Pihak Terkait To Related Parties	4	Rp125.542 IDR 125,542
Kepada Debitur Inti To Core Debtors:		
A. Individu A. Individual	9	Rp2.578.758 IDR 2,578,758
B. Group	16	Rp6.783.865 IDR 6,783,865

Note: *) dalam jutaan rupiah per 31 Desember 2022

Note: *) in millions of rupiah as of 31st December 2022



RENCANA STRATEGIS BANK

The Bank's Strategic Plan

Langkah strategis yang akan dilakukan Bank pada tahun 2023, antara lain:

1. Bank menetapkan porsi pertumbuhan yang lebih tinggi pada pinjaman ritel konsumsi yang akan meningkatkan porsi portofolio kredit ritel konsumsi terhadap total portofolio kredit Bank.
2. Bank masih akan menumbuhkan porsi kredit korporasi dan komersial sesuai dengan pengalaman dan kemampuan Bank selama ini sebagai upaya menumbuhkan asset kredit secara keseluruhan.
3. Bank berupaya mendukung pembiayaan pada kegiatan/ sektor ramah lingkungan atau dikenal sebagai Kategori Kegiatan Usaha Berkelanjutan (KKUB) secara bertahap pada tahun pada tahun 2023 sebesar 250 miliar Rupiah dan ditingkatkan hingga 400 miliar Rupiah pada tahun 2027.
4. Meningkatkan peranan dan kontribusi Kantor Cabang pada pertumbuhan bisnis dan laba Bank dengan memberikan target bisnis secara spesifik kepada seluruh Kantor Cabang, dimana target yang diberikan kepada cabang dicantumkan di luar dokumen RBB namun merupakan satu kesatuan dari RBB.
5. Meningkatkan pendapatan selain bunga (*fee based income*) melalui transaksi terutama transaksi valuta asing, *remittance* dan penerbitan L/C.
6. Penghimpunan dana pihak ketiga yang difokuskan ke dana murah melalui aktivitas *cross selling*.
7. Meningkatkan *brand awareness* PT Bank Shinhan Indonesia di masyarakat melalui produk dan layanan yang dimiliki dan dipasarkan oleh Bank.
8. Mengoptimalkan layanan perbankan elektronik melalui penawaran produk dan jasa berbasis perbankan elektronik secara berkesinambungan.
9. Mengelola kualitas kredit dan memaksimalkan *recovery* khususnya ada kredit restrukturisasi yang terkait dengan COVID-19 sebagai langkah antisipasi terhadap penyesuaian stimulus yang diberikan oleh Otoritas/Regulator.
10. Mengakomodasi rencana pengembangan usaha Bank dengan melakukan penyesuaian pada struktur organisasi Bank.
11. Pengembangan sistem teknologi informasi untuk mendukung layanan, aktivitas operasional, aktivitas transaksi, serta untuk meningkatkan performa infrastruktur sistem teknologi Bank.
12. Persiapan dalam mendukung beberapa pengembangan sistem pembayaran nasional yang akan diberlakukan mulai tahun 2023 dan sistem pelaporan yang dikembangkan oleh Otoritas perbankan di Indonesia.
13. Melanjutkan dan memperluas kerjasama dengan pihak ketiga dalam rangka menyediakan fasilitas pinjaman kepada masyarakat.
14. Dalam rangka memperkuat peran jaringan kantor, Bank merencanakan beberapa hal, antara lain:
 - a. Melakukan penggabungan kantor dan diikuti penutupan kantor;

Strategic steps to be taken by the Bank in 2023 include:

1. The Bank sets a higher growth portion for retail consumer loans, which will increase the share of the retail consumer credit portfolio relative to the Bank's total credit portfolio.
2. The Bank will continue to grow its corporate and commercial credit portions in line with the Bank's experience and capabilities to date, as an effort to grow the overall credit assets.
3. The Bank endeavors to support financing environmentally friendly activities/systems, also known as the Sustainable Business Activity Category (KKUB), gradually allocating 250 billion Rupiah in 2023 and increasing to 400 billion Rupiah by 2027.
4. Enhancing the role and contribution of Branches in the growth of the Bank's business and profits by providing specific business targets to all Branches, of which the targets assigned to branches are listed outside the RBB document but form an integral part of the RBB.
5. Increasing non-interest income (*fee-based income*) through transactions, particularly foreign exchange transactions, *remittance*, and L/C issuance.
6. Focusing third-party fund collection on low-cost funds through cross-selling activities.
7. Improving the brand awareness of PT Bank Shinhan Indonesia in the community through the products and services owned and marketed by the Bank.
8. Optimizing electronic banking services by continuously offering electronic banking-based products and services.
9. Managing credit quality and maximizing recovery, especially for restructured credits related to COVID-19, as a proactive measure in anticipation of adjustments to the stimulus provided by the Authorities/Regulators.
10. Accommodating the Bank's business development plans by aligning the Bank's organizational structure.
11. Developing information technology systems to support services, operational activities, transactional activities, and to improve the performance of the Bank's technology infrastructure systems.
12. Preparations to support several developments in the national payment system to be implemented starting in 2023 and reporting systems developed by the banking authorities in Indonesia.
13. Continuing and expanding collaborations with third parties to provide loan facilities to the public.
14. In order to strengthen the role of the branch network, the Bank plans several measures, including:
 - a. Merging and subsequently closing branches;



- b. Melakukan Relokasi Kantor Cabang;
- c. Revitalisasi beberapa gedung kantor berikut peningkatan fasilitasnya;
- d. Tidak merencanakan pembukaan kantor baru pada tahun 2023.

JANGKA PENDEK

1. Pertumbuhan bisnis pada tahun 2022 dan target tahun 2023:
 - a. Pinjaman yang diberikan pada Triwulan III 2022 ditargetkan naik sekitar 14,70% dibanding posisi akhir tahun 2021. Pada tahun 2023, pinjaman ditargetkan tumbuh sekitar 19,4%;
 - b. Simpanan Dana Pihak Ketiga (DPK) triwulan III 2022 naik sekitar 32,03% dibanding akhir tahun 2021. Pada tahun 2023, simpanan pihak ketiga ditargetkan tumbuh sekitar 29,3%.
2. Rencana penerbitan produk dasar pada tahun 2023, yaitu:
 - a. Penerbitan Obligasi apabila dibutuhkan untuk keperluan likuiditas Bank;
 - b. *Account Receivable Purchase Financing (ARP Financing)*;
 - c. *Trade Loan Lending & Borrowing, forfeiting*.
3. Rencana penerbitan produk lanjutan pada tahun 2023, diantaranya:
 - a. Pengembangan aktivitas terkait dengan infrastruktur pada sistem teknologi informasi dan *core banking system*, antara lain:
 - a. Aither System enhancement Front End to HTML5;
 - b. Persiapan aplikasi Bank Indonesia - *FAST*;
 - c. *API management*;
 - d. MPN G3, menjadi Bank persepsi untuk melakukan pembayaran/penyetoran;
 - e. *Supply Chain Financing*.
 - b. Pengembangan aktivitas termasuk didalamnya terkait dengan layanan perbankan elektronik (*electronic banking services*), antara lain:
 - a. Peningkatan fitur *E-KYC* (pembukaan rekening baru dengan verifikasi biometric);
 - b. *Digital KTA*;
 - c. Pembukaan rekening tabungan bagi nasabah yang ada;
 - d. Penarikan uang tunai melalui ATM tanpa menggunakan kartu debit, dimana instruksi dilakukan melalui *mobile banking*.
 - c. Pengembangan aktivitas *treasury*, sebagai alternatif pendanaan antara lain: Pinjaman Luar Negeri (PLN) dan penerbitan NCD yang disesuaikan dengan kebutuhan Likuiditas Bank dan kondisi makro ekonomi nasional.
 - d. Pengembangan aktivitas layanan retail
 - a. Perluasan kerjasama kemitraan melalui *bancassurance* dengan beberapa perusahaan asuransi;

- b. Relocating branches;
- c. Revitalizing several branches along with upgrading their facilities;
- d. Not planning to open new branches in 2023.

SHORT TERM

1. Business growth in 2022 and targets for 2023:
 - a. Loans granted in the third quarter of 2022 were targeted to increase by approximately 14.70% compared to the end of 2021. In 2023, loans were targeted to grow by approximately 19.4%;
 - b. Third-Party Funds (DPK) in the third quarter of 2022 increased by approximately 32.03% compared to the end of 2021. In 2023, third-party deposits are targeted to grow by approximately 29.3%.
2. Plans for the issuance of basic products in 2023, including:
 - a. Issuance of bonds if required for the Bank's liquidity needs;
 - b. *Account Receivable Purchase Financing (ARP Financing)*;
 - c. *Trade Loan Lending & Borrowing, forfeiting*.
3. Plans for the issuance of advanced products in 2023, among others:
 - a. Development of activities related to the infrastructure of the information technology system and core banking system, including:
 - a. Aither System enhancement Front End to HTML5;
 - b. Preparation of the Bank Indonesia - *FAST* application;
 - c. *API management*;
 - d. MPN G3, becoming a perception Bank for making payments/deposits;
 - e. *Supply Chain Financing*.
 - b. Development of activities, including those related to electronic banking services, such as:
 - a. Enhancing *E-KYC* features (opening new accounts with biometric verification);
 - b. *Digital KTA* (unsecured personal loans);
 - c. Opening savings accounts for existing customers;
 - d. Withdrawing cash from ATMs without using a debit card, with instructions made through mobile banking.
 - c. Development of treasury activities, as alternative funding sources, such as: Offshore Borrowing (PLN) and the issuance of NCDs tailored to the Bank's liquidity needs and national macroeconomic conditions.
 - d. Development of retail service activities
 - a. Expansion of partnerships through *bancassurance* with several insurance companies;



b. Pengembangan tanda tangan elektronik pada perjanjian kredit KKB. 4. Pengembangan dan/atau perubahan jaringan kantor berupa: a. Lokasi Jaringan Kantor, yaitu: Kantor Cabang Pembantu Tanah Abang direncanakan untuk direlokasi ke tempat yang lebih strategis namun tetap di area/wilayah yang sama mengingat potensi pasar di area/wilayah Tanah Abang masih besar; b. Penutupan dan penggabungan jaringan kantor yaitu penutupan Kantor Cabang Jombang, Kantor Cabang Magelang, Kantor Cabang Mataram, dan Kantor Cabang Pembantu Glodok; c. Penyediaan Terminal Perbankan Elektronik (TPE) berupa Anjungan Tunai Mandiri pada beberapa lokasi yang dinilai strategis dan menguntungkan Bank; d. Selain itu juga direncanakan renovasi dan revitalisasi beberapa kantor Bank sesuai kondisi Kantor Cabang. 5. Sumber Daya Manusia (SDM): PT Bank Shinhan Indonesia senantiasa berupaya meningkatkan kualitas dan kecukupan Sumber Daya Manusia, antara lain melalui: a. Strategi pemenuhan karyawan dengan mengacu pada prinsip <i>"the right man in the right place"</i>; b. Menjaga keselarasan strategi bisnis dan seluruh aktivitas di dalam perusahaan mengacu pada nilai-nilai (<i>values</i>) perusahaan yang kami namakan SHINHAN WAY 2.0, meliputi "Benar" menjadi urutan pertama, diikuti dengan "Cepat" dan diakhiri dengan "Berbeda". Dimana setiap <i>core value</i> mewakili urutan Mulai, Proses Kerja dan Hasil Kerja; c. Bank akan meningkatkan kemampuan dan keahlian karyawan dengan program pendidikan dan pelatihan baik secara internal maupun eksternal; d. Meningkatkan efisiensi manajemen sumber daya manusia; e. Meningkatkan kultur kerja karyawan yang lebih baik; f. Meningkatkan kompensasi dan manfaat karyawan yang kompetitif; g. Peningkatan fungsi <i>Human Resource Information System (HRIS)</i>.	b. Development of electronic signatures on KKB ((car loan) loan agreements. 4. Development and/or changes in office networks include: a. Office Network Locations: Tanah Abang Sub-Branch is planned to be relocated to a more strategic location while still remaining within the same area/region, considering the significant market potential in Tanah Abang area/region; b. Closure and merger of office networks: This involves the closure of Jombang Branch, Magelang Branch, Mataram Branch, and Glodok Sub-Branch; c. Provision of Electronic Banking Terminals (TPE): These include Automatic Teller Machines at several strategic locations deemed beneficial for the Bank; d. There is also a plan for renovations and revitalization for several branches based on the branch condition. 5. Human Resources (HR): PT Bank Shinhan Indonesia continuously strives to improve the quality and adequacy of its human resources through the following: a. Employee fulfillment strategy, adhering to the principle of "the right man in the right place"; b. Ensuring alignment of business strategies and all activities within the company, referring to the company values that we call SHINHAN WAY 2.0, which include "Right" as the first value, followed by "Nimble", and concluded with "Different". Each core value represents the order of Start, Work Process, and Work Results; c. The bank will enhance the capabilities and expertise of its employees through various training and development programs, both internally and externally; d. Improving the efficiency of human resources management; e. Enhancing a better work culture among employees; f. Increasing competitive compensation and benefits for employees; g. Enhancing the functions of the Human Resource Information System (HRIS).

JANGKA MENENGAH

1. Menumbuhkan portofolio yang berimbang dan sehat antara kredit korporasi/komersial dan retail konsumsi secara bertahap;
2. Melakukan inovasi produk dan peningkatan pelayanan yang prima untuk memenuhi kebutuhan masyarakat dan/atau nasabah;

MEDIUM TERM

1. Gradually growing a balanced and healthy portfolio between corporate/commercial and retail consumer loans;
2. Innovating products and improving excellent services to meet the needs of the community and/or customers;



3. Pengembangan teknologi informasi dan kanal digital dalam mendukung pengembangan bisnis bank; 4. Mengembangkan kapasitas internal Bank terkait dengan Keuangan Berkelanjutan dan RPIM; 5. Meningkatkan budaya risiko, kepatuhan, dan pengendalian internal yang sejalan dengan pengembangan bisnis bank; 6. Meningkatkan kompetensi dan kecukupan SDM secara berkelanjutan sesuai dengan kebutuhan bisnis dan organisasi Bank; 7. Melakukan Evaluasi pemanfaatan Tenaga Kerja Asing (TKA) secara berkala dan pengalihan pengetahuan kepada karyawan lokal.	3. Developing information technology and digital channels to support the bank's business growth; 4. Developing the bank's internal capacity related to Sustainable Finance and Macroprudential Inclusive Financing Ratio (RPIM); 5. Enhancing risk culture, compliance, and internal control in line with the bank's business growth; 6. Continuously improving the competence and adequacy of human resources according to the bank's business and organizational needs; 7. Periodically evaluating the utilization of foreign labor and transferring knowledge to local employees.

TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN, LAPORAN PENERAPAN TATA KELOLA DAN PELAPORAN INTERNAL

Transparency of Financial and Non-Financial Conditions, Report on The Implementation of Governance and Internal Reporting

PT Bank Shinhan Indonesia telah menyampaikan laporan kondisi keuangan dan non keuangan kepada *stakeholders* dan *public* melalui *website* <https://shinhan.co.id>. Adapun transparansi Laporan Keuangan dengan tata cara dan cakupan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan meliputi:

1. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan;
2. Laporan Publikasi Keuangan Triwulanan;
3. Laporan Publikasi Keuangan Bulanan;
4. Laporan Keuangan lainnya yakni Laporan *Liquid Coverage Ratio (LCR)*, *Net Stable Funding Ratio (NSFR)* dan *Leverage Ratio*.

Bank telah menyusun dan menyajikan seluruh laporan kondisi keuangan dan non keuangan dengan tata cara, jenis dan cakupan sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan yang mengatur mengenai Transparansi Kondisi Keuangan Bank melalui berbagai sarana media cetak maupun elektronik termasuk publikasi laporan keuangan di *website*.

Untuk menguatkan kualitas proses pengambilan keputusan, Bank telah memastikan ketersediaan dan kecukupan pelaporan internal yang didukung oleh sistem informasi manajemen yang memadai.

PT Bank Shinhan Indonesia has presented both financial and non-financial condition reports to stakeholders and the public through the website <https://shinhan.co.id>. The transparency of the Financial Report, with its procedures and scope, is regulated according to the Financial Services Authority regulations, which encompass:

1. Annual Financial Report that has been audited by a Public Accountant and a Public Accounting Firm registered with the Financial Services Authority;
2. Quarterly Financial Publication Report;
3. Monthly Financial Publication Report;
4. Other Financial Reports, namely Liquid Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and Leverage Ratio reports.

The Bank has prepared and presented all reports on financial and non-financial conditions in the manner, type and scope as stipulated in the Financial Services Authority provisions concerning the Transparency of Bank Financial Conditions through various printing and electronic media, including the publication of financial reports on the website.

To strengthen the quality of the decision-making process, the Bank has ensured the availability and adequacy of internal reporting supported by an adequate management information system.

KEPEMILIKAN SAHAM ANGGOTA DEWAN KOMISARIS SERTA HUBUNGAN KEUANGAN KELUARGA ANGGOTA DEWAN KOMISARIS LAIN, ANGGOTA DIREKSI DAN/ATAU PEMEGANG SAHAM BANK

Shares Ownership of The Board of Commissioners and Financial Relationships of Other Board of Commissioners, Members of The Board of Directors and/or Bank Shareholders

KEPEMILIKAN SAHAM ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI

SHARE OWNERSHIP OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS MEMBERS

No.	Pemegang Saham Bank Shareholders of the Bank	Kepemilikan Saham Shares Ownership
1.	Shinhan Bank Co.,Ltd	99,00%
2.	PT Metropanca Gemilang	0,53%
3.	PT STM Tunggal Jaya	0,47%

No.	Nama Name	PT Bank Shinhan Indonesia		PT Metropanca Gemilang		PT STM Tunggal Jaya	
		Jabatan Position	Kepemilikan Ownership	Jabatan Position	Kepemilikan Ownership	Jabatan Position	Kepemilikan Ownership
1.	Timoty E. Marnandus	Komisaris Utama President Commissioner	-	-	-	-	-
2.	Ananda Barata	Komisaris Commissioner	-	-	-	-	-
3.	Kim Ji Hyung	Komisaris Commissioner	-	-	-	-	-
4.	Hwang Dae Geu	Direktur Utama President Director	-	-	-	-	-
5.	Kim Seong Won	Direktur Director	-	-	-	-	-
6.	Tony Tanusaputra	Direktur yang Membawahi Fungsi Kepatuhan Compliance Director	-	-	-	-	-
7.	Ridwan A. Goenawan	Direktur Director	-	-	-	-	-
8.	Leonard Auly	Direktur Director	-	-	-	-	-

HUBUNGAN KEUANGAN DAN HUBUNGAN KELUARGA ANGGOTA DEWAN KOMISARIS LAIN, ANGGOTA DIREKSI DAN/ATAU PEMEGANG SAHAM BANK

FINANCIAL RELATIONSHIPS AND FAMILY RELATIONSHIPS MEMBERS OF THE BOARD OF COMMISSIONERS, MEMBERS OF THE BOARD OF DIRECTORS AND/OR SHAREHOLDERS OF THE BANK

Nama Name	Jabatan Position	Hubungan Relationship	
		Keuangan Finance	Keluarga Family
Timoty E. Marnandus	Komisaris Utama President Commissioner	Tidak ada N/A	Tidak ada N/A
Ananda Barata	Komisaris Commissioner	Tidak ada N/A	Tidak ada N/A
Kim Ji Hyung	Komisaris Commissioner	Tidak ada N/A	Tidak ada N/A
Hwang Dae Geu	Direktur Utama President Director	Tidak ada N/A	Tidak ada N/A
Kim Seong Won	Direktur Director	Tidak ada N/A	Tidak ada N/A
Tony Tanusaputra	Direktur yang Membawahi Fungsi Kepatuhan Compliance Director	Tidak ada N/A	Tidak ada N/A
Ridwan A. Goenawan	Direktur Director	Tidak ada N/A	Tidak ada N/A
Leonard Auly	Direktur Director	Tidak ada N/A	Tidak ada N/A



FREKUENSI RAPAT Meeting Frequency

DIREKSI

Selama tahun 2022 Direksi telah mengadakan Rapat Direksi sebanyak 16 (lima belas) kali, sebagaimana tabel di bawah ini:

Rapat Direksi

No	Tanggal Date	Direksi Board of Director					
		Hwang Dae Geu	Park Heejin*)	Kim Seong Won**)	Ridwan Anwar Goenawan	Tony Tanusaputra	Leonard Auly
1.	12 Januari 2022 12 th January 2022	√	√	-	√	√	√
2.	16 Februari 2022 16 th February 2022	√	-	√	√	√	√
3.	16 Maret 2022 16 th March 2022	√	-	√	√	√	√
4.	14 April 2022 14 th March 2022	√	-	√	√	√	√
5.	18 Mei 2022 18 th May 2022	√	-	√	√	√	√
6.	15 Juni 2022 15 th June 2022	√	-	√	√	√	√
7.	6 Juli 2022 6 th July 2022	√	-	√	√	√	√
8.	22 Agustus 2022 22 nd August 2022	√	-	√	√	√	√
9.	10 Agustus 2022 10 th August 2022	√	-	√	√	√	√
10.	19 September 2022 19 th September 2022	√	-	√	√	√	√
11.	12 Oktober 2022 12 th October 2022	√	-	√	√	√	√
12.	4 November 2022 4 th November 2022	√	-	√	√	-	√
13.	16 November 2022 ***) 16 th November 2022 ***)	√	-	√	-	√	√
14.	14 Desember 2022 14 th December 2022	√	-	√	√	√	-
15.	14 Desember 2022 14 th December 2022	√	-	√	√	-	√

Note:

√ Hadir dalam rapat

- Tidak Hadir dalam rapat

* Sdr. Park Hee Jin menjabat sebagai Direktur Keuangan sampai dengan pemberhentian dengan hormat berdasarkan Akta tanggal 12 Januari 2022.

** Sdr. Kim Seong Won menjabat sebagai Direktur Keuangan berdasarkan Akta tanggal 12 Januari 2022 dan efektif menjabat per tanggal 8 Februari 2022.

*** Seluruh Rapat dilaksanakan *teleconference*, kecuali di tanggal 16 November 2022 rapat dilaksanakan secara Tatap Muka

BOARD OF DIRECTORS

Throughout 2022 the Board of Directors held 16 (sixteen) meetings, as shown in the table below:

Meetings of Board of Directors

Note:

√ present in the meeting

- absent in the meeting

* Mr. Park Hee Jin served as the Finance Director until his honorable dismissal based on the Deed dated 12th January 2022.

** Mr. Kim Seong Won was appointed as the Finance Director based on the Deed dated 12th January 2022, and effectively served as of 8th February 2022.

*** All meetings were conducted via teleconference, with the exception of the meeting held in person on 16th November 2022.

DEWAN KOMISARIS

Selama tahun 2022 Dewan Komisaris telah mengadakan Rapat Dewan Komisaris sebanyak 11 (sebelas) kali dan 1 (satu) kali pengambilan Keputusan Sirkuler Dewan Komisaris di Luar rapat Dewan Komisaris, sebagaimana tabel di bawah ini:

BOARD OF COMMISSIONERS

Throughout 2022 the Board of Commissioners held 11 (eleven) meetings of the Board of Commissioners and 1 (one) time Circular Decisions of the Board of Commissioners In Lieu of the Board of Commissioners meetings, as in the table below:

Rapat Dewan Komisaris

Meetings of the Board of Commissioners

No	Tanggal Date	Dewan Komisaris Board of Commissioner		
		Timoty E. Marnandus	Kim Jihyung	Ananda Barata
1.	12 Januari 2022 12 th January 2022	√	-	√
2.	18 Maret 2022 18 th March 2022	√	-	√
3.	20 Mei 2022 20 th May 2022	√	√	√
4.	23 Mei 2022 23 rd May 2022	√	-	√
5.	6 Juni 2022 6 th June 2022	√	-	√
6.	23 Agustus 2022 23 rd August 2022	√	√	√
7.	23 September 2022 23 rd September 2022	√	-	√
8.	6 Oktober 2022 6 th October 2022	√	√	√
9.	6 Oktober 2022 6 th October 2022	√	√	√
10.	24 November 2022 24 th November 2022	√	-	√
11.	21 Desember 2022 21 st December 2022	√	√	√

Note:
√ Hadir dalam rapat
- Tidak Hadir dalam rapat
Seluruh rapat dilaksanakan via *teleconference*

Note:
√ present in the meeting
- absent in the meeting
All meetings were conducted via *teleconference*

KOMITE AUDIT

AUDIT COMMITTEE

Selama tahun 2022 Komite Audit telah mengadakan Rapat Komite Audit sebanyak 7 (tujuh) kali, sebagaimana tabel di bawah ini:

Throughout 2022, the Audit Committee held a total of 7 (seven) Audit Committee Meetings, as detailed in the table below:

Rapat Komite Audit

Meetings of Audit Committee

No	Tanggal Date	Anggota Komite Audit Audit Committee Member		
		Ananda Barata	Richard S. Dompas	Rusli Simanjuntak
1.	9 Februari 2022 9 th February 2022	√	√	√
2.	23 Maret 2022 23 rd March 2022	√	√	√
3.	19 Mei 2022 19 th May 2022	√	√	√
4.	12 Agustus 2022 12 th August 2022	√	√	√
5.	19 September 2022 19 th September 2022	√	√	√
6.	6 Oktober 2022 6 th October 2022	√	√	√
7.	25 November 2022 25 th November 2022	√	√	√

Note:
√ Hadir dalam rapat
- Tidak Hadir dalam rapat
Seluruh rapat dilaksanakan via *teleconference*

Note:
√ present in the meeting
- absent in the meeting
All meetings were conducted via *teleconference*



KOMITE PEMANTAU RISIKO

Selama tahun 2022 Komite Pemantau Risiko telah mengadakan Rapat Komite Pemantau Risiko sebanyak 6 (enam) kali, sebagaimana tabel di bawah ini:

Rapat Komite Pemantau Risiko

No	Tanggal Date	Komite Pemantau Risiko Risk Monitoring Committee		
		Ananda Barata	Lando Simatupang	Rusli Simanjuntak
1.	9 Februari 2022 9 th February 2022	√	√	√
2.	17 Juni 2022 17 th June 2022	√	√	√
3.	11 Agustus 2022 11 th August 2022	√	√	√
4.	22 September 2022 22 nd September 2022	√	√	√
5.	13 Oktober 2022 13 th October 2022	√	√	√
6.	2 Desember 2022 2 nd December 2022	√	√	√

Note:

√ Hadir dalam rapat
- Tidak Hadir dalam rapat
Seluruh rapat dilaksanakan via *teleconference*

RISK MONITORING COMMITTEE

Throughout 2022, the Risk Monitoring Committee held a total of 6 (six) Risk Monitoring Committee Meetings, as outlined in the table below:

Meetings of Risk Monitoring Committee

Note:

√ present in the meeting
- absent in the meeting
All meetings were conducted via *teleconference*

KOMITE REMUNERASI & NOMINASI

Selama tahun 2022 Komite Remunerasi & Nominasi telah mengadakan Rapat Komite Remunerasi & Nominasi sebanyak 2 (dua) kali, sebagaimana tabel di bawah ini:

Rapat Komite Remunerasi & Nominasi

No	Tanggal Date	Komite Remunerasi & Nominasi Remuneration & Nomination Committee			
		Timoty E. Marnandus	Kim Ji Hyung	Thomas Wisnubroto*)	Jane Yurico Meitty*)
1.	23 Maret 2022 23 rd March 2022	√	√	√	-
2.	4 Oktober 2022 4 th October 2022	√	√	√	√

Note:

√ Hadir dalam rapat
- Tidak Hadir dalam rapat
* Dengan terdapatnya pergantian Pejabat Eksekutif *HR Department*, maka terdapat Perubahan Susunan Anggota Komite Remunerasi dan Nominasi berdasarkan SK No. 005/BSI-SKDIR/X/2022 pada tanggal 13 Oktober 2022.

Note:

√ present in the meeting
- absent in the meeting
All meetings were conducted via *teleconference*
* With the change in *HR Department* Executive Officers, there is a Change in the Composition of the Remuneration and Nomination Committee Members based on Decree No. 005/BSI-SKDIR/X/2022 on 13th October 2022.

REMUNERATION & NOMINATION COMMITTEE

Throughout 2022 the Remuneration & Nomination Committee held a total of 2 (two) Remuneration & Nomination Committee Meetings, as shown in the table below:

Meetings of Remuneration & Nomination Committee

JUMLAH PENYIMPANGAN

Total Number of Fraud

Penyimpangan internal (*Internal Fraud*) adalah *Fraud* yang dilakukan oleh anggota Direksi, anggota Dewan Komisaris, pegawai tetap, pegawai tidak tetap (*honorer*), dan/atau tenaga kerja alih daya (*Outsourcing*). Adapun pengertian *fraud* mengacu pada ketentuan mengenai penerapan anti strategi *fraud* bagi Bank Umum. Nominal penyimpangan (*Internal Fraud*) yang diungkapkan adalah penyimpangan bernilai lebih dari Rp100.000.000 (Seratus Juta Rupiah).

Pada periode Januari sampai dengan Desember 2022, berikut penyimpangan (*Internal Fraud*) selama tahun 2022, antara lain:

Internal fraud is fraud committed by members of the Board of Directors, members of the Board of Commissioners, permanent employees, non-permanent employees (honorary), and/or outsourcing staff. The definition of fraud refers to the provisions concerning the implementation of anti-fraud strategies for Commercial Banks. The nominal deviation (*Internal Fraud*) disclosed is a deviation with a value of more than IDR100,000,000 (One Hundred Million IDR).

Throughout the period of January to December 2022, the following internal fraud deviations occurred in 2022:

Penyimpangan Internal (Internal Fraud) Dalam 1 Tahun Deviation (Internal Fraud) in 1 Year	Jumlah Kasus yang dilakukan oleh Number of Cases Conducted by					
	Anggota Direksi dan Anggota Komisaris Member of Board of Directors and Board of Commissioners		Pegawai Tetap Permanent Employees		Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya Non-Permanent Employee and Outsourcing Staff	
	Tahun Sebelumnya (2021) Previous Year (2021)	Tahun Berjalan (2022) Current Year (2022)	Tahun Sebelumnya (2021) Previous Year (2021)	Tahun Berjalan (2022) Current Year (2022)	Tahun Sebelumnya (2021) Previous Year (2021)	Tahun Berjalan (2022) Current Year (2021)
Total Fraud Total Fraud	-	-	-	2	-	-
Telah Diselesaikan Has been resolved	-	-	-	2*	-	-
Dalam Proses Penyelesaian di Internal Bank In the process of internal bank settlement	-	-	-	-	-	-
Belum Diupayakan Penyelesaian No resolution has been attempted yet	-	-	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum Has been followed up through legal process	-	-	-	1*	-	-

Note:
Untuk Penyimpangan (*Internal Fraud*) pada tahun 2022 telah dilaporkan ke Otoritas Jasa Keuangan melalui Surat No. 142/BSI-DIR/IV/2022 tanggal 7 April 2022 dan No. 277/BSI-DIR/VII/2022 tanggal 6 Juli 2022.

* 1 (satu) penyimpangan telah diselesaikan secara internal dan saat ini telah ditindaklanjuti melalui proses hukum.

Note:
The deviations (*Internal Fraud*) in 2022 have been reported to the Financial Services Authority through Letter No. 142/BSI-DIR/IV/2022 dated 7th April 2022, and No. 277/BSI-DIR/VII/2022 dated 6th July 2022.

* 1 (one) deviation has been resolved internally and is currently being followed up through legal proceedings.



PENGUNGKAPAN PERMASALAH HUKUM

Disclosure of Legal Issues

Sepanjang tahun 2022, jumlah permasalahan hukum perdata dan pidana yang dihadapi PT Bank Shinhan Indonesia dan upaya yang dilakukan untuk melakukan penyelesaiannya adalah sebagai berikut:

Throughout 2022, the number of civil and criminal legal problems faced by PT Bank Shinhan Indonesia and the efforts made to resolve them are as follow:

Permasalahan Hukum Legal Issues	Jumlah Kasus Number of Case	
	Perdata Civil	Pidana Criminal
Telah mendapat putusan yang mempunyai putusan hukum tetap Has obtained a decision with permanent legal force	8	-
Dalam proses penyelesaian In the process of being completed	6	-
Total Total	14	-

Berdasarkan pengungkapan hukum diatas, selama tahun 2022 telah mendapatkan putusan yang mempunyai kekuatan hukum tetap perdata sebanyak 8 (delapan), sebagai berikut:

Based on the legal disclosures above, throughout 2022, there were 8 (eight) civil decisions with legally binding effect, as follow:

No.	Nama Debitur/Cabang Name of Debtor / Branch	Nomor Perkara Case Number	Tingkatan/Status Perkara Level / Status of Case
1.	Rospita Pandjaitan/Bukit Darmo	No. 393/Pdt.G/2021/PN.SBY	Pengadilan Negeri Surabaya Surabaya District Court
2.	Utiek Sri Hastutik/Solo	No. 204/Pdt.G/2021/PN.SKT	Pengadilan Negeri Surakarta Surakarta District Court
3.	PT Dwimitra Panelindo/Mangga Dua	No. 803/Pdt.G/2021/PN.JKT.SEL	Pengadilan Negeri Jakarta Selatan South Jakarta District Court
4.	Ronny Gondo Prayetno/Mataram	No. 12/Pdt.G/2022/PN.MTR	Pengadilan Negeri Mataram Mataram District Court
5.	Dicky Setiawan/Pucang Anom	No. 81/Pdt.G/2022/PN.MLG	Pengadilan Negeri Malang Malang District Court
6.	Sunarto/Madiun	No. 05/Pdt.G/2022/PN.MAD	Pengadilan Negeri Madiun Madiun District Court
7.	Ronny Gondo Prayetno/Mataram	No. 140/Pdt. G/2022/PN.MTR	Pengadilan Negeri Mataram Mataram District Court
8.	Lisye Sunarto/Pucang Anom	No. 30/Pdt.SUS-GLL/2022/PN.SBY	Pengadilan Negeri Surabaya Surabaya District Court

TRANSAKSI YANG MEMILIKI BENTURAN KEPENTINGAN

Transactions that have a Conflict of Interest

Selama tahun 2022, tidak pernah terjadi transaksi yang mengandung Benturan Kepentingan yang merugikan atau mengurangi keuntungan Bank dan kegiatan operasional Bank bebas dari intervensi pemilik/pihak terkait/pihak lainnya yang dapat menimbulkan Benturan Kepentingan yang dapat merugikan atau mengurangi keuntungan Bank sebagaimana tabel dibawah ini:

During 2022, there has never been a transaction that contained a Conflict of Interest that harmed or reduced the Bank's profits and the Bank's operational activities were free from the intervention of the owner/related party/other party that could cause a Conflict of Interest that could harm or reduce the Bank's profit as shown in the table below:

No.	Nama dan Jabatan Pihak yang memiliki Benturan Kepentingan Name and Position of Parties with Conflict of Interest	Nama dan Jabatan Pengambil Keputusan Name and Position of Decision Maker	Jenis Transaksi Type of Transaction	Nilai Transaksi Transaction Value (Million IDR)	Keterangan Information *)
-	-	-	-	-	-

Note:

- Nihil

*) tidak sesuai sistem dan prosedur yang berlaku.

Note:

- N/A

*) not in accordance with the prevailing systems and procedures

PEMBELIAN KEMBALI (*BUY BACK*) SAHAM DAN/ ATAU OBLIGASI BANK

Buy Back of Bank Shares and/or Bonds

Pada tahun 2022, PT Bank Shinhan Indonesia tidak terdapat transaksi *buy back* saham/obligasi.

Throughout 2022, PT Bank Shinhan Indonesia did not conduct stock/bond buy back transactions.

PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN KEGIATAN POLITIK BAIK NOMINAL MAUPUN PENERIMAAN DANA

Provision of Funds for Social and Political Activities, Both Nominal or Fund Recipients

Di tahun 2022 ini, Shinhan Bank Co. Ltd melalui PT Bank Shinhan Indonesia telah melakukan beberapa kegiatan sosial dengan rincian sebagai berikut:

In 2022, Shinhan Bank Co. Ltd through PT Bank Shinhan Indonesia has carried out several social activities with the following details:

Tanggal Date	Keterangan Description	Jumlah(Rp) Total	
		Kegiatan Sosial	Kegiatan Politik
19 Oktober 2022 19 th October 2022	Pemberian Sumbangan kepada Panti Asuhan Yayasan Ibu ± 20 anak panti asuhan dan remaja (dari bayi hingga SMA) Donations provided to the Yayasan Ibu Orphanage, supporting approximately 20 orphaned children and teenagers (from infants to senior high school students).	Rp20.974.252	-



PENUTUP Closing

Bank akan terus memperkuat penerapan prinsip transparansi, akuntabilitas, pertanggung jawaban, independensi dan kewajaran di Bank, yang diharapkan dapat berbanding lurus dengan pertumbuhan bisnis dan kinerja keuangan Bank dengan menerapkan Prinsip Tata Kelola secara konsisten dan disiplin. Komitmen yang disampaikan ke Otoritas Jasa Keuangan akan terus dilaksanakan sesuai target waktu yang telah ditetapkan dan akan terus dimonitoring dan dilaporkan secara berkala kepada Otoritas Jasa Keuangan.

Berdasarkan Kesimpulan diatas dan berpedoman pada hasil penilaian sendiri (*self assessment*) penerapan tata kelola mencerminkan manajemen PT Bank Shinhan Indonesia telah melakukan penerapan tata kelola yang secara umum **BAIK (Peringkat 2)** pada tahun 2022, tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Apabila terdapat kelemahan dalam penerapan prinsip Tata Kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

The Bank will continue to strengthen the application of the principles of transparency, accountability, responsibility, independence and fairness in the Bank, which is expected to be directly proportional to the business growth and financial performance of the Bank by applying the Principles of Governance consistently and disciplinely. The commitment submitted to the Financial Services Authority will continue to be carried out according to the set time target and will be monitored and reported regularly to the Financial Services Authority.

Based on above conclusions and based on the results of self assessment, the implementation of governance reflects that the management of PT Bank Shinhan Indonesia has implemented governance that is generally **GOOD (Rank 2) in 2022**, reflected in adequate fulfillment of Governance principles. If there are weaknesses in the application of Governance principles, then in general these weaknesses are not significant and could be resolved by normal actions by the Bank's management.

Jakarta, 28 Maret 2023
Jakarta, 28th March 2023
PT BANK SHINHAN INDONESIA
Direksi,
Board of Directors

Hwang Dae Geu
Direktur Utama
President Director

Tony Tanusaputra
Direktur Kepatuhan
Compliance Director





06

**Laporan
Keberlanjutan**
Sustainability Report

STRATEGI KEBERLANJUTAN

Sustainability Strategy

Tahun 2019 merupakan tahun pertama PT Bank Shinhan Indonesia (selanjutnya disebut "Bank Shinhan Indonesia") mengimplementasikan program Keuangan Berkelanjutan. Dukungan dari pihak internal dalam hal ini pegawai, pimpinan dan Direksi serta dukungan dari pihak eksternal antara lain Regulator, kebijakan, dan kondisi perekonomian, kondisi politik di dalam negeri akan sangat mendukung program ini.

Bank Shinhan Indonesia selanjutnya akan lebih mengintegrasikan aspek lingkungan hidup, sosial, dan tata kelola ke dalam proses bisnis, kebijakan, program dan produk.

Bank Shinhan Indonesia menyusun Visi dan Misi Keberlanjutan sebagai dasar untuk menjalankan proses bisnis yang sesuai dengan prinsip Keuangan Berkelanjutan. Visi dan Misi Keberlanjutan Bank Shinhan Indonesia dapat dilihat pada bagian profil singkat dalam laporan ini.

Strategi dalam mewujudkan Visi dan Misi Keberlanjutan adalah dengan penerapan program-program internal yang sejalan dengan prinsip Keberlanjutan. Upaya ini dilakukan dengan tujuan menjadi Bank yang turut serta mencapai tujuan pembangunan Berkelanjutan di Indonesia.

Program-program prioritas yang telah disusun untuk memenuhi tujuan tersebut yaitu:

Tahun Years	Aktifitas Activities
2019	Sosialisasi dan Pelatihan Socialization and Training
2020	Kajian Pengembangan Produk Product Development Studies
2021	Pengembangan Produk Product Development
2022	Kajian Implementasi Produk Product Implementation Review
2023	Peningkatan Portofolio Portfolio Enhancement

Strategi lainnya untuk meningkatkan portofolio kredit Keuangan Berkelanjutan adalah dengan meningkatkan penyaluran kredit pada sektor Usaha Mikro Kecil dan Menengah (UMKM). Bank Shinhan juga akan menyalurkan kredit kepada usaha-usaha terkait keberlanjutan.

PT Bank Shinhan Indonesia, hereinafter referred to as "Bank Shinhan Indonesia," initially implemented the Sustainable Finance program in 2019. The program is supported by internal parties, namely employees, management, and the Board of Directors, as well as by external parties, including Regulations, policies, economic conditions, and domestic political conditions.

Bank Shinhan Indonesia will further integrate environmental, social and governance aspects into business processes, policies, programs and products.

Bank Shinhan Indonesia develops a Sustainability Vision and Mission as the basis for carrying out business processes in accordance with the principles of Sustainable Finance. The Vision and Mission of Bank Shinhan Indonesia's Sustainability can be found in the brief profile section of this report.

The strategy in realizing the Vision and Mission of Sustainability is the implementation of internal programs that are in line with the Sustainability principles. This effort is carried out with the aim of achieving the goals of Sustainable development in Indonesia.

The Bank has also prepared various priority programs to meet the following objectives:

The other strategy for increasing the Sustainable Finance loan portfolio is to increase loans to the Micro, Small and Medium Enterprises sector (MSMEs). Bank Shinhan will also increase lending to sustainability related business.



KOMITMEN PADA KEUANGAN BERKELANJUTAN

Commitments for Sustainable Finance

Keberlanjutan Bank Shinhan Indonesia merupakan salah satu paradigma tercapainya kinerja keuangan Bank dengan tetap menyeimbangkan kepentingan lingkungan, sosial dan tata kelola yang baik untuk menghasilkan nilai tambah guna memberikan peningkatan daya saing dan daya tahan Bank Shinhan Indonesia sehingga dalam jangka panjang dapat berkontribusi pada kemajuan bangsa serta kelestarian lingkungan.

Komitmen Bank Shinhan Indonesia pada Keuangan Berkelanjutan diwujudkan dalam:

1. Penerapan prinsip kehati-hatian dalam menjalankan fungsi dan kegiatan usaha;
2. Menjalankan Operasional Bank yang lebih efisien dan ramah lingkungan;
3. Pengembangan kompetensi staf pada pemahaman terhadap sosial dan lingkungan serta penerapannya dalam setiap kegiatan usaha yang dijalankan Bank Shinhan Indonesia;
4. Menyediakan dukungan akses keuangan bagi seluruh masyarakat, termasuk mereka yang berada di daerah terpencil;
5. Berpartisipasi dalam upaya bersama meningkatkan kesejahteraan masyarakat.

Bank Shinhan Indonesia Sustainability is one of the paradigms of achieving Bank financial performance while balancing environmental, social and good governance interests to generate value added in order to increase Bank Shinhan Indonesia competitiveness and resilience. Thus, the Bank may contribute to the long-term progress of the nation as well as environmental sustainability.

Bank Shinhan Indonesia commitment to Sustainable Finance is implemented through:

1. The application of the prudential principle in carrying out the functions and business activities;
2. Running Bank operations that are more efficient and environmentally friendly;
3. Development of staff competence in understanding social and environment and its application in every business activity carried out by Bank Shinhan Indonesia;
4. Providing financial access support for all communities including those in remote areas;
5. Participating in joint efforts to improve community welfare.



IKHTISAR KINERJA ASPEK KEBERLANJUTAN

Sustainability Aspect Overview

ASPEK EKONOMI *

Saat ini Bank Shinhan Indonesia memiliki kredit UMKM sebanyak 6,42% dari total portofolio kredit. Bank Shinhan Indonesia akan terus berusaha meningkatkan rasio tersebut dengan mengadopsi pembiayaan inklusif terhadap UMKM dan selanjutnya akan mengidentifikasi nasabah yang sektor usahanya mendukung pelestarian lingkungan dan sesuai dengan risk appetite Bank Shinhan Indonesia. Bank Shinhan Indonesia juga telah bekerjasama dengan perusahaan pembuat mobil listrik untuk menyalurkan KPM untuk mobil listrik.

ECONOMY ASPECT*

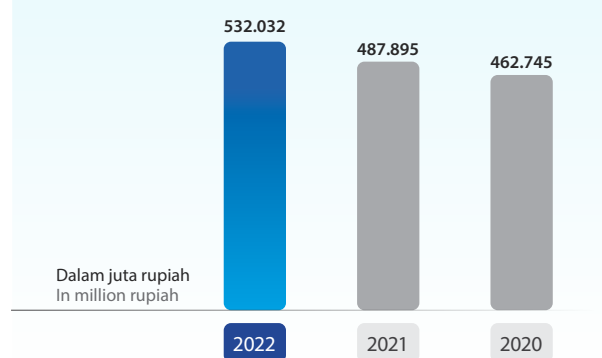
Currently, Bank Shinhan Indonesia has MSME financing of 6,42% from total loan portfolio. Bank Shinhan Indonesia will keep on improving this ratio by adopting inclusive MSME financing and further recognizing debtor whose business contributes to conserve the environment and match our risk appetite. Bank Shinhan Indonesia is also partnering with electric vehicle manufacturer to channel auto loan for electric cars.

Keterlibatan Pembiayaan Berkelanjutan Sustainable Finance Involvement

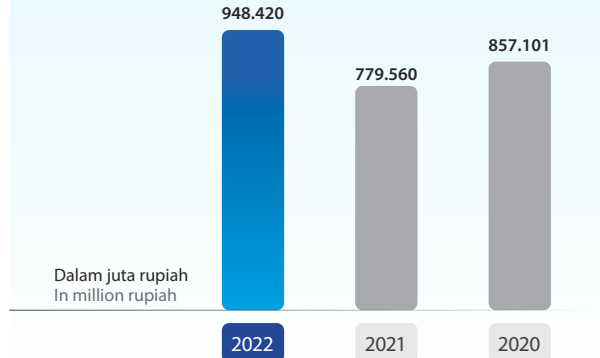
Dalam Jutaan | In Million

Keterangan Description	2022	2021	2020
Transportasi Ramah Lingkungan Environmentally Friendly Transportation	7.900	-	-
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan lainnya Business Activities and/or Other Environmental-based Activities	186.810	-	-
Mikro Micro	-	284	238
Usaha Kecil dan Menengah Small and Medium Enterprise	853.350	947.955	1.367.544
Total Total	1.048.060	948.239	1.367.782
Persentase dari Portofolio Percentage from Portfolio	6,44%	6,98%	10,63%

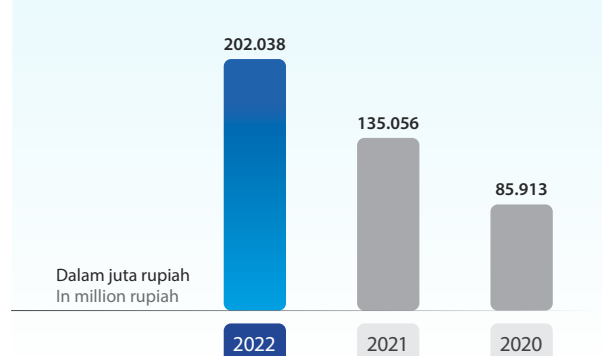
Pendapatan Bunga Bersih Net Interest Income



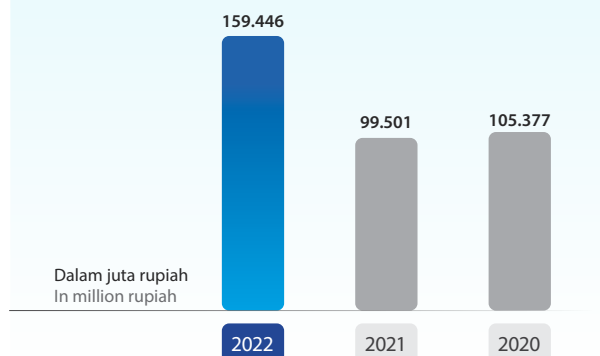
Pendapatan Operasional Operational Income



Laba Operasional Operational Profit



Laba Bersih Tahun Berjalan Net Profit for The Year

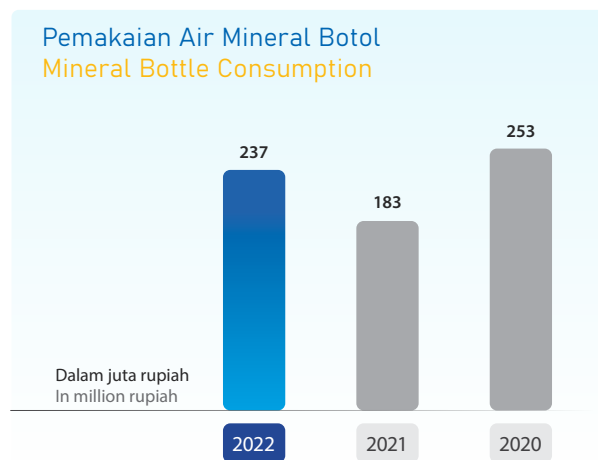
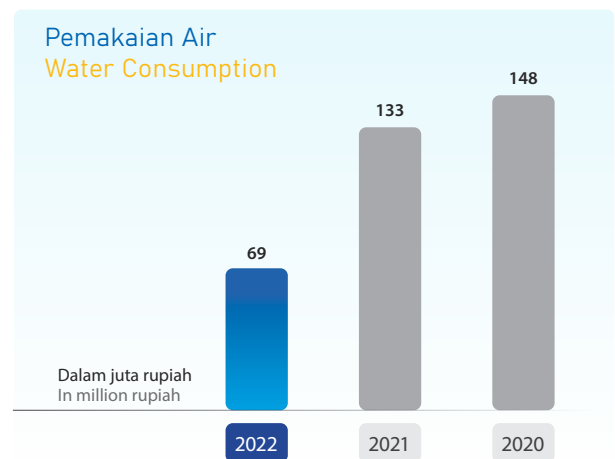
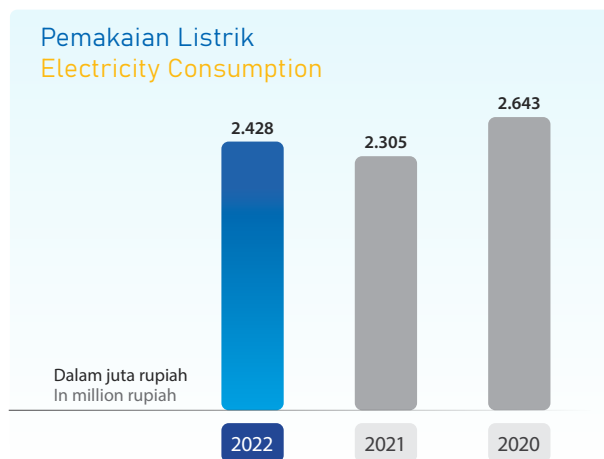
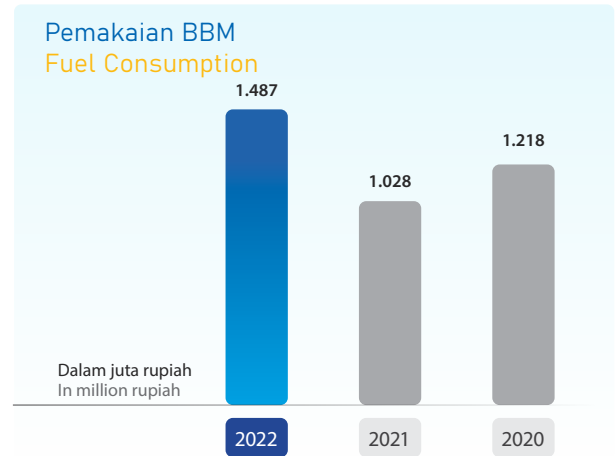


*Data Aspek Ekonomi 2022 *audited* *1 Audited 2022 Economic Aspect Data



ASPEK LINGKUNGAN

ENVIRONMENTAL ASPECTS



ASPEK SOSIAL

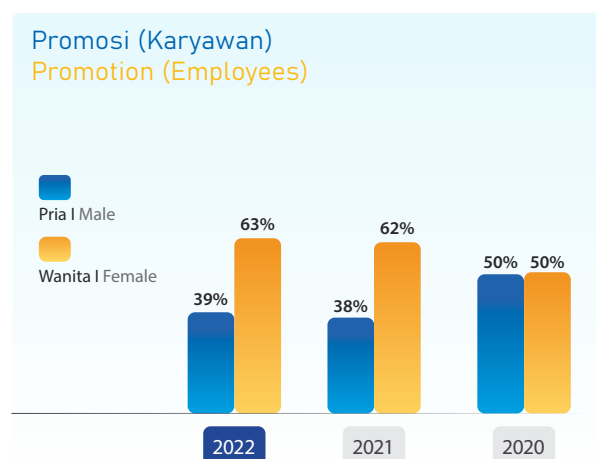
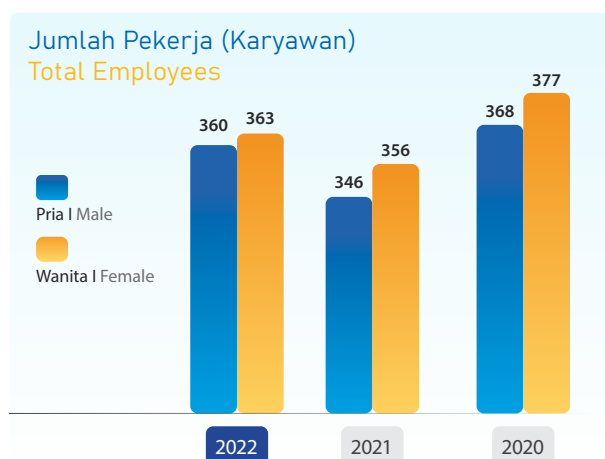
Dalam hal kesempatan bekerja, Bank Shinhan Indonesia memberikan kesempatan kepada semua warga negara Indonesia untuk bekerja dan berkarir di semua jaringan Bank Shinhan Indonesia terutama masyarakat di sekitar lokasi kantor. Selain itu, Bank Shinhan Indonesia juga menjamin kesetaraan *gender* di tempat kerja. Semua karyawan di Bank Shinhan Indonesia mendapatkan kesempatan promosi sesuai dengan kompetensi yang dimilikinya.

SOCIAL ASPECTS

In terms of employment opportunities, Bank Shinhan Indonesia provides opportunities for all Indonesian citizens to work and have a career in all of Bank Shinhan Indonesia networks, especially the community around the office location. Furthermore, Bank Shinhan Indonesia also ensures gender equality in the workplace. Every employee in Bank Shinhan Indonesia gets a chance to advance their career according to their competency.

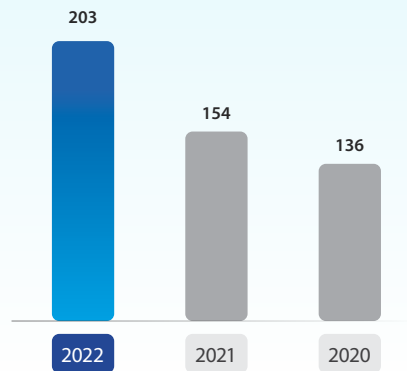
Uraian Description	Tahun Year 2022		Tahun Year 2021		Tahun Year 2020	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Dewan Direksi Board of Directors	5	-	5	-	5	-
Pimpinan Cabang Branch Manager	21	8	21	8	23	5
Pimpinan Cabang Pembantu Sub-Branch Manager	7	3	7	4	9	3
Pimpinan Kantor Kas Cash Office Manager	-	-	-	-	-	1

Uraian Description	Jumlah Karyawan Total Employees		
	2022	2021	2020
Karyawan di Kantor Pusat Employees in the Head Office	295	290	297
Karyawan di Jaringan Kantor Employees in the Office Network	450	412	426
Total	745	702	723





Jumlah *Training* dan Seminar
Total Training and Seminar



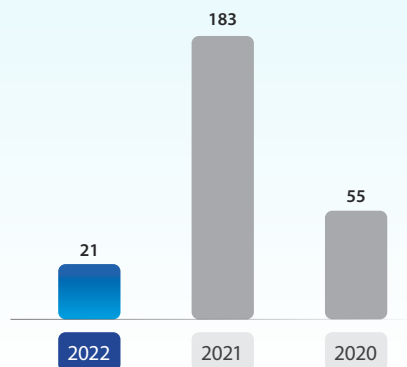
Bank Shinhan Indonesia juga telah ikut dalam pemberdayaan masyarakat dengan cara memberikan bantuan kepada yayasan yatim piatu.

Bank Shinhan Indonesia has also participated in community empowerment by providing donations to orphanages.

Di samping itu, Bank Shinhan Indonesia berperan meningkatkan akses keuangan kepada masyarakat melalui program inklusi keuangan.

In addition, Bank Shinhan Indonesia play a role in increasing financial access to the public through financial inclusion programs.

Dana CSR (Dalam Jutaan)
CSR Fund (In Million)





PROFIL SINGKAT

Brief Profile



Bank Shinhan Indonesia dahulu PT Bank Metro Express, didirikan berdasarkan Akta No. 6 dari wakil Notaris Julizar di Jakarta, tanggal 8 September 1967, yang kemudian diubah dengan akta No.10 tanggal 6 Juli 1968 dan akta No. 4 tanggal 3 Oktober 1968 dari notaris yang sama. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/60/16 tanggal 28 April 1970 serta diumumkan dalam Berita Negara Republik Indonesia No. 47 tambahan No. 173 tanggal 12 Juni 1970.

Pada tanggal 4 April 1968, Bank mendapat izin usaha sebagai Bank Umum dari Menteri Keuangan Republik Indonesia dengan Surat No. D.15.6.2.23.

Pada tanggal 21 Desember 1976, Bank melakukan penggabungan usaha (*Merger*) dengan N.V. Bank Umum Persatuan Ekonomi yang berdomisili di Jogjakarta. Keputusan *Merger* ini dituangkan dalam akta notaris Ridwan Suselo, S.H., No. 234 di Jakarta tanggal 21 Desember 1976.

Bank Shinhan Indonesia, formerly PT Bank Metro Express, was established based on notarial Deed No. 6 of Julizar, Notary Representative in Jakarta, dated 8th September, 1967, which was amended by deed No. 10 dated 6th July 1968 and deed No. 4 dated 3rd October 1968 by the same notary. The deed was approved by the Minister of Justice of the Republic of Indonesia in Decree No. J.A.5/60/16 dated 28th April 1970 and was published in the State Gazette of the Republic of Indonesia No. 47 supplement No. 173 dated 12th June 1970.

On 4th April 1968, the Bank obtained its license to operate as a Commercial Bank from the Minister of Finance of the Republic of Indonesia in Letter No. D.15.6.2.23.

On 21st December 1976, the Bank merged with N.V. Bank Umum Persatuan Ekonomi domiciled in Jogjakarta by virtue of notarial deed No. 234 dated 21st December 1976 of Ridwan Suselo, S.H., a notary in Jakarta.



PT BANK SHINHAN INDONESIA

KANTOR PUSAT HEAD OFFICE

International Financial Centre Tower 2,
Lt. Dasar, Mezzanine, 30-32
Jl. Jend. Sudirman Kav. 22-23,
Jakarta Selatan | South Jakarta 12920
Web : www.shinhan.co.id
Email : shinhanid@shinhan.com

Daftar Asosiasi Perbankan

- Perbanas/Perhimpunan Bank Swasta Nasional;
- FKDKP/Forum Komunikasi Direktur Kepatuhan Perbankan;
- BMPD/Badan Musyawarah Perbankan Daerah;
- ASPI/Asosiasi Sistem Pembayaran Indonesia;
- LAPS SJK/Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan.

List of Banking Associate

- Perbanas/National Private Banks Association;
- FKDKP/Communication Forum for Banking Compliance Director;
- BMPD/Regional Banking Consultative Body;
- ASPI/Indonesian Payment System Association;
- LAPS SJK/The Financial Services Sector Alternative Dispute Resolution Institution.

Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam keputusannya No. Y.A.5/138/7 tanggal 6 Juni 1978 serta diumumkan dalam Berita Negara Republik Indonesia No. 56, tambahan No. 431, tanggal 14 Juli 1978.

Pada tanggal 22 Maret 1995, Bank Indonesia menunjuk Bank sebagai Bank Devisa dengan Surat Keputusan No. 27/155/KEP/DIR.

Berdasarkan Pernyataan Keputusan Rapat No. 31 yang dibuat dihadapan Notaris Hermin Budisetyasih, S.H., M.Kn., notaris di Jakarta, tanggal 30 November 2015, telah dilakukan perubahan nama dari PT Bank Metro Express menjadi Bank Shinhan Indonesia. Akta perubahan tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0946955. AH.01.02. Tahun 2015 tanggal 30 November 2015.

The deed was approved by the Minister of Justice of the Republic of Indonesia in Decree No. Y.A 5/138/7 dated 6th June 1978 and was published in the State Gazette of the Republic of Indonesia No. 56, supplement No. 431, dated 14th July 1978.

On 22nd March 1995, Bank Indonesia appointed the Bank as a Foreign Exchange Bank in Decree No. 27/155/KEP/DIR.

Based on the Meeting Resolution No. 31 as notarized by Hermin Budisetyasih, S.H., M.Kn., notary in Jakarta, dated 30th November 2015, the name of the Bank was changed from PT Bank Metro Express, into Bank Shinhan Indonesia. The amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-0946955. AH.01.02. of 2015 dated 30th November 2015.

Perubahan nama dimaksud telah mendapat persetujuan melalui Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. 6/KDK.03/2016 tanggal 1 Maret 2016, tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Metro Express menjadi Izin Usaha Atas Nama Bank Shinhan Indonesia.

Pada tanggal 6 Desember 2016, Bank melakukan penggabungan usaha (*Merger*) dengan PT Centratama Nasional Bank (CNB) yang berdomisili di Surabaya. Keputusan *Merger* ini dituangkan dalam Akta No. 1 tanggal 1 Desember 2016 yang dibuat dihadapan Hermin Budisetyasih, SH., m.Kn., notaris di Jakarta Timur, dan telah mendapat persetujuan melalui Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-88/D.03/2016 tanggal 24 November 2016, tentang Pemberian izin Penggabungan Usaha (*Merger*) PT Centratama Nasional Bank ke dalam Bank Shinhan Indonesia.

Anggaran Dasar beserta susunan Dewan Komisaris dan Direksi Bank telah mengalami beberapa perubahan, terakhir diubah dengan Akta No. 03 tanggal 7 Juni 2021, dibuat di hadapan Hermin Budisetyasih, S.H., notaris di Jakarta Timur, yang persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat Menkumham No. AHU-0032533.AH.01.02. Tahun 2021 tanggal 7 Juni 2021 dan telah mendapat penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Menkumham No. AHU-AH.01.03-0356279 dan No. AHU-AH.01.03-0356286 tanggal 7 Juni 2021.

Sesuai dengan pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan usaha di bidang Bank umum.

Kantor Pusat Bank berlokasi di International Financial Centre Tower 2, lantai 30-32 Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. Pada tanggal 31 Desember 2022, Bank memiliki jumlah Kantor Cabang sebanyak 39.

Pada tanggal 31 Desember 2022, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

Dewan Komisaris

Komisaris utama : Timoty E. Marnandus
Komisaris : Ananda Barata
Kim Ji Hyung

Direksi

Direktur utama : Hwang Dae Geu
Direktur : Ridwan Anwar Goenawan
Tony Tanusaputra
Kim Seong Won
Leonard Auly

The name change has been approved by the Decision of the Board of Commissioners of the Financial Services Authority No. 6/KDK.03/2016 dated 1st March 2016, concerning the Determination of the Use of Business License on behalf of PT Bank Metro Express into Business License on behalf of Bank Shinhan Indonesia.

On 6th December 2016, the Bank merged its business with PT Centratama Nasional Bank (CNB), which was domiciled in Surabaya. The Merger decision was stated in Deed No.1 dated 1st December 2016 made before Hermin Budisetyasih, SH., M.Kn., notary in East Jakarta, and has received approval through the Decree of the Board of Commissioners of the Financial Services Authority No. KEP-88/D.03/2016 dated 24th November 2016, concerning the Granting of Business Merger Permit for the Merger of PT Centratama Nasional Bank into Bank Shinhan Indonesia.

The Articles of Association along with the composition of the Board of Commissioners and Board of Directors of the Bank have undergone several changes, the latest being amended by Deed No. 03 dated 7th June 2021, drawn up before Hermin Budisetyasih, SH, a notary in East Jakarta, with the approval of the Minister of Law and Human Rights of the Republic of Indonesia ("MOLHR") based on the Letter of the Minister of Law and Human Rights No. AHU-0032533.AH.01.02. of 2021 dated 7th June 2021 and has received notification from the Minister of Law and Human Rights of the Republic of Indonesia based on the Letter of the Minister of Law and Human Rights No. AHU-AH.01.03-0356279 and No. AHU-AH.01.03-0356286 dated 7th June 2021.

In accordance with article 3 of the Bank's Articles of Association, the scope of the Bank's activities is to conduct business in the field of commercial Banking.

The Bank's Head Office is located at the International Financial Centre Tower 2, 30-32 Floor Jl. Jenderal Sudirman Kav. 22-23, South Jakarta. As of 31st December 2022, the Bank had 39 Branches.

As of 31st December 2022, the composition of the Bank's Board of Commissioners and Directors is as follows:

Board of Commissioners

President Commissioner : Timoty E. Marnandus
Commissioner : Ananda Barata
Kim Ji Hyung

Board of Directors

President Director : Hwang Dae Geu
Director : Ridwan Anwar Goenawan
Tony Tanusaputra
Kim Seong Won
Leonard Auly



Pada tanggal 31 Desember 2022, Bank memiliki karyawan sebanyak 745 karyawan.

As of 31st December 2022, the Bank had 745 employees.

Shinhan Bank Co., Ltd.

Bank merupakan salah satu perusahaan anak dari Shinhan Bank Co.,Ltd. (SHB). Selain sebagai induk perusahaan, SHB juga berperan sebagai Pemegang Saham Pengendali Bank.

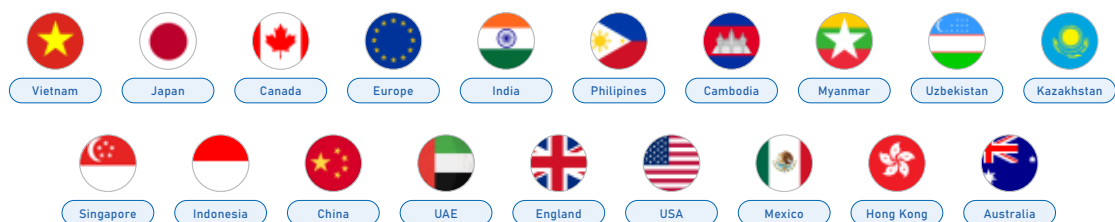
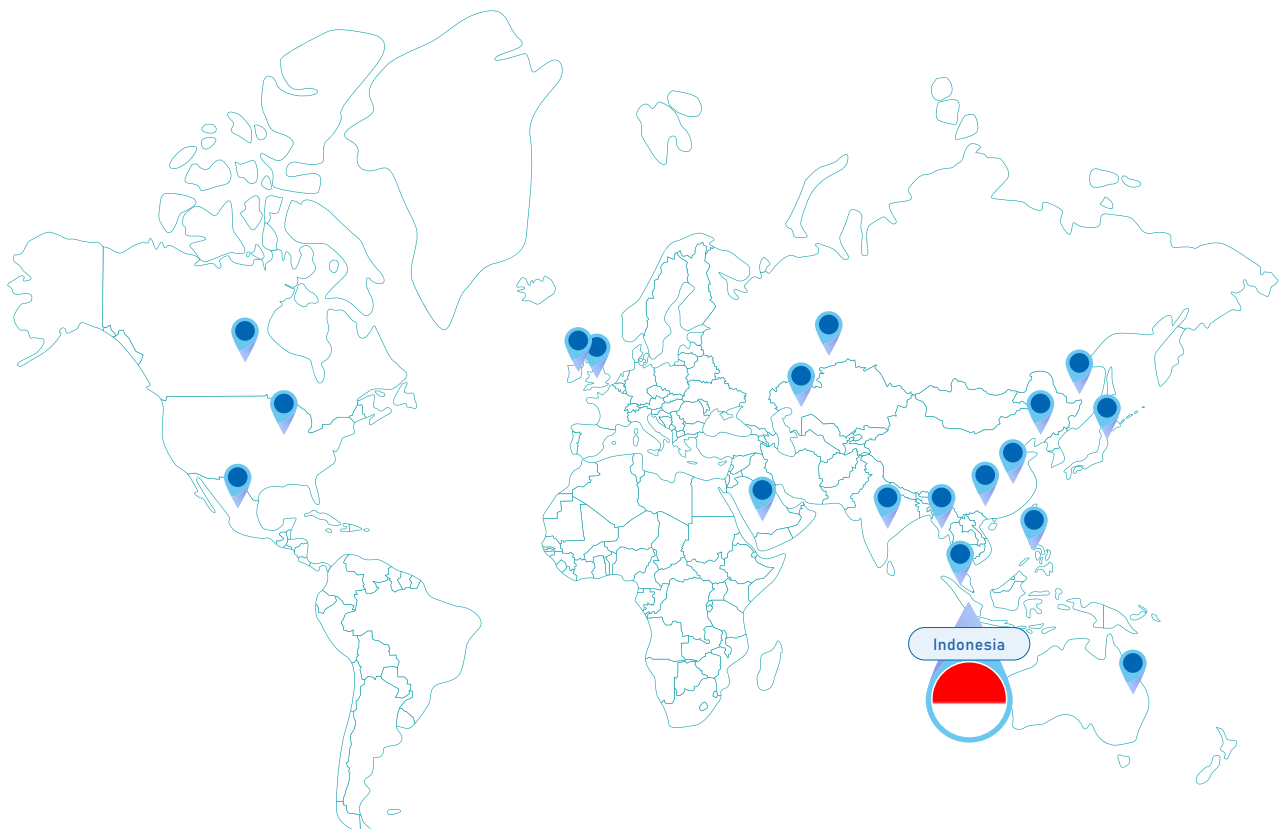
Shinhan Bank Co., Ltd.

The Bank is one of subsidiaries of Shinhan Bank Co.,Ltd. (SHB). Besides as a holding company, SHB also acts as the Bank's controlling Shareholder.

SHB merupakan Bank Umum komersial terbesar di Korea Selatan, dan telah beroperasi secara global dengan ratusan jaringan kantor yang tersebar di Korea Selatan dan 20 negara di dunia termasuk Indonesia.

SHB is the largest Commercial Bank in South Korea, and has been operating globally with hundreds of office networks spread across South Korea and 20 countries in the world including Indonesia.

Jaringan Global Global Network





VISI, MISI DAN NILAI KEBERLANJUTAN

Sustainability Vision, Mission and Value



Visi Utama Main Vision

"Kami percaya industri Keuangan harus Lebih Ramah, Lebih Aman, Lebih Kreatif".

We believe the Financial industry should be More Friendly, Safer, More Creative.



Lebih Ramah More Friendly

Mudah, Dapat Diakses dan Nyaman.

Bank Shinhan akan terus mengembangkan layanan keuangan *offline* dan *online* agar nasabah dapat lebih mudah dan lebih nyaman memanfaatkan jasa keuangan Shinhan yang dapat terkoneksi secara dekat dengan kehidupan sehari-hari nasabah melalui ekosistem digital.

Easy, Accessible, and Convenient.

Shinhan Bank will continue to develop offline and online financial services so that our customers can utilize Shinhan's financial services more easily and comfortably which can be closely connected to our customers' daily lives through a digital ecosystem.



Lebih Aman More Secure

Aman dan Dapat diandalkan.

Kita akan menyediakan layanan keuangan dan dukungan nasabah yang aman, dapat diandalkan dan aman untuk mewujudkan impian nasabah.

Safe and Reliable.

We will provide financial services and customer support that is safe, reliable and secure to make customer dreams come true



Lebih Kreatif More Creative

Orisinal dan Inovatif.

Kami akan memberikan nilai baru kepada pelanggan kami melalui layanan keuangan inovatif dan orisinal yang secara kreatif menggabungkan ciri khas Shinhan dan teknologi digital inovatif.

Original and Innovative.

We will provide new value to our customers through innovative and original financial services that creatively combine Shinhan's signature and innovative digital technology..

VISI KEUANGAN BERKELANJUTAN VISION OF SUSTAINABLE FINANCE

"Menjadi Bank terbaik dalam menciptakan Keuangan Berkelanjutan di Indonesia."
"To be the best Bank in creating Sustainable Finance in Indonesia."

Nilai-nilai Dasar | Core Values

Benar | Right

"Kami menghargai untuk melakukan apa yang BENAR bagi pelanggan kami dan untuk generasi mendatang."

"We value doing what is RIGHT for our customers and for generations to come."

"Benar" berarti tidak ada pelanggaran norma sosial atau moral; tidak bertentangan dengan kenyataan. Sebelum melakukan sesuatu atau membuat keputusan apa pun, kita perlu bertanya pada diri sendiri apakah ini hal yang benar yang kita lakukan untuk pelanggan kita, atau apakah itu hal yang benar untuk masa depan Shinhan dan semua karyawan kita.

"True" means no violation of social or moral norms does not contradict the reality. Before doing anything or making any decision, we need to ask ourselves if this is the right thing we are doing for our customers, or if it is the right thing for the future of Shinhan and all of our employees.

Cepat | Nimble

"Kami menghargai agar karyawan Bank Shinhan Indonesia menjadi Cepat – mengeksekusi dengan fleksibilitas dan efisiensi, tidak pernah berhenti belajar dan terus bergerak maju".

"We value Bank Shinhan Indonesia employees to be Nimble – executing with flexibility and efficiency, never stop learning and constantly moving forward".

"Cepat" berarti siap dan mudah beradaptasi dengan perubahan, kita harus terus belajar untuk meningkatkan pengetahuan dan memperbarui tren lebih cepat. Selain memunculkan ide/metode baru, kita perlu terus meningkatkan produk/layanan kami, terus belajar dan berkembang.

"Nimble" means ready and adaptable to change, we must keep learning to increase knowledge and update trends more quickly. Apart from coming up with new ideas/methods, we need to continuously improve our products/services, keep learning and growing.



Misi Utama Main Mission

"Dunia yang lebih baik melalui kekuatan Finansial."

"A better world through the power of Finance."



Inti dari bisnis keuangan:

Kami membantu klien mencapai targetnya dengan menyediakan produk dan layanan keuangan yang memenuhi tren terbaru, dan memberikan keuntungan yang tinggi terhadap dana yang dipercayakan kepada kami.

The core of financial business:

We help clients achieve their goals by providing financial products and services that meet the latest trends, and delivering high returns on the funds entrusted to us.

Keuangan kreatif:

Produk dan layanan keuangan, dan pengelolaan uang harus turut berevolusi mengikuti perubahan waktu dan lingkungan bisnis agar bisnis inti kita dapat berhasil. Berangkat dari kebiasaan masa lalu, kami mencari solusi baru yang inovatif dengan menggunakan metodologi yang kami sebut sebagai keuangan kreatif.

Creative finance:

Financial products, services and money management must evolve along with the changing times and business environment in order for our core business to succeed. Departing from past conventions, we seek innovative new solutions using a methodology we call creative finance.

Siklus kebaikan dari kemakmuran bersama:

Dengan menawarkan nilai yang lebih, keuangan kreatif akan menarik lebih banyak klien, dan meningkatkan nilai perusahaan Bank Shinhan Indonesia sebagai gantinya. Ketika Bank Shinhan Indonesia membantu lebih banyak klien berhasil dan memenuhi peran dasar keuangan, yaitu alokasi sumber daya efisien, akan terjadi peningkatan nilai bagi seluruh masyarakat. Keterikatan nilai antara klien, Bank Shinhan Indonesia, dan masyarakat akan tumbuh bersama dan mengarah pada kemajuan dalam siklus kebaikan dari kemakmuran bersama.

Virtuous cycle of shared prosperity:

By offering greater value, creative finance will attract more clients, which in turn will increase Bank Shinhan Indonesia corporate value. As Bank Shinhan Indonesia helps more clients succeed and fulfill the fundamental role of finance, that is the efficient allocation of resources, value will increase for the whole society. The interlinked values of the client, Bank Shinhan Indonesia, and society will grow together and lead to progress in a virtuous cycle of shared prosperity.

Misi Keuangan Berkelanjutan:

Peduli terhadap kepentingan masyarakat dan lingkungan hidup.

Mission of Sustainable Finance:

Caring for the interests of the community and the environment.

Berbeda | Different

"Kami menghargai PERBEDAAN individu dan menghargai hasil yang BERBEDA."

"We value individual DIFFERENCES and value DIFFERENT outcomes."

"Berbeda" merupakan istilah yang sering disebutkan ketika membahas "keragaman" dalam budaya perusahaan. Shinhan sangat menghormati perbedaan dan keyakinan setiap karyawan di negara manapun. Selain itu, "Berbeda" juga berarti bahwa kami menghargai hasil yang berbeda dengan memberikan nilai pelanggan yang luar biasa dan pengalaman pelanggan yang unik.

"Different" is a term often used when discussing diversity in corporate culture. Shinhan highly respects the differences and beliefs of every employee in any country. In addition, "Different" also means that we value differences by providing exceptional customer value and unique customer experience.



JARINGAN KANTOR

Office Network

Sampai dengan 31 Desember 2022, Shinhan memiliki 39 (tiga puluh sembilan) jaringan kantor yang terdiri dari 1 (satu) kantor pusat, 28 (dua puluh delapan) kantor cabang, dan 10 (sepuluh) kantor cabang pembantu yang tersebar di berbagai wilayah Indonesia. Rincian wilayah operasional Bank sebagai berikut:

As of 31st December 2022, Shinhan had 39 (thirty nine) office networks consisting of 1 (one) head office, 28 (twenty eight) branches, and 10 (ten) sub-branches dispersed throughout different regions of Indonesia. The following are the operational areas of the Bank:

KANTOR PUSAT

HEAD OFFICE

International Financial Centre Tower 2,
Lt. Dasar, Mezzanine, 30-32
Jl. Jend. Sudirman Kav. 22-23, Jakarta Selatan 12920
Telp. 021-29751500 / 021-29751623 / 021-29751632
Fax. 021-29880346 / 021-22512479



DKI JAKARTA

GREATER JAKARTA

KC DARMAWANGSA

Ruko Darmawangsa Square
Jl. Darmawangsa VI No. 47
Jakarta Selatan 12160
Telp. 021-2700426
Fax. 021-2700425

KC MANGGA DUA

Komp. Pertokoan Mangga Dua Mall Kav. 39
Jl. Arteri Mangga Dua Raya
Jakarta Pusat 10730
Telp. 021-6122871
Fax. 021-62203740

KC WAHID HASYIM

Tamansari Parama Office
Jl. K.H Wahid Hasyim No. 84-86
Jakarta Pusat 10350
Telp. 021-3102525
021-3102500
021-3102527
Fax. 021-3106144

KCP TANAH ABANG

Komplek Ruko Tanah Abang Bukit Ex. Auri
Jl. KH Fachrudin 36 Blok AA-31 Tanah Abang
Jakarta Pusat 13790
Telp. 021-3924580
Fax. 021-3806414

KCP TANJUNG PRIOK

Jl. Kramat Jaya No. 31
Jakarta Utara 14260
Telp. 021-4303673
Fax. 021-4303426

KCP JEMBATAN LIMA

Jl. K.H. Moch Mansyur No. 73A
Jakarta Barat 11260
Telp. 021-63851948
021-63851947
Fax. 021-6314087

KCP KELAPA GADING

Jl. Boulevard Raya Blok FX 1/13-14
Jakarta Utara 14240
Telp. 021-4535823
Fax. 021-4535824

KCP KEBON JERUK

Jl. Pesanggrahan Raya No. 2D
Jakarta Barat 11620
Telp. 021-5890465
Fax. 021-5868981

KCP GLODOK

Pertokoan Glodok Plaza Blok D/a5
Jl. Pinangsia Raya
Jakarta Barat 11110
Telp. 021-2601838
Fax. 021-2601839

BANTEN

KC PINANGSIA

Ruko Pinangsia Blok A-32
Karawaci Office Park Blok A-32
Tangerang 15811
Telp. 021-30497210
021-30497212
Fax. 021-50813025

KCP AMARTAPURA

Apartemen Amartapura Tower B
Unit 1/F Tangerang 15810
Telp. 021-55681929
021-29506835
021-22224306
Fax. 021-55680910

D.I. YOGYAKARTA

KC YOGYAKARTA

Jl. Hos Cokroaminoto No. 104
Yogyakarta 55244
Telp. 0274-619808
Fax. 0274-619708

BALI

KC BALI

Jl. Boulevard Sunset Road No. 18
Badung, Bali 80361
Telp. 0361-4754684
0361-4752176
0361-4754937
Fax. 0361-4726566



JAWA BARAT

WEST JAVA

KC CIKARANG

Ruko Thamrin Blok B No. 10
Jl. M.H. Thamrin, Lippo Cikarang,
Cikarang Selatan
Bekasi, 17530
Telp. 021-89913336
021-29611026
Fax. 021-89913845

KCP CIBUBUR

Ruko Cibubur Times Squar
Blok B1 No. 2
Jl. Alternatif Cibubur Jati Karya,
Bekasi 17435
Telp. 021-28672944
021-28672123
021-28672911
Fax. 021-28672411

KC KARAWANG

Jl. Tuparev No. 94
Karawang 41312
Telp. 0267- 410666
Fax. 0267- 402575

KC BANDUNG

Jl. Cihampelas No. 29
Bandung 40116
Telp. 022-4209992
Fax. 022-4233617

JAWA TENGAH

CENTRAL JAVA

KC SEMARANG

Kompl. Pertokoan
Bangkong Plaza C1
Jl. MT. Haryono
Semarang 50242
Telp. 024-8442777
Fax. 024-8311677

KC SOLO

Jl. Honggowongso No. 12A
Solo 57153
Telp. 0271-630980
0271-630981
0271-630982
Fax. 0271-634167

KC MAGELANG

Jl. Ikhlas No. B3-4
Magelang 56126
Telp. 0293-314725
0293-314133
Fax. 0293-314726

KC PURWOKERTO

Jl. Perintis Kemerdekaan No. 25
Purwokerto 53141
Telp. 0281-642969
0281-642966
Fax. 0281-642365

KC KUDUS

Jl. Ahmad Yani No. 11
Kudus 59317
Telp. 0291-446455
Fax. 0291-446457

KC TEGAL

Jl. Jendral Sudirman No. 29
Tegal 52131
Telp. 0283-4538800
Fax. 0283-4536563

JAWA TIMUR

EAST JAVA

KC BIBIS

Jl. Bibis No. 21-23
Surabaya 60161
Telp. 031-3550894
031-3550897
Fax. 031-99092723

KC BUKIT DARMO

Jl. Bukit Darmo Golf Blok B2
No. 31 CBD Office Park 2
Surabaya 60226
Telp. 031-99142444
Fax. 031-99142578

KC PUCANG ANOM

Jl. Pucang Anom No. 60
Surabaya 60282
Telp. 031-5024390
031-5024391
Fax. 031-5024393

KC GRESIK

Jl. RA. Kartini No. 106A
Gresik 61122
Telp. 031-39925163
031-39925462
031-39925565
Fax. 031-39925277

KC JEMURSARI

Ruko Raya Jemursari 76
Blok B No. 8-9
Surabaya 60237
Telp. 031-99850330
031-99852844
031-99852346
Fax. 031-99846054

KCP PANGLIMA SUDIRMAN

Intiland Tower Surabaya Lt. 1,
Suite 11
Jl. Panglima Sudirman 101-103
Surabaya 60271
Telp. 031-52403042
Fax. 031-52403064

KCP SIDOARJO

Jl. Soenandar Priyo Sudarmo RK
B-22 Sidoarjo 61200
Telp. 031-8053070
031-8053069
Fax. 031-8053066

KC MALANG

Jl. Zainul Arifin No. 100
Malang 65118
Telp. 0341-352020
Fax. 0341-362804

KC TULUNGAGUNG

Jl. Panglima Sudirman No. 118
Tulungagung 66212
Telp. 0355-336324
0355-336325
Fax. 0355-322307

KC JOMBANG

Komp Pertokoan Cempaka Mas
Jl. Soekarno Hatta Blok A-6
Jombang 61412
Telp. 0321-853448
0321-875628
Fax. 0321-850009

KC JEMBER

Jl. Trunojoyo No. 58
Jember 68137
Telp. 0331-429590
Fax. 0331-482865

KC MADIUN

Jl. Dr. Sutomo No. 79
Madiun 63116
Telp. 0351-481668
0351-481669
Fax. 0351-481670

NUSA TENGGARA

WEST NUSA TENGGARA

KC MATARAM

Jl. Pejangik No. 67
Mataram 83239
Telp. 0370-631767
0370-634514
Fax. 0370-629992

SULAWESI

KC MAKASSAR

Jl. Wahidin Sudirohusodo No. 52
Makassar 90174
Telp. 0411-3624209
0411-3621048
Fax. 0411-3624562

SUMATERA

KC MEDAN

Kompleks The Crown Centre
blok A No. 10-11
Jl. S. Parman, Medan 20153
Telp. 061-42008431
061-42009326
061-42009817
Fax. 061-42007648

SKALA USAHA BANK

Bank Business Scale

Skala Usaha Business Scale	Satuan Unit	2022	2021	2020
Total Aset Total Assets	Jutaan Rupiah Million IDR	22.693.047*	17.543.629	16.813.531
Biaya Tenaga Kerja Manpower Expenses	Jutaan Rupiah Million IDR	158.024*	139.899	146.636
Kewajiban Liabilities	Jutaan Rupiah Million IDR	17.880.620*	12.857.316	12.247.402
Modal Equity	Jutaan Rupiah Million IDR	4.812.427*	4.686.314	4.830.751
Jumlah Karyawan Total employees	Orang People	745	702	723
Jumlah Kantor Total Offices	Unit	39	40	41

*audited

Komposisi Berdasarkan Level Organisasi

Employee composition by Organization Level

Level	2022	2021	2020
Officer	66	49	52
Senior Officer	321	312	327
Assistant Manager	138	124	129
Manager	71	76	71
Senior Manager	61	67	68
Assistant Vice President	37	29	25
Vice President	37	32	36
Executive Vice President	9	8	10
Director	5	5	5
Total	745	702	723

Komposisi Berdasarkan Jenis Kelamin

Employee composition by Gender

Jenis Kelamin Gender	2022	2021	2020
Laki-laki Male	368	346	360
Perempuan Female	377	356	363
Total	745	702	723



Komposisi Karyawan Berdasarkan Usia
Employee composition by Age

Usia Age	2022	2021	2020
< 21 Tahun < 21 Years Old	-	-	-
> 21 - 35 Tahun > 21 - 35 Years Old	320	267	314
> 35 - 45 Tahun > 35 - 45 Years Old	258	252	245
> 45 - 58 Tahun > 45 - 58 Years Old	165	181	162
> 58 Tahun > 58 Years Old	2	2	2
Total	745	702	723

Komposisi Karyawan Berdasarkan Status Ketenagakerjaan
Employee composition by Employment Status

Status	2022	2021	2020
Pegawai Tetap Permanent Employee	579	675	688
Pegawai Tidak Tetap Non-Permanent Employee	166	27	35
Total	745	702	723

Komposisi Karyawan Berdasarkan Jenjang Pendidikan
Employee composition by Education Level

Pendidikan Education	2022	2021	2020
SMP Sederajat I Junior High School	1	2	3
SMA Sederajat I Senior High School	81	90	106
D1 I Diploma 1	4	4	4
D2 I Diploma 2	-	-	-
D3 I Diploma 3	75	75	73
S1 I Bachelor's Degree	547	492	490
S2 I Master's Degree	37	39	46
S3 I Doctorate Degree	-	-	1
Total	745	702	723



PRODUK DAN LAYANAN

Products and Services

PRODUK SIMPANAN

1. Tabungan

- Tabungan Shinhan
- Tabungan Shinhan Plus
- Tabungan Shinhan Prime
- Tabungan Shinhan Junior
- Tabungan Berjangka Shinhan
- Tabungan SOL

2. Giro

- Giro Shinhan
- Giro Shinhan Prime

3. Deposito

- Deposito Berjangka
- Deposito On-Call
- Deposito Online
- Deposito Super Daebak Program

PRODUK PINJAMAN

1. Pinjaman Modal Kerja

- Pinjaman Rekening Koran
- Pinjaman Korporasi
- Pinjaman Tetap
- Pinjaman Akseptasi
- Pinjaman Demand Loan
- Pinjaman Sindikasi
- Pinjaman TR (kepercayaan penerimaan)

2. Pinjaman Investasi

- Pinjaman Korporasi
- Pinjaman Tetap
- Pinjaman Sindikasi
- Pembiayaan Penerusan

3. Pinjaman Konsumsi

- Pinjaman Personal
- Pinjaman Tetap
- Kredit Pemilikan Rumah
- Kredit Tanpa Agunan
- Pembiayaan Penerusan
- Pinjaman Pensiun
- Pinjaman MyCar

LAYANAN

- Kliring
- Ekspor dan Impor
- Pengiriman Uang:
 - Pengiriman Dalam Negeri
 - Pengiriman Antar Negara
 - Penerimaan Antar Negara
- Penukaran Valuta Asing
- ATM
- Internet Banking
- Mobile Banking
- Virtual Account
- Safe Deposit Box
- Pembayaran Tagihan

SAVING PRODUCTS

1. Savings

- Shinhan Savings
- Shinhan Saving Plus
- Shinhan Prime Shinhan
- Shinhan Saving Junior
- Shinhan Time Saving
- Shinhan Saving SOL

2. Current Account

- Shinhan Current Account
- Shinhan Prime Current Account

3. Time Deposit

- Time Deposit
- On-Call Time Deposit
- Online Time Deposit
- Super Daebak Program Deposit

LOAN PRODUCTS

1. Working Capital Loans

- Current Account Loan
- Corporate Loan
- Fixed Loan
- Acceptance Loan
- Demand Loan
- Syndication Loan
- Loan TR (acceptance trust)

2. Investment Loans

- Corporate Loan
- Fixed Loan
- Syndication Loan
- Channeling Loan

3. Consumer Loans

- Personal Loan
- Fixed Loan
- Housing Loan
- Unsecured Loan
- Channeling Loan
- Pension Loan
- My Car Loan

SERVICES

- Clearing
- Export and Import
- Remittance:
 - Domestic Remittance
 - Overseas Remittance
 - SWIFT
- Foreign Exchange
- ATM
- Internet Banking
- Mobile Banking
- Virtual Account
- Safe Deposit Box
- Bill Payment



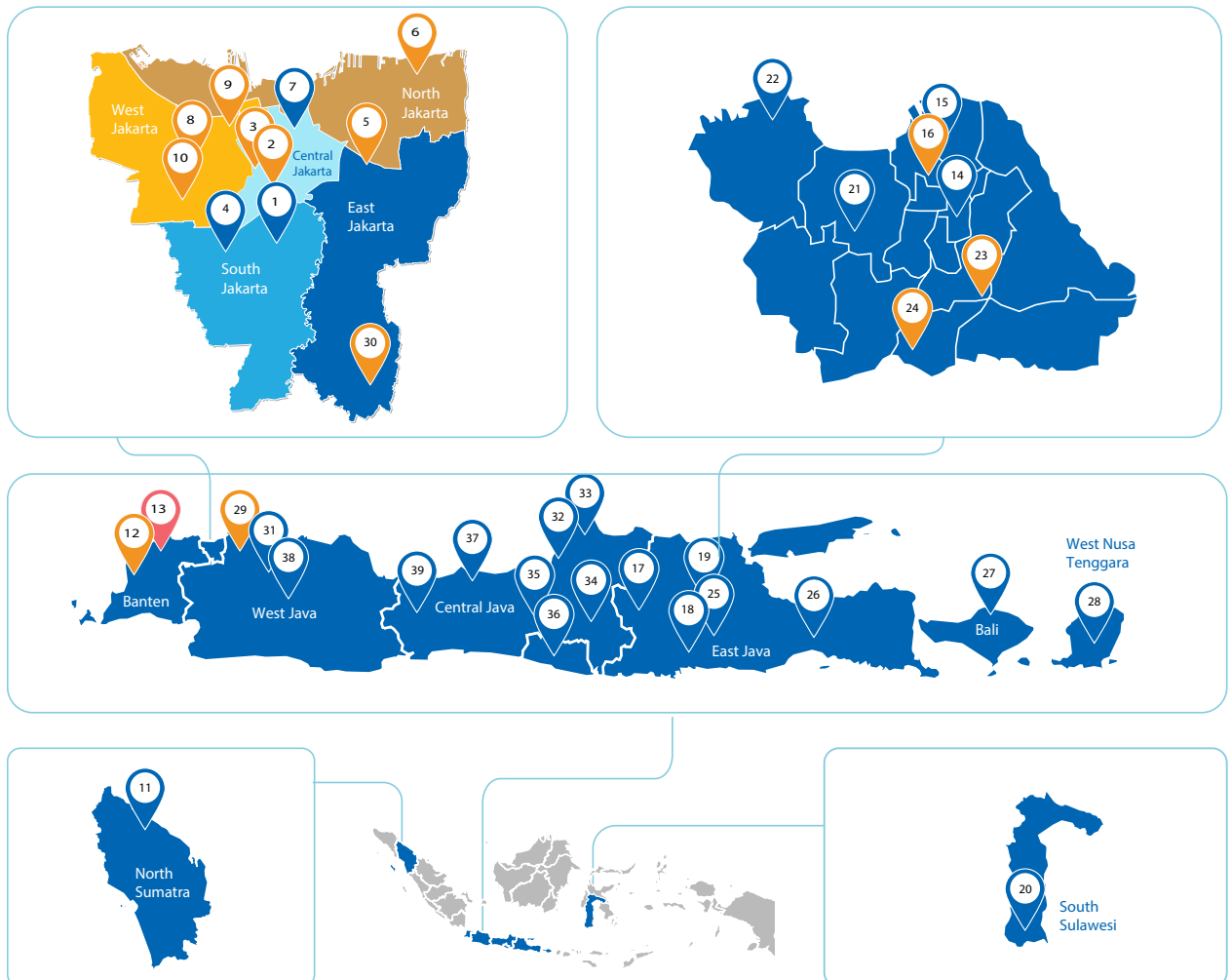
PERUBAHAN BERSIFAT SIGNIFIKAN

Kantor Pusat Bank berlokasi di International Financial Centre 2, lantai dasar, mezzanine, 30-32 Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. Pada tahun 2022, adanya perubahan pada jumlah jaringan kantor Bank Shinhan Indonesia.

SIGNIFICANT CHANGES

The Bank's Head Office is located at International Financial Centre 2, ground floor, mezzanine, 30-32 floor Jl. Jendral Sudirman Kav. 22-23, South Jakarta. In 2022, there was a change in the number of Bank Shinhan Indonesia office networks.

Jenis Kantor Office Type	2022	2021	2020
Kantor Cabang Branch	29	29	28
Kantor Cabang Pembantu Sub-Branch	10	11	12
Kantor Kas Cash Office	-	-	1
Total	39	40	41



LOAN CENTER

1. KPO - Sudirman

2. Wahid Hasyim

- 3. Tanah Abang
- 4. Darmawangsa
- 5. Kelapa Gading
- 6. Tanjung Priok

7. Mangga Dua

- 8. Jembatan Lima
- 9. Glodok
- 10. Kebon Jeruk
- 11. Medan
- 12. Pinangsia
- 13. Amartapura

14. Pucang Anom

- 15. Bibis
- 16. Panglima Sudirman
- 17. Madiun
- 18. Tulung Agung
- 19. Jombang
- 20. Makassar

21. Bukit Darmo

- 22. Gresik
- 23. Jemursari
- 24. Sidoarjo
- 25. Malang
- 26. Jember
- 27. Bali
- 28. Mataram

29. Cikarang

- 30. Cibubur
- 31. Karawang

32. Semarang

- 33. Kudus
- 34. Solo
- 35. Magelang
- 36. Yogyakarta
- 37. Tegal

38. Bandung

- 39. Purwokerto



PENJELASAN DIREKSI

Board of Directors Message



HWANG DAE GEU

Direktur Utama
President Director

Para pemangku kepentingan yang terhormat,

Kami mengucapkan terimakasih atas dukungan para pemangku kepentingan sehingga Bank Shinhan Indonesia dapat melalui tahun 2022 dengan baik terlepas dari berbagai gejolak yang terjadi sehingga laporan keberlanjutan ini dapat kami sampaikan dengan baik.

Pada tahun 2022, Bank Shinhan Indonesia masih mengikuti *roadmap* keberlanjutan 5 tahun yang telah disusun semenjak tahun 2019. Pada tahun ini Bank Shinhan telah melakukan kajian implementasi produk keuangan berkelanjutan untuk mempersiapkan peningkatan portofolio keuangan berkelanjutan pada tahun selanjutnya.

NILAI KEBERLANJUTAN BAGI BANK

Sesuai nilai Keberlanjutan Shinhan Group, nilai Keberlanjutan bagi Bank Shinhan Indonesia adalah *"Building a Better World through Finance"*. Nilai ini kemudian tertuang dalam usaha terus-menerus Bank Shinhan Indonesia untuk *do the green things, do the brave things, dan do the fair things*.

Melalui *do the green things*, Bank Shinhan Indonesia berusaha untuk memperhatikan aspek lingkungan hidup di wilayah kerja

Dear stakeholders,

Let us express our gratitude for your support throughout 2022, so that Bank Shinhan Indonesia can navigate the year despite the ups and downs and deliver this sustainability report.

During 2022, Bank Shinhan Indonesia still followed the sustainability roadmap that we planned in 2019. This year, Bank Shinhan Indonesia has done implementation study of sustainable financial product to prepare ourselves for sustainable portfolio enhancement next year.

BANK SUSTAINABILITY VALUE

According to Shinhan group Sustainability value, Sustainability value of Bank Shinhan Indonesia is *"Building a better world through Finance"*. This value is reflected in the bank's relentless effort to do the green things, do the brave things, and do the fair things.

By trying to do the green things, Bank Shinhan Indonesia always keeps in mind green environment in Bank Shinhan Indonesia



Bank Shinhan dan meminimalisir dampak negatif terhadap lingkungan yang ditimbulkan oleh proses bisnis Bank Shinhan Indonesia.

Melalui *do the brave things*, Bank Shinhan Indonesia selalu berusaha untuk memperluas layanannya ke seluruh lapisan masyarakat di Indonesia dan terus menerus meningkatkan efisiensi layanan.

Terakhir, melalui *do the fair things*, Bank Shinhan Indonesia berkomitmen untuk menjamin tidak adanya tenaga kerja paksa dan tenaga kerja anak-anak di Bank Shinhan Indonesia. Bank Shinhan Indonesia juga menjamin kesetaraan kesempatan bekerja dan kesetaraan *gender* di tempat kerja.

RESPON TERHADAP ISU KEBERLANJUTAN

Bank Shinhan Indonesia berkomitmen untuk mengimplementasikan berbagai inisiatif terkait keuangan keberlanjutan melalui pengembangan RAKB (Rencana Aksi Keuangan Berkelanjutan) sesuai dengan Peraturan OJK No. 51/POJK.03/2017 tanggal 27 Juli 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten dan Perusahaan Publik.

Bank Shinhan Indonesia juga akan terus meningkatkan penyaluran kredit terkait Kategori Kegiatan Usaha Berkelanjutan (KKUB) seperti UMKM, Energi terbarukan, Pengelolaan sumber daya air, Transportasi ramah lingkungan dan lain sebagainya.

Kegiatan operasional di internal Bank Shinhan Indonesia sudah mendukung kegiatan Keuangan Berkelanjutan diantaranya dengan menghemat penggunaan kertas, air, listrik dan beralih dari penggunaan air minum dalam kemasan plastik ke botol minum pribadi yang lebih ramah lingkungan.

KOMITMEN BANK SHINHAN INDONESIA DALAM MENERAPKAN KEUANGAN BERKELANJUTAN

Bank Shinhan Indonesia mendukung penerapan Keuangan Berkelanjutan dengan berkomitmen untuk menyediakan produk pembiayaan yang ditujukan untuk membiayai pembangunan Berkelanjutan, ekonomi yang rendah karbon, dan pertumbuhan ekonomi yang inklusif.

PENCAPAIAN KINERJA KEUANGAN BERKELANJUTAN

Pada tahun 2022, Bank Shinhan Indonesia telah berhasil menyalurkan kredit sebesar Rp16.317 triliun atau bertumbuh Rp2,7 triliun dari total kredit. Pencapaian ini kurang dari target yaitu sebesar Rp1,2 triliun. Dari total kredit yang disalurkan, Bank Shinhan Indonesia memiliki portofolio UMKM sebesar 6,42% dari total kredit.

working area and minimizes negative effects to environment caused by business processes in Bank Shinhan Indonesia.

By trying to do the brave things, Bank Shinhan Indonesia will always try to expand its services to every layer of Indonesian citizen and improving service efficiency.

Last, by trying to do the fair things, Bank Shinhan Indonesia is committed to ensuring the elimination of forced labor and child labor in Bank Shinhan Indonesia. Bank Shinhan Indonesia also ensures fair work opportunity and gender inclusivity in workplace.

RESPONSE TO SUSTAINABILITY ISSUE

Bank Shinhan Indonesia is committed to implementing various initiative related to sustainable finance through development of RAKB (Sustainable Finance Action Plan) that complies with OJK Rules number No. 51/POJK.03/2017 dated 27th July 2017 that covers Sustainable Finance Implementation for Public Financial Institution and Public Company.

Bank Shinhan Indonesia also has continuous effort to increase sustainability related credit portfolio that includes credit to SME and credit to business in renewable energy, water management, environmentally friendly vehicle, and others sustainable sectors.

The operational activities in the internal Bank Shinhan Indonesia have supported Financial Sustainability activities by saving the use of paper, water, electricity and shift from using drinking water in plastic packages into personal water bottle that is more environmental friendly.

BANK SHINHAN INDONESIA COMMITMENT TO IMPLEMENT SUSTAINABLE FINANCE

Bank Shinhan Indonesia supports the implementation of Sustainable Finance by committing to provide financing products aimed at financing Sustainable development, low carbon economy, and inclusive economic growth.

SUSTAINABLE FINANCIAL ACHIEVEMENT

In 2022, Bank Shinhan Indonesia managed to disburse loans of Rp16,317 trillion, an increase of Rp2,7 trillion of total loans. This achievement is less than the target of Rp1,2 trillion. Of the total loans disbursed, Bank Shinhan Indonesia has MSME portfolio of 6.42% of total loans.



Bank Shinhan Indonesia berhasil membukukan pendapatan operasional sebesar Rp202 miliar dan laba bersih sebesar Rp159 miliar, masih di bawah target laba sebesar Rp226 miliar. Kinerja Bank Shinhan Indonesia secara keseluruhan mengalami kenaikan dari tahun lalu.

Pada aspek lingkungan, Bank Shinhan Indonesia telah mengalami kenaikan biaya konsumsi listrik sebesar Rp123 juta, BBM sebesar Rp459 juta, kertas sebanyak Rp20 juta, dan botol air mineral sebesar Rp54 juta, sedangkan pemakaian air mengalami penurunan sebesar Rp64 juta.

Bank Shinhan Indonesia juga terus berkomitmen untuk meningkatkan kapasitas internal. Pada tahun 2022, Bank Shinhan Indonesia telah mengalokasikan 14.317 jam untuk pelatihan karyawan meningkat dari tahun sebelumnya yaitu 2.725 jam.

TANTANGAN DALAM PENERAPAN KEUANGAN BERKELANJUTAN

Tentunya penerapan keuangan berkelanjutan akan memiliki tantangan tersendiri. Salah satu tantangan yang dihadapi Bank Shinhan Indonesia saat ini adalah menyesuaikan *risk appetite* yang dimiliki bank untuk menyalurkan kredit terkait keuangan berkelanjutan. Usaha terkait keuangan berkelanjutan mengandung risiko yang cukup tinggi dan membutuhkan pembiayaan yang cukup besar, dan risiko tersebut dapat berada di luar toleransi batas risiko yang dimiliki Bank.

Untuk mengatasi hal tersebut, Bank Shinhan Indonesia senantiasa melakukan identifikasi dan mitigasi berbagai aspek risiko, sehingga Bank Shinhan Indonesia dapat ikut berkontribusi dalam proyek-proyek berkelanjutan yang sesuai dengan *risk appetite* yang dimiliki bank.

STRATEGI DAN PENCAPAIAN TARGET

Bank Shinhan Indonesia telah mengidentifikasi beberapa sektor keuangan berkelanjutan yang akan disasar di tahun berikutnya serta produk yang akan ditawarkan untuk meningkatkan portfolio UMKM.

PENGELOLAAN RISIKO ATAS PENERAPAN KEUANGAN BERKELANJUTAN

Bank Shinhan Indonesia menyadari pentingnya melakukan proses manajemen risiko yang bijaksana dalam menerapkan Kinerja Keuangan Berkelanjutan. Bank Shinhan Indonesia memastikan bahwa seluruh karyawan yang ada terus menerapkan budaya kepatuhan serta secara disiplin menerapkan prinsip *three line of defense* untuk mengelola berbagai risiko yang mungkin terjadi dalam proses bisnis yang dijalankan. Dalam menerapkan penerapan keuangan berkelanjutan, Bank Shinhan Indonesia melibatkan divisi Corporate Banking, Retail

Bank Shinhan Indonesia managed to book operating profit of Rp202 billion and net profit of Rp159 billion, below target of Rp226 billion. The overall performance of Bank Shinhan Indonesia increased compared to the last year.

On the environmental aspect, Bank Shinhan Indonesia has succeeded in reducing the cost of electricity consumption by Rp123 million, fuel by Rp459 million, paper by Rp20 million, and mineral water bottle by Rp54 million, while the use of water decreased by Rp64 million.

Bank Shinhan Indonesia also continues to be committed to increasing its internal capacity. In 2022, Bank Shinhan Indonesia allocated 14,317 hours for employee training, increasing from previous year of 2,725 hours.

CHALLENGES IN IMPLEMENTING SUSTAINABLE FINANCE

The implementation of sustainable finance has its own particular set of challenge. One of challenges faced by Bank Shinhan Indonesia in implementing sustainable finance is adjusting internal risk appetite to channel sustainable credit. Sustainable Finance related business tends to have higher risk and demands high amount of financing and sometimes such perceived risk lays outside of Bank internal risk tolerance.

To face this challenge, Bank Shinhan Indonesia continuously identifies and mitigates various risk aspects so that Bank Shinhan Indonesia will be able to contribute to certain sustainable projects that fits the Bank risk appetite.

STRATEGY AND TARGET ACHIEVEMENT

Bank Shinhan Indonesia has identified some sectors in sustainable finance that will be targeted next year and products to increase MSME loan portfolio.

RISK MANAGEMENT IN SUSTAINABLE FINANCE IMPLEMENTATION

Bank Shinhan Indonesia realizes the importance of prudent risk management in implementing Sustainable Finance. Bank Shinhan Indonesia ensures that every employee in Bank Shinhan Indonesia is implementing compliance culture and three lines of defense framework in a disciplined manner to manage various kind of risks in our business process. In implementing sustainable finance, Bank Shinhan Indonesia involves Corporate Banking, Retail Banking, and E-Banking Division to nudge customer to transact in an environmentally friendly manner.



Banking dan E-Banking untuk mendorong nasabah bertransaksi secara lebih ramah lingkungan.

Bank Shinhan Indonesia secara berkala melakukan pemantauan portofolio kredit dan memastikan diversifikasi yang dilakukan sesuai dengan *risk appetite* bank. Bank Shinhan Indonesia juga terus meningkatkan *credit policy* yang dimiliki Bank Shinhan Indonesia sesuai dengan kebutuhan nasabah. Selain itu, Bank Shinhan Indonesia juga memilih lembaga *partner* penyaluran kredit dengan reputasi baik.

Bank Shinhan Indonesia mengerti adanya risiko lingkungan dalam proses yang kami lakukan, salah satunya limbah kertas dan dokumen. Untuk itu Shinhan Indonesia terus mengembangkan *electronic banking* yang aman serta dapat diandalkan agar nasabah dapat bertransaksi dengan lebih praktis secara digital. Bank Shinhan Indonesia juga terus mendorong karyawan untuk berperilaku ramah lingkungan dengan mengurangi pemakaian air, *tissue*, serta botol kemasan.

PEMANFAATAN PELUANG DAN PROSPEK USAHA

Bank Shinhan Indonesia akan memanfaatkan *link* Indonesia-Korea untuk mengembangkan portofolio UMKM dengan memberikan kredit *supply chain* dan *value chain* kepada perusahaan Indonesia yang menjadi rekanan perusahaan di Korea. Bank Shinhan Indonesia juga telah bekerjasama dengan perusahaan pembuat mobil listrik untuk menyalurkan lebih banyak kredit kendaraan bermotor untuk pembelian mobil listrik yang lebih ramah lingkungan. Bank Shinhan Indonesia juga akan terus mengembangkan layanan *electronic banking* untuk dapat melayani nasabah lebih luas secara lebih ramah lingkungan.

Bank Shinhan Indonesia juga akan berkontribusi dalam penerapan Keuangan Berkelanjutan secara nasional melalui pembelian *green bonds*.

Bank Shinhan Indonesia periodically does credit portfolio monitoring and ensures that loan diversification match the Bank Risk Appetite. Bank Shinhan Indonesia will keep on improving our credit policy to meet with customers' needs. Bank Shinhan Indonesia will also pick institutional partner with good reputation to disburse our loans.

Bank Shinhan Indonesia understands that there will be risks to the environment caused by our business process, the biggest one is paper waste from documents. To reduce the impact, Shinhan Indonesia will keep improving our electronic banking service to become more secure and reliable so our customers can transact more practically and digitally. Bank Shinhan Indonesia also keeps encouraging the employees to promote environmentally friendly behaviour by reducing the use of water, tissue, and bottle.

CAPITALIZING ON OPPORTUNITY AND BUSINESS PROSPECT

Bank Shinhan Indonesia will exploit Indonesia-Korea Link to expand our MSME loans portfolio by disbursing more supply chain and value chain financing to Indonesian partner of Korean corporation. Bank Shinhan Indonesia is also partnering with electric vehicle manufacturer to disburse more car loan for electric vehicle financing that is more environmentally friendly. Bank Shinhan Indonesia will also improve our electronic banking to provide wider and more environmentally friendly services.

Bank Shinhan Indonesia will also contribute to the national Sustainable Finance by green bonds purchasing.

Jakarta, 28 April 2023

Jakarta, 28th April 2023

HWANG DAE GEU

Direktur Utama
President Director

PENGANTAR LAPORAN

Foreword

Periode Laporan Keberlanjutan ini adalah 1 Januari 2022 hingga 31 Desember 2022. Laporan ini diterbitkan setiap tahun dan laporan ini merupakan Laporan Keberlanjutan yang ketiga bagi Bank Shinhan Indonesia. Informasi yang disampaikan dalam laporan berasal dari Kantor Pusat Bank Shinhan Indonesia.

Laporan Keberlanjutan ini disusun berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) tentang Keuangan Berkelanjutan.

Informasi terkait dengan laporan ini dapat menghubungi:

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The period of this Sustainability Report is 1st January 2022 to 31st December 2022. This report is published annually and this report is the third Sustainability Report for Bank Shinhan Indonesia. The information submitted in the report came from the Bank Shinhan Indonesia Head Office.

This Sustainable Report is prepared based on the Financial Services Authority Regulation (POJK) on Sustainable Finance.

For information related to this report, please contact:

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PROSES PENENTUAN ISI

Content Preparation Process

Laporan Keberlanjutan ini disusun berdasarkan prinsip Laporan Keberlanjutan, yaitu prinsip isi dan kualitas.

Prinsip isi meliputi:

1. Konteks Berkelanjutan: Laporan Berkelanjutan ini disusun sejalan dengan konteks Keuangan Berkelanjutan.
2. Kelengkapan: Informasi disajikan sebagai informasi kualitatif dan kuantitatif untuk memberikan kelengkapan bagi pembaca.

Prinsip kualitas adalah:

1. Keseimbangan: Informasi terkait capaian dan prestasi, serta tantangan disampaikan sesuai dengan kondisi perusahaan.
2. Komparabilitas: Data yang disampaikan dalam laporan disajikan dalam 3 tahun terakhir.
3. Akurasi: Angka dan informasi telah diperiksa secara internal Perusahaan sehingga diyakini akurasinya.
4. Ketepatan waktu: Laporan ini disajikan tepat waktu bersama dengan Laporan Tahunan.
5. Kejelasan: Informasi yang disajikan dalam laporan mudah untuk dipahami.

This Sustainability Report was prepared based on Sustainability Report principles, which are content and quality principles.

Content principles cover:

1. Sustainable context: This Sustainability Report was prepared consistent with the context of Sustainable Finance.
2. Comprehensiveness: Information was presented as qualitative and quantitative information to provide clarity for the reader.

Quality principles are:

1. Balance: Information related to achievements and accomplishment, as well as challenges were presented according to the Company's condition.
2. Comparability: Data presented in the report that was prepared for the last 3 years conditions.
3. Accuracy: Figures and informations were checked by the Company's internals to ensure the accuracy.
4. Timeliness: This report was presented on time along with Annual Report.
5. Clarity: Information presented in this report is easily understandable.



TATA KELOLA KEBERLANJUTAN

Sustainability Governance

Tata Kelola Perusahaan yang Baik (GCG) adalah prinsip dasar yang mendasari suatu proses dan mekanisme pengelolaan perusahaan berlandaskan peraturan perundang-undangan dan etika berusaha. Bank Shinhan Indonesia berupaya semaksimal mungkin untuk menerapkan GCG. Penerapan tersebut didorong oleh kesadaran bahwa tata kelola yang baik merupakan kunci penting untuk meningkatkan kinerja dan keunggulan daya saing.

STRUKTUR TATA KELOLA

1. Struktur Utama, terdiri dari:
 - a. Rapat Umum Pemegang Saham (RUPS).
 - b. Dewan Komisaris.
 - c. Direksi.
2. Struktur Pendukung, terdiri dari:
 - a. Komite di bawah Komisaris.
 - b. Komite di bawah Direksi.
 - c. Departemen dan Unit Kerja.

Penetapan GCG merupakan keharusan dalam rangka membangun kondisi perusahaan yang tangguh sehingga dapat menciptakan suatu sistem dan struktur perusahaan yang kuat dengan memberi manfaat dan nilai tambah bagi para Pemegang Saham dan Pemangku Kepentingan.

Dalam persaingan industri perbankan yang ketat, kinerja dan citra yang baik merupakan kunci penting untuk mengoptimalkan daya saing sehingga bisa memenangkan persaingan.

Bank Shinhan Indonesia terus berupaya menyempurnakan penerapan GCG dengan menerapkan prinsip keterbukaan, akuntabilitas, pertanggungjawaban, independensi dan kewajaran.

RUPS

RUPS merupakan otoritas dan badan tata kelola tertinggi pada perseroan dimana para pemegang saham dapat menggunakan hak dan otoritasnya pada manajemen perseroan. Pemegang Saham mayoritas adalah Shinhan Bank Co. Ltd. sebagai Pemegang Saham Pengendali Bank Shinhan Indonesia.

RUPS memiliki kewenangan antara lain:

1. Mengangkat dan memberhentikan anggota Dewan Komisaris serta Direksi;
2. Menentukan jumlah remunerasi bagi Dewan Komisaris dan Direksi;
3. Mengesahkan perubahan Anggaran Dasar Perseroan;
4. Memberikan persetujuan atas laporan tahunan dan mengesahkan laporan keuangan;

Good Corporate Governance (GCG) are the basic principles underlying a process and mechanism of company management based on laws and regulations and business ethics. Bank Shinhan Indonesia makes every effort to implement GCG. The application is driven by the awareness that good governance is an important key to improve performance and competitive advantage.

GOVERNANCE STRUCTURE

1. The Main Structure, consist of:
 - a. General Meeting of Shareholders (GMS).
 - b. Board of Commissioners.
 - c. Board of Directors.
2. Supporting Structure, consist of:
 - a. Committees under the Commissioners.
 - b. Committees under the Directors.
 - c. Departments and Work Units.

The Bank identifies that the implementation of GCG holds a pivotal role in building strong company conditions to create a strong company system and structure by providing benefits and added value to the Shareholders and Stakeholders.

In the intense competition of the banking industry, good performance and image are important keys to optimizing competitiveness so that they can win the competition.

Bank Shinhan Indonesia continues to strive to cultivate the implementation of GCG by applying the principles of transparency, accountability, responsibility, independence and fairness.

GMS

The GMS is the highest authority and governance body in the company in which shareholders can exercise their rights and authority on the company's management. The majority Shareholder is Shinhan Bank Co. Ltd. as the Controlling Shareholder of Bank Shinhan Indonesia.

The GMS has authority including:

1. Appoint and dismiss members of the Board of Commissioners and Directors;
2. Determine the amount of remuneration for the Board of Commissioners and Directors;
3. Approve changes to the company's Articles of Association;
4. Give approval to the annual report and authorize the financial statements;



5. Memutuskan penggunaan laba bersih perseroan;
6. Menunjuk akuntan publik;
7. Mengevaluasi keputusan dan realisasi hasil RUPS tahun sebelumnya.

RUPS sebagai forum pengambilan keputusan tertinggi, Dewan Komisaris sebagai pegawai, dan Direksi yang memimpin jalannya kegiatan operasional perusahaan dan pelaksana keputusan-keputusan RUPS.

Untuk mendukung fungsi pengawasan Dewan Komisaris, Bank Shinhan Indonesia membentuk 4 Komite guna mendukung pengawasan Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi dan Komite Tata Kelola Terintegrasi.

Komite Audit merupakan salah satu syarat yang harus dipenuhi dalam struktur tata kelola yang berfungsi untuk membantu pelaksanaan tugas dan fungsi pengawasan oleh Dewan Komisaris dalam memastikan terselenggaranya penerapan Tata Kelola yang baik dalam kegiatan usaha Bank, dan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi.

Komite Pemantau Risiko sangat dibutuhkan dalam struktur tata kelola perusahaan yang baik, yaitu untuk membantu Dewan Komisaris dalam melaksanakan tugas dan fungsi pengawasan dalam Pemantauan Manajemen Risiko.

Komite Remunerasi dan Nominasi berfungsi untuk membantu Dewan Komisaris dalam penetapan kriteria pemilihan calon anggota Dewan Komisaris dan Direksi beserta sistem remunerasinya.

Komite Tata Kelola Terintegrasi sedikitnya mempunyai tugas dan tanggung jawab:

1. Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi;
2. Memberikan rekomendasi kepada Dewan Komisaris Entitas Utama untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.

Komite Sanksi sedikitnya mempunyai tugas dan tanggung jawab:

1. Memberikan pedoman dan tata cara dalam proses penerapan sanksi atas setiap pelanggaran yang dilakukan oleh Pekerja;
2. Menghindari penyalahgunaan wewenang dalam proses penerapan sanksi, agar sesuai dengan ketentuan yang berlaku;

5. Decide on the use of the company's net profit;
6. Appoint a public accountant;
7. Evaluate the decisions and realization of the results of the previous year's GMS.

The GMS as the highest decision making forum, the Board of Commissioners as the supervisor, and the Board of Directors who lead the company's operational activities and implement the GMS decisions.

Bank Shinhan Indonesia has formed 4 Committees to support the supervisory function of the Board of Commissioners namely the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee, and Integrated Governance Committee.

The Audit Committee is one of the requirements that must be met in the governance structure that serves to assist the implementation of the duties and functions of supervision by the Board of Commissioners in ensuring the implementation of good governance in the Bank's business activities, and supervision of the implementation of the duties and responsibilities of the Directors.

The Risk Monitoring Committee is highly needed in a good corporate governance structure, which is to assist the Board of Commissioners in carrying out their supervisory duties and functions in Monitoring Risk Management.

The Remuneration and Nomination Committee serves to assist the Board of Commissioners in determining the criteria for selecting candidates for members of the Board of Commissioners and Directors and their remuneration system.

The Integrated Governance Committee has at least the task and responsibility:

1. Evaluating the implementation of the Integrated Governance at least through the assessment of the adequacy of internal control and the implementation of the integrated compliance function;
2. Providing recommendations to the Board of Commissioners of the Main Entity for the improvement of the Integrated Governance Guidelines.

The Sanction Committee has at least the task and responsibility:

1. Providing guideline and standard operating procedure for imposing sanction on violation done by employee;
2. Avoiding abuse of power in the process of imposing sanction, complying with existing rules;



3. Menetapkan standar dan metode yang terukur dalam penerapan sanksi kepada setiap pekerja secara adil dan berimbang;
4. Memberikan pemahaman kepada Pekerja bahwa atas setiap pelanggaran yang dilakukan akan memberikan konsekuensi terhadap karir dan pengembangannya.

3. Applying measured standard and method of imposing sanction for each employee in a fair and balanced manner;
4. Educating employee that every violation will have consequences on their career and its development.

DEWAN KOMISARIS

Dewan Komisaris bertugas dan bertanggung jawab secara kolektif untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan pelaksanaan *Good Corporate Governance* (GCG) pada seluruh jenjang organisasi.

Anggota Dewan Komisaris berjumlah 3 (tiga) orang dengan komposisi sebagai berikut:

Kim Ji Hyung
Komisaris
Commissioner



Timoty E. Marnandus
Komisaris Utama
President Commissioner



Ananda Barata
Komisaris
Commissioner



BOARD OF COMMISSIONERS

The Board of Commissioners has the duty and collective responsibility to supervise and provide advice to the Directors and ensure the implementation of *Good Corporate Governance* (GCG) at all levels of the organization.

Members of the Board of Commissioners are 3 (three) members with the following composition:

Tugas dan Tanggung Jawab Dewan Komisaris

Berdasarkan ketentuan dalam Anggaran Dasar, Dewan Komisaris bertugas melakukan pengawasan atas kebijakan Direksi dalam menjalankan tugas-tugas Bank. Uraian tugas dan tanggung jawab Dewan Komisaris sebagai berikut:

1. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawabnya secara independen.
2. Dewan Komisaris mengadakan rapat sesuai jadwal yang ditetapkan.
3. Dewan Komisaris wajib memastikan penerapan Tata Kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi.
4. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasehat kepada Direksi.
5. Dewan Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
6. Dewan Komisaris wajib memastikan bahwa Direksi Bank telah menindaklanjuti temuan audit dan rekomendasi

Duties and Responsibilities of Board of Commissioners

Based on the provisions in the Articles of Association, the Board of Commissioners has the duty to supervise the policies of the Board of Directors in carrying out the duties of the Bank. The duties and responsibilities of the Board of Commissioners are as follow:

1. The Board of Commissioners must carry out their duties and responsibilities independently.
2. The Board of Commissioners meeting is set according to the schedule.
3. The Board of Commissioners must ensure the implementation of good governance in all business activities of the Bank at all levels of the organization.
4. The Board of Commissioners must exercise supervision over the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
5. The Board of Commissioners must direct, monitor and evaluate the implementation of the Bank's strategic policy.
6. The Board of Commissioners must ensure that the Board of Directors of the Bank has followed up on audit findings



dari Departemen Audit Internal, Auditor Eksternal, hasil pengawasan dari Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.

7. Dewan Komisaris wajib melaporkan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari sejak ditemukan:
 - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan;
 - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
8. Dewan Komisaris telah membentuk komite-komite untuk membantu dalam efektivitas tugas dan tanggung jawabnya, sebagai berikut:
 - a. Komite Audit;
 - b. Komite Pemantau Risiko;
 - c. Komite Remunerasi dan Nominasi.
9. Dewan Komisaris dapat membentuk Komite Remunerasi dan Nominasi secara terpisah.
10. Dewan Komisaris wajib memastikan bahwa Komite yang telah dibentuk pada butir 8 menjalankan tugasnya secara efektif.
11. Dewan Komisaris wajib menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawab secara optimal.
12. Dewan Komisaris wajib melakukan pengawasan, namun Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
 - a. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai Batas Maksimum Pemberian Kredit Bank Umum;
 - b. Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan.
13. Pengambilan keputusan pada butir 12 merupakan bagian dari tugas pengawasan oleh Dewan, sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
14. Melaksanakan tugas-tugas lain sepanjang masih berada dalam ruang lingkup tugas dan fungsi Dewan Komisaris.

Komposisi dan Kompetensi anggota Dewan Komisaris sudah sesuai dengan peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola yang berlaku. Seluruh anggota Dewan Komisaris mampu bertindak dan mengambil keputusan secara independen. Sebagaimana fungsinya sebagai pengawas Bank, pelaksanaan tugas dan tanggung jawab Dewan Komisaris telah memenuhi prinsip-prinsip Tata Kelola. Rapat Dewan Komisaris terselenggara secara efektif dan efisien sesuai dengan pedoman dan tata tertib kerja Dewan Komisaris dan sesuai

and recommendations from the Internal Audit Department, External Auditors, the results of supervision from the Financial Services Authority and/or the results of supervision by other Authorities.

7. The Board of Commissioners must report to the Financial Services Authority no later than 7 (seven) days after discovering:
 - a. Violations of laws and regulations in the financial and banking sector;
 - b. Circumstances or estimations of circumstance that could be dangerous for the Bank's business continuity.
8. The Board of Commissioners has formed committees to assist in the effectiveness of their duties and responsibilities, as follow:
 - a. Audit Committee;
 - b. Risk Monitoring Committee;
 - c. Remuneration and Nomination Committee.
9. The Board of Commissioners may form Remuneration and Nomination Committee separately.
10. The Board of Commissioners must ensure that the Committees formed in point 8 carry out their duties effectively.
11. The Board of Commissioners must provide sufficient time to carry out their duties and responsibilities optimally.
12. The Board of Commissioners is obliged to conduct supervision, but the Board of Commissioners is prohibited from being involved in making decisions on the Bank's operational activities, except:
 - a. Provision of funds to related parties as stipulated in the provisions concerning the Legal Lending Limit for Commercial Banks;
 - b. Other matters stipulated in the Bank's Articles of Association or laws and regulations.
13. Decision making in point 12 is part of the supervision task by the Board, so it does not negate the responsibilities of the Board of Directors for the implementation of the management of the Bank.
14. Carry out other tasks as long as they are within the scope of the duties and functions of the Board of Commissioners.

The composition and competence of members of the Board of Commissioners are in accordance with the regulations of the Financial Services Authority regarding the Implementation of Good Governance. All members of the Board of Commissioners are able to act and make decisions independently. As they serve as the Bank's supervisor, the implementation of the duties and responsibilities of the Board of Commissioners has fulfilled the Governance principles. Meetings of the Board of Commissioners are held effectively and efficiently in accordance with the guidelines and work rules of the Board of Commissioners and



dengan kebutuhan Bank. Aspek transparansi anggota Dewan Komisaris sangat baik dan tidak pernah melanggar ketentuan/peraturan yang berlaku.

Direksi merupakan organ perseroan yang bertanggung jawab penuh atas pengelolaan perusahaan untuk kepentingan dan tujuan perusahaan serta mewakili perusahaan sesuai Anggaran Dasar, serta mempertanggungjawabkan pelaksanaan tugas kepada Pemegang Saham melalui RUPS.

DIREKSI

Komposisi Direksi pada tahun 2022 adanya perubahan Direktur.

Berdasarkan Akta Pernyataan Keputusan diluar rapat perseroan terbatas PT Bank Shinhan Indonesia No. 03 tanggal 7 Juni 2022, anggota Direksi berjumlah 5 (lima) dengan komposisi pada akhir tahun 2022 terdiri dari 5 Direktur.

in accordance with the needs of the Bank. The transparency aspect of the members of the Board of Commissioners is very good and has never violated the applicable rules/regulations.

The Board of Directors is the organ of the company that is fully responsible for managing the company for the interests and objectives of the company and representing the company in accordance with the Articles of Association, and is responsible for carrying out its duties to Shareholders through the GMS.

BOARD OF DIRECTORS

There was a change in the composition of the Board of Directors in 2022.

Based on the Deed of Decision Statement in lieu of the limited liability company meeting of PT Bank Shinhan Indonesia Number 03 dated 7th June 2022, the members of the Board of Directors totaled 5 (five) with the composition in the end of 2022 consisting of 5 Directors.

Hwang Dae Geu
Direktur Utama
President Director



Kim Seong Won
Direktur Keuangan
Finance Director



Ridwan Anwar Goenawan
Direktur Operasional
Operations Director



Leonard Auly
Direktur Kredit
Credit Director



Tony Tanusaputra
Direktur yang Membawahi
Fungsi Kepatuhan
Director in charge of
Compliance



Tugas dan Tanggung Jawab Direksi

Berdasarkan ketentuan Anggaran Dasar (AD), Direksi bertugas menjalankan tugas-tugas Bank sehari-hari termasuk melaksanakan Rencana Bisnis Bank yang telah disetujui oleh Dewan Komisaris serta kebijakan, mengelola risiko dengan sebaik-baiknya, memonitor, mengelola aset, sumber daya manusia dan menjaga likuiditas dan reputasi Bank secara *prudent* (kehati-hatian). Uraian Tugas dan Tanggung Jawab Direksi diantaranya yaitu:

1. Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam AD dan Peraturan Perundang-undangan yang berlaku.
2. Direksi bertanggung jawab penuh sesuai bidangnya atas pelaksanaan kepengurusan Bank.
3. Direksi wajib menerapkan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.

Duties and Responsibilities of Directors

Based on the provisions of the Articles of Association (AoA), the Board of Directors is tasked with carrying out the day-to-day duties of the Bank including implementing the Bank's Business Plan which has been approved by the Board of Commissioners and policies, managing risks as well as possible, monitoring, managing assets, human resources and maintaining the Bank's liquidity and reputation prudently. Description of Duties and Responsibilities of the Directors include:

1. The Board of Directors must manage the Bank in accordance with its authority and responsibilities as stipulated in the AoA and the prevailing laws and regulations.
2. The Board of Directors is fully responsible in accordance with their fields for the management of the Bank.
3. The Board of Directors is required to apply the principles of Good Governance in every business activity of the Bank at all levels of the organization.

4. Direksi wajib menindaklanjuti temuan Audit dan rekomendasi dari Departemen Audit Internal dan Auditor Eksternal, hasil Pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lainnya.
5. Untuk melaksanakan prinsip-prinsip Tata Kelola yang baik Direksi telah membentuk sebagai berikut:
 - a. Departemen Audit Internal;
 - b. Departemen Manajemen Risiko dan Komite Manajemen Risiko;
 - c. Departemen Kepatuhan.
6. Direksi wajib mempertanggungjawabkan pelaksanaan tugas sesuai bidangnya kepada Pemegang Saham melalui RUPS.
7. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Direksi menyusun Rencana Bisnis Bank/merevisinya dan menyampaikannya ke OJK dan selanjutnya memantau pelaksanaannya, sebagaimana yang dituangkan dalam Realisasi Rencana Bisnis Bank secara Triwulanan.
9. Direksi melaksanakan tugas-tugas lain sepanjang masih berada dalam ruang lingkup tugas dan fungsi Direksi Bank.

4. The Board of Directors is obliged to follow up on Audit findings and recommendations from the Internal Audit Department and External Auditor, the results of the supervision from the Financial Services Authority and/or other Regulator supervision results.
5. To implement the principles of Good Governance, the Directors have formed the following:
 - a. Internal Audit Department;
 - b. Risk Management Department and Risk Management Committee;
 - c. Compliance Department.
6. The Board of Directors is responsible for carrying out its duties in accordance with its area to the Shareholders through the GMS.
7. The Board of Directors must provide accurate, relevant and timely data and information to the Board of Commissioners.
8. The Board of Directors compiles the Bank Business Plan/ revises and submits it to the OJK and subsequently monitor its implementation, as outlined in the Quarterly Realization of the Bank's Business Plan.
9. The Board of Directors performs other tasks as long as they are within the scope of the duties and functions of the Board of Directors of the Bank.

Pengembangan Kompetensi

Setiap tahun, Bank Shinhan Indonesia memberikan kesempatan kepada semua jajaran manajemen dan karyawan untuk mengembangkan kompetensi.

Pada tahun 2022 telah terdapat pengembangan kompetensi terkait dengan Keuangan Berkelanjutan sebagai berikut:

Pelatihan Training	Penyelenggara Organizer
Pelatihan Analisa Lingkungan Hidup Environmental Analysis Training	Otoritas Jasa Keuangan Financial Service Authority
Pelatihan Keuangan Berkelanjutan Sustainable Finance Workshop	Internal

Competency Development

Every year, Bank Shinhan Indonesia provides opportunities for all levels of management and employees to develop their competence.

In 2022 there has been a development of competencies related to Sustainable Finance as follows:

MANAJEMEN RISIKO

Sesuai POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, SEOJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan SEOJK No. 14/SEOJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum yang menyebutkan bahwa Manajemen Risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank. Secara umum masing-masing elemen proses Manajemen Risiko dapat dideskripsikan sebagai berikut:

1. Identifikasi;
2. Pengukuran;
3. Pemantauan;

RISK MANAGEMENT

In accordance with POJK No. 18/POJK.03/2016 concerning Application of Risk Management for Commercial Banks, SEOJK No. 34/SEOJK.03/2016 concerning the Application of Risk Management for Commercial Banks and SEOJK No. 14/SEOJK.03/2016 Assessment of Soundness Level concerning for Commercial Banks which states that Risk Management is a series of methodologies and procedures used to identify, measure, monitor, and control risks arising from all business activities of the Bank. In general, each element of the Risk Management process can be described as follows:

1. Identification;
2. Measurement;
3. Monitoring;



4. Pengendalian Risiko;
5. Sistem Informasi Manajemen Risiko.

Penerapan Manajemen Risiko yang efektif pada Bank Shinhan Indonesia telah didukung oleh kerangka Manajemen Risiko, yang mencakup kebijakan Manajemen Risiko, prosedur Manajemen Risiko dan limit risiko. Kerangka Manajemen Risiko tersebut telah ditentukan secara jelas berdasarkan Visi, Misi dan strategi bisnis Bank.

Kebijakan Manajemen Risiko, prosedur Manajemen Risiko dan limit diperiksa atau/dikinihkan jika diperlukan mengikuti dinamika dan kompleksitas transaksi. Guna efektivitas pengkinian tersebut Bank memiliki organ Komite Manajemen Risiko dan Komite Pemantau Risiko untuk memberikan rekomendasi atas hal-hal yang dikinihkan dalam kebijakan dan prosedur Manajemen Risiko.

PEMANGKU KEPENTINGAN

Keterlibatan para Pemangku Kepentingan mempengaruhi kegiatan usaha dan Keberlanjutan Bank, baik yang berkaitan dengan proses bisnis Keuangan Berkelanjutan secara langsung maupun tidak langsung.

Bank Shinhan Indonesia menjaga hubungan profesional yang harmonis dengan para pemangku kepentingan untuk meningkatkan pelayanan dan kebutuhan Bank.

TANTANGAN YANG DIHADAPI

Tahun 2022 merupakan tahun keempat penerapan Keuangan Berkelanjutan di Bank Shinhan Indonesia. Masih banyak tantangan yang dihadapi oleh Bank Shinhan Indonesia, antara lain sebagai berikut:

1. Kesadaran Karyawan
Bank Shinhan Indonesia di tahun 2022 dalam menerapkan Keuangan Berkelanjutan masih fokus pada pengembangan pengetahuan dan kesadaran penerapan Keuangan Berkelanjutan kepada seluruh karyawan. Hal ini termasuk dengan aktif mengirimkan karyawan dalam pelatihan-pelatihan terkait Keuangan Berkelanjutan.
2. Penerapan Keuangan Berkelanjutan juga membutuhkan kerja sama dan dukungan penuh dari Pemerintah, pelaku bisnis dan masyarakat.
3. Kesadaran nasabah dan Pemangku Kepentingan juga diperlukan untuk mendukung dan menerapkan Keuangan Berkelanjutan. Pengembangan organisasi, produk dan kebijakan internal yang perlu disusun dan di kembangkan memerlukan waktu dan pengetahuan yang cukup terkait Keuangan Berkelanjutan.

4. Risk Control;
5. Risk Management Information System.

The implementation of effective Risk Management at Bank Shinhan Indonesia has been supported by Risk Management framework, which includes Risk Management policies, Risk Management procedures and risk limits. The Risk Management framework has been clearly determined based on the Bank's Vision, Mission and business characteristics.

Risk Management policies, Risk Management procedures and limits are reviewed or/updated if necessary following the dynamics and complexity of the transaction. For the effectiveness of the update, the Bank has Risk Management Committee and Risk Monitoring Committee organs to provide recommendations on matters that are updated in the Risk Management policies and procedures.

STAKEHOLDERS

The involvement of the Stakeholders affects the business activities and Sustainability of the Bank, both related to the Sustainable Financial business process directly or indirectly.

Bank Shinhan Indonesia maintains a harmonious professional relationship with Stakeholders to improve the Bank's services and needs.

CHALLENGES

2022 is the fourth year of the implementation of Sustainable Finance at Bank Shinhan Indonesia. Bank Shinhan Indonesia took on various challenges, among others:

1. Employee Awareness
In 2022, Bank Shinhan Indonesia implemented the Sustainable Finance by focusing on the development of knowledge and awareness of the application of Sustainable Finance to all employees. This includes actively sending employees to trainings related to Sustainable Finance.
2. Implementing Sustainable Finance also requires cooperation and full support from the Government, business people and the community.
3. Customer and Stakeholder Awareness is also needed to support and implement Sustainable Finance. The development of internal organizations, products and policies that need to be devised and improved requires adequate time and knowledge related to Sustainable Finance.



Tata Kelola Pemangku Kepentingan

Stakeholders Governance

Daftar Pemangku Kepentingan Stakeholder List	Aspek Kerja Sama Collaboration Aspect	Metode Pelibatan & Frekuensi Engaging Method & Frequency	Departemen Penanggung Jawab Department in Charge
Pemegang Saham dan investor Shareholders and Investors	- Tata kelola organisasi - Pencapaian kinerja ekonomi - Organizational Governance - Economic Achievement	- Menyediakan informasi pencapaian Bank Shinhan Indonesia melalui laporan Global Conference Shinhan Korea, laporan Triwulan dan Tahunan - Komunikasi langsung untuk memastikan penyampaian informasi material - Pertemuan sesuai kebutuhan - Providing relevant information about Bank Shinhan Indonesia achievement through Global Conference Shinhan Korea, quarterly report, and annual report - Direct communication to ensure communication of material information - Meetings as necessary	- Direksi Board of Directors - Strategy Planning - Corporate Secretary
Nasabah Customer	- Perlindungan nasabah - Keamanan data nasabah - Hubungan berkelanjutan - Customer protection - Customer data security - Sustainable relationship	- Penyediaan produk dan jasa sesuai peraturan yang berlaku - Pemberian informasi produk dan jasa dengan tepat waktu, memadai, jelas dan akurat - Pengembangan layanan berkualitas demi kepuasan nasabah - Selalu berinovasi untuk meningkatkan keamanan data Nasabah - Komunikasi melalui sosial media - Pertemuan sesuai kebutuhan - Providing product and service according to applicable rules and regulation - Providing product service information in a timely, adequate, clear, and accurate manner - Continuous service improvement for customer satisfaction - Continuous innovation to improve Customer data security - Social media communication - Meeting as necessary	- Retail Business Group - E-Banking - Wholesale Banking
Pegawai Employee	- Hubungan berkelanjutan - Perlindungan kondisi kerja - Pengembangan kompetensi - Pengembangan karier dan aktualisasi diri - Sustainable Relationship - Working condition protection - Competency development - Career advancement and Self actualization	- Memberikan kesempatan yang sama untuk setiap pegawai Bank Shinhan Indonesia untuk terus berkembang dan meningkatkan diri - Membangun lingkungan kerja kondusif - Terus berinovasi untuk mempertahankan top talent di Bank Shinhan Indonesia - Pertemuan sesuai kebutuhan - Finding equal opportunity to every employee of Bank Shinhan Indonesia to continuously grow and develop their capabilities - Ensuring conducive work environment for all employees - Continuous innovation to retain top talent in Bank Shinhan Indonesia - Meeting as necessary	- Human Resources Development - Retail Business Group - Wholesale Banking



Daftar Pemangku Kepentingan Stakeholder List	Aspek Kerja Sama Collaboration Aspect	Metode Pelibatan & Frekuensi Engaging Method & Frequency	Departemen Penanggung Jawab Department in Charge
Komunitas Community	- Pendidikan dan inklusi finansial - Kesejahteraan dan pendapatan - Education and financial inclusion - Welfare and income	- Turut serta berkontribusi untuk mensejahterakan masyarakat sekitar melalui berbagai program yang mencakup bidang pendidikan, pemberdayaan, dan kemanusiaan - Melaksanakan Literasi Keuangan - Pertemuan sesuai kebutuhan - Contributing in improving the welfare of surrounding community through various program and charity that consist of education, empowerment and humanity - Periodically conduct Financial Literacy - Meetings as necessary	- Human Resources Development - Corporate Secretary - IT - Finance & Accounting - Retail Business Group
Mitra Kerja/Pemasok Partnering Institution/Vendor	- Hubungan berkelanjutan - Ekonomi - Keadilan dan transparansi - Sustainable Relationship - Economy - Fairness and transparency	- Syarat kerja sama dan proses penawaran yang jelas - Penilaian kinerja yang Transparan - Evaluasi vendor secara rutin - Pertemuan sesuai kebutuhan - Clear partnership requirement and transparent tender process - Transparent vendor evaluation - Periodic vendor evaluation - Meeting as necessary	- General Affair - IT - Finance & Accounting
Pemerintah/Regulator Government/Regulator	- Kepatuhan terhadap peraturan perundang-undangan - Komitmen terhadap regulasi perbankan - Komunikasi dan pelaporan yang jelas dan akurat, komprehensif dan tepat waktu - Compliance to current rules and regulation - Commitment with Banking regulation - Communication and reporting in a clear, accurate, comprehensive, and timely manner	- Penyempurnaan panduan GCG secara terus menerus - Implementasi GCG di seluruh unit kerja - Pertemuan berkala untuk membahas tingkat Kesehatan Bank Shinhan Indonesia - Continuous improvement of GCG guidance - GCG Implementation in all working unit of Bank Shinhan Indonesia - Periodic meeting to evaluate soundness level of Bank Shinhan Indonesia	- Direksi Board of Directors - Seluruh Departemen All Departments
Tokoh Masyarakat/Pejabat Setempat Local Government	- Pengembangan usaha - Kemajuan daerah setempat - Business development - Development of surrounding area	- Perencanaan Pembangunan - Pertemuan berkala sesuai kebutuhan - Development planning - Regular meeting as necessary	- Retail Business Group - Wholesale Banking - General Affair

KINERJA KEBERLANJUTAN

Sustainability Performance

KINERJA EKONOMI

Keuangan Berkelanjutan merupakan hal baru bagi Bank Shinhan Indonesia sehingga salah satu strategi kinerja ekonomi di tahun 2022 sebagai tahun kedua pelaksanaan Keuangan Berkelanjutan adalah dengan membangun budaya Keberlanjutan kepada seluruh Pemangku Kepentingan. Bank sudah mulai menerapkan prinsip Keuangan Berkelanjutan ke dalam kegiatan operasional sehari-hari. Hal ini merupakan langkah pendekatan manajemen yang dilakukan sebagai upaya peningkatan kesadaran terhadap Keuangan Berkelanjutan.

Adapun bentuk penerapan kinerja aspek Keberlanjutan dalam kegiatan sehari-hari antara lain sebagai berikut:

1. Penghematan penggunaan kertas;
2. Penghematan penggunaan air;
3. Penghematan penggunaan listrik;
4. Mengurangi pemakaian air minum dalam kemasan.

ECONOMIC PERFORMANCE

Sustainable Finance is a new thing for Bank Shinhan Indonesia so that one of the economic performance strategies in 2022 as the second year of the implementation of Sustainable Finance is to build a culture of Sustainability for all Stakeholders. The Bank has started to apply the principles of Sustainable Finance into daily operations. This is an approach the management has taken as an effort to increase awareness of Financial Sustainability.

The forms of the implementation of the performance aspects of Sustainability in everyday activities include the following:

1. Paper usage saving;
2. Water use saving;
3. Electricity saving;
4. Reducing the use of bottled water.

Uraian Description	Tahun Year			
	2022		2021	2020
	Target Target	Realisasi Realization	Realisasi Realization	Realisasi Realization
Total Aset Total Assets	22.324.553.718.000	22.693.046.667.909*	17.543.629.456.880	16.813.530.975.000
Aset Produktif Productive Assets	28.539.201.198.000	28.152.227.004.918*	22.213.167.518.640	20.020.114.622.759
Kredit Loan	15.673.449.000.000	16.264.545.826.509*	13.190.901.911.774	12.588.917.725.604
Dana Pihak ketiga Third Party Funds	7.893.881.000.000	11.223.222.691.189*	8.233.310.748.954	6.801.656.450.816
Pendapatan Operasional (IDR) Operating Revenues (IDR)	795.741.000.000	948.419.832.678*	1.114.402.203.089	875.758.470.390
Beban Operasional Operating Expense	326.580.000.000	416.387.771.440*	979.932.478.638	411.222.795.277
Laba Bersih Tahun Berjalan (IDR) Net Income for The Year (IDR)	160.163.000.000	159.445.700.037*	99.500.976.455	125.148.395.485

*Audited

Rasio Kinerja (%) Performance Ratios (%)	Tahun Year			
	2022		2021	2020
	Target Target	Realisasi Realization	Realisasi Realization	Realisasi Realization
Rasio Kecukupan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (MCAR)	27,00	26,15	29,91	31,58
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non-produktif Non-performing earning assets and non-productive assets to total earnings and non-productive assets	1,80	2,11	2,68	4,09



Rasio Kinerja (%) Performance Ratios (%)	Tahun Year			
	2022		2021	2020
	Target Target	Realisasi Realization	Realisasi Realization	Realisasi Realization
Aset Produktif Bermasalah Terhadap Total Aset Produktif Non-performing earnings assets to total productive assets	1,60	2,47	3,17	4,59
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan Terhadap Aset Produktif Allowance for impairment losses (AIL) for financial assets to productive assets	1,22	1,42	1,56	1,76
NPL Gross	2,79	3,36	3,97	5,77
NPL Nett Net Income for The Year (IDR)	2,12	2,06	2,95	4,24
Return on Asset (ROA)	1,36	1,17	0,76	0,95
Return on Equity (ROE)	4,84	4,10	2,23	2,94
Net Interest Margin (NIM)	2,43	2,22	2,32	2,43
Rasio Efisiensi (BOPO) Efficiency Ratio (BOPO)	73,65	79,23	87,93	90,74
Loan to Deposit Ratio (LDR)	144,18	140,37	160,21	189,25
Net Stable Funding Ratio (NSFR)		124,28	114,77	115,22
Nilai Liquidity Coverage Ratio (LCR)				
LCR secara individu Individual LCR		212,20	212,20	236,30
LCR secara konsolidasi Consolidate LCR	N/A*	N/A*	N/A*	N/A*

* Tidak ditarget | Not targeted

Uraian Description	Tahun Year			
	2022		2021	2020
	Target Target	Realisasi Realization	Realisasi Realization	Realisasi Realization
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan The number of products that meet the criteria for ongoing business activities				
Dana Pihak Ketiga Third Party Funds	-	-	-	-
Kredit Loan	1.176.335.000.000	1.048.060.227.854	948.238.658.327	1.367.781.753.652
Total aset produktif kegiatan usaha berkelanjutan Total productive assets of sustainable business activities				
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (IDR) Total Loan/Financing for Sustainable Business Activities (IDR)	1.176.335.000.000	1.048.060.227.854	948.238.658.327	1.367.781.753.652
Total Non-kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR) Total non-Loan/Financing for Non-Sustainable Business Activities (IDR)	14.497.155.000.000	15.216.485.598.655	11.685.904.860.189	9.853.354.218.300
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%) Percentage of total loans/financing of sustainable business activities to total credit/financing of banks (%)	7,51%	6,44%	6,98%	10,63%

KINERJA LINGKUNGAN

Biaya Lingkungan Hidup

Pada tahun 2022 Bank Shinhan Indonesia belum mengeluarkan biaya khusus untuk memperbaiki lingkungan hidup, tetapi Bank Shinhan Indonesia memastikan gedung yang ditempati untuk kegiatan operasional Shinhan memiliki pengelolaan sampah dan limbah yang baik. Bank Shinhan Indonesia juga secara aktif mengurangi limbah kertas yang digunakan dalam kegiatan operasional bank.

Penggunaan Material Ramah Lingkungan

Bank Shinhan Indonesia berkomitmen untuk mengurangi jejak karbon yang ditimbulkan dari proses bisnis bank dengan cara mengurangi pemakaian kertas, air dan bahan bakar minyak serta menggunakan teknologi hemat listrik termasuk lampu hemat energi. Bank Shinhan Indonesia juga memastikan adanya tanaman hijau di setiap ruangan. Kantor pusat Bank Shinhan Indonesia juga menempati gedung yang telah memiliki pemisahan sampah. Kami juga terus mengingatkan karyawan untuk menggunakan air secukupnya.

E-Banking untuk Ujung Tombak Keberlanjutan

Bank Shinhan Indonesia berencana untuk terus memperluas layanan kepada seluruh lapisan masyarakat Indonesia tentunya dengan memperhatikan dampak terhadap lingkungan dan layanan yang mudah dijangkau. Percepatan aspek digital dan teknologi dalam perbankan memungkinkan Bank Shinhan Indonesia memperluas layanan dengan lebih ramah lingkungan. Pada tahun 2022, 32% transaksi yang ada di Bank Shinhan Indonesia dilakukan secara elektronik. Hal ini berdampak pada penurunan penggunaan sumber daya listrik per transaksi.

Biaya Tahunan Sumber Daya Annual Cost of Resources

Uraian/Tahun Description/Year	Desember 2022 December 2022			2021			2020		
	Kantor Pusat Head Office	Cabang Branch	Total	Kantor Pusat Head Office	Cabang Branch	Total	Kantor Pusat Head Office	Cabang Branch	Total
Mineral air Botol Mineral Water Bottle	75.282.844	85.483.512	160.766.356	72.428.672	110.117.683	182.546.355	99.754.352	153.709.074	253.463.426
Listrik Electricity	602.462.356	1.825.088.902	2.427.551.258	602.137.966	1.702.735.475	2.304.873.441	613.908.672	2.029.197.129	2.643.105.801
Air Water	10.593.049	109.660.217	120.253.266	18.568.875	114.059.118	132.627.993	25.446.809	122.966.906	148.413.715
BBM Fuel	585.288.256	901.577.213	1.486.865.469	363.851.118	664.406.013	1.028.257.131	421.661.981	795.917.225	1.217.579.206
Kertas Paper	58.894.320	115.402.597	174.296.917	53.140.000	103.582.457	156.722.457	87.814.700	78.923.504	166.738.204

Tenaga Kerja Manpower	2022			2021			2020		
Pria Male	160	208	368	169	177	346	175	185	360
Wanita Female	135	242	377	121	235	356	122	241	363
Total	295	450	745	290	412	702	297	426	723

ENVIRONMENT PERFORMANCE

Environment Expenses

In 2022, Bank Shinhan Indonesia did not incur any special cost for green environment. However, Bank Shinhan Indonesia makes sure the building it occupies for operating activities has good waste management. Bank Shinhan Indonesia is also actively reducing paper used in Bank operational activity.

Usage of Environmentally Friendly Material

Bank Shinhan Indonesia is committed to reducing carbon footprint from business process in the bank by reducing paper usage, water, fuel and using energy saving technology including energy saving light bulb. Bank Shinhan Indonesia also ensures there are plants in every room. The head office of Bank Shinhan Indonesia occupies building with waste separation management. We also constantly remind employees to water only use as needed.

E-Banking for Sustainability

Bank Shinhan Indonesia intends to widen our service to reach all layers of Indonesian citizen with environmentally friendly and accessible service. Acceleration in digital aspect and technology in banking now has allowed Bank Shinhan Indonesia to do that. In 2022, 32% of transaction in Bank Shinhan Indonesia is done electrically. This has caused decrease of electricity usage per transaction.



Intensitas Pemakaian Listrik berdasarkan Jumlah Pekerja

Electricity Usage Intensity based on Number of Employees

Uraian Description	2022	2021	2020
Jumlah Pemakaian Listrik (Kwh) Total Electricity Usage (Kwh)	1.428.366	1.356.606	1.555.683
Jumlah Pekerja Total Employee	745	702	723
Intensitas Penggunaan Energi (Kwh/pekerja) Intensity Energy Utilization (Kwh/employee)	1.917	1.932	2.152

Intensitas Pemakaian Listrik berdasarkan Jumlah Transaksi

Electricity Usage Intensity based on Number of Transactions

Uraian Description	2022	2021	2020
Jumlah Biaya Pemakaian Listrik (Kwh) Total Electricity Utilization Cost (Kwh)	1.428.366	1.356.606	1.555.683
Jumlah Transaksi (dalam Ribuan) Total Transaction (in thousands)	27.466	22.087	21.612
Intensitas Penggunaan Energi (Kwh/ Ribu trx) Energy Usage Intensity (Kwh/Thousand trx)	52	61	72

KINERJA SOSIAL

Komitmen Bank

Keuangan Berkelanjutan di Bank Shinhan Indonesia telah dimulai pada tahun 2019, maka Bank Shinhan Indonesia berkomitmen untuk memberikan layanan yang setara kepada seluruh nasabah dan masyarakat, baik untuk produk dan/atau jasa.

Untuk saat ini, Bank Shinhan Indonesia telah memberikan layanan produk kredit untuk kelompok masyarakat yang termasuk dalam sektor UMKM.

Ketenagakerjaan

- A. Kesetaraan kesempatan bekerja dan tidak adanya tenaga kerja paksa dan tenaga kerja anak-anak.
Bank memiliki komitmen untuk terus berupaya menjamin kesejahteraan karyawan dan memberikan kesempatan kerja yang setara.

Dalam hal kesempatan bekerja, Bank Shinhan Indonesia memberikan kesempatan kepada semua warga negara Indonesia untuk bekerja dan berkarir di Bank Shinhan Indonesia.

Proses penerimaan pekerja dilakukan melalui seleksi yang transparan melalui penilaian yang objektif, antara lain wawancara secara langsung dengan user, kecocokan kepribadian, kompetensi pekerjaan, serta adanya proses *know your employee*.

SOCIAL PERFORMANCE

Bank Commitments

Sustainable Finance at Bank Shinhan Indonesia has begun in 2019, so the Bank Shinhan Indonesia is committed to providing equal services to all customers and the public, both for products and/or services.

For now, the Bank Shinhan Indonesia has provided loan product services for community groups included in the MSME sector.

Employment

- A. Equality of employment opportunities and absence of forced and child labor.
The Bank is committed to striving to guarantee employee welfare and provide equal employment opportunities.

In terms of employment opportunities, Bank Shinhan Indonesia provides opportunities for all Indonesian citizens to work and have a career at Bank Shinhan Indonesia.

The recruitment process is carried out through transparent selection through objective assessments, including direct interviews with users, personality compatibility, job competencies, and the process of know your employee.

B. Kesetaraan Jenis Kelamin

Dalam hal kesempatan bekerja di Bank Shinhan Indonesia juga menghindari segala bentuk diskriminatif yang berpotensi melanggar hak asasi manusia (HAM). Hal ini diantaranya tercermin dalam jumlah karyawan berdasarkan jenis kelamin dan usia.

B. Gender Diversity

In terms of employment opportunities at Bank Shinhan Indonesia also avoids all forms of discrimination with the potential to violate human rights. This is reflected in the number of employees based on gender and age.

Usia Age	Tahun I Year 2022		Tahun I Year 2021		Tahun I Year 2020	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Usia dibawah 21 Tahun Under 21 Years Old	-	-	-	-	-	-
Usia 21 Tahun-35 Tahun 21-35 Years Old	215	205	89	178	103	211
Usia diatas 35 Tahun-45 Tahun Above 35-45 Years Old	147	111	139	113	148	97
Usia diatas 45 Tahun-Usia Pensiun Above 45 Years Old until retirement age	104	61	115	65	106	55
Diatas usia pensiun Above retirement age	2	-	3	-	3	-
Total	368	377	346	356	360	363

C. Lokasi Penempatan Kerja Karyawan

C. Employee Work Placement Location

Propinsi Province	Tahun I Year 2022		Tahun I Year 2021		Tahun I Year 2020	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Sumatera Utara North Sumatera	4	4	3	4	5	6
Banten	8	10	-	3	22	15
DKI Jakarta	202	196	199	194	135	164
Jawa Barat West Java	25	33	13	14	41	39
Jawa Tengah Central Java	29	35	27	30	27	26
D.I. Yogyakarta	6	2	7	3	1	3
Jawa Timur East Java	72	79	75	87	104	94
Bali	6	7	5	8	4	6
Sulawesi Selatan South Sulawesi	8	7	8	7	12	6
Nusa Tenggara Barat West Nusa Tenggara	8	5	9	6	9	4
Total	368	377	346	356	360	363



D. Kelompok Level Organisasi

D. Group by Organization Level

Level	Tahun I Year 2022		Tahun I Year 2021		Tahun I Year 2020	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Officer	18	48	13	36	14	38
Senior Officer	146	175	137	175	143	184
Assistant Manager	72	66	63	61	68	61
Manager	34	37	39	37	35	36
Senior Manager	34	27	37	30	37	31
Assistant Vice President	26	11	23	6	20	5
Vice President	24	13	21	11	29	7
Executive Vice President	9	-	8	-	9	1
Director	5	-	5	-	5	-
Total	368	377	346	356	360	363

E. Tingkat Perputaran Karyawan

E. Employee Turnover

Uraian Description	Tahun I Year 2022		Tahun I Year 2021		Tahun I Year 2020	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Karyawan Baru New Employee	87	79	39	34	47	35
Karyawan Berhenti Resigned Employee	66	57	51	41	53	40
Total	153	136	91	75	100	75

F. Perputaran Karyawan Berdasarkan Usia

F. Employee Turnover Based on Age

Usia Age	Tahun I Year 2022		Tahun I Year 2021		Tahun I Year 2020	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Usia dibawah 21 Tahun Under 21 Years Old	-	-	-	-	-	-
Usia 21 Tahun-35 Tahun 21-35 Years Old	31	29	20	29	21	22
Usia diatas 35 Tahun-45 Tahun Above 35-45 Years Old	18	15	13	7	12	7
Usia diatas 45 Tahun-Usia Pensiun Above 45 Years Old until retirement age	17	13	18	5	11	8
Diatas usia pensiun Above retirement age	-	-	-	-	9	3

G. Latar Belakang Karyawan Berhenti

Uraian Description	Tahun Year 2022		Tahun Year 2021		Tahun Year 2020	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Pensiun Normal Normal retirement	6	6	7	2	6	4
Pensiun Dini Early retirement	-	-	-	-	-	-
Mengundurkan Diri Resignation	46	46	41	34	28	28
Meninggal Dunia Pass Away	1	0	2	1	1	2
Lain-lain Others	13	5	1	4	18	6

G. Resignation Background

H. Kesejahteraan Karyawan

Bank Shinhan Indonesia terus berupaya untuk dapat terus memenuhi kesejahteraan karyawan yang diwujudkan antara lain dengan memberikan remunerasi yang disesuaikan dengan ketentuan perundang-undangan. Tidak ada perbedaan dalam proses pemberian remunerasi bagi karyawan laki-laki maupun karyawan perempuan. Secara umum besaran remunerasi yang diberikan kepada karyawan Bank Shinhan Indonesia pada tingkat jabatan terendah telah memenuhi dengan ketentuan mengenai Upah Minimum Pekerja di wilayah kerja masing-masing karyawan berada.

Komponen remunerasi yang diberikan kepada setiap karyawan tetap dan tidak tetap terdiri atas gaji dan upah, insentif dan tunjangan, upah kerja lembur, jaminan pemeliharaan kesehatan dan pengobatan, bantuan musibah, cuti melahirkan, cuti haid, cuti menjalankan kewajiban beragama, cuti tahunan dan kepesertaan dalam Badan Penyelenggara Jaminan Sosial.

I. Lingkungan Kerja

Untuk menunjang kenyamanan setiap karyawan dalam bekerja, maka Bank Shinhan Indonesia berupaya menciptakan lingkungan kerja yang layak dan aman, untuk menjamin keselamatan dan kesehatan para karyawan.

Sejalan dengan perkembangan bisnis, maka Bank terus melakukan perbaikan gedung kantor sebagai salah satu upaya dalam meningkatkan kenyamanan dan keselamatan setiap karyawan dalam bekerja.

H. Employee Welfare

Bank Shinhan Indonesia continues to strive to meet employee welfare which is realized, among others, by providing remuneration that are tailored to law and regulations. There is no difference in the process of providing remuneration for male and female employees. In general, the amount of remuneration provided to Bank Shinhan Indonesia employees at the lowest position level has fulfilled the provisions regarding the Minimum Workers' Wages in the work area of each employee.

The remuneration component given to each permanent and non permanent employee consists of salary and wages, incentives and benefits, overtime wages, health care and medical insurance, disaster assistance, maternity leave, menstrual leave, leave to fulfill religious obligations, annual leave and participation in Social Security Administration Agency.

I. Work Environment

To support the comfort of each employee at work, the Bank Shinhan Indonesia strives to create a decent and safe work environment, to ensure the safety and health of employees.

In line with business development, the Bank continues to make improvements to office buildings as an effort to improve the comfort and safety of every employee at work.



J. Pendidikan dan Pelatihan

Dalam rangka mewujudkan Visi dan Misi Bank Shinhan Indonesia, maka telah disusun program pendidikan dan pelatihan kepada seluruh pekerja di semua lapis jabatan. Pendidikan dan pelatihan dilaksanakan melalui pelatihan internal maupun eksternal dengan pola pembelajaran di kelas atau pun secara *online*. Selain itu, Bank Shinhan juga memastikan adanya *transfer knowledge* dari TKA Korea kepada tenaga kerja lokal dengan rincian sebagai berikut:

<i>Knowledge Transfer Training</i>		2022
Jumlah pelatihan Number of training		6
Jumlah peserta pelatihan Number of training participant		78
Jumlah pelatihan internal Internal Training		6
Jumlah pelatihan eksternal External training		-

K. Serikat Karyawan

Bank Shinhan Indonesia selalu mengedepankan hubungan industrial antara manajemen dengan karyawan yang tergabung dalam Serikat Pekerja Bank Shinhan Indonesia.

Serikat Pekerja di Bank Shinhan Indonesia memiliki peran sebagai mitra dalam menjalankan aktifitas operasional dengan memberikan pendapat yang konstruktif sehingga menjadi pendamping dalam pemenuhan hak-hak normatif maupun kasus-kasus hubungan industrial.

Suasana kerja yang kondusif, aman, dan nyaman merupakan salah satu strategi Bank dalam membentuk dan membangun kekompakan karyawan dalam usaha pencapaian target kinerja Bank secara keseluruhan.

Aspek penting dalam mewujudkan budaya kerja di Bank Shinhan Indonesia adalah *Core Value & Code and Conduct*.

J. Education and Training

In order to realize the Vision and Mission of the Bank Shinhan Indonesia, education and training programs have been prepared for all workers in all levels of position. Education and training are carried out through internal and external training with learning patterns in the classroom or online. Furthermore, Bank Shinhan also ensures knowledge transfer from Korean foreign employees to local employees with details as follow:

K. Employee Union

Bank Shinhan Indonesia always establishes industrial relations between management and employees who are members of the Bank Shinhan Indonesia Labors Union.

Labors Union at Bank Shinhan Indonesia has a role as partner in carrying out operational activities by providing constructive opinions so that they become companion in fulfilling normative rights and industrial relations cases.

A conducive, safe and comfortable work atmosphere is one of the Bank's strategies in forming and building employee cohesiveness to achieve the overall Bank performance targets.

An important aspect in realizing work culture at Bank Shinhan Indonesia is Core Value & Code and Conduct.



Shinhan WAY^{2.0}

The "Shinhan WAY", which consists of our corporate mission, core values, and vision, is the standard that guides the thoughts and actions of all of us at Shinhan Financial Group

Mission



A better world through Finance

Core Value



Right

We value doing what is Right for our customers and for the future generations.



Nimble

We value being NIMBLE—executing with flexibility and efficiency, never stop learning and keep moving forward



Different

We respect individual DIFFERENCES and value having DIFFERENTIATED outcomes.

Vision

*We Believe finance should be
+ More Friendly. More Secure. More Creative*



GYF.id
Global Young Force

L. Masyarakat

Bank Shinhan Indonesia merupakan hasil *merger* antara 2 Bank yang sudah beroperasi cukup lama di Indonesia dan tersebar di 9 Provinsi.

Di tahun 2022, salah satu rencana Bank adalah membuat jaringan kantor yang stabil sehingga dapat melayani semua lapisan masyarakat dengan lebih baik lagi.

L. Communities

Bank Shinhan Indonesia is the result of a merger between 2 Banks that have been operating for a long time in Indonesia and are spread across 9 Provinces.

In 2022, one of the Bank's plan was to create a stable office network so that it can better serve all levels of society.



Namun demikian, saat ini masih banyak lokasi yang belum dapat dijangkau oleh jaringan kantor Bank Shinhan Indonesia. Untuk itu, Bank terus mengembangkan dan meningkatkan layanan perbankan dengan memanfaatkan teknologi digital sehingga dapat meningkatkan akses keuangan kepada masyarakat yang belum dapat terlayani oleh jaringan kantor kami.

Salah satu bentuk lain dalam meningkatkan layanan kepada masyarakat adalah dengan menggunakan Kantor Cabang Pembantu Berpindah (KCP Mobile), sehingga Bank dapat secara fisik melayani kebutuhan layanan keuangan perbankan.



However, currently there are still many locations that cannot be reached by the Bank Shinhan Indonesia office network. For this reason, the Bank continues to develop and improve banking services by utilizing digital technology so as to increase financial access to people who cannot yet be served by our office network.

Another form of improving services to the public is the use of Mobile Sub-Branches, so that the Bank can physically serve the needs of banking financial services.

M. Keamanan Produk dan Produk yang Ditarik Kembali
Bank Shinhan Indonesia memastikan bahwa seluruh produk dan jasa keuangan maupun solusi perbankan yang dimiliki Bank Shinhan Indonesia telah disetujui Bank Indonesia dan OJK. Sampai dengan tahun 2022, belum ada produk/jasa keuangan maupun solusi perbankan dari Bank Shinhan Indonesia yang ditarik kembali ataupun ditangguhkan setelah diluncurkan.

N. Survey Kepuasan Pelanggan
Sampai dengan saat ini, Bank Shinhan Indonesia belum pernah mengadakan *survey* kepuasan pelanggan. Di periode mendatang, Bank Shinhan Indonesia berkomitmen untuk mengadakan survei kepuasan pelanggan untuk meningkatkan layanan Bank Shinhan Indonesia khususnya terkait dengan Keuangan Berkelanjutan.

M. Product Safety and Recalled Products
Bank Shinhan Indonesia ensures that all products, service, and banking solutions of Bank Shinhan Indonesia are approved by Bank Indonesia and OJK. As per 2022, we have no recalled products, services, nor banking solutions.

N. Customer Satisfaction Survey
As of now, Bank Shinhan Indonesia has not conducted any customer satisfaction survey. In the future, Bank Shinhan Indonesia is committed to conducting customer satisfaction survey to improve service of Bank Shinhan Indonesia especially related to Sustainable Finance.

Tabel Pengaduan Konsumen Desember 2022
Table of Consumer Complaints in December 2022

No	Subyek Subject	Total			
		Keluhan Complaint	Dalam Proses In the process	Tidak Selesai Not competed	Selesai Done
1.	Kartu ATM/Debit/ATM ATM Card/Debit Card/ATM	294	17	-	277
2.	Electronic Banking	143	-	-	143
3.	Kredit Tanpa Agunan Unsecured Loans	30	1	-	29
4.	Kliring (Transfer)/Remittance	3	-	-	3
5.	Kredit/Pembiayaan Modal Kerja Working Capital Credit/Financing	6	-	-	6
6.	SMS Banking	10	-	-	10
7.	Produk Lainnya Other Products	8	-	-	8
Total		494	18	-	476

Dalam Proses:
Jumlah pengaduan yang masih dalam proses tabel diatas adalah posisi di akhir tahun 2022. Pada Bulan Maret 2023 Jumlah Pengaduan Konsumen yang masih dalam proses pada tabel diatas statusnya sudah terselesaikan.

In Progress:
The table above presents a number of complaints that are still in process in late 2022. In March 2023 the number of Consumer Complaints that are still in process in the table above has been completed.



O. Corporate Social Responsibility (CSR)

Tahun 2022, Bank Shinhan Indonesia mengalokasikan sejumlah anggaran untuk mendukung pelaksanaan kegiatan CSR. Pada realisasinya, kegiatan ini diharapkan dapat memberikan dampak positif bagi masyarakat.

Salah satu kegiatan yang dilakukan adalah memberikan Donasi kepada Yayasan Sayap Ibu Jakarta dalam rangka membantu dengan mendonasikan berupa uang tunai sebesar 5 Juta Rupiah beserta makanan, peralatan dapur, perlengkapan sekolah, dan perlengkapan mandi sebesar 15.974.252 rupiah.

O. Corporate Social Responsibility (CSR)

In 2022, Bank Shinhan Indonesia allocated funds to support CSR activities. Upon realization, this activity is expected to have a positive impact on society.

The Bank also allocated 5 million Rupiah as a donation and provided food, kitchen equipment, school supplies and toiletries of 15,974,252 rupiahs to Sayap Ibu Jakarta Foundation.

No	Tanggal Date	Keterangan Description	Rupiah	
			Kegiatan Sosial Social Activity	Kegiatan Politik Political Activity
1	19 Oktober 2022 19 th October 2022	Pemberian Shinhan Bank <i>Donation for Goods Program Year 2022</i> kepada Yayasan Sayap Ibu Jakarta Shinhan Bank Donation for Goods Program Year 2022 to Sayap Ibu Jakarta Foundation	Rp15,9 juta million	Nihil Nil
2	19 Oktober 2022 19 th October 2022	Pemberian Shinhan Bank <i>Donation In Cash Program Year 2022</i> kepada Yayasan Sayap Ibu Jakarta Shinhan Bank Donation for Goods Program Year 2022 to Sayap Ibu Jakarta Foundation	Rp5 juta million	Nihil Nil

P. Tanggungjawab Pengembangan Produk

Bank Shinhan Indonesia meyakini bahwa kedepannya sistem transaksi keuangan akan bergeser dari transaksi manual yang masih membutuhkan kehadiran fisik kantor Bank ke sistem keuangan digital yang dapat diakses oleh setiap masyarakat dimanapun berada.

Hal ini akan memberikan dampak yang positif terhadap peningkatan dan pemberdayaan sektor UMKM, pariwisata dan sektor lainnya. Mencermati perkembangan ini, maka Bank Shinhan Indonesia melakukan inovasi layanan dan produk yang sejalan dengan perubahan tersebut.

Saat ini Bank Shinhan Indonesia sudah memberikan layanan bergerak atau Mobil Edukasi (KCP *Mobile*). KCP *Mobile* merupakan KCP yang dapat berpindah tempat atau

P. Product Development Responsibility

Bank Shinhan Indonesia believes that in the future the financial transaction system will shift from manual transactions that still require the physical presence of a Bank office to a digital financial system that can be accessed by every community wherever they are.

This will have a positive impact on the improvement and empowerment of the MSME sector, tourism and other sectors. Paying close attention to this development, Bank Shinhan Indonesia innovates services and products in line with these changes.

At present, Bank Shinhan Indonesia has provided mobile services or Educational Cars (KCP *Mobile*). KCP *Mobile* is a sub-branch that moves from one place to another or is



yang berlokasi pada suatu tempat dalam waktu sementara untuk melayani nasabah, berupa kas mobil atau kendaraan yang dirancang khusus untuk memenuhi layanan transaksi perbankan nasabah.

Untuk meningkatkan inklusi keuangan, Bank juga melakukan inovasi lainnya berupa layanan elektronik perbankan melalui sistem aplikasi yang dapat diakses melalui *mobile phone*, sehingga diharapkan dapat menjangkau masyarakat dimanapun dan kapanpun untuk melakukan transaksi perbankan.

Bentuk tanggung jawab utama Bank lainnya adalah memberikan perlindungan kepada nasabah melalui produk dan layanan yang diberikan.

Semua produk yang ditawarkan kepada nasabah telah menerapkan prinsip keterbukaan, keandalan, kerahasiaan dan keamanan data atau/informasi nasabah, penanganan pengaduan serta Penyelesaian sengketa nasabah secara sederhana, cepat, dan terjangkau.

Kami juga menyederhiakan informasi tertulis dalam Bahasa Indonesia secara lengkap untuk setiap produk dan layanan bank.

Kami yang bertandatangan di bawah ini menyatakan bahwa informasi dalam Laporan Keberlanjutan tahun 2022 ini telah disampaikan sesuai dengan POJK 51/POJK.03/2017. Laporan dibuat oleh Direksi dan telah mendapat persetujuan Dewan Komisaris.

located at one place temporarily to serve customers, in the form of cash car or vehicles specifically designed to fulfill customer banking transaction services.

To increase financial inclusion, the Bank also made other innovations in the form of electronic banking services through an application system that can be accessed via mobile phones, so that it is expected to be able to reach the public anywhere and anytime to conduct banking transactions.

Another major form of Bank responsibility is to provide protection to customers through the products and services provided.

All products offered to customers have implemented the principles of openness, reliability, confidentiality and security of customer data or/information, handling complaints and resolving customer disputes in a simple, fast, and affordable manner.

We also provide complete written information for every product and service in the bank.

We, the undersigned, declare that the information in this 2022 Sustainability Report has been submitted in accordance with POJK 51/POJK.03/2017. The report is prepared by the Board of Directors and has been approved by the Board of Commissioners.

Jakarta, 28 April 2023
Jakarta, 28th April 2023

HWANG DAE GEU
Direktur Utama
President Director



LEMBAR PERSETUJUAN DEWAN KOMISARIS ATAS LAPORAN KEBERLANJUTAN 2022

Approval by the Board of Commissioners
for the 2022 Sustainability Report

Jakarta, 28 April 2023

Jakarta, 28th April 2023

TIMOTY E. MARNANDUS

Komisaris Utama

President Commissioner

SURAT PERNYATAAN ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2022 PT BANK SHINHAN INDONESIA

Statement of Board of Commissioners and Board of Directors
Responsibility for the 2022 Annual Report of PT Bank Shinhan Indonesia

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

Demikian pernyataan ini dibuat dengan sebenarnya,

Jakarta, April 2023

We hereby state that all information contained herein has been fully disclosed in this 2022 Annual Report of PT Bank Shinhan Indonesia and we are solely responsible for the accuracy of the content.

The declaration has been made truthfully.

Jakarta, April 2023

DEWAN KOMISARIS Board of Commissioners



ANANDA BARATA
Komisaris Independen
Independent Commissioner



TIMOTY E. MARNANDUS
Komisaris Utama
President Commissioner



KIM JIHYUNG
Komisaris
Commissioner

DIREKSI Board of Directors



HWANG DAE GEU
Direktur Utama
President Director



KIM SEONG WON
Direktur
Director



TONY TANUSAPUTRA
Direktur yang Membawahi Fungsi Kepatuhan
Director in charge of Compliance



RIDWAN ANWAR GOENAWAN
Direktur
Director



LEONARD AULY
Direktur
Director





07

Laporan Keuangan

Financial Report

PT BANK SHINHAN INDONESIA

LAPORAN KEUANGAN/
FINANCIAL STATEMENTS

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022/
FOR THE YEAR ENDED DECEMBER 31, 2022

DAN/*AND*

LAPORAN AUDITOR INDEPENDEN/
INDEPENDENT AUDITORS' REPORT

**PT BANK SHINHAN INDONESIA
LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2022**

**PT BANK SHINHAN INDONESIA
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2022**

DAFTAR ISI

TABLE OF CONTENTS

Laporan Auditor Independen

Independent Auditors' Report

Surat Pernyataan Direksi

Directors' Statement Letter

	Halaman/ Pages	
Laporan Posisi Keuangan	1 - 3	<i>Statement of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain	4 - 5	<i>Statement of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas	6	<i>Statement of Changes in Equity</i>
Laporan Arus Kas	7 - 8	<i>Statement of Cash Flows</i>
Catatan atas Laporan Keuangan	9 - 100	<i>Notes to the Financial Statements</i>

This report is originally issued in Indonesian language.

No. : 00096/2.1315/AU.1/07/1415-1/1/III/2023

Laporan Auditor Independen

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank Shinhan Indonesia

Opini

Kami telah mengaudit laporan keuangan PT Bank Shinhan Indonesia ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas 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 dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Informasi Lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari laporan tahunan. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Independent Auditors' Report

The Shareholders, Boards of Commissioners and Directors
PT Bank Shinhan Indonesia

Opinion

We have audited the financial statements of PT Bank Shinhan Indonesia ("the Bank"), which comprise the statement of financial position as at December 31, 2022, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows 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 at December 31, 2022, and its financial performance and its cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprises the annual report. The annual report is expected to be made available to us after the date of this auditors' report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

Informasi Lain (Lanjutan)

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas, jika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakonsistensian material dengan laporan keuangan 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 mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Other Information (Continued)

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the 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 in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan (Lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- 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 menyedilkan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Auditors' Responsibilities for the Audit of the Financial Statements (Continued)

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' 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.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan (Lanjutan)

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Auditors' Responsibilities for the Audit of the Financial Statements (Continued)

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.

Kantor Akuntan Publik/Registered Public Accountants
Suharli, Sugiharto & Rekan



Henry Dewanto, CPA
Registrasi Akuntan Publik/Public Accountant Registration No. AP. 1415

27 Maret 2023/March 27, 2023



**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
PT BANK SHINHAN INDONESIA
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2022**

**DIRECTOR'S STATEMENT LETTER
REGARDING THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
PT BANK SHINHAN INDONESIA
FOR THE YEAR ENDED
DECEMBER 31, 2022**

Kami yang bertanda tangan di bawah ini: *We, the undersigned:*

1. Nama/Name
Alamat Kantor/Office Address

Alamat Domisili/Domicile Address

Nomor Telepon/Phone Number
Jabatan/Position
2. Nama/Name
Alamat Kantor/Office Address

Alamat Domisili/Domicile Address

Nomor Telepon/Phone Number
Jabatan/Position

1. Hwang Dae Geu
International Financial Center Tower 2, Lt. 30-32,
Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan
Apartemen Plaza Senayan Tower D # 061
Jl. Tinju No. 1 Pintu Satu Senayan
Gelora Bung Karno Senayan
Jakarta – 10270
021 – 2975 1500
Direktur Utama
2. Kim Seong Won
International Financial Center Tower 2, Lt 30-32,
Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan
Pakuwon Residence Tower Sandalwood Unit 05 C
Jl. Pakubuwono VI No. 68 Kebayoran Baru
Jakarta Selatan - 12120
021 – 2975 1500
Direktur

Menyatakan bahwa:

State that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Shinhan Indonesia ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar;
b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.
4. Kami bertanggung jawab atas sistem pengendalian intern Bank.

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank Shinhan Indonesia ("Bank");*
2. *The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information contained in the financial statements of Bank have been completely and properly disclosed;*
b. *The financial statements of the Bank do not contain any improper material information or fact, nor do not omit material information or fact.*
4. *We are responsible for the Bank's internal control system.*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement letter is made truthfully.

Jakarta, 27 Maret 2023/March 27, 2023



Hwang Dae Geu
Direktur Utama/President/Director


Kim Seong Won
Direktur/Director

Together, a better tomorrow



PT BANK SHINHAN INDONESIA
LAPORAN POSISI KEUANGAN
31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
ASET				ASSETS
Kas	48.285.287.283	5	50.110.119.037	Cash
Giro pada Bank Indonesia	786.023.411.375	6	505.427.900.092	Demand deposits with Bank Indonesia
Giro pada bank lain	313.003.963.458	7	199.455.163.678	Demand deposits with other banks
Penempatan pada Bank Indonesia dan bank lain	1.076.105.000.000	8	544.020.000.000	Placements with Bank Indonesia and other banks
Bunga yang belum diamortisasi	(61.406.689)		(14.338.472)	Unamortized interest
Neto	1.076.043.593.311		544.005.661.528	Net
Efek-efek	1.943.281.929.304	9	1.956.718.849.519	Securities
Cadangan kerugian penurunan nilai	(123.826.898)		(174.250.201)	Allowance for impairment losses
Neto	1.943.158.102.406		1.956.544.599.318	Net
Efek yang dibeli dengan janji untuk dijual kembali	1.624.561.613.711	10	110.410.478.654	Securities purchased under resale agreement
Tagihan derivatif	109.794.250.696	11	30.897.818.473	Derivative receivables
Kredit		12		Loans
Pihak berelasi	125.542.191.766	33	194.635.444.675	Related parties
Pihak ketiga	16.139.003.634.743		13.391.470.269.155	Third parties
Cadangan kerugian penurunan nilai	(287.584.661.018)		(255.176.810.858)	Allowance for impairment losses
Neto	15.976.961.165.491		13.330.928.902.972	Net
Tagihan akseptasi	70.982.887.971	13	98.845.567.566	Acceptance receivables
Cadangan kerugian penurunan nilai	(188.472.748)		(416.915.556)	Allowance for impairment losses
Neto	70.794.415.223		98.428.652.010	Net
Aset tetap - neto	107.720.657.664	14	115.330.955.480	Property and equipment - net
Aset takberwujud - neto	27.904.763.499	15	22.849.810.150	Intangible assets - net
Aset hak-guna - neto	39.514.939.617	16a	49.379.947.158	Right-of-use assets - net
Klaim atas pengembalian pajak	50.705.652.190	32c	39.294.954.690	Claim for tax refund
Aset pajak tangguhan - neto	41.266.184.783	32b	28.925.323.447	Deferred tax asset - net
Aset lain-lain	477.308.667.202	17	461.639.170.192	Other assets
JUMLAH ASET	22.693.046.667.909		17.543.629.456.879	TOTAL ASSETS

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN POSISI KEUANGAN
31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	11.597.106.403		3.096.541.919	Liabilities payable immediately
Simpanan		18		Deposits
Pihak berelasi	262.007.088.067	33	60.362.877.712	Related parties
Pihak ketiga	10.971.215.603.122		8.172.947.870.431	Third parties
Jumlah	11.233.222.691.189		8.233.310.748.143	Total
Simpanan dari bank lain		19		Deposits from other banks
Pihak berelasi	599.333.748.996	33	46.847.504.038	Related parties
Pihak ketiga	83.150.006.604		578.500.009.769	Third parties
Jumlah	682.483.755.600		625.347.513.807	Total
Liabilitas derivatif	108.596.496.724	11	28.243.276.827	Derivative liabilities
Liabilitas akseptasi	70.982.887.971	13	98.845.567.566	Acceptance payables
Utang pajak	9.236.149.081	32a	69.609.180.654	Taxes payable
Pinjaman yang diterima	5.604.300.000.000	20	3.662.892.500.000	Borrowings
Liabilitas imbalan kerja	29.102.298.363	31	31.304.770.256	Employment benefits liabilities
Utang sewa	31.492.594.534	16b	40.529.622.036	Lease liabilities
Liabilitas lain-lain	99.605.538.449	21	64.135.625.911	Other liabilities
JUMLAH LIABILITAS	17.880.619.518.314		12.857.315.347.119	TOTAL LIABILITIES

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN POSISI KEUANGAN
31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
EKUITAS				EQUITY
Modal saham - nilai nominal Rp1.000.000 per saham Modal dasar - 3.700.000 saham pada 31 Desember 2022 dan 2021				Share capital - par value of Rp1,000,000 per share Authorized - 3,700,000 shares at December 31, 2022 and 2021
Modal ditempatkan dan disetor - 944.278 saham pada 31 Desember 2022 dan 2021	944.278.000.000	22	944.278.000.000	Issued and paid up - 944,278 shares at December 31, 2022 and 2021
Tambahan modal disetor	3.026.001.139.245	23	3.026.001.139.245	Additional paid-in capital
Penghasilan komprehensif lain:		25		Other comprehensive income:
Keuntungan (kerugian) yang belum direalisasi dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	(9.047.074.631)	9	25.688.798.749	Unrealized gain (loss) from financial assets measured at fair value through other comprehensive income - net
Keuntungan pengukuran kembali kewajiban imbalan pascakerja - neto	32.391.655.821		30.988.442.643	Gain on remeasurement of of post-employment benefits obligation - net
Saldo laba				Retained earnings
Ditentukan penggunaannya	20.600.000.000	24	20.600.000.000	Appropriated
Belum ditentukan penggunaannya	798.203.429.160		638.757.729.123	Unappropriated
JUMLAH EKUITAS	4.812.427.149.595		4.686.314.109.760	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	22.693.046.667.909		17.543.629.456.879	TOTAL LIABILITIES AND EQUITY

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING REVENUES AND EXPENSES
Pendapatan bunga	948.419.832.678	26,33	779.560.391.135	Interest revenues
Beban bunga	(416.387.771.440)	27,33	(291.665.510.497)	Interest expenses
Pendapatan Bunga - Neto	532.032.061.238		487.894.880.638	Interest Revenues - Net
PENDAPATAN OPERASIONAL LAINNYA		28		OTHER OPERATING REVENUES
Provisi dan komisi lainnya	38.677.326.915		48.796.635.942	Other fees and commissions
Laba selisih kurs - neto	41.504.756.336		30.456.535.470	Gain on foreign exchange - net
Lain-lain	26.956.079.790		23.181.135.022	Others
Jumlah Pendapatan Operasional Lainnya	107.138.163.041		102.434.306.434	Total Other Operating Revenues
Beban kerugian penurunan nilai	(82.502.496.238)	9,12,13,17	(124.108.404.642)	Provision for impairment losses
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Tenaga kerja	(161.296.938.177)	29	(161.580.689.167)	Personnel
Umum dan administrasi	(193.333.160.075)	30	(169.583.892.739)	General and administrative
Jumlah Beban Operasional Lainnya	(354.630.098.252)		(331.164.581.906)	Total Other Operating Expenses
PENDAPATAN OPERASIONAL - NETO	202.037.629.789		135.056.200.524	OPERATING REVENUES - NET
PENDAPATAN (BEBAN) NONOPERASIONAL				NON-OPERATING REVENUES (EXPENSE)
Pendapatan nonoperasional	8.598.779.159		2.462.761.467	Non-operating income
Beban nonoperasional	(14.132.583)		(751.986.474)	Non-operating expenses
Jumlah Pendapatan Nonoperasional	8.584.646.576		1.710.774.994	Total Non-operating Revenues
LABA SEBELUM PAJAK	210.622.276.365		136.766.975.518	PROFIT BEFORE TAX
MANFAAT (BEBAN) PAJAK PENGHASILAN		32b		INCOME TAX BENEFIT (EXPENSE)
Kini	(54.115.918.120)		(109.012.424.840)	Current
Tangguhan	2.939.341.792		71.746.425.777	Deferred
BEBAN PAJAK - NETO	(51.176.576.328)		(37.265.999.063)	TAX EXPENSE - NET
LABA TAHUN BERJALAN	159.445.700.037		99.500.976.455	INCOME FOR THE YEAR

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
LABA TAHUN BERJALAN	159.445.700.037		99.500.976.455	INCOME FOR THE YEAR
PENGHASILAN				OTHER COMPREHENSIVE
KOMPREHENSIF LAIN				INCOME
Pos-pos yang tidak akan				Item that will not be
direklasifikasi ke laba				reclassified
rugi:				subsequently to
Pengukuran ulang				profit or loss:
kewajiban imbalan				Remeasurement of
pascakerja	1.798.991.253	31	36.746.128.732	post-employment
Beban pajak penghasilan				benefit obligation
terkait	(395.778.075)	32b	(8.027.405.340)	Related income tax
				expense
Subjumlah	1.403.213.178		28.718.723.392	Sub-total
Pos-pos yang akan				
direklasifikasi ke laba				Item that may be reclassified
rugi:				subsequently to profit or
Kerugian yang belum				loss:
direalisasi dari				Unrealized loss from
perubahan nilai aset				changes in value of
keuangan pada nilai				financial assets at fair
wajar menurut				value through other
penghasilan				comprehensive income
komprehensif lain	(44.533.171.000)	9	(5.304.516.223)	
Manfaat pajak				Related income tax
penghasilan terkait	9.797.297.620	32b	402.216.097	benefit
Subjumlah	(34.735.873.380)		(4.902.300.126)	Sub-total
JUMLAH PENGHASILAN				TOTAL OTHER
KOMPREHENSIF LAIN				COMPREHENSIVE
TAHUN BERJALAN	(33.332.660.202)		23.816.423.266	INCOME FOR THE YEAR
JUMLAH LABA				TOTAL COMPREHENSIVE
KOMPREHENSIF TAHUN				INCOME FOR THE YEAR
BERJALAN	126.113.039.835		123.317.399.721	

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	Penghasilan Komprehensif Lain/ Other Comprehensive Income		Saldo Laba/ Retained Earnings		Jumlah ekuitas/ Total equity	Balance as of
	Keuntungan (kerugian) yang Delun direalisasi atas perubahan nilai aset keuangan pada nilai wajar melalui penghasilan komprehensif lain - neto/Unrealized gain (loss) on changes in value of financial assets at fair value through other comprehensive income - net	Pengukuran kembali kewajiban Imbalan pascakerja - neto/ Remeasurement of post-employment benefit obligation - net	Ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated		
Saldo per 1 Januari 2021	944.278.000.000	30.591.098.875	2.289.719.251	20.600.000.000	539.256.752.868	4.562.996.710.039 January 1, 2021 Balance as of
Penghasilan komprehensif lain tahun berjalan	9.31	(4.902.300.126)	28.718.723.392	-	99.500.976.455	123.317.399.721 Other comprehensive income for the year
Saldo per 31 Desember 2021	944.278.000.000	3.026.001.139.245	30.988.442.643	20.600.000.000	638.757.729.123	4.686.314.109.760 December 31, 2021 Balance as of
Penghasilan komprehensif lain tahun berjalan	9.31	(34.735.873.380)	1.403.213.178	-	159.445.700.037	126.113.039.835 Other comprehensive income for the year
Saldo per 31 Desember 2022	944.278.000.000	3.026.001.139.245	32.391.655.821	20.600.000.000	798.203.429.160	4.812.427.149.595 December 31, 2022 Balance as of

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	2021	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga, provisi dan komisi	954.941.268.990	824.229.848.678	Interest income, fees and commissions received
Pembayaran beban bunga	(389.622.206.587)	(298.094.823.631)	Interest expense paid
Pembayaran beban karyawan	(161.198.509.529)	(142.474.159.038)	Employee expense paid
Beban umum dan administrasi	(145.270.084.931)	(113.749.721.810)	General and administrative expenses
Pendapatan operasional lainnya	322.870.162.604	97.041.372.846	Other operating income
Pendapatan nonoperasional	1.370.812.494	862.079.868	Non-operating income
Pembayaran pajak penghasilan badan	(128.492.803.376)	(45.692.488.811)	Corporate income tax paid
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	454.598.639.665	322.122.108.102	Operating cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi:			Decrease (increase) in operating assets:
Tagihan akseptasi	27.862.679.595	93.816.628.670	Acceptance receivables
Efek-efek	63.044.468.485	(571.034.270.723)	Securities
Tagihan derivatif	(78.896.432.223)	(20.910.647.011)	Derivative receivables
Kredit	(2.722.475.680.487)	(874.487.895.703)	Loans
Aset lain-lain	9.425.419.429	(279.062.346.837)	Other assets
Kenaikan (penurunan) liabilitas operasi:			Increase (decrease) in operating liabilities:
Liabilitas segera	8.500.564.484	1.501.360.847	Liabilities payable immediately
Simpanan	2.999.911.943.046	1.409.190.966.237	Deposits
Simpanan dari bank lain	57.136.241.793	(1.453.726.141.059)	Deposits from other banks
Liabilitas akseptasi	(27.862.679.595)	(93.816.628.670)	Acceptance payables
Liabilitas derivatif	80.353.219.898	18.311.203.100	Derivative liabilities
Utang pajak dan liabilitas lain-lain	14.111.655.869	2.725.271.567	Taxes payable and other liabilities
Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Operasi	885.710.039.959	(1.445.370.391.480)	Net Cash Provided by (Used in) Operating Activities

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

PT BANK SHINHAN INDONESIA
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	2021	
ARUS KAS DARI			CASH FLOWS FROM
AKTIVITAS INVESTASI			INVESTING ACTIVITIES
Perolehan efek-efek biaya diamortisasi	(248.000.000.000)	-	Purchase of securities at amortised cost
Penerimaan efek-efek pada biaya diamortisasi	153.550.000.000	40.000.000.000	Proceeds from securities at amortized cost
Pembelian aset tetap, aset takberwujud dan aset hak-guna	(37.575.496.785)	(33.868.570.656)	Acquisitions of property and equipment, intangible assets and right-of-use assets
Hasil penjualan aset yang diambil alih	1.929.340.541	-	Proceeds from sale of foreclosed assets
Hasil penjualan aset tetap	10.458.311.785	1.984.397.273	Proceeds from sale of property and equipment
Hasil penjualan aset takberwujud	-	84.315.000	Proceeds from sale of intangible assets
Kas Neto Diperoleh dari (Digunakan untuk) Aktivitas Investasi	(119.637.844.459)	8.200.141.617	Net Cash Provided by (Used in) Investing Activities
ARUS KAS DARI			CASH FLOWS FROM
AKTIVITAS PENDANAAN			FINANCING ACTIVITIES
Pembayaran pinjaman	(3.075.231.000.000)	(2.292.167.500.000)	Payment of borrowings
Penerimaan pinjaman	4.682.370.000.000	2.970.317.500.000	Receipt of borrowings
Pembayaran utang sewa	(10.348.731.558)	(10.337.455.609)	Payment for lease liabilities
Kas Neto Diperoleh dari Aktivitas Pendanaan	1.596.790.268.442	667.812.544.391	Net Cash Provided by Financing Activities
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	2.362.862.463.942	(769.357.705.472)	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	1.409.409.322.989	2.173.275.129.576	CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR
Pengaruh perubahan kurs valuta asing	75.646.081.451	5.491.898.885	Effect of foreign exchange rate change
KAS DAN SETARA KAS AKHIR TAHUN	3.847.917.868.382	1.409.409.322.989	CASH AND CASH EQUIVALENTS AT END OF THE YEAR
PENGUNGKAPAN TAMBAHAN			SUPPLEMENTAL DISCLOSURES
Kas dan setara kas terdiri dari:			Cash and cash equivalents consists of:
Kas	48.285.287.283	50.110.199.037	Cash
Giro pada			Demand deposits with
Bank Indonesia	786.023.411.375	505.427.900.092	Bank Indonesia
Giro pada bank lain	313.003.963.458	199.455.163.678	Demand deposits with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	1.076.043.593.311	544.005.661.528	Placements with Bank Indonesia and other banks - maturing within three months or less from acquisition date
Efek yang dibeli dengan janji untuk dijual kembali	1.624.561.613.711	110.410.478.654	Securities purchased under resale agreement
JUMLAH	3.847.917.869.138	1.409.409.402.989	TOTAL

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements which are an integral part of the Financial Statements taken as a whole.

**PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)**

1. UMUM

a. Pendirian Perusahaan dan Informasi Umum

PT Bank Shinhan Indonesia (selanjutnya disebut "Bank"), dahulu PT Bank Metro Express, didirikan berdasarkan Akta Notaris No. 6 dari wakil Notaris Julizar di Jakarta, tanggal 8 September 1967, yang kemudian diubah dengan Akta Notaris No. 10 tanggal 6 Juli 1968 dan Akta Notaris No. 4 tanggal 3 Oktober 1968 dari notaris yang sama. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/60/16 tanggal 28 April 1970 serta diumumkan dalam Berita Negara Republik Indonesia No. 47, Tambahan No. 173, tanggal 12 Juni 1970.

Pada tanggal 4 April 1968, Bank mendapat izin usaha sebagai bank umum dari Menteri Keuangan Republik Indonesia dengan Surat No. D.15.6.2.23.

Pada tanggal 21 Desember 1976, Bank melakukan penggabungan usaha (*merger*) dengan N.V. Bank Umum Persatuan Ekonomi yang berdomisili di Yogyakarta. Keputusan merger ini dituangkan dalam Akta Notaris Ridwan Suselo, S.H., No. 234 di Jakarta tanggal 21 Desember 1976. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. Y.A.5/138/7 tanggal 6 Juni 1978 serta diumumkan dalam Berita Negara Republik Indonesia No. 56, Tambahan No. 431 tanggal 14 Juli 1978.

Pada tanggal 22 Maret 1995, Bank Indonesia menunjuk Bank sebagai Bank Devisa dengan Surat Keputusan No. 27/155/KEP/DIR.

Berdasarkan Akta Pernyataan Keputusan Rapat No. 31 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur, tanggal 30 November 2015, telah dilakukan perubahan nama dari PT Bank Metro Express menjadi PT Bank Shinhan Indonesia. Akta perubahan tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0946955.AH.01.02.Tahun 2015 tanggal 30 November 2015.

Pada tanggal 6 Desember 2016, Bank melakukan penggabungan usaha (*merger*) dengan PT Centratama Nasional Bank (CNB) yang berdomisili di Surabaya. Keputusan Merger ini dituangkan dalam Akta Notaris No. 01 tanggal 1 Desember 2016 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur.

1. GENERAL

a. Establishment of the Company and General Information

PT Bank Shinhan Indonesia (the "Bank", formerly PT Bank Metro Express), was established based on Notarial Deed No. 6 of Julizar, Notary in Jakarta, dated September 8, 1967, which was then amended by Notarial Deed No. 10 dated July 6, 1968 and Notarial Deed No. 4 dated October 3, 1968 by the same notary. The Deed was approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. J.A.5/60/16 dated April 28, 1970 and was published in the State Gazette of the Republic of Indonesia No. 47, Supplement No. 173, dated June 12, 1970.

As of April 4, 1968, the Bank obtained its license to operate as a commercial bank from the Minister of Finance of the Republic of Indonesia in its Letter No. D.15.6.2.23.

As of December 21, 1976, the Bank merged with N.V. Bank Umum Persatuan Ekonomi domiciled in Yogyakarta by virtue of Notarial Deed No. 234 dated December 21, 1976 of Ridwan Suselo, S.H., Notary in Jakarta. The Deed was approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. Y.A 5/138/7 dated June 6, 1978 and was published in the State Gazette of the Republic of Indonesia No. 56, Supplement No. 431 dated July 14, 1978.

As of March 22, 1995, Bank Indonesia appointed the Bank as a Foreign Exchange Bank in its Decision Letter No. 27/155/KEP/DIR.

Based on Resolution Deed of Extraordinary General Meeting of Shareholders No. 31 as notarized by Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta, dated November 30, 2015, the name of the Bank was changed from PT Bank Metro Express into PT Bank Shinhan Indonesia. The amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0946955.AH.01.02.Tahun 2015 dated November 30, 2015.

As of December 6, 2016, the Bank merged with PT Centratama Nasional Bank (CNB) domiciled in Surabaya. This merger decision is stated in the Notarial Deed No. 01 dated December 1, 2016 of Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

1. UMUM (Lanjutan)

a. Pendirian Perusahaan dan Informasi Umum (Lanjutan)

Anggaran Dasar Bank telah mengalami beberapa perubahan, terakhir diubah dengan Akta Notaris No. 03 tanggal 7 Juni 2021 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur, menyetujui untuk mengubah ketentuan Pasal 3 Anggaran Dasar Perseroan tentang Maksud dan Tujuan serta Kegiatan Usaha, Pasal 12 Anggaran Dasar Perseroan tentang Tugas dan Wewenang Direksi, mengangkat kembali anggota Dewan Komisaris Perseroan yang ada dan menyusun kembali seluruh Anggaran Dasar. Akta perubahan ini telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0032533.AH.01.02.Tahun 2021 tanggal 7 Juni 2021 dan dicatat dalam Penerimaan Pemberitahuan Perubahan Anggaran Dasar No. AHU-AH.01.03-0356279 tanggal 7 Juni 2021 dan Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia No. AHU-AH.01.03-0356286 tanggal 7 Juni 2021.

Susunan Dewan Komisaris dan Direksi Bank telah mengalami beberapa kali perubahan, terakhir diubah dengan Akta No. 03 tanggal 7 Juni 2022 yang dibuat di hadapan Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta Timur mengenai pengangkatan kembali Dewan Komisaris dan Direksi. Akta perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Data Perseroan PT Bank Shinhan Indonesia No. AHU-AH.01.09-0019289 tanggal 7 Juni 2022.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan usaha di bidang bank umum.

Kantor Pusat Bank berlokasi di International Financial Centre 2, lantai 30 - 32, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki Kantor Cabang dan Kantor Cabang Pembantu sebagai berikut:

Kantor Pusat	1
Kantor Cabang	28
Kantor Cabang Pembantu	10

Pada tanggal 31 Desember 2022 dan 2021, susunan Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, serta Komite Tata Kelola Terintegrasi Bank adalah sebagai berikut:

1. GENERAL (Continued)

a. Establishment of the Company and General Information (Continued)

The Bank's Articles of Association have been amended several times and the latest amendment is based on Notarial Deed No. 03 as notarized by Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta dated June 7, 2021, agree to change the content on Article 3 of the Bank's Articles of Association regarding Purpose and Objectives and Business Activities, Article 12 Articles of Association concerning the Duties and Authorities of Director, reappoint the existing members of the Company's Board of Commissioners and rearrange the entire Articles of Association. The changes were approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-0032533.AH.01.02.Tahun 2021 dated June 7, 2021 and recorded in the Acceptance of Amendment to Article of Association No. AHU-AH.01.03-0356279 dated June 7, 2021 and Acceptance Notification of Change Data Company PT Bank Shinhan Indonesia No. AHU-AH.01.03-0356286 dated June 7, 2021.

The composition of the Bank's Board of Commissioners and Board of Directors has undergone several changes, most recently amended by Deed No. 03 dated June 7, 2022 made before Notary Hermin Budisetyasih, S.H., M.Kn., Notary in East Jakarta regarding the reappointment of the Board of Commissioners and Board of Directors. The deed of amendment has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia and Human Rights of the Republic of Indonesia in the Letter of Acceptance of Notification of Changes in Company Data of PT Bank Shinhan Indonesia No. AHU-AH. 01.09-0019289 dated June 7, 2022.

In accordance with Article 3 of the Bank's Articles of Association, the scope of its activities is to engage in commercial banking.

The Bank's head office is located at International Financial Centre 2, 30th - 32th floor, Jl. Jenderal Sudirman Kav. 22-23, Jakarta Selatan. As of December 31, 2022 and 2021, the Bank has Branch Offices and Sub-branch Offices as follows:

	Head Office
	Branch Offices
	Sub-branch Office

As of December 31, 2022 and 2021, the structure of the Bank's Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee and Integrated Governance Committee are as follows:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

1. UMUM (Lanjutan)

a. Pendirian Perusahaan dan Informasi Umum (Lanjutan)

	2022
<u>Dewan Komisaris</u>	
Komisaris utama	Drs. Timoty E. Marnandus
Komisaris	Ananda Barata
Komisaris	Kim Jihyung
<u>Direksi</u>	
Direktur utama	Hwang Dae Geu
Direktur	Kim Seong Won
Direktur	Tony Tanusaputra*
Direktur	Ridwan Anwar Gunawan
Direktur	Leonard Auly
<u>Komite Audit</u>	
Ketua	Ananda Barata
Anggota	Richard Steven Dompas
Anggota	Rusli Simanjuntak
<u>Komite Pemantau Risiko</u>	
Ketua	Ananda Barata
Anggota	Lando Simatupang
Anggota	Rusli Simanjuntak
<u>Komite Remunerasi dan Nominasi</u>	
Ketua	Drs. Timoty E. Marnandus
Anggota	Kim Jihyung
Anggota	Jane Yurico Meitty
<u>Komite Tata Kelola Terintegrasi</u>	
Ketua	-
Anggota tetap	-
Anggota	-
Anggota	-
Anggota	-

* Direktur yang membawahi fungsi kepatuhan/Director in-charge for compliance function

Berdasarkan Surat Keputusan Direksi No.002/BSI-SKDIR/I/2022 tentang Pencabutan Surat Keputusan Direksi No.019/BSI-SKDIR/XII/2018 dan No.017/BSI-SKDIR/VIII/2019 dan sehubungan dengan Surat OJK No. S-129/PB.31/2021 tanggal 28 Juni 2021, Bank tidak memenuhi kriteria sebagai konglomerasi keuangan, sehingga Komite Tata Kelola Terintegrasi dibubarkan.

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki karyawan masing-masing sebanyak 740 dan 701 karyawan (tidak diaudit).

Laporan keuangan ini telah diotorisasi untuk diterbitkan oleh Direksi Perusahaan, selaku pihak yang bertanggung jawab atas penyusunan dan penyelesaian laporan keuangan, pada tanggal 27 Maret 2023.

1. GENERAL (Continued)

a. Establishment of the Company and General Information (Continued)

	2021	
		<u>Board of Commissioners</u>
Drs. Timoty E. Marnandus	Drs. Timoty E. Marnandus	President Commissioner
Ananda Barata	Ananda Barata	Commissioner
Kim Jihyung	Kim Jihyung	Commissioner
		<u>Board of Directors</u>
Hwang Dae Geu	Hwang Dae Geu	President Director
Tony Tanusaputra*	Tony Tanusaputra*	Director
Park Hee Jin	Park Hee Jin	Director
Ridwan Anwar Gunawan	Ridwan Anwar Gunawan	Director
Leonard Auly	Leonard Auly	Director
		<u>Audit Committee</u>
Ananda Barata	Ananda Barata	Chairman
Richard Steven Dompas	Richard Steven Dompas	Member
Rusli Simanjuntak	Rusli Simanjuntak	Member
		<u>Risk Monitoring Committee</u>
Ananda Barata	Ananda Barata	Chairman
Lando Simatupang	Lando Simatupang	Member
Rusli Simanjuntak	Rusli Simanjuntak	Member
		<u>Remuneration and Nomination Committee</u>
Drs. Timoty E. Marnandus	Drs. Timoty E. Marnandus	Chairman
Kim Jihyung	Kim Jihyung	Member
Thomas Wisnubroto	Thomas Wisnubroto	Member
		<u>Integrated Governance Committee</u>
Drs. Timoty E. Marnandus	Drs. Timoty E. Marnandus	Chairman
Sumantri Dipradja	Sumantri Dipradja	Permanent member
Rudy Yulianto Limuria	Rudy Yulianto Limuria	Member
Koh Suk Jin	Koh Suk Jin	Member
Richard Steven Dompas	Richard Steven Dompas	Member

Based on the Board of Directors Decision No.002/BSI-SKDIR/I/2022 related to the revocation of Board of Directors Decision No. No.019/BSI-SKDIR/XII/2018 dan No.017/BSI-SKDIR/VIII/2019 and in relation to OJK Letter No. S-129/PB.31/2021 dated June 21, 2021, the Bank no longer meet the criteria of financial conglomeration, thus the Integrated Governance Committee has been dissolved.

As of December 31, 2022 and 2021, the Bank has 740 and 701 employees, respectively (unaudited).

The financial statements have been authorized to be issued by the Board of Directors of the Company, who is responsible for the preparation and completion of the financial statements, on March 27, 2023.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

2. PERUBAHAN TERHADAP PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK)

Pada bulan April 2022, DSAK-IAI telah menerbitkan Siaran Pers yang merupakan materi penjelasan atas persyaratan atribusi imbalan pada periode jasa yang diatur di dalam PSAK No. 24 tentang "Imbalan Kerja". Dengan mempertimbangkan Undang-Undang Ketenagakerjaan yang berlaku saat ini maka DSAK-IAI, melalui Siaran Pers tersebut, menjelaskan bahwa imbalan pascakerja diatribusikan pada periode ketika jasa pekerja pertama kali meningkatkan imbalan program (bukan ketika pekerja pertama kali memberikan jasa kepada Bank sebagaimana praktik yang berlaku sebelumnya) sampai dengan saat jasa pekerja tidak lagi menghasilkan imbalan program yang material.

Perubahan pola pengatribusian ini berdampak terhadap jumlah tercatat liabilitas imbalan pascakerja yang seluruhnya dibebankan pada laporan keuangan tahun berjalan.

Selain dampak yang ditimbulkan dari Siaran Pers di atas, Pada tanggal 1 Januari 2022, Bank menerapkan Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") baru dan revisi yang efektif sejak tanggal tersebut. Perubahan kebijakan akuntansi Bank telah dibuat seperti yang disyaratkan, sesuai dengan ketentuan transisi dalam masing-masing standar dan interpretasi.

Penerapan dari standar dan interpretasi baru berikut, tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak berdampak signifikan terhadap jumlah yang dilaporkan pada tahun berjalan atau tahun sebelumnya:

- Amandemen PSAK No. 22, "Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual";
- Amandemen PSAK No. 57, "Provisi, Liabilitas Kontinjensi dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak";
- PSAK No. 69 (Penyesuaian 2020), "Agrikultur";
- PSAK No. 71 (Penyesuaian 2020), "Instrumen Keuangan"; dan
- PSAK No. 73 (Penyesuaian 2020), "Sewa".

Di samping itu, pada tanggal penerbitan laporan keuangan ini terdapat pula beberapa standar dan interpretasi standar akuntansi keuangan yang baru serta amandemen ataupun penyesuaian terhadap standar akuntansi keuangan lainnya yang telah diterbitkan namun belum berlaku efektif. Standar, interpretasi, amandemen ataupun penyesuaian tersebut, yang akan berlaku efektif untuk tahun buku yang dimulai pada atau setelah 1 Januari 2023, 2024 dan 2025, adalah sebagai berikut:

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

2. CHANGES ON STATEMENT OF FINANCIAL ACCOUNTING STANDARDS (PSAK) AND INTERPRETATION OF FINANCIAL ACCOUNTING STANDARDS (ISAK)

In April 2022, DSAK-IAI has issued a Press Release as an explanatory material towards provision for benefit attribution to periods of service as defined in PSAK No. 24 on "Employee Benefits". As refer to the current Manpower Law, through such Press Release, DSAK-IAI explained that post-employment benefit is attributed to the periods when the employee's services at the first time increase the program benefit (not when the employee at the first time provides services to the Bank as previous prevailing practice) until the time when the employee's services no longer result material program benefit.

The change of this pattern attribution has an impact to the carrying amount of post-employment benefit liabilities which entirely charged to the current financial statements.

Except the impact that arise from the above Press Release, on January 1, 2022, the Bank adopted new and revised Statements of Financial Accounting Standards ("PSAK") and Interpretations of Statements of Financial Accounting Standards ("ISAK") that are mandatory for application from that date. Changes to the Bank's accounting policies have been made as required, in accordance with the transitional provisions in the respective standards and interpretations.

The adoption of the following new and revised standards and interpretation did not result in substantial changes to Bank's accounting policies and had no material effect on the amounts reported for the current or prior financial years:

- Amendment to PSAK No. 22, "Business Combination - Reference to the Conceptual Framework";
- Amendment to PSAK No. 57, "Provision, Contingent Liabilities and Contingent Assets - Onerous Contracts, Cost of Fulfilling the Contracts";
- PSAK No. 69 (Improvement 2020), "Agriculture";
- PSAK No. 71 (Improvement 2020), "Financial Instruments"; and
- PSAK No. 73 (Improvement 2020), "Leases".

Moreover, as at the authorization date of the issuance of these financial statements, there are several new standards and interpretations of financial accounting standards, and amendments or improvements on other financial accounting standards which have been issued but not yet effective. Those standards, interpretations, amendments or improvements, which shall be effective for the annual reporting period beginning on or after January 1, 2023, 2024 and 2025, are as follows:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

2. PERUBAHAN TERHADAP PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) (Lanjutan)

1 Januari 2023

- Amandemen PSAK No. 1, "Penyajian Laporan Keuangan tentang Klasifikasi Liabilitas Sebagai Jangka Pendek atau Jangka Panjang";
- Amandemen PSAK No. 16, "Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan";
- Amandemen PSAK No. 1, "Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi";
- Amandemen PSAK No. 25, "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan tentang Definisi Estimasi Akuntansi"; dan
- Amandemen PSAK No. 46, "Pajak Penghasilan tentang Pajak Tangguhan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal".

1 Januari 2024

- Amandemen PSAK No. 73, "Sewa tentang Liabilitas Sewa dalam Jual dan Sewa-balik"; dan
- Amandemen PSAK No. 1, "Penyajian Laporan Keuangan - Liabilitas Jangka Panjang dengan Kovenan".

1 Januari 2025

- PSAK No. 74, "Kontrak Asuransi"; dan
- Amandemen PSAK No. 74, "Kontrak Asuransi tentang Penerapan Awal PSAK No. 74 dan No. 71 - Informasi Komparatif".

Penerapan dini untuk standar, interpretasi, amandemen ataupun penyesuaian terhadap standar akuntansi keuangan di atas diperkenankan.

Manajemen masih mengevaluasi penerapan dari standar, interpretasi, amandemen ataupun penyesuaian tersebut dan belum dapat menentukan dampak yang mungkin timbul terhadap pelaporan keuangan Bank secara keseluruhan.

2. CHANGES ON STATEMENT OF FINANCIAL ACCOUNTING STANDARDS (PSAK) AND INTERPRETATION OF FINANCIAL ACCOUNTING STANDARDS (ISAK) (Continued)

January 1, 2023

- Amendment to PSAK No. 1, "Presentation of Financial Statements - Classification of Liabilities as Current or Non-current";
- Amendment to PSAK No. 16, "Property, Plant and Equipment - Proceeds Before Intended Use";
- Amendment to PSAK No. 1, "Presentation of Financial Statements - Disclosure of Accounting Policies";
- Amendment to PSAK No. 25, "Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates"; and
- Amendment to PSAK No. 46, "Income Taxes - Deferred Tax related to Asset and Liabilities arising from a Single Transaction".

January 1, 2024

- Amendment to PSAK No. 73, "Leases - Lease Liability in a Sale and Leaseback"; and
- Amendment to PSAK No. 1, "Presentation of Financial Statements - Non-current Liabilities with Covenants".

January 1, 2025

- PSAK No. 74, "Insurance Contract"; and
- Amendment to PSAK No. 74, "Insurance Contract - Initial Application of PSAK No. 74 and No. 71 - Comparative Information".

Early adoption of those new standards, interpretations, amendments or improvements to financial accounting standards are permitted.

Management is still evaluating the adoption of those standards, interpretations, amendments or improvements and unable to determine the impact that might arise toward the financial reporting of the Bank as a whole.

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING

a. Pernyataan Kepatuhan

Laporan keuangan Bank disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia.

b. Dasar Penyusunan

Laporan keuangan Bank disusun atas dasar biaya historis kecuali untuk instrumen keuangan yang diukur pada nilai wajar pada setiap akhir periode pelaporan, sebagaimana dijelaskan dalam kebijakan akuntansi di bawah ini.

Laporan arus kas Bank disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain dan Sertifikat Bank Indonesia yang jatuh tempo dalam waktu tiga bulan atau kurang dari tanggal perolehannya dan yang tidak dijaminan serta tidak dibatasi penggunaannya.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a. Statement of Compliance

The Bank's financial statements have been prepared in accordance with the Indonesian Financial Accounting Standards.

b. Basis of Preparation

The Bank's financial statements have been prepared on the historical cost basis except for financial instruments that are measured at fair values at the end of each reporting period, as explained in the accounting policies below.

The Bank's statement of cash flows is prepared using the direct method with classifications of cash flows into operating, investing and financing activities. Cash and cash equivalents consist of cash, demand deposits with Bank Indonesia, demand deposits with other banks, and placements with Bank Indonesia and other banks and Bank Indonesia Certificate, with maturities of three months or less from the date of placement and are not pledged or restricted.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

c. Transaksi dan Saldo dalam Mata Uang Asing

Laporan keuangan Bank diukur dan disajikan dalam mata uang dari lingkungan ekonomi utama di mana entitas beroperasi (mata uang fungsionalnya). Laporan keuangan Bank disajikan dalam mata uang Rupiah yang merupakan mata uang fungsional dan mata uang penyajian untuk laporan keuangan Bank. Dalam penyusunan laporan keuangan Bank, transaksi dalam mata uang asing selain mata uang fungsional entitas (mata uang asing) diakui pada kurs yang berlaku pada tanggal transaksi. Pada setiap akhir periode pelaporan, pos moneter dalam valuta asing dijabarkan kembali dengan menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia, yaitu kurs spot Reuters pada pukul 4:00 P.M. WIB untuk mencerminkan kurs yang berlaku pada tanggal tersebut (Catatan 35). Pos-pos nonmoneter yang diukur pada nilai wajar dalam valuta asing dijabarkan kembali pada kurs yang berlaku pada tanggal ketika nilai wajar ditentukan. Pos nonmoneter yang diukur dalam biaya historis dalam valuta asing tidak dijabarkan kembali. Selisih kurs atas pos moneter diakui dalam laba rugi pada periode saat terjadinya.

d. Transaksi Pihak-pihak Berelasi

- 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 personel 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. 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);
 - 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;

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

c. Foreign Currency Transaction and Translation

The Bank's financial statements are measured and presented in the currency of the primary economic environment in which the entity operates (its functional currency). The financial statements of the Bank are presented in Indonesian Rupiah, which is the functional currency of the Bank and the presentation currency for the financial statements. In preparing the financial statements of the Bank, transactions in currencies other than the entity's functional currency (foreign currencies) are recognized at the rates of exchange prevailing at the dates of the transactions. At the end of each reporting period, monetary items denominated in foreign currencies are retranslated using reporting (closing) rate set by Bank Indonesia, which is Reuters' spot rate at 4:00 P.M. WIB to reflect the rates of exchange prevailing at that date (Note 35). Non-monetary items carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing at the date when the fair value was determined. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated. Exchange differences on monetary items are recognized in profit or loss in the period in which they arise.

d. Transaction with Related Parties

- a. A person or a close member of that person's family is related to the reporting entity if that person:
 - i. Has control or joint control over 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 the 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 group 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;

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

d. Transaksi Pihak-pihak Berelasi (Lanjutan)

d. Transaction with Related Parties (Continued)

- 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;
- 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 personel manajemen kunci entitas (atau entitas induk dari entitas);
- viii. Entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personel manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

- 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;
- 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 a parent of the entity);
- viii. The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

Transaksi signifikan yang dilakukan dengan pihak-pihak berelasi, baik dilakukan dengan kondisi dan persyaratan yang sama dengan pihak ketiga maupun tidak, diungkapkan pada laporan keuangan Bank.

Significant transactions with related parties, whether or not made at similar terms and conditions as those done with third parties, are disclosed in the Bank's financial statements.

e. Aset Keuangan

e. Financial Assets

(I.) Klasifikasi, pengakuan dan pengukuran

(I.) Classification, recognition and measurement

Bank mengakui aset keuangan jika, dan hanya jika, Bank menjadi pihak dalam ketentuan kontraktual instrumen tersebut. Pembelian atau penjualan aset keuangan secara reguler harus diakui dan dihentikan pengakuannya, jika berlaku, menggunakan akuntansi tanggal perdagangan.

The Bank recognises financial assets when, and only when, the Bank becomes party to the contractual provisions of the instrument. A regular way purchase or sale of financial assets shall be recognized and derecognized, as applicable, using trade date accounting.

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut:

The Bank classifies its financial assets in the following categories:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

- Financial assets at fair value through profit or loss;
- Financial assets at fair value through other comprehensive income;
- Financial assets at amortized cost.

Bank mengklasifikasikan aset keuangan atas dasar model bisnis dalam mengelola aset keuangan, dan arus kas kontraktual dari aset keuangan (hanya pembayaran pokok dan bunga [SPPI]).

The Bank classifies its financial assets on the basis of both the business model in managing financial assets, and the contractual cash flows of the financial assets (solely payments of principal and interest [SPPI]).

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(I.) Klasifikasi, pengakuan dan pengukuran (Lanjutan)

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personel manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

Pengujian SPPI

Pada pengakuan awal pokok didefinisikan sebagai nilai wajar aset keuangan, dan dapat berubah selama umur aset keuangan (misalnya, jika terdapat pembayaran kembali pokok). Bunga terdiri dari pertimbangan untuk nilai waktu uang, untuk risiko kredit yang terkait dengan jumlah pokok terutang selama periode waktu tertentu dan untuk risiko dan biaya pinjaman dasar lainnya, serta margin keuntungan.

Dalam melakukan pengujian SPPI, Bank menerapkan penilaian dan pertimbangan atas faktor-faktor yang relevan seperti mata uang yang mendenominasi aset keuangan, periode tingkat suku bunga ditetapkan, peristiwa kontinjensi yang akan mengubah jumlah dan pengaturan waktu arus kas, fitur *leverage*, pembayaran di muka dan persyaratan ekstensi, serta fitur lain yang dapat mengubah pertimbangan untuk nilai waktu uang.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(I.) Classification, recognition and measurement (Continued)

Evaluation of business model

The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.

The evaluation of the business model is carried out by considering, but not limited to, the following:

- How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;
- What are the risks affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and
- How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).

SPPI Test

Principal is defined as the fair value of financial assets at initial recognition, and may change over the life of the financial asset (for example, if there are repayments of principal). Interest consists of consideration for the time value of money, for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs, as well as a profit margin.

In performing the SPPI test, the Bank applies judgment and considers relevant factors such as the currency in which the financial asset is denominated, the period for which the interest rate is set, contingent events that would change the amount and timing of cash flows, leverage features, prepayment and extension terms and other features that may modify the consideration for the time value of money.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(i.) Klasifikasi, pengakuan dan pengukuran (Lanjutan)

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi (FVTPL)

Aset keuangan diklasifikasikan dan diukur pada FVTPL kecuali evaluasi atas model bisnis dan uji SPPI menunjukkan aset keuangan diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain.

Klasifikasi ini dimaksudkan untuk instrumen keuangan yang dimiliki untuk perdagangan atau pada saat pengakuan awal telah ditentukan oleh Bank untuk diukur pada FVTPL.

Aset keuangan dimiliki untuk diperdagangkan jika diperoleh untuk tujuan dijual dalam waktu dekat, atau pada pengakuan awal, aset tersebut merupakan bagian dari portofolio instrumen keuangan teridentifikasi yang dikelola bersama oleh Bank dan terdapat bukti pola sebenarnya dari pengambilan keuntungan jangka pendek.

Derivatif juga diklasifikasikan sebagai FVTPL, kecuali instrumen lindung nilai yang ditunjuk dan efektif.

Bank dapat secara tidak dapat ditarik kembali menetapkan aset keuangan di FVTPL jika hal tersebut menghilangkan atau secara signifikan mengurangi ketidaksesuaian akuntansi yang mungkin timbul.

Pada pengakuan awal, aset keuangan pada FVTPL diakui pada nilai wajarnya, dan biaya transaksi langsung diakui pada laba rugi. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar dan pendapatan bunga diakui dalam laporan laba rugi.

Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI)

Instrumen utang diklasifikasikan dan diukur pada FVOCI ketika aset keuangan dimiliki dalam model bisnis yang tujuannya dicapai dengan mengumpulkan arus kas kontraktual dan menjual aset keuangan, dan persyaratan kontraktual dari aset keuangan menimbulkan arus kas pada tanggal tertentu yang hanya pembayaran pokok dan bunga.

Bank dapat membuat pemilihan yang tidak dapat dibatalkan pada pengakuan awal atas instrumen ekuitas yang dimiliki untuk diperdagangkan yang akan diukur di FVOCI.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(i.) Classification, recognition and measurement (Continued)

Financial assets at fair value through profit or loss (FVTPL)

Financial assets are classified and measured at FVTPL unless the evaluation of business model and SPPI test shows that financial assets are to be measured at amortized cost or at fair value through other comprehensive income.

This classification is intended for held for trading financial instruments or at the time of initial recognition has been determined by the Bank to be measured at FVTPL.

A financial asset is held for trading if it was acquired principally for the purpose of selling in the near term, or on initial recognition it is a part of a portfolio of identified financial instruments that the Bank manages together and for which there is evidence of recent actual pattern of short-term profit taking.

Derivatives are also classified as at FVTPL, except a designated and effective hedging instrument.

The Bank may irrevocably designate a financial asset at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

At initial recognition, financial assets at FVTPL are recognized at fair value, and transaction costs are recognized directly in profit or loss. Gain or loss arising from changes in fair value and interest income are recognized in profit or loss.

Financial asset at fair value through other comprehensive income (FVOCI)

Debt instruments are classified and measured at FVOCI when the financial assets are held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets, and the contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest.

The Bank may make an irrevocable election at initial recognition for equity instruments held for trading to be measured at FVOCI.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(i.) Klasifikasi, pengakuan dan pengukuran (Lanjutan)

Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI) (Lanjutan)

Pada pengakuan awal, aset keuangan pada FVOCI diukur pada nilai wajar ditambah biaya transaksi, dan selanjutnya diukur pada nilai wajar di mana keuntungan atau kerugian dari penilaian wajar dilaporkan sebagai penghasilan komprehensif lain. Bunga dan dividen dari instrumen utang dan ekuitas diakui dalam laporan laba rugi. Kerugian kredit yang diharapkan dari instrumen utang di FVOCI diakui dalam penghasilan komprehensif lain dan tidak mengurangi nilai tercatat aset keuangan yang dicatat.

Aset keuangan pada biaya perolehan diamortisasi

Aset keuangan diklasifikasikan dan diukur pada biaya perolehan diamortisasi ketika aset keuangan dimiliki dalam model bisnis untuk mengumpulkan arus kas kontraktual, dan persyaratan kontraktual dari aset keuangan menimbulkan arus kas pada tanggal tertentu yang hanya merupakan pembayaran pokok dan bunga.

Pada pengakuan awal, aset keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar ditambah biaya transaksi, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Bunga dari aset keuangan yang diukur dengan biaya perolehan diamortisasi dicatat sebagai "pendapatan bunga" dalam laporan laba rugi. Kerugian kredit yang diharapkan diakui dalam laporan laba rugi sebagai "cadangan kerugian penurunan nilai" dan mengurangi nilai tercatat aset keuangan melalui akun penyisihan.

(ii.) Penghentian pengakuan

Penghentian pengakuan aset keuangan

Bank menghentikan pengakuan aset keuangan jika dan hanya jika hak kontraktual atas arus kas yang berasal dari aset keuangan berakhir, atau bank mentransfer aset keuangan dan secara substansial mentransfer seluruh risiko dan manfaat atas kepemilikan aset kepada entitas lain. Jika bank tidak mentransfer serta tidak memiliki secara substansial atas seluruh risiko dan manfaat kepemilikan serta masih mengendalikan aset yang ditransfer, maka bank mengakui keterlibatan berkelanjutan atas aset yang ditransfer dan liabilitas terkait sebesar jumlah yang mungkin harus dibayar. Jika bank memiliki secara substansial seluruh risiko dan manfaat kepemilikan aset keuangan yang ditransfer, Bank masih mengakui aset keuangan dan juga mengakui pinjaman yang dijamin sebesar pinjaman yang diterima.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(i.) Classification, recognition and measurement (Continued)

Financial asset at fair value through other comprehensive income (FVOCI) (Continued)

At initial recognition, financial assets at FVOCI are measured at fair value plus transaction cost, and subsequently measured at fair value where gain or loss from fair valuation are reported under other comprehensive income. Interest and dividends from debt and equity instruments are recognized in profit or loss. Expected credit losses from debt instruments at FVOCI are recognized in other comprehensive income and does not reduce the carrying amount of the recorded financial assets.

Financial assets at amortized cost

Financial assets are classified and measured at amortized cost when the financial assets are held within a business model to collect contractual cash flows, and the contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest.

At initial recognition, financial assets at amortized cost are measured at fair value plus transaction cost, and subsequently measured at amortized cost using the effective interest rate method. Interest from financial assets at amortized cost is recorded as "interest income" in profit or loss. Expected credit losses are recognized in profit or loss as "provision for impairment loss" and reduces the carrying amount of the financial asset through an allowance account.

(ii.) Derecognition

Derecognition of financial assets

The Bank derecognises a financial asset only when the contractual rights to the cash flows from the financial asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Bank neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Bank recognises its retained interest in the asset and an associated liability for amounts it may have to pay. If the Bank retains substantially all the risks and rewards of ownership of a transferred financial asset, the Bank continues to recognise the financial asset and also recognises a collateralised borrowing for the proceeds received.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(ii.) Penghentian pengakuan (Lanjutan)

Penghentian pengakuan aset keuangan secara keseluruhan, selisih antara jumlah tercatat aset dan jumlah pembayaran dan piutang yang diterima dan keuntungan atau kerugian kumulatif yang telah diakui dalam penghasilan komprehensif lain dan terakumulasi dalam ekuitas diakui dalam laba rugi.

Penghentian pengakuan aset keuangan terhadap satu bagian saja (misalnya ketika Bank masih memiliki hak untuk membeli kembali bagian aset yang ditransfer), Bank mengalokasikan jumlah tercatat sebelumnya dari aset keuangan tersebut pada bagian yang tetap diakui berdasarkan keterlibatan berkelanjutan, dan bagian yang tidak lagi diakui berdasarkan nilai wajar relatif dari kedua bagian tersebut pada tanggal transfer.

Selisih antara jumlah tercatat yang dialokasikan pada bagian yang tidak lagi diakui dan jumlah dari pembayaran yang diterima untuk bagian yang tidak lagi diakui dan setiap keuntungan atau kerugian kumulatif yang dialokasikan pada bagian yang tidak lagi diakui tersebut yang sebelumnya telah diakui dalam penghasilan komprehensif lain diakui pada laba rugi. Keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain dialokasikan pada bagian yang tetap diakui dan bagian yang dihentikan pengakuannya, berdasarkan nilai wajar relatif kedua bagian tersebut.

Penghapusan

Bank secara langsung mengurangi jumlah tercatat bruto dari aset keuangan dan dibebankan ke akun penyisihan ketika manajemen tidak memiliki ekspektasi yang wajar untuk memulihkan aset keuangan secara keseluruhan atau sebagian. Pemulihan aset keuangan yang sebelumnya telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selama tahun tersebut.

(iii.) Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika, dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari biaya perolehan diamortisasi ke FVTPL dicatat sebesar nilai wajar. Selisih antara nilai tercatat dan nilai wajar diakui dalam laporan laba rugi.

Reklasifikasi aset keuangan dari biaya perolehan diamortisasi ke FVOCI dicatat sebesar nilai wajar.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

e. Financial Assets (Continued)

(ii.) Derecognition (Continued)

On derecognition of financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable and the cumulative gain or loss that had been recognized in other comprehensive income and accumulated in equity (if any) is recognized in profit or loss.

On derecognition of financial asset other than its entirety (e.g., when the Bank retains an option to repurchase part of a transferred asset), the Bank allocates the previous carrying amount of the financial asset between the part it continues to recognize under continuing involvement, and the part it no longer recognizes on the basis of the relative fair values of those parts on the date of the transfer.

The difference between the carrying amount of the part that is no longer recognized and the sum of the consideration received for that part and any cumulative gain or loss allocated to it that had been recognized in other comprehensive income (if any) is recognized in profit or loss. A cumulative gain or loss that had been recognized in other comprehensive income is allocated between the part that continues to be recognized and the part that is no longer recognized on the basis of the relative fair values of those parts.

Write-off

The Bank directly reduces the gross carrying amount of a financial asset and charged to the allowance account when management has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof. Recovery of a financial asset previously written-off in the previous years is recorded as operating income during the year.

(iii.) Reclassifications of financial assets

The Bank reclassifies financial assets if, and only if, the business model for managing financial assets changes.

Reclassification of financial assets from amortized cost to FVTPL is recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss.

Reclassification of financial assets from amortized cost to FVOCI is recorded at fair values.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iii.) Reklasifikasi aset keuangan (Lanjutan)

Reklasifikasi aset keuangan dari FVOCI ke FVTPL dicatat sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari FVOCI ke biaya perolehan diamortisasi dicatat sebesar nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan dengan nilai wajar.

Reklasifikasi aset keuangan dari FVTPL menjadi FVOCI atau biaya perolehan diamortisasi dicatat sebesar nilai wajar.

(iv.) Cadangan kerugian penurunan nilai aset keuangan

Tinjauan prinsip kerugian kredit yang diharapkan (ECL)

Bank mengakui cadangan kerugian penurunan nilai atas aset keuangan yang tidak diukur pada FVTPL.

Bank mengukur penyisihan kerugian penurunan nilai pada jumlah yang sama dengan ECL seumur hidup jika risiko kredit pada aset keuangan telah meningkat secara signifikan sejak pengakuan awal, atau pada jumlah yang sama dengan ECL 12 bulan jika risiko kredit pada aset keuangan tidak meningkat secara signifikan sejak pengenalan awal.

ECL 12 bulan adalah bagian dari ECL seumur hidup yang mewakili kerugian kredit yang diharapkan yang diakibatkan oleh peristiwa *default* pada aset keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

Aset keuangan yang memburuk

Aset keuangan mengalami penurunan nilai kredit ketika satu atau lebih peristiwa yang berdampak merugikan pada estimasi arus kas masa depan dari aset keuangan tersebut telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai kredit mencakup data yang dapat diobservasi mengenai peristiwa berikut:

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iii.) Reclassifications of financial assets (Continued)

Reclassification of financial assets from FVOCI to FVTPL is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassification of financial assets from FVOCI to amortized cost is recorded at carrying value. Unrealized gains or losses is removed from equity and is adjusted against the fair value.

Reclassification of financial assets from FVTPL to FVOCI or amortized cost is recorded at fair value.

(iv.) Allowance for impairment loss on financial assets

Overview of expected credit loss (ECL) principle

The Bank recognises allowance for impairment loss on financial assets that are not measured at FVTPL.

The Bank measures the allowance for impairment loss at an amount equal to the lifetime ECL if the credit risk on financial assets has increased significantly since initial recognition, or at an amount equal to 12-month ECL if the credit risk on financial assets has not increased significantly since initial recognition.

The 12-month ECL is the portion of lifetime ECL that represent the expected credit loss that result from default events on a financial asset that are possible within the 12 months after the reporting date.

Credit-impaired financial assets

A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired include observable data about the following events:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iv.) Cadangan kerugian penurunan nilai aset keuangan (Lanjutan)

Aset keuangan yang memburuk (Lanjutan)

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Peminjam, karena alasan ekonomi atau kontrak yang berkaitan dengan kesulitan keuangan, telah memberikan konsesi kepada peminjam yang tidak akan dipertimbangkan oleh pemberi pinjaman;
- Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan tersebut karena kesulitan keuangan; atau
- Pembelian atau asal mula aset keuangan dengan diskon besar yang mencerminkan kerugian kredit yang terjadi.

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (POCI)

Aset keuangan POCI adalah aset keuangan yang mengalami penurunan nilai pada saat pembelian. Tidak ada cadangan kerugian penurunan nilai yang diakui pada pengakuan awal karena harga pembelian termasuk estimasi kerugian kredit seumur hidup. Setiap perubahan kerugian kredit seumur hidup diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Tahapan penurunan nilai berdasarkan klasifikasi risiko kredit

Bank mengklasifikasikan penurunan nilai aset keuangan dalam tiga tahap berdasarkan evaluasi internal terhadap risiko kredit dan kriteria tambahan untuk menentukan kualitas aset instrumen keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 40/POJK.03/2019 tentang Penilaian Kualitas Aktiva Bank Umum sebagai berikut:

Tahap 1

- Tidak ada tunggakan (Bucket 1)
- Terlambat tidak lebih dari 30 hari (Bucket 2)

Bank akan mengukur cadangan kerugian penurunan nilai sebesar ECL 12 bulan.

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv.) Allowance for impairment loss on financial assets (Continued)

Credit-impaired financial assets (Continued)

- Significant financial difficulty of the issuer or the borrower;
- A breach of contract, such as a default or past due event;
- The borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lender would not otherwise consider;
- It is becoming probable that the borrower will enter bankruptcy or other financial reorganisation;
- The disappearance of an active market for that financial asset because of financial difficulties; or
- The purchase or origination of a financial asset at a deep discount that reflects the incurred credit losses.

Purchased or originated credit-impaired (POCI) financial assets

POCI financial assets are those that are credit-impaired at purchase. No allowance for impairment loss is recognized at initial recognition as the purchase price includes the estimated lifetime credit losses. Any changes in lifetime credit losses are recognized in profit or loss as part of the allowance for impairment losses.

Stages of impairment based on classification of credit risk

The Bank classifies the impairment for financial assets in three stages based on the internal evaluation of credit risk and additional criteria to determine the quality of financial instrument assets in accordance with the Financial Services Authority Regulation (POJK) No. 40/POJK.03/2019 concerning Asset Quality Assessment for Commercial Banks as follows:

Stage 1

- No overdue (Bucket 1)
- Overdue not more than 30 days (Bucket 2)

The Bank will measure allowance for impairment loss at an amount equal to 12-month ECL.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iv.) Cadangan kerugian penurunan nilai aset keuangan (Lanjutan)

Tahapan penurunan nilai berdasarkan klasifikasi risiko kredit (Lanjutan)

Tahap 2

- Terlambat 31 - 60 hari (Bucket 3)
- Terlambat 61 - 90 hari (Bucket 4)
- Memiliki satu dari kriteria
 - Penurunan peringkat kredit internal
 - Peringkat kredit internal kedaluwarsa
 - *Early warning*
 - Indikasi keuangan mengalami penurunan
- Restrukturisasi.

Tahap 3

- Terlambat lebih dari 90 hari (Bucket 5)
- Peringkat kredit internal D1-D3 (Untuk perusahaan dan lembaga keuangan)
- Hapus buku

Bank akan mengukur cadangan kerugian penurunan nilai untuk Stage 2 dan Stage 3 seumur hidup ECL.

Evaluasi penurunan nilai

Penurunan nilai secara individual

Bank mengevaluasi penurunan nilai secara individual atas aset keuangan dengan kriteria:

- Jumlah total Rp50 miliar ke atas;
- Aset keuangan diklasifikasikan sebagai Tahap 2 atau Tahap 3; dan
- Mendapat persetujuan dari Komite Manajemen Risiko.

Taksiran kerugian didasarkan pada semua informasi yang tersedia dan penilaian kredit yang dialami, dan mempertimbangkan faktor-faktor lain termasuk, tetapi tidak terbatas pada hal-hal berikut:

- Kemampuan pembayaran kembali;
- Jenis dan total agunan;
- Ketersediaan jaminan; dan
- Prospek bisnis rekanan di masa depan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv.) Allowance for impairment loss on financial assets (Continued)

Stages of impairment based on classification of credit risk (Continued)

Stage 2

- Overdue 31 - 60 days (Bucket 3)
- Overdue 61 - 90 days (Bucket 4)
- Has one of the following criteria
 - Downgrading of internal credit rating
 - Expired internal credit rating
 - *Early warning*
 - Downgrading financial indication
- Restructured.

Stage 3

- Overdue more than 90 days (Bucket 5)
- Internal credit rating D1-D3 (for company and financial institution)
- Write off

The Bank will measure the allowance for impairment losses for Stage 2 and Stage 3 at equal to lifetime ECL.

Impairment evaluation

Individual impairment

The Bank evaluates impairment individually to financial assets with criteria:

- Total amount of Rp50 billion and above;
- The financial asset is classified as Stage 2 or Stage 3; and
- Obtained approval from the Risk Management Committee.

The estimated losses are based on all available information and experienced credit judgment, and considering other factors including, but not limited to the following:

- Repayment capability;
- Type and total collateral;
- Availability of guarantee; and
- Counterparty's business prospect in the future.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iv.) Cadangan kerugian penurunan nilai aset keuangan (Lanjutan)

Penurunan nilai secara individual (Lanjutan)

Estimasi jumlah terpulihkan didasarkan pada nilai kini arus kas masa depan yang diidentifikasi dari pihak lawan. Bank menggunakan teknik yang berbeda untuk mengevaluasi penurunan nilai dan mengukur kerugian penurunan nilai, seperti:

- Metode arus kas yang didiskontokan;
- Nilai wajar agunan, jika nilai terpulihkannya hanya bersumber dari agunan, maka jumlah dan waktu arus kas masa depan dari pokok dan bunganya sulit ditentukan, dan kemungkinan terjadi pengambil alihan agunan dan didukung dengan aspek hukum pengikatan agunan; atau
- Harga pasar yang dapat diamati.

Penurunan nilai secara kolektif

Penurunan nilai kolektif termasuk aset keuangan lain yang tidak dinilai secara individual.

Bank mengklasifikasikan aset keuangan untuk penurunan nilai kolektif berdasarkan karakteristik kredit yang serupa sebagai berikut:

- Ritel - disubklasifikasi menjadi Ritel dan Kantor Kecil/Kantor Rumah (SOHO)
- Nonritel - disubklasifikasi menjadi Perusahaan Luar Negeri, Lembaga Keuangan, dan Pembiayaan Khusus

Evaluasi penurunan nilai kolektif didasarkan pada parameter Probability of Default (PD), Loss Given Default (LGD) dan Exposure at Default (EAD), dengan mempertimbangkan informasi historis, terkini dan berwawasan ke depan.

PD ditentukan menggunakan model Markov Chain dengan model Number of Account of Transition Matrix, dievaluasi dan diamati secara bulanan berdasarkan data historis. PD disesuaikan dengan informasi berwawasan ke depan dengan memasukkan faktor makroekonomi yang berhubungan langsung dengan PD bulanan berdasarkan analisis regresi.

LGD ditentukan berdasarkan tingkat pemulihan dari pembayaran pinjaman, dan eksposur terhadap agunan fisik dan keuangan.

EAD ditentukan sebagai saldo terutang dari aset keuangan pada tanggal penilaian penurunan nilai.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv.) Allowance for impairment loss on financial assets (Continued)

Individual impairment (Continued)

The estimated recoverable amount is based on the present value of future cash flows identified from the counterparty. Bank uses different technique to evaluate impairment and measure impairment losses, such as:

- Discounted cash flow method;
- Fair value of collateral, if the recoverable amount is only sourced from collateral, the amount and timing of future cash flows from principal and interest are difficult to determine, and collateral acquisition is possible to occur and supported with legal aspects of collateral binding; or
- Observable market prices.

Collective impairment

Collective impairment includes other financial assets which are not assessed individually.

The Bank classifies financial assets for collective impairment based on similar credit characteristics as follows:

- Retail - subclassified into Retail and Small Office/Home Office (SOHO)
- Non-retail - subclassified into Overseas Corporate, Financial Institution, and Special Financing

The evaluation of collective impairment is based on the parameters of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD), taking into account historical, current and forward-looking information.

PD is determined using Markov Chain with Number of Account of Transition Matrix model, evaluated and observed on a monthly basis based on historical data. PD is adjusted with forward-looking information by incorporating macroeconomic factor that has direct relationship with the monthly PD based on regression analysis.

LGD is determined based on the historical recovery rate from loan repayments, and exposure to risk-mitigating collaterals.

EAD is determined as the outstanding balance of the financial assets in the event of default.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

e. Aset Keuangan (Lanjutan)

(iv.) Cadangan kerugian penurunan nilai aset keuangan (Lanjutan)

Penurunan nilai secara kolektif (Lanjutan)

Bank mencerminkan nilai waktu atas uang dengan menggunakan suku bunga efektif sebagai faktor diskonto untuk menentukan kerugian penurunan nilai pada tanggal pelaporan.

Bobot probabilitas dalam perhitungan ECL telah ditentukan oleh Bank yang meliputi persentase skenario dasar, terburuk, dan kasus terbaik.

Aset keuangan yang dimodifikasi

Ketika arus kas kontraktual dari aset keuangan dinegosiasi ulang atau dimodifikasi dan negosiasi ulang atau modifikasi tidak mengakibatkan penghentian pengakuan aset keuangan, Bank menghitung ulang jumlah tercatat bruto dari aset keuangan sebagai nilai kini dari negosiasi atau modifikasi. arus kas kontraktual yang didiskontokan dengan suku bunga efektif awal aset keuangan. Selisih antara arus kas kontraktual yang dinegosiasi ulang dan nilai tercatat aset keuangan pada tanggal modifikasi diakui sebagai "rugi penurunan nilai" dalam laporan laba rugi.

f. Liabilitas Keuangan

Klasifikasi, pengakuan dan pengukuran

Liabilitas keuangan yang diterbitkan oleh Bank diklasifikasi sesuai dengan substansi perjanjian kontraktual dan definisi liabilitas keuangan dan instrumen ekuitas.

Bank mengklasifikasikan kewajiban keuangannya dalam kategori berikut:

- Kewajiban keuangan pada nilai wajar melalui laba rugi; dan
- Liabilitas keuangan pada biaya perolehan diamortisasi.

Kewajiban keuangan pada nilai wajar melalui laba rugi (FVTPL)

Kategori ini terdiri dari kewajiban keuangan yang diklasifikasikan pada FVTPL, dan kewajiban keuangan yang ditetapkan oleh Bank pada FVTPL.

Liabilitas keuangan diklasifikasikan dan diukur pada FVTPL jika diakuisisi terutama untuk tujuan pembelian kembali dalam waktu dekat, atau pada pengakuan awal, merupakan bagian dari portofolio instrumen keuangan teridentifikasi yang dikelola bersama oleh Bank dan yang terdapat bukti pola aksi ambil untung jangka pendek baru-baru ini. Derivatif juga diklasifikasikan sebagai FVTPL, kecuali instrumen lindung nilai yang ditunjuk dan efektif.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. Financial Assets (Continued)

(iv.) Allowance for impairment loss on financial assets (Continued)

Collective impairment (Continued)

The Bank reflects the time value of money using the effective interest rate as the discount factor to determine the impairment loss as of reporting date.

The probability weight in the calculation of ECL has been determined by the Bank which includes percentage of base-, worst-, and best-case scenario.

Modified financial assets

When the contractual cash flows of a financial asset are renegotiated or otherwise modified and the renegotiation or modification does not result in the derecognition of the financial asset, the Bank recalculates the gross carrying amount of the financial asset as the present value of the renegotiated or modified contractual cash flows that are discounted at the financial asset's original effective interest rate. Difference between the renegotiated contractual cash flows and the carrying amount of the financial asset at the date of modification is recognized as "impairment loss" in profit or loss.

f. Financial Liabilities

Classification, recognition and measurement

Financial liabilities issued by the Bank are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

The Bank classifies its financial liabilities in the following categories:

- Financial liabilities at fair value through profit or loss; and
- Financial liabilities at amortized cost.

Financial liabilities at fair value through profit or loss (FVTPL)

This category comprises financial liabilities classified at FVTPL, and financial liabilities designated by the Bank at FVTPL.

A financial liability is classified and measured at FVTPL if it was acquired principally for the purpose of repurchasing it in the near term, or on initial recognition it is a part of a portfolio of identified financial instruments that the Bank manages together and for which there is evidence of recent actual pattern of short-term profit taking. Derivatives are also classified as at FVTPL, except a designated and effective hedging instrument.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJUKAN AKUNTANSI PENTING (Lanjutan)

f. Liabilitas Keuangan (Lanjutan)

Kewajiban keuangan pada nilai wajar melalui laba rugi (FVTPL) (Lanjutan)

Bank dapat secara tidak dapat ditarik kembali menetapkan liabilitas keuangan pada FVTPL ketika hal itu menghasilkan informasi yang lebih relevan karena menghilangkan atau secara signifikan mengurangi ketidaksesuaian akuntansi yang mungkin timbul, atau sekelompok liabilitas keuangan dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar, berdasarkan manajemen risiko atau strategi investasi yang terdokumentasi dan informasi tentang Bank disediakan secara internal atas dasar itu kepada personel manajemen kunci entitas.

Liabilitas keuangan pada awalnya diakui pada nilai wajar, dan biaya transaksi diakui secara langsung dalam laporan laba rugi. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar dan beban bunga diakui dalam laporan laba rugi.

Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi

Liabilitas keuangan diklasifikasikan dan diukur pada biaya perolehan diamortisasi, kecuali untuk:

- Kewajiban keuangan pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang timbul ketika transfer aset keuangan tidak memenuhi syarat untuk penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- Kontrak jaminan keuangan;
- Komitmen untuk memberikan pinjaman dengan suku bunga di bawah pasar; dan
- Pertimbangan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

Pada pengakuan awal, liabilitas keuangan diakui pada nilai wajar dikurangi biaya transaksi, dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Bunga dari kewajiban keuangan yang diukur dengan biaya perolehan diamortisasi dicatat sebagai "beban bunga" dalam laporan laba rugi.

Penghentian pengakuan liabilitas keuangan

Bank menghentikan pengakuan liabilitas keuangan, jika dan hanya jika, liabilitas Bank telah dilepaskan, dibatalkan atau kedaluwarsa. Selisih antara jumlah tercatat liabilitas keuangan yang dihentikan pengakuannya dan imbalan yang dibayarkan dan utang diakui dalam laba rugi.

Reklasifikasi liabilitas keuangan

Bank tidak diperbolehkan untuk mereklasifikasi setiap kewajiban keuangan dari atau ke kelompok kewajiban keuangan FVTPL.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

f. Financial Liabilities (Continued)

Financial liabilities at fair value through profit or loss (FVTPL) (Continued)

The Bank may irrevocably designate a financial liability at FVTPL when doing so results in more relevant information because either it eliminates or significantly reduces an accounting mismatch that would otherwise arise, or a group of financial liabilities is managed and its performance is evaluated on a fair value basis in accordance with a documented risk management or investment strategy and information about the Bank is provided internally on that basis to the entity's key management personnel.

Financial liabilities are initially recognized at fair value, and transaction costs are recognized directly in profit or loss. Gain or loss arising from changes in fair value and interest expense are recognized in profit or loss.

Financial liabilities at amortized cost

Financial liabilities are classified and measured at amortized cost, except for:

- Financial liabilities at fair value through profit or loss;
- Financial liabilities that arise when a transfer of financial asset does not qualify for derecognition or when the continuing involvement approach is applied;
- Financial guarantee contracts;
- Commitments to provide loans at below market interest rate; and
- Contingent considerations recognized by the acquirer in the business combination.

At initial recognition, financial liabilities are recognized at fair value minus the transaction costs, and subsequently measured at amortized cost using the effective interest rate method. Interest from financial liabilities at amortized cost is recorded as "interest expense" in profit or loss.

Derecognition of financial liabilities

The Bank derecognizes financial liabilities when, and only when, the Bank's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognized and the consideration paid and payable is recognized in profit or loss.

Reclassification of financial liabilities

The Bank is not allowed to reclassify any financial liabilities from or to a group of FVTPL financial liabilities.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

f. Liabilitas Keuangan (Lanjutan)

Kerugian Kredit yang Diharapkan (ECL)

Bank akan mengakui penyisihan kerugian ECL pada komitmen pinjaman dan kontrak jaminan keuangan yang mana persyaratan penurunan nilai berlaku. Lihat Catatan 3e (iv.) untuk mengukur kerugian kredit ekspektasian.

Untuk komitmen pinjaman yang belum ditarik, ECL diukur pada selisih antara nilai kini dari jumlah arus kas jika komitmen ditarik dan arus kas yang diharapkan diterima oleh Bank.

Untuk kontrak jaminan keuangan, ECL diukur pada selisih antara estimasi pembayaran untuk menggantikan pemilik kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

ECL yang ditentukan untuk komitmen pinjaman dan kontrak jaminan keuangan diakui sebagai "provisi untuk penyediaan dana yang belum ditarik" berdasarkan komponen kewajiban Bank.

g. Saling Hapus antar Aset Keuangan dan Liabilitas Keuangan

Aset keuangan dan liabilitas keuangan disalinghapuskan dan nilai netonya disajikan dalam laporan posisi keuangan jika Bank tersebut memiliki hak yang dapat dipaksakan secara hukum untuk melakukan saling hapus atas jumlah yang telah diakui; dan berintens untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan. Hak saling hapus dapat ada pada saat ini dari pada bersifat kontingen atas terjadinya suatu peristiwa di masa depan dan harus dieksekusi oleh pihak lawan, baik dalam situasi bisnis normal dan dalam peristiwa gagal bayar, peristiwa kepailitan atau kebangkrutan.

h. Metode Suku Bunga Efektif

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari instrumen keuangan dan metode untuk mengalokasikan pendapatan bunga atau biaya selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi penerimaan atau pembayaran kas masa depan (mencakup seluruh komisi dan bentuk lain yang dibayarkan dan diterima oleh para pihak dalam kontrak yang merupakan bagian yang tak terpisahkan dari suku bunga efektif, biaya transaksi dan premium dan diskonto lainnya) selama perkiraan umur instrumen keuangan, atau (jika lebih tepat), digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan pada saat pengakuan awal.

Pendapatan dan beban diakui berdasarkan suku bunga efektif untuk instrumen keuangan selain dari instrumen keuangan FVTPL.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

f. Financial Liabilities (Continued)

Expected Credit Losses (ECL)

The Bank shall recognise a loss allowance for ECL on a loan commitment and a financial guarantee contract to which the impairment requirements apply. Refer to Note 3e (iv.) for the measurement of expected credit losses.

For undrawn loan commitments, ECL are measured at the difference between the present value of the amount of cash flow if the commitments are withdrawn and the cash flow expected to be received by the Bank.

For financial guarantee contracts, ECL are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.

The ECL determined for loan commitments and financial guarantee contract are recognized as "Provision for unused credit facility" under the Bank's liability component.

g. Netting of Financial Assets and Financial Liabilities

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when the Bank has a legally enforceable right to set off the recognized amounts; and intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously. A right to set-off must be available today rather than being contingent on a future event and must be exercisable by any of the counterparties, both in the normal course of business and in the event of default, insolvency or bankruptcy.

h. Effective Interest Method

The effective interest method is a method of calculating the amortized cost of a financial instrument and of allocating interest income or expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts or payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial instrument, or (where appropriate), a shorter period to the net carrying amount on initial recognition.

Income and expenses are recognized on an effective interest basis for financial instruments other than those financial instruments at FVTPL.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

i. Nilai Wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran tanpa memperhatikan apakah harga tersebut dapat diobservasi secara langsung atau diestimasi menggunakan teknik penilaian lain. Dalam mengukur nilai wajar atas suatu aset atau liabilitas pada tanggal pengukuran, Bank memperhitungkan karakteristik suatu aset atau liabilitas jika pelaku pasar akan memperhitungkan karakteristik tersebut ketika menentukan harga aset atau liabilitas pada tanggal pengukuran.

Dalam rangka konsistensi dan perbandingan dalam pengukuran nilai wajar dan pengungkapan terkait, Bank melakukan pengukuran nilai wajar atas instrumen keuangan yang dimiliki dengan hierarki berikut:

- Pengukuran nilai wajar level 1 adalah yang berasal dari harga kuotasi (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik di mana Bank dapat mengakses pada tanggal pengukuran;
- Pengukuran nilai wajar level 2 adalah yang berasal dari input selain harga kuotasi yang termasuk dalam level 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya deviasi dari harga); dan
- Pengukuran nilai wajar level 3 adalah yang berasal dari teknik penilaian yang mencakup input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

j. Kas dan Giro pada Bank Indonesia dan Bank Lain

Kas dan giro pada Bank Indonesia dan bank lain tidak dijaminkan atau dibatasi penggunaannya.

Kas dan setara kas diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3e untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai kas dan giro pada Bank Indonesia dan bank lain.

k. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dalam bentuk Deposito Berjangka Bank Indonesia dan *call money*.

Lihat Catatan 3e untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai penempatan Bank Indonesia dan bank lain.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

i. Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Bank takes into account the characteristics the asset or a liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date.

In order to increase consistency and comparability in fair value measurements and related disclosures, the Bank measures the fair value of the financial instruments held based on the following hierarchy:

- *Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities that the Bank can access at the measurement date;*
- *Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the assets or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and*
- *Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).*

j. Cash and Demand Deposits with Bank Indonesia and Other Banks

Cash and demand deposits with Bank Indonesia and other banks are not pledged or restricted in use.

Cash and cash equivalents are classified as at amortized cost.

Refer to Note 3e for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of cash and demand deposits with Bank Indonesia and other banks.

k. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks represent placement in Bank Indonesia Term Deposit and call money.

Refer to Note 3e for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of placements Bank Indonesia and other banks.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

l. Efek-efek

Efek-efek terdiri dari Surat Berharga Negara Republik Indonesia dan obligasi korporasi yang diperdagangkan di pasar uang, *forfeiting* serta wesel ekspor.

Efek-efek diklasifikasikan sebagai FVOCI dan pada biaya perolehan diamortisasi.

Lihat Catatan 3e untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai sekuritas.

m. Instrumen Keuangan Derivatif

Bank melakukan transaksi yang melibatkan instrumen keuangan derivatif seperti transaksi *spot* mata uang asing dan *swap* suku bunga, untuk mengelola eksposur risiko pasar seperti risiko mata uang dan risiko suku bunga.

Tagihan dan kewajiban derivatif diklasifikasikan sebagai aset dan kewajiban keuangan pada FVTPL.

Lihat Catatan 3e dan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai instrumen keuangan derivatif.

n. Tagihan dan Liabilitas Akseptasi

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi.

Liabilitas akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3e dan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai piutang dan kewajiban akseptasi.

o. Kredit

Kredit merupakan dana yang diberikan berdasarkan perjanjian atau kontrak pembiayaan dengan peminjam, di mana peminjam diharuskan membayar kembali utangnya dengan bunga setelah jangka waktu tertentu.

Kredit diklasifikasikan sebagai biaya perolehan diamortisasi.

Kredit sindikasi dicatat sesuai proporsi risiko yang ditanggung Bank.

Lihat Catatan 3e untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, reklasifikasi, penghentian pengakuan, dan penurunan nilai kredit.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

l. Securities

Securities consist of Government of Republic of Indonesia and corporate bonds traded in the money market, *forfeiting* and export drafts.

Securities are classified as at FVOCI and at amortized cost.

Refer to Note 3e for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of securities.

m. Derivative Financial Instruments

The Bank enters into transactions involving derivative financial instruments such as foreign currency *spot* and forward transactions, and interest rate swaps, to manage exposures on market risks such as currency risk and interest rate risks.

Derivative receivables and payables are classified as financial assets and liabilities at FVTPL.

Refer to Notes 3e and 3f for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of derivative financial instruments.

n. Acceptance Receivables and Payables

Acceptance receivables are classified as at amortized cost.

Acceptance payables are classified as at amortized cost.

Refer to Notes 3e and 3f for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of acceptance receivables and payables.

o. Loans

Loans represent funds provided based on agreements or financing contracts with borrowers, where borrowers are required to repay their debts with interest after a specified period.

Loans are classified as at amortized cost.

Syndicated loans are recorded according to the proportion of risks borne by the Bank.

Refer to Note 3e for the related accounting policies on classification, recognition, measurement, reclassification, derecognition, and impairment of loans.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

o. Kredit (Lanjutan)

Restrukturisasi kredit

Restrukturisasi kredit dilakukan kepada peminjam yang tidak dapat memenuhi pembayaran pokok atau bunganya sesuai dengan jadwal kontrak.

Kerugian yang timbul dari restrukturisasi kredit terkait dengan perubahan persyaratan kredit diakui jika nilai kini penerimaan kas masa depan yang didiskontokan pada tingkat bunga efektif awal, lebih kecil dari jumlah kredit sebelum restrukturisasi. Lihat Catatan 3e (iv.) untuk kebijakan akuntansi restrukturisasi kredit.

p. Aset Tetap

Aset tetap dicatat berdasarkan biaya perolehan setelah dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai.

Penyusutan diakui untuk menghapuskan biaya perolehan aset dikurangi nilai residu dengan menggunakan metode garis lurus dengan jangka waktu sebagai berikut:

	Tahun/Years
Bangunan	20
Inventaris kantor	5
Kendaraan	5
Perbaikan prasarana	5

Masa manfaat ekonomis, nilai residu dan metode penyusutan dikaji setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Tanah dinyatakan berdasarkan biaya perolehan dan tidak disusutkan.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset tetap dicatat sebagai biaya perolehan aset jika, dan hanya jika, besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut akan mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

Aset tetap yang sudah tidak digunakan lagi atau yang dijual dikeluarkan dari kelompok aset tetap berikut akumulasi penyusutannya. Keuntungan atau kerugian dari penjualan aset tetap tersebut dibukukan dalam laba rugi pada tahun yang bersangkutan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

o. Loans (Continued)

Loan restructuring

Loan restructuring are made to borrowers who are unable to fulfill its principal or interest payments according to the contractual schedule.

Losses resulting from loan restructuring related to modification of credit terms are recognized if the present value of future cash receipts discounted at the original effective interest rate, is less than the amount of the outstanding loan before the restructuring. Refer to Note 3e (iv.) for the accounting policies on loan restructuring.

p. Property and Equipment

Property and equipment are stated at cost, less accumulated depreciation and any accumulated impairment losses.

Depreciation is recognized so as to write-off the cost of assets less residual values using the straight-line method with rates as follows:

	Tahun/Years	
Bangunan	20	Building
Inventaris kantor	5	Office equipment
Kendaraan	5	Vehicles
Perbaikan prasarana	5	Leasehold improvements

The estimated useful lives, residual values and depreciation method are reviewed at each year end, with the effect of any changes in estimate accounted for on a prospective basis.

Land is stated at cost and is not depreciated.

The cost of maintenance and repairs is charged to operations as incurred. Other costs incurred subsequently to add to, replace part of, or service an item of property and equipment, are recognized as asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

When assets are retired or otherwise disposed of, their carrying values and the related accumulated depreciation and any impairment loss are removed from the accounts and any resulting gain or loss is reflected in profit or loss.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (Lanjutan)

p. Aset Tetap (Lanjutan)

Aset tetap dihentikan pengakuannya pada saat pelepasan atau ketika tidak ada manfaat ekonomis masa depan yang diharapkan timbul dari penggunaan aset secara berkelanjutan. Keuntungan atau kerugian yang timbul dari pelepasan atau penghentian pengakuan suatu aset tetap ditentukan sebagai selisih antara hasil penjualan dan nilai tercatat aset dan diakui dalam laba rugi.

Aset dalam penyelesaian dinyatakan sebesar biaya perolehan. Akumulasi biaya perolehan akan dipindahkan ke masing-masing aset tetap yang bersangkutan pada saat selesai dan siap digunakan.

q. Aset Takberwujud

Aset takberwujud Bank terdiri dari hak atas tanah dan perangkat lunak.

Perangkat lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi penurunan nilai.

Amortisasi diakui dalam laporan laba rugi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat selama 5 tahun.

Biaya legal pengurusan hak atas tanah pada saat perolehan tanah tersebut diakui sebagai bagian dari biaya perolehan aset tanah pada aset tetap.

Biaya pembaruan atau pengurusan perpanjangan hak atas tanah diakui sebagai aset takberwujud dan diamortisasi selama periode hak atas tanah sebagaimana tercantum dalam kontrak atau umur ekonomis aset, mana yang lebih pendek.

r. Sewa

Pada awal kontrak, Bank menilai apakah kontrak tersebut adalah, atau memuat, sewa. Suatu kontrak adalah atau memuat sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset yang diidentifikasi untuk suatu periode waktu sebagai imbalan untuk imbalan.

Bank mengakui kewajiban sewa sebesar pembayaran sewa yang akan dibayar selama masa sewa, didiskontokan dengan menggunakan suku bunga pinjaman tambahan lessee. Pembayaran sewa mencakup pembayaran tetap, termasuk pembayaran tetap secara substansial, dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan untuk dibayar dalam jaminan nilai sisa. Pembayaran sewa juga mencakup harga pelaksanaan yang wajar untuk opsi pembelian jika ditentukan untuk dilaksanakan oleh Bank, dan pembayaran denda untuk mengakhiri sewa jika jangka waktu sewa mencerminkan Bank melaksanakan opsi pengakhiran sewa.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

p. Property and Equipment (Continued)

An item of property and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item property and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognized in profit or loss.

Construction in progress is stated at cost and transferred to the respective property and equipment account when completed and ready for use.

q. Intangible Assets

Intangible assets of the Bank consist of land right and software.

Software acquired by the Bank is stated at cost less accumulated amortization and accumulated impairment losses.

Amortization is recognized in profit or loss using the straight-line method based on its estimated useful life of 5 years.

The legal cost of land rights upon acquisition of the land is recognized as part of the cost of and under property and equipment.

The cost of renewal or extension of legal rights on land is recognized as an intangible asset and amortized over the period of land rights as stated in the contract or economic life of the asset, whichever is shorter.

r. Leases

At the inception of a contract, the Bank assesses whether the contract is, or contains, a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

The Bank recognizes lease liabilities at the amount of lease payments that will be paid over the lease term, discounted using the lessee's incremental borrowing rate. Lease payments include fixed payments, including substantially fixed payments, less lease incentive receivables, variable lease payments that depends on index or interest rate, and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for purchase option if it is determined to be exercised by the Bank, and the payment of penalty to terminate the lease if the lease term reflects the Bank exercising the lease termination option.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

r. Sewa (Lanjutan)

Aset-hak guna termasuk jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima.

Setelah tanggal awal sewa, jumlah kewajiban sewa ditingkatkan untuk mencerminkan beban bunga dan dikurangi pembayaran sewa yang dilakukan. Hak-guna disusutkan dengan menggunakan metode garis lurus selama periode yang lebih singkat antara masa sewa dan taksiran masa manfaat aset.

Untuk sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 bulan) dan sewa aset bernilai rendah, Bank mengakui pembayaran sewa dengan dasar garis lurus selama periode sewa dalam laba rugi.

Aset-hak guna dan liabilitas sewa disajikan terpisah di laporan posisi keuangan. Penyusutan aset hak pakai dan beban bunga atas liabilitas sewa disajikan dalam laporan laba rugi. Pembayaran tunai untuk liabilitas sewa disajikan secara terpisah di laporan arus kas.

s. Agunan yang Diambil Alih

Tanah dan aset lainnya (jaminan kredit yang telah diambil alih oleh Bank) disajikan dalam akun agunan yang diambil alih dalam kelompok "Aset lain-lain".

Agunan yang diambil alih diakui sebesar nilai realisasi bersih. Selisih lebih saldo kredit di atas nilai realisasi bersih dari agunan yang diambil alih, dibebankan ke dalam akun cadangan kerugian penurunan nilai.

Selisih antara nilai agunan yang telah diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Cadangan kerugian penurunan nilai agunan yang diambil alih dibentuk atas penurunan nilai agunan yang diambil alih.

t. Penurunan Nilai Aset Nonkeuangan

Pada setiap akhir periode pelaporan, Bank menelaah nilai tercatat aset nonkeuangan untuk menentukan apakah terdapat indikasi bahwa aset tersebut telah mengalami penurunan nilai. Jika terdapat indikasi tersebut, nilai yang dapat diperoleh kembali dari aset diestimasi untuk menentukan tingkat kerugian penurunan nilai (jika ada). Bila tidak memungkinkan untuk mengestimasi nilai yang dapat diperoleh kembali atas suatu aset individu, Bank akan mengestimasi nilai yang dapat diperoleh kembali dari unit penghasil kas atas aset.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

r. Leases (Continued)

The right-of-use assets include the amount of lease liabilities recognized, initial direct costs paid, restoration costs and lease payments on or before the start date of the lease, less lease incentives received.

After the inception date of the lease, the amount of the lease liabilities is increased to reflect the interest charges and less lease payments made. Right-of-use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

For short-term leases (with term of less or equal to 12 months) and leases of low-value assets, the Bank recognizes lease payments on a straight-line basis during the lease period in profit or loss.

Right-of-use assets and lease liabilities are presented separately in the statement of financial position. Depreciation of right-of-use assets and interest charges on lease liabilities are presented in profit and loss. Cash payments for lease liabilities are presented separately in the statement of cash flows.

s. Foreclosed Collaterals

Land and other assets (collateral foreclosed by the the Bank) are presented as foreclosed collateral account under "Other assets".

Foreclosed properties are stated at net realizable value. The excess of loan balance over the net realizable value of the foreclosed properties is charged against allowance for impairment losses.

The difference between the carrying amount of foreclosed properties and the proceeds from the sale of such properties is recorded as gain or loss at the time of sale.

Management evaluates the value of foreclosed properties periodically. Allowance for impairment losses on foreclosed properties is reserved on reduction of foreclosed properties value.

t. Impairment of Non-financial Assets

At the end of each reporting period, the Bank reviews the carrying amounts of non-financial assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the Bank estimates the recoverable amount of the cash generating unit to which the asset belongs.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (Lanjutan)

t. Penurunan Nilai Aset Nonkeuangan (Lanjutan)

Estimasi nilai terpulihkan adalah nilai tertinggi antara nilai wajar dikurangi biaya pelepasan dan nilai pakainya. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai kini menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset yang mana estimasi arus kas masa depan belum disesuaikan.

Jika jumlah terpulihkan dari aset nonkeuangan (unit penghasil kas) lebih kecil dari nilai tercatatnya, nilai tercatat aset (unit penghasil kas) diturunkan menjadi sebesar nilai terpulihkan dan rugi penurunan nilai diakui ke laba rugi.

u. Liabilitas Segera

Liabilitas segera dicatat pada saat liabilitas kepada masyarakat maupun kepada bank lain timbul.

Kewajiban segera diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, dan penghentian pengakuan liabilitas segera.

v. Simpanan Nasabah

Simpanan nasabah adalah dana yang ditempatkan nasabah pada Bank, yang meliputi giro, tabungan, deposito berjangka dan simpanan sejenis lainnya.

Deposito diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait tentang klasifikasi, pengakuan, pengukuran, dan penghentian pengakuan simpanan dari nasabah.

w. Simpanan dari Bank Lain

Simpanan dari bank lain merupakan kewajiban kepada bank dalam dan luar negeri berupa giro, deposito *interbank call money*, tabungan dan deposito berjangka.

Simpanan dari bank lain diklasifikasikan dalam kategori liabilitas keuangan diukur pada biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, dan penghentian pengakuan simpanan dari bank lain.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

t. Impairment of Non-financial Assets (Continued)

Estimated recoverable amount is the higher of fair value less cost to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of the non-financial asset (cash generating unit) is less than its carrying amount, the carrying amount of the asset (cash generating unit) is reduced to its recoverable amount and an impairment loss is recognized in profit or loss.

u. Liabilities Payable Immediately

Liabilities payable immediately are recorded at the time obligations to public customers or other banks arise.

Liabilities payable immediately is classified as at amortized cost.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of liabilities payable immediately

v. Deposits from Customers

Deposits from customers are the funds placed by customers with the Bank, which includes demand deposits, saving deposits, time deposits and other similar deposits.

Deposits are classified as at amortized costs.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of deposits from customers.

w. Deposits from Other Banks

Deposits from other banks represent liabilities to domestic and overseas banks, in the form of demand deposits, interbank call money deposits, savings deposits and time deposits.

Deposits from other banks are classified as at amortized costs.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of deposits from other banks.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

x. Pinjaman yang Diterima

Pinjaman diterima merupakan dana yang diterima dari bank lain, Bank Indonesia atau pihak lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diklasifikasikan sebagai biaya perolehan diamortisasi.

Lihat Catatan 3f untuk kebijakan akuntansi terkait klasifikasi, pengakuan, pengukuran, dan penghentian pinjaman yang diterima.

y. Pengakuan Pendapatan dan Beban Bunga

Pendapatan dan beban bunga diakui secara akrual menggunakan metode suku bunga efektif (Catatan 3h).

Pendapatan dan beban bunga dari aset dan liabilitas keuangan diakui dalam laba rugi. Pendapatan bunga dari kredit yang mengalami penurunan nilai dihitung menggunakan metode suku bunga efektif berdasarkan jumlah kredit setelah dikurangi cadangan kerugian penurunan nilai.

z. Pengakuan Pendapatan dan Beban Provisi dan Komisi

Pendapatan komisi dan upah yang terkait dengan aktivitas pinjaman atau persyaratan tertentu dan dalam jumlah yang signifikan diperlakukan sebagai biaya transaksi ditangguhkan yang dapat diatribusikan secara langsung ke instrumen keuangan dan diamortisasi selama periode instrumen keuangan terkait dengan menggunakan metode suku bunga efektif.

Provisi dan komisi yang tidak berkaitan dengan kegiatan perkreditan atau pinjaman dan syarat tertentu atau nilainya tidak material menurut Bank diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

aa. Perpajakan

Beban pajak penghasilan merupakan jumlah pajak yang terutang dan pajak tangguhan.

Pajak kini terutang berdasarkan laba kena pajak untuk tahun berjalan. Laba kena pajak berbeda dari laba sebelum pajak seperti yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lain karena pos pendapatan atau beban yang dikenakan pajak atau dikurangkan pada tahun berbeda dan pos-pos yang tidak pernah dikenakan pajak atau tidak dapat dikurangkan.

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

x. Borrowings

Borrowings are funds received from other banks, Bank Indonesia or other parties with payment obligation based on loan agreement.

Borrowings are classified as at amortized cost.

Refer to Note 3f for the related accounting policies on classification, recognition, measurement, and derecognition of borrowings.

y. Recognition of Interest Revenues and Expenses

Interest revenue and expenses are recognized on an accrual basis using the effective interest method (Note 3h).

Interest revenues and expenses from financial assets and liabilities are recognized in profit or loss. Interest revenues from impaired loans are computed using the effective interest rate method based on the amount of loan, net of impairment loss.

z. Recognition of Revenues and Expenses on Commissions and Fees

Commissions and fees income related to loan activities or specific terms and with significant amounts are treated as deferred transaction cost which directly attributable to the financial instruments and amortized over the periods of the related financial instruments using the effective interest rate method.

Commissions and fees which are not related to loan activities and terms of the loan or whose amount is not material according to the Bank are recognized as revenues or expenses at the time the transactions are made.

aa. Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the statement of profit or loss and other comprehensive income because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible.

Current tax expense is determined based on the taxable income for the year computed using prevailing tax rates.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

aa. Perpajakan (Lanjutan)

Pajak tangguhan diakui atas perbedaan temporer antara jumlah tercatat aset dan liabilitas dalam laporan keuangan dengan dasar pengenaan pajak yang digunakan dalam perhitungan laba kena pajak. Liabilitas pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer kena pajak. Aset pajak tangguhan umumnya diakui untuk seluruh perbedaan temporer yang dapat dikurangkan sepanjang kemungkinan besar bahwa laba kena pajak akan tersedia sehingga perbedaan temporer dapat dimanfaatkan.

Aset dan liabilitas pajak tangguhan tidak diakui jika perbedaan temporer timbul dari pengakuan awal (selain dari kombinasi bisnis) dari aset dan liabilitas suatu transaksi yang tidak memengaruhi laba kena pajak atau laba akuntansi.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diekspektasikan berlaku dalam periode ketika liabilitas diselesaikan atau aset dipulihkan dengan tarif pajak (dan peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan. Pengukuran aset dan liabilitas pajak tangguhan mencerminkan konsekuensi pajak yang sesuai dengan cara yang Bank harapkan, pada akhir periode pelaporan, untuk memulihkan atau menyelesaikan jumlah tercatat aset dan liabilitasnya.

Jumlah tercatat aset pajak tangguhan dikaji ulang pada akhir periode pelaporan dan dikurangi jumlah tercatatnya jika kemungkinan besar laba kena pajak tidak lagi tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan tersebut.

Pajak kini dan pajak tangguhan diakui sebagai beban atau pendapatan dalam laporan laba rugi, kecuali jika berkaitan dengan pos-pos yang diakui di luar laba rugi (baik dalam penghasilan komprehensif lain atau langsung dalam ekuitas), dalam hal ini pajak juga diakui di luar laporan laba rugi. Aset dan liabilitas pajak tangguhan dikompensasikan ketika ada hak yang dapat diberlakukan secara hukum untuk menghapus aset pajak kini terhadap liabilitas pajak kini dan ketika mereka berhubungan dengan pajak penghasilan yang dipungut oleh otoritas perpajakan yang sama pada salah satu entitas kena pajak yang sama ketika ada tujuan untuk memulihkan aset pajak kini dan liabilitas pajak kini secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan, di setiap periode mendatang di mana sejumlah besar liabilitas atau aset pajak tangguhan diharapkan dapat diselesaikan atau dipulihkan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

aa. Taxation (Continued)

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilized.

Such deferred tax assets and liabilities are not recognized if the temporary differences arise from the initial recognition (other than in a business combination) of assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on the tax rates (and tax laws) that have been enacted, or substantively enacted, by the end of the reporting period. The measurement of deferred tax assets and liabilities reflect the consequences that would follow from the manner in which the Bank expects, at the end of the reporting period, to recover or settle the carrying amount of their assets and liabilities.

The carrying amount of deferred tax asset is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Current and deferred tax are recognized as an expense or income in profit or loss, except when they relate to items that are recognized outside of profit or loss (whether in other comprehensive income or directly in equity), in which case the tax is also recognized outside of profit or loss. Deferred tax assets and liabilities are offset when there is legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on either the same taxable entity when there is an intention to settle its current tax assets and current tax liabilities on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBUJAKAN AKUNTANSI PENTING (Lanjutan)

ab. Imbalan Kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan berdasarkan metode akrual.

Liabilitas imbalan pascakerja

Pemerintah menerbitkan UU No. 11 tahun 2020 tentang Cipta Kerja tanggal 2 November 2020 yang menggantikan UU No. 13 tahun 2003 tentang Ketenagakerjaan tanggal 25 Maret 2003. Kemudian Pemerintah mengeluarkan Peraturan Pemerintah No. 35 tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Kerja tanggal 2 Februari 2021 yang digunakan sebagai dasar perhitungan imbalan pascakerja.

Biaya penyediaan imbalan ditentukan dengan menggunakan metode *projected unit credit*, dengan penilaian aktuarial dilakukan pada setiap akhir periode pelaporan tahunan. Pengukuran kembali, yang terdiri dari keuntungan dan kerugian aktuarial, segera tercermin dalam laporan posisi keuangan dengan beban atau kredit yang diakui dalam penghasilan komprehensif lain pada periode terjadinya. Pengukuran kembali yang diakui dalam penghasilan komprehensif lain tercermin sebagai pos terpisah pada penghasilan komprehensif lain di ekuitas dan tidak akan direklasifikasi ke laba rugi. Biaya jasa lalu diakui dalam laporan laba rugi pada periode amandemen program. Biaya bunga bersih dihitung dengan mengalihkan tingkat diskonto pada awal periode terhadap liabilitas imbalan pasti. Biaya manfaat pasti dikategorikan sebagai berikut:

- Biaya jasa (termasuk biaya jasa kini, biaya jasa lalu serta keuntungan dan kerugian kurtailmen dan penyelesaian);
- Beban atau pendapatan bunga neto; dan
- Pengukuran kembali.

Bank menyajikan dua komponen pertama dari biaya imbalan pasti di laba rugi. Keuntungan dan kerugian kurtailmen dicatat sebagai biaya jasa lalu.

Liabilitas imbalan pensiun yang diakui pada laporan posisi keuangan merupakan defisit atau surplus aktual dalam program imbalan pasti Bank. Surplus yang dihasilkan dari perhitungan ini terbatas pada nilai kini manfaat ekonomis yang tersedia dalam bentuk pengembalian dana program dan pengurangan iuran masa depan atas program.

Liabilitas untuk pesangon diakui mana yang terjadi lebih dulu ketika entitas tidak dapat lagi menarik penawaran imbalan tersebut dan ketika Bank mengakui biaya restrukturisasi terkait.

Liabilitas imbalan pascakerja jangka panjang lainnya

Bank memberikan cuti kerja selama dua bulan bagi pegawai yang masih aktif selama 6 tahun masa kerja yang akan diberikan pada tahun ke-7 dan ke-8. Bank menyajikan komponen imbalan kerja jangka panjang lainnya dalam laporan laba rugi.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

ab. Employee Benefits

Short-term employee benefits

Short-term employee benefits are recognized when they accrue to the employees based on accrual method.

Post-employment benefits obligation

The Government issued Law No. 11 year 2020 concerning Job Creation dated November 2, 2020 which replace Law No. 13 year 2003 concerning Manpower dated March 25, 2003. Subsequently, the Government issued Government Regulation No. 35 year 2021 concerning Employment Agreement for a Specified Period of Time, Outsourcing, Working Time and Rest Time and Termination of Employment dated February 2, 2021 which is used as calculation basis for post-employment benefit.

The cost of providing benefits is determined using the projected unit credit method, with actuarial valuations being carried out at the end of each annual reporting period. Remeasurement, comprising actuarial gains and losses, is reflected immediately in the statement of financial position with a charge or credit recognized in other comprehensive income in the period in which they occur. Remeasurement recognized in other comprehensive income is reflected as a separate item under other comprehensive income in equity and will not be reclassified to profit or loss. Past service cost is recognized in profit or loss in the period of a plan amendment. Net interest cost is calculated by applying the discount rate at the beginning of the period to the defined benefit liability. Defined benefit costs are categorised as follows:

- Service cost (including current service cost, past service cost, as well as gains and losses on curtailments and settlements);
- Net interest expense; and
- Remeasurement.

The Bank presents the first two components of defined benefit costs in profit or loss. Curtailment gains and losses are accounted for as past service costs.

The retirement benefit obligation recognized in the statement of financial position represents the actual deficit or surplus in the Bank's defined benefit plans. Any surplus resulting from this calculation is limited to the present value of any economic benefits available in the form of refunds from the plans or reductions in future contributions to the plans.

A liability for a termination benefit is recognized at the earlier of when the entity can no longer withdraw the offer of the termination benefit and when the Bank recognizes any related restructuring costs.

Other long-term employee benefits

The Bank provides two months long service leaves for employees who are still active in 6 years of services that will be granted in 7th and 8th year. The Bank presents the components of other long-term employee benefits in profit or loss.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

3. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (Lanjutan)

ac. Provisi

Penyisihan diakui jika Bank memiliki kewajiban masa kini (baik secara hukum maupun konstruktif) sebagai akibat dari peristiwa masa lalu, kemungkinan besar Bank akan diminta untuk menyelesaikan kewajiban tersebut, dan dapat dibuat estimasi yang andal tentang jumlah kewajiban tersebut.

Jumlah yang diakui sebagai penyisihan merupakan estimasi terbaik dari pertimbangan yang diperlukan untuk menyelesaikan kewajiban ini pada akhir periode pelaporan, dengan mempertimbangkan risiko dan ketidakpastian yang melingkupi kewajiban tersebut. Jika penyisihan diukur dengan menggunakan estimasi arus kas untuk menyelesaikan kewajiban ini, nilai tercatatnya adalah nilai kini dari arus kas tersebut.

Ketika beberapa atau semua manfaat ekonomi yang diperlukan untuk menyelesaikan penyisihan diharapkan dapat dipulihkan dari pihak ketiga, piutang diakui sebagai aset jika secara virtual dipastikan bahwa penggantian akan diterima dan jumlah piutang dapat diukur dengan andal.

Kontinjensi

Kewajiban kontinjensi tidak diakui dalam laporan keuangan tetapi diungkapkan kecuali kemungkinan arus keluar sumber daya yang mengandung manfaat ekonomi kecil. Aset kontinjensi tidak diakui tetapi diungkapkan dalam laporan keuangan jika kemungkinan besar terdapat arus masuk manfaat ekonomi.

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN

Dalam penerapan kebijakan akuntansi Bank, yang dijelaskan dalam Catatan 3, manajemen diwajibkan untuk membuat pertimbangan, estimasi dan asumsi tentang jumlah tercatat aset dan liabilitas yang tidak tersedia dari sumber lain. Estimasi dan asumsi yang terkait didasarkan pada pengalaman historis dan faktor-faktor lain yang dianggap relevan. Hasil aktualnya mungkin berbeda dari estimasi tersebut.

Estimasi dan asumsi yang mendasari ditelaah secara berkelanjutan. Revisi estimasi akuntansi diakui dalam periode yang perkiraan tersebut direvisi jika revisi hanya memengaruhi periode itu, atau pada periode revisi dan periode masa depan jika revisi memengaruhi kedua periode tersebut.

Dalam proses penerapan kebijakan akuntansi yang dijelaskan dalam Catatan 3, pertimbangan kritis yang memiliki dampak signifikan pada jumlah yang diakui dalam laporan keuangan selain dari penyajian perkiraan yang diatur di bawah ini.

Klasifikasi Aset dan Liabilitas Keuangan

Bank menetapkan klasifikasi aset dan liabilitas keuangan sesuai dengan kebijakan akuntansi sebagaimana diungkapkan dalam Catatan 3e dan 3f.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(Continued)

ac. Provision

Provision is recognized when the Bank has a present obligation (legal or constructive) as a result of a past event, it is probable that the Bank will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognized as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

Contingencies

Contingent liabilities are not recognized in the financial statements but are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognized but are disclosed in the financial statements when an inflow of economic benefits is probable.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

In the application of the Bank's accounting policies, which are described in Note 3, the management is required to make judgment, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period which the estimates is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both periods.

In the process of applying in the accounting policies described in Note 3, critical judgment that has significant impact on the amounts recognized in the financial statements apart from those involving estimates, which are dealt with below include.

Classification of Financial Assets and Liabilities

The Bank determines the classification of financial assets and liabilities in accordance with the accounting policies as disclosed in Notes 3e and 3f.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian

Asumsi utama mengenai masa depan dan sumber estimasi ketidakpastian utama lainnya pada akhir periode pelaporan, yang memiliki risiko signifikan yang mengakibatkan penyesuaian material terhadap jumlah tercatat aset dan liabilitas dalam periode pelaporan berikutnya dijelaskan di bawah ini:

Rugi Penurunan Nilai Aset Keuangan

Bank menilai penurunan nilai aset keuangan pada setiap tanggal pelaporan. Dalam menentukan apakah rugi penurunan nilai harus dicatat dalam laba rugi, manajemen membuat penilaian, apakah terdapat bukti objektif bahwa kerugian telah terjadi. Suatu aset keuangan dinyatakan mengalami penurunan nilai bila ada bukti objektif terjadinya peristiwa yang berdampak pada estimasi arus kas atas aset keuangan. Bukti tersebut meliputi data yang dapat diobservasi yang menunjukkan bahwa telah terjadi peristiwa yang merugikan dalam status pembayaran debitur atau kondisi ekonomi nasional atau lokal yang berkorelasi dengan kelalaian pembayaran piutang.

Cadangan kerugian penurunan nilai akan dibentuk untuk mengakui kerugian penurunan nilai yang terjadi dalam portofolio aset keuangan. Manajemen menggunakan perkiraan berdasarkan pengalaman kerugian historis untuk aset dengan karakteristik risiko kredit dan bukti objektif adanya penurunan nilai yang serupa dengan yang ada dalam portofolio pada saat penjadwalan arus kas masa depan.

Manajemen juga membuat penilaian atas metodologi dan asumsi untuk memperkirakan jumlah dan waktu arus kas masa depan yang direvisi secara berkala untuk mengurangi perbedaan antara estimasi kerugian dan kerugian aktualnya. Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu:

- Individual, dilakukan untuk jumlah aset keuangan yang melebihi ambang batas (*threshold*) tertentu dan aset keuangan yang memiliki bukti objektif penurunan nilai yang telah teridentifikasi secara terpisah pada tanggal laporan posisi keuangan. Kerugian penurunan nilai adalah selisih antara nilai tercatat dan nilai kini dari estimasi terbaik atas arus kas masa depan dan realisasi agunan pada tingkat suku bunga efektif awal dari aset keuangan tersebut. Estimasi ini dilakukan dengan mempertimbangkan kapasitas utang dan fleksibilitas keuangan debitur, kualitas pendapatan debitur, jumlah dan sumber arus kas, industri di mana debitur beroperasi dan nilai realisasi agunan.

Estimasi jumlah dan waktu pemulihan masa depan akan membutuhkan banyak pertimbangan. Jumlah penerimaan tergantung pada kinerja debitur pada masa mendatang dan nilai agunan, keduanya akan dipengaruhi oleh kondisi ekonomi di masa depan, di samping itu agunan mungkin tidak mudah dijual. Nilai aktual arus kas masa depan dan tanggal penerimaan mungkin berbeda dari estimasi tersebut dan akibatnya kerugian aktual yang terjadi mungkin berbeda dengan yang diakui dalam laporan keuangan.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (Continued)

Key Sources of Estimation Uncertainty

The key assumptions concerning future and other key sources of estimation uncertainty at the end of the reporting period, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period are discussed below:

Impairment Loss on Financial Assets

The Bank assesses its financial assets at each reporting date. In determining whether the impairment loss should be recorded in profit or loss, management makes judgment as to whether there is objective evidence that loss event has occurred. Financial assets are considered to be impaired when there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows of the financial assets have been affected. The evidence includes observable data which indicates that an adverse event has occurred in the payment status of borrowers or in the national or local economic conditions that correlate with the omission of payment of receivables.

Allowance for loss on impairment will be set up to recognize the impairment loss that occurs in a portfolio of financial assets. Management uses estimates based on historical loss experience for assets with credit risk characteristics and objective evidence of impairment similar to those in the portfolio when scheduling the future cash flows.

Management also makes judgment as to the methodology and assumptions for estimating the amount and timing of future cash flows which are reviewed regularly to reduce any difference between loss estimate and actual loss. The Bank performs assessment of the impairment amounts in two ways, namely:

- Individually, made to the amount of financial assets that exceed certain threshold and to certain financial assets that have objective evidence that impairment has been identified separately on the date of statement of financial position. Impairment loss is the difference between the carrying amount and the present value of the best estimated future cash flows and realization of collateral at the initial effective interest rates of financial assets. The estimates are made by considering the debt capacity and financial flexibility of the debtor, debtor's earnings quality, quantity and source of cash flows, industry in which the debtor operates and realizable value of collateral.

Estimating the amount and timing of future recovery will require a lot of considerations. The amount of revenue depends on the performance of the debtor in the future and the value of collateral, both of which will be affected by future economic conditions, in addition to the fact that the collateral may not be easily sold. The actual value and date of receipt of future cash flows may differ from the estimates and as a result, actual loss which occurs may be different from the amount recognized in the financial statements.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian (Lanjutan)

Rugi Penurunan Nilai Aset Keuangan (Lanjutan)

- b. Kolektif, dilakukan untuk jumlah aset keuangan yang tidak melebihi ambang batas (*threshold*) tertentu, tidak memiliki bukti objektif penurunan nilai dan aset keuangan yang memiliki bukti objektif penurunan nilai, namun belum diidentifikasi secara terpisah pada tanggal laporan posisi keuangan. Pembentukan kerugian penurunan nilai dilakukan secara kolektif dengan antara lain memperhitungkan jumlah dan lamanya tunggakan, agunan dan pengalaman kerugian masa lalu. Faktor paling penting dalam pembentukan cadangan adalah *probability of default* dan *loss given default*. Kualitas aset keuangan pada masa mendatang dipengaruhi oleh ketidakpastian yang dapat menyebabkan kerugian aktual aset keuangan dapat berbeda secara material dari cadangan kerugian penurunan nilai yang telah dibentuk. Ketidakpastian ini termasuk lingkungan ekonomi, suku bunga dan pengaruhnya terhadap pembelanjaan debitur, tingkat pengangguran dan perilaku pembayaran.

Penilaian Instrumen Keuangan

Seperti dijelaskan dalam Catatan 36, Bank menggunakan teknik penilaian yang meliputi input yang tidak didasarkan pada data pasar yang dapat diobservasi untuk mengestimasi nilai wajar dari beberapa jenis instrumen keuangan. Catatan 36 memberikan informasi yang rinci mengenai asumsi utama yang digunakan dalam menentukan nilai wajar instrumen keuangan. Manajemen berpendapat bahwa teknik penilaian yang dipilih dan asumsi yang digunakan adalah tepat dalam menentukan nilai wajar dari instrumen keuangan.

Imbalan Kerja

Penentuan liabilitas imbalan kerja tergantung pada pemilihan asumsi tertentu yang diidentifikasi oleh manajemen dalam menghitung jumlah liabilitas tersebut. Asumsi tersebut termasuk antara lain tingkat diskonto dan tingkat kenaikan gaji. Perubahan signifikan dalam asumsi yang digunakan dapat berpengaruh secara signifikan terhadap liabilitas imbalan pascakerja Bank. Nilai kini kewajiban imbalan pascakerja diungkapkan dalam Catatan 31.

Taksiran Masa Manfaat Ekonomis Aset Tetap dan Aset Takberwujud

Masa manfaat setiap aset tetap dan aset takberwujud Bank ditentukan berdasarkan kegunaan yang diharapkan dari aset tersebut. Estimasi ini ditentukan berdasarkan evaluasi teknis internal dan pengalaman atas aset sejenis. Masa manfaat setiap aset direvisi secara periodik dan disesuaikan apabila perkiraan berbeda dengan estimasi sebelumnya karena keausan, keusangan teknis dan komersial, hukum atau keterbatasan lainnya atas pemakaian aset. Namun terdapat kemungkinan bahwa hasil operasi di masa mendatang dapat dipengaruhi secara signifikan oleh perubahan atas jumlah serta periode pencatatan biaya yang diakibatkan karena perubahan faktor yang disebutkan di atas.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (Continued)

Key Sources of Estimation Uncertainty (Continued)

Impairment Loss on Financial Assets (Continued)

- b. Collectively, made to the amount of financial assets that do not exceed certain threshold and do not have objective evidence of impairment when assessed individually, and to the financial assets that have objective evidence of impairment but has not been identified separately on the date of statement of financial position. Establishment of collective impairment loss is made by, among others, taking into account the number and duration of arrears, collateral and past loss experience. The most important factors in establishing reserves are the probability of default and the loss given default. The quality of financial assets in the future is affected by uncertainties that could cause actual loss on financial assets, which may differ materially from the impairment loss reserves that have been established. These uncertainties include the economic environment, interest rates and the effect on spending of the debtor, unemployment rate and payment behavior.

Valuation of Financial Instruments

As describe in Note 36, the Bank uses valuation techniques that include inputs that are not based on observable market data to estimate the fair value of certain types of financial instruments. Note 36 provides the detailed information about the key assumptions used in the determination of the fair value of financial instruments, as well as the detailed sensitivity analysis for these assumptions. The management believes that the chosen valuation techniques and assumptions used are appropriate in determining the fair value of financial instruments.

Employee Benefits

Determination of liability for employee benefits depends on the selection of certain assumptions identified by management in calculating the amount of such liability. These assumptions include, among others, the discount rate and the rate of increase in salaries. Significant changes in the assumptions used can significantly affect the Bank's post-employment benefits obligation. The present value of the post-employment benefits obligation of the Bank are disclosed in Note 31.

Estimated Useful Lives of Property and Equipment and Intangible Assets

The useful life of each item of the Bank's property and equipment and intangible assets are estimated based on the period over which the asset is expected to be available for use. Such estimation is based on internal technical evaluation and experience with similar assets. The estimated useful life of each asset is reviewed periodically and updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the asset. It is possible, however, that future results of operations could be materially affected by changes in the amounts and timing of recorded expenses brought about by changes in the factors mentioned above.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian (Lanjutan)

Taksiran Masa Manfaat Ekonomis Aset Tetap dan Aset Takberwujud (Lanjutan)

Perubahan masa manfaat aset tetap dan aset takberwujud dapat memengaruhi jumlah biaya penyusutan dan amortisasi yang diakui dan mengurangi nilai tercatat aset tersebut. Nilai tercatat aset tetap dan aset takberwujud diungkapkan masing-masing dalam Catatan 14 dan 15.

Penurunan Nilai Aset Nonkeuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

- Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
- perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Aset Pajak Tangguhan

Bank mengakui aset pajak tangguhan sepanjang kemungkinan besar bahwa laba kena pajak tersedia dalam jumlah yang memadai untuk mengkompensasikan sebagian atau seluruh aset pajak tangguhan yang dapat dimanfaatkan. Penilaian Bank atas pengakuan aset pajak tangguhan dari perbedaan temporer yang dapat dikurangkan didasarkan pada tingkatan dan waktu dari proyeksi laba kena pajak periode pelaporan berikutnya.

Proyeksi didasarkan pada historis dan ekspektasi Bank atas pendapatan dan beban serta strategi perencanaan pajak di masa depan.

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (Continued)

Key Sources of Estimation Uncertainty (Continued)

Estimated Useful Lives of Property and Equipment and Intangible Assets (Continued)

A change in the estimated useful life of any item of property and equipment and intangible assets would affect the recorded depreciation and amortization expense and decrease the carrying values of these assets. The carrying amounts of property and equipment and intangible assets are disclosed in Notes 14 and 15, respectively.

Impairment of Non-financial Assets

The Bank assesses impairment of assets whenever events or changes in circumstances that would indicate that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

- significant underperformance relative to expected historical or projected future operating results;
- significant changes in the manner of use of the acquired assets or the strategy for overall business; and
- significant negative industry or economic trends.

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or cash-generating unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash-generating unit to which the asset belongs.

Deferred Tax Assets

The Bank recognizes deferred tax assets to the extent it is probable that sufficient taxable income will be available to allow all or part of the deferred tax assets to be utilized. The Bank's assessment on the recognition of deferred tax assets on deductible temporary differences is based on the level and timing of forecasted taxable income of the subsequent reporting periods.

The forecast is based on the Bank's past results and future expectations on revenues and expenses as well as future tax planning strategies.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

4. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG SIGNIFIKAN (Lanjutan)

Sumber Estimasi Ketidakpastian (Lanjutan)

Menentukan Jangka Waktu Kontrak dengan Opsi Perpanjangan dan Penghentian 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, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa, jika cukup wajar untuk tidak dilakukan.

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan memengaruhi apakah lessee cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

5. KAS

Kas ini terdiri dari:

	2022
Rupiah	38.471.041.315
Dolar Amerika Serikat	9.795.102.135
Euro	16.581.720
Dolar Singapura	2.562.113
Jumlah	48.285.287.283

Kas termasuk kas pada *Automated Teller Machines* masing-masing sebesar Rp5.933.650.000 dan Rp6.096.150.000 pada tanggal 31 Desember 2022 dan 2021.

6. GIRO PADA BANK INDONESIA

Giro pada Bank Indonesia ini terdiri dari:

	2022
Rupiah	614.780.911.375
Dolar Amerika Serikat	171.242.500.000
Jumlah	786.023.411.375

4. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (Continued)

Key Sources of Estimation Uncertainty (Continued)

Determining the Contract Term with Extension and Contract Termination Options - the Bank as lessee

The Bank determines the lease term as noncancellable term, together with the period covered by the option to extend the lease if it is determined to be exercised, or any period covered by the option to terminate the lease, if it is reasonably certain not to be exercised.

The Bank has several lease contracts that include extension and contract termination in the lease terms. The Bank applies its judgment in evaluating whether it is certain to exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate 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 or terminate the lease.

5. CASH

Cash account consists of:

	2021	
Rupiah	39.834.554.200	Rupiah
United States Dollar	10.256.697.608	United States Dollar
Euro	16.112.460	Euro
Singapore Dollar	2.754.769	Singapore Dollar
Total	50.110.119.037	Total

Cash includes cash in *Automated Teller Machines* amounting to Rp5,933,650,000 and Rp6,096,150,000 as of December 31, 2022 and 2021, respectively.

6. DEMAND DEPOSITS WITH BANK INDONESIA

Demand deposits with Bank Indonesia consists of:

	2021	
Rupiah	256.027.266.587	Rupiah
United States Dollar	249.400.633.505	United States Dollar
Total	505.427.900.092	Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

6. GIRO PADA BANK INDONESIA (Lanjutan)

Pada tanggal 31 Desember 2022, Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2022 tanggal 1 Maret 2022 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tanggal 30 Juni 2022 (2021: Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No. 22/19/PADG/2020 tanggal 29 Juli 2020), yang masing-masing sebesar:

	2022
Rupiah	
GWM harian*)	0,00%
GWM Rata-rata*)	8,00%
Penyangga Likuiditas	
Makroprudensial (PLM)**)	6,00%
Dolar Amerika Serikat	
GWM valuta asing***)	4,00%

*) Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif berupa relaksasi Giro Wajib Minimum (GWM) dalam Rupiah sebesar 1,00%. Giro Wajib Minimum dalam Rupiah yang wajib dipenuhi Bank pada tanggal 31 Desember 2022 yang seharusnya sebesar 9,00% dengan ketentuan harian 0,00% dan rata-rata 9,00% menjadi 8,00% dengan ketentuan harian 0,00% dan rata-rata 8,00%.

**) Berdasarkan PADG Nomor 22/17/PBI/2020 tanggal 30 September 2020 tentang kewajiban pemenuhan Penyangga Likuiditas Makroprudensial (PLM) ditetapkan perubahan menjadi 6%.

***) Per 16 Maret 2020, berdasarkan PADG Nomor 22/2/PADG/2020 tanggal 13 Maret 2020. Penyesuaian kebijakan pengaturan GWM dengan menurunkan GWM Valuta Asing untuk Bank Umum Konvensional (BUK) sebesar 400 bps dari 8% (delapan persen) menjadi 4% (empat persen)

Giro Wajib Minimum (GWM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa SBI, Surat Utang Negara (SUN), dan/atau excess reserve yang merupakan kelebihan saldo Rekening Giro Rupiah Bank dari GWM Primer dan Rasio Intermediasi Makroprudensial (RIM).

RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau jika di atas maksimum RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPM) Bank lebih kecil dari KPM Insentif BI sebesar 14%.

Giro Wajib Minimum ("GWM") dalam mata uang Rupiah serta Dolar Amerika Serikat pada tanggal 31 Desember 2022 dan 2021:

6. DEMAND DEPOSITS WITH BANK INDONESIA (Continued)

As of December 31, 2022, the Bank's Minimum Statutory Reserve complied with Bank Indonesia (BI) Regulation PBI No. 24/4/PBI/2022 dated March 1, 2022 and Regulation of Members of the Board of Governors (PADG) No. 24/8/PADG/2022 dated June 30, 2022 concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and foreign currency (2021: the Bank's Minimum Statutory Reserve complied with Bank Indonesia (BI) Regulation PBI No. 20/3/PBI/2018 dated March 29, 2018 and Regulation of Members of the Board of Governors (PADG) No. 22/19/PADG/2020 dated July 29, 2020 concerning Minimum Statutory Reserve of Commercial Banks in Rupiah and foreign currency), which are as follows:

	2022		2021
Rupiah		Rupiah	
Daily GWM*)	0,50%	Daily GWM*)	0,50%
Average GWM*)	3,00%	Average GWM*)	3,00%
Macro Prudential		Macro Prudential	
Liquidity Buffer (PLM)**)	6,00%	Liquidity Buffer (PLM)**)	6,00%
United States Dollar		United States Dollar	
Foreign currency GWM***)	4,00%	Foreign currency GWM***)	4,00%

*) The Bank provides funds for certain and inclusive economic activities, thus the Bank gets incentives in the form of relaxation of the Statutory Reserves in Rupiah amounting to 1.00%. Statutory Reserves in Rupiah that must be fulfilled by the Bank on December 31, 2022 which should be 9.00% with daily provisions of 0.00% and an average of 9.00% become 8.00% with daily provisions of 0.00% and an average of 8.00%.

**) Based on PADG No. 22/17/PBI/2020 dated September 30, 2020 regarding fulfillment of Macroprudential Liquidity Buffer (PLM) with changes to 6%

***) As of March 16, 2020, based on PADG No. 22/2/PADG/2020 dated March 13, 2020. Adjusting the statutory reserve requirement policy by lowering the Foreign Exchange Reserve Requirement for Bank Umum Konvensional (BUK) by 400 bps from 8% (eight percent) to 4% (four percent)

Minimum Statutory Reserve is a minimum reserve that should be maintained by the Bank in Current Accounts with Bank Indonesia. Macroprudential Liquidity Buffer are the minimum reserves that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), and/or excess reserve which represent the excess reserve of the Bank's Current Accounts in Rupiah over the Primary Minimum Statutory Reserve and Macroprudential Intermediation Ratio (RIM).

RIM is the additional reserve that should be maintained by the Bank in the form of Current Accounts with Bank Indonesia, if the Bank's RIM is below the minimum of RIM targeted by Bank Indonesia (84%) or if the Bank's RIM is above the maximum of RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below BI requirement of 14%.

As of December 31, 2022 and 2021, the minimum statutory reserves ("GWM") in Rupiah and United States Dollar are:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

6. GIRO PADA BANK INDONESIA (Lanjutan)

	2022
Rupiah	
GWM harian*)	8,88%
GWM rata-rata*)	8,43%
Penyangga Likuiditas Makroprudensial (PLM)**)	21,04%
Dolar Amerika Serikat GWM valuta asing***)	4,06%

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi ketentuan BI yang berlaku tentang Giro Wajib Minimum dan Penyangga Likuiditas Makroprudensial bagi Bank Umum.

6. DEMAND DEPOSITS WITH BANK INDONESIA (Continued)

	2021	
		Rupiah
	4,48%	Daily GWM*)
	3,77%	Average GWM*)
		Macro Prudential
	27,17%	Liquidity Buffer (PLM)**)
		United States Dollar
	7,35%	Foreign currency GWM***)

As of December 31, 2022 and 2021, the Bank has fulfilled Bank Indonesia's regulation regarding Statutory Reserve Requirement and Macroprudential Liquidity Buffer on Commercial Banks.

7. GIRO PADA BANK LAIN

Akun ini terdiri dari rekening giro pada bank lain dengan rincian sebagai berikut:

7. DEMAND DEPOSITS WITH OTHER BANKS

This account consists of current accounts with other bank with details as follows:

	2022
Pihak Berelasi	
Mata Uang Asing	
Shinhan Bank Co., Ltd.	
Dolar Amerika Serikat	56.059.615.971
Won Korea	92.640.672
Subjumlah	56.152.256.643

Pihak Ketiga	
Rupiah	
PT Bank Central Asia Tbk	25.488.477.600
PT Bank Danamon Indonesia Tbk	5.952.147.488
PT Bank Maybank Indonesia Tbk	34.410.806
PT Bank Negara Indonesia (Persero) Tbk	13.869.229
Subjumlah	31.488.905.123

Mata Uang Asing	
Dolar Amerika Serikat	
Bank of America	137.191.154.915
PT Bank Central Asia Tbk	68.324.394.410
Citibank, N.A.,	18.048.912.486
Subjumlah	223.564.461.811

Euro	
Bank of America, Merrill Lynch	773.962.725

Dolar Singapura	
Bank of America, Singapore Ltd	473.601.376

Yuan China	
Bank of China, Hongkong Ltd	166.575.441

Yen Jepang	
Bank of America, N.A.,	154.778.307

Dolar Hongkong	
Bank of America, N.A.,	128.585.726

Dolar Australia	
Bank of America, N.A.,	100.836.306

Jumlah	313.003.963.458

	2021
	38.450.480.870
	288.214.325
	38.738.695.195

	26.012.081.549
	14.941.304.357
	34.890.525
	4.389.433
	40.992.665.864

	45.720.063.844
	58.754.022.698
	12.937.705.165
	117.411.791.707

	170.574.558

	1.237.260.953

	335.358.000

	108.533.913

	234.177.882

	226.105.606

	199.455.163.678

Related Party
Foreign currencies
Shinhan Bank Co., Ltd.
United States Dollar
Korean Won
Sub-total

Third Parties
Rupiah
PT Bank Central Asia Tbk
PT Bank Danamon Indonesia Tbk
PT Bank Maybank Indonesia Tbk
PT Bank Negara Indonesia (Persero) Tbk
Sub-total

Foreign Currencies
United States Dollar
Bank of America
PT Bank Central Asia Tbk
Citibank, N.A.,
Sub-total

Euro
Bank of America, Merrill Lynch

Singapore Dollar
Bank of America, Singapore Ltd

Chinese Yuan
Bank of China, Hongkong Ltd

Japanese Yen
Bank of America, N.A.,

Hongkong Dollar
Bank of America, N.A.,

Australian Dollar
Bank of America, N.A.,

Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

7. GIRO PADA BANK LAIN (Lanjutan)

	2022
Rentang suku bunga efektif per tahun	
Rupiah	0,00% - 5,40%
Mata Uang Asing	0,00% - 4,50%

Manajemen berkeyakinan bahwa tidak diperlukan cadangan kerugian penurunan nilai pada 31 Desember 2022 dan 2021.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat giro pada bank lain yang dijadikan sebagai jaminan.

Berdasarkan peraturan Bank Indonesia yang berlaku, seluruh giro pada bank lain pada tanggal 31 Desember 2022 dan 2021 diklasifikasikan sebagai lancar.

7. DEMAND DEPOSITS WITH OTHER BANKS (Continued)

	2021
Annual effective interest range	
Rupiah	0,00% - 2,85%
Foreign Currencies	0,00% - 0,27%

Management believes that allowance for impairment losses does not need to be provided as of December 31, 2022 and 2021.

As of December 31, 2022 and 2021, there are no demand deposits which are pledged as collateral nor restricted in use.

Based on the prevailing Bank Indonesia regulation, all demand deposit with other banks as of December 31, 2022 and 2021 are classified as current.

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis dan mata uangnya adalah sebagai berikut:

8. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Placements with Bank Indonesia and other banks by type and currency are as follows:

	2022		
	Jangka Waktu/ Period	Jumlah/Total	
	Hari/Days	Rp	
Pihak Ketiga			Third Parties
Rupiah			Rupiah
Simpanan berjangka			Time deposit
Bank Indonesia - setelah dikurangi bunga yang belum diamortisasi sebesar Rp61.406.689	5-8	284.938.593.311	Bank Indonesia - net of unamortized interest of Rp61,406,689
Call money			Call money
PT Bank Mayapada International Tbk	8	75.000.000.000	PT Bank Mayapada International Tbk
Mata uang asing			Foreign currencies
Dolar Amerika Serikat			United States Dollar
Call money			Call money
Bank of China, Hongkong Ltd	8	155.675.000.000	Bank of China, Hongkong Ltd
PT Bank ANZ Indonesia	5	155.675.000.000	PT Bank ANZ Indonesia
Simpanan berjangka			Time deposit
Bank Indonesia	5-8	404.755.000.000	Bank Indonesia
Jumlah		1.076.043.593.311	Total
Rentang suku bunga efektif per tahun			Annual effective interest range
Rupiah		5,33% - 5,40%	Rupiah
Mata Uang Asing		4,32% - 4,50%	Foreign Currencies

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN
(Lanjutan)

8. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS
(Continued)

		2021		
		Jangka Waktu/ Period	Jumlah/Total	
		Hari/Days	Rp	
Pihak Ketiga				Third Parties
Rupiah				Rupiah
Simpanan berjangka				Time deposit
Bank Indonesia - setelah				Bank Indonesia - net of
dikurangi bunga yang				unamortized interest of
belum diamortisasi				Rp14,338,472
sebesar Rp14.338.472	4-7		161.248.161.528	Call money
Call money				PT Bank OCBC NISP Tbk
PT Bank OCBC NISP Tbk	4		150.000.000.000	PT Bank Pan Indonesia Tbk
PT Bank Pan Indonesia Tbk	4		150.000.000.000	PT Bank Pembangunan Daerah
PT Bank Pembangunan				Jawa Timur Tbk
Daerah Jawa Timur Tbk	5		40.000.000.000	
Mata Uang Asing				Foreign Currencies
Dolar Amerika Serikat				United States Dollar
Call money				Call money
PT Bank IBK Indonesia Tbk	93		42.757.500.000	PT Bank IBK Indonesia Tbk
Jumlah			544.005.661.528	Total
Rentang suku bunga efektif				Annual effective interest range
per tahun				Rupiah
Rupiah			2,77% - 2,90%	Foreign Currencies
Mata Uang Asing			0,02% - 0,27%	

Nilai tercatat biaya perolehan diamortisasi dari penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The carrying amount of placements with Bank Indonesia and other banks at amortized cost are as follows:

	2022	2021	
Penempatan pada Bank Indonesia dan bank lain	1.076.043.593.311	544.005.661.528	Placements with Bank Indonesia and other banks
Pendapatan bunga yang masih akar diterima (Catatan 17)	267.106.825	43.918.634	Accrued interest receivable (Note 17)
Jumlah	1.076.310.700.136	544.049.580.162	Total

Berdasarkan peraturan Bank Indonesia yang berlaku, seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2022 dan 2021 diklasifikasikan sebagai lancar.

Based on the prevailing Bank Indonesia regulation, all placements with Bank Indonesia and other banks as of December 31, 2022 and 2021 are classified as current.

Manajemen berkeyakinan bahwa tidak diperlukan cadangan kerugian penurunan nilai penempatan pada bank lain pada tanggal 31 Desember 2022 dan 2021.

Management believes that allowance for impairment losses does not need to be provided as of December 31, 2022 and 2021.

Pada tanggal 31 Desember 2022 dan 2021, tidak ada penempatan pada Bank Indonesia dan bank lain yang dijadikan jaminan.

As of December 31, 2022 and 2021, there are no placements with Bank Indonesia and other banks which are pledged as collateral.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

9. EFEK-EFEK

Efek-efek berdasarkan klasifikasi, jenis, mata uang dan peringkat obligasi adalah sebagai berikut:

9. SECURITIES

Securities based on classification, type, currencies and rating of bonds are as follows:

		2022	
	Rp	Peringkat/Rating	
Pihak Ketiga			Third Parties
Pada biaya perolehan diamortisasi			At amortized cost
Rupiah			Rupiah
Obligasi perusahaan			Corporate bonds
Lembaga Pembiayaan			Lembaga Pembiayaan
Ekspor Indonesia - setelah			Ekspor Indonesia - net of
dikurangi premi yang belum			unamortized premium of
diamortisasi sebesar			Rp1,186,483,116
Rp1.186.483.116	180.393.516.884	IdAAA	PT Bank Negara Indonesia
PT Bank Negara Indonesia			(Persero) Tbk
(Persero) Tbk	145.000.000.000	IdAAA	PT Bank Rakyat Indonesia
PT Bank Rakyat Indonesia			(Persero) Tbk
(Persero) Tbk	103.000.000.000	IdAAA	PT Kereta Api Indonesia
PT Kereta Api Indonesia (Persero)	25.000.000.000	IdAA	(Persero)
Obligasi pemerintah			Government bonds of the
Republik Indonesia - setelah			Republic of Indonesia - net of
dikurangi premi yang belum			unamortized premium of
diamortisasi			Rp932,602,420
Rp932.602.420	28.907.602.420		LC Forfaiting
LC Forfaiting	33.129.060.000		Sub-total
Subjumlah	515.430.179.304		
Pada nilai wajar melalui			At fair value through
penghasilan komprehensif lain			other comprehensive income
Rupiah			Rupiah
Obligasi Pemerintah			Government Bonds of the
Republik Indonesia	1.427.851.750.000		Republic of Indonesia
Jumlah	1.943.281.929.304		Total
Dikurangi: cadangan			Less: allowance for
kerugian penurunan nilai	(123.826.898)		impairment losses
Neto	1.943.158.102.406		Net

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

9. EFEK-EFEK (Lanjutan)

9. SECURITIES (Continued)

	2021		
	Rp	Peringkat/Rating	
Pihak Ketiga			Third Parties
Pada biaya perolehan diamortisasi			At amortized cost
Rupiah			Rupiah
Obligasi perusahaan			Corporate bonds
Lembaga Pembiayaan			Lembaga Pembiayaan
Ekspor Impor Indonesia - setelah			Ekspor Impor Indonesia - net of
dikurangi premi yang belum			unamortized premium of
diamortisasi sebesar			Rp2,137,513,199
Rp2.137.513.199	223.906.021.425	IdAAA	PT Bank Tabungan Negara
PT Bank Tabungan Negara			(Persero) Tbk
(Persero) Tbk	50.000.000.000	IdAA+	PT Kereta Api Indonesia
PT Kereta Api Indonesia			(Persero)
(Persero)	45.000.000.000	IdBBB+	PT Bank Negara Indonesia
PT Bank Negara Indonesia			(Persero) Tbk
(Persero) Tbk	40.550.000.000	IdAAA	
Obligasi pemerintah			Government bonds of
Republik Indonesia - setelah			Republic of Indonesia - net of
dikurangi premi yang belum			unamortized premium of
diamortisasi			Rp1,295,621,391
Rp1.295.621.391	28.704.378.609		Forfaiting LC
LC Forfaiting	7.656.000.000		Sub-total
Subjumlah	395.816.400.034		
Dolar Amerika Serikat			United States Dollar
Wesel ekspor	28.884.429.485		Export drafts
			At fair value
Pada nilai wajar melalui			through other
penghasilan komprehensif lain			comprehensive income
Rupiah			Rupiah
Obligasi Pemerintah			Government Bonds of the
Republik Indonesia	1.523.828.100.000		Republic of Indonesia
PT Bank Negara Indonesia			PT Bank Negara Indonesia
(Persero) Tbk	8.189.920.000	IdAAA	(Persero) Tbk
Subjumlah	1.532.018.020.000		Sub-total
Jumlah	1.956.718.849.519		Total
Dikurangi: cadangan			Less: allowance for
kerugian penurunan nilai	(174.250.201)		impairment losses
Neto	1.956.544.599.318		Net
Efek-efek dinilai oleh PT Pemeringkat Efek Indonesia (Pefindo), pihak ketiga yang tidak terkait dengan Bank.			Securities are rated by PT Pemeringkat Efek Indonesia (Pefindo), a third party that is not related to the Bank.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

9. EFEK-EFEK (Lanjutan)

Suku bunga rata-rata per tahun dan jangka waktu adalah sebagai berikut:

	2022		2021		
	Jangka waktu/ Term	Tingkat bunga efektif rata-rata per tahun/ Average annual effective interest rate	Jangka waktu/ Term	Tingkat bunga efektif rata-rata per tahun/ Average annual effective interest rate	
	Hari/Days		Hari/Days		
Rupiah					Rupiah
Obligasi Perusahaan	1.097 - 2.557	6,88%	1.097 - 2.557	7,92%	Corporate Bonds
Obligasi Pemerintah Republik Indonesia	1.826 - 6.940	7,21%	802 - 2772	7,27%	Government Bonds of the Republic of Indonesia
Forfaiting	105 - 122	6,32%	84	5,35%	Forfaiting
Dolar Amerika Serikat					United States Dollar
Wesel ekspor	-	-	14	-	Export drafts

Nilai tercatat pada biaya perolehan diamortisasi dari efek-efek adalah sebagai berikut:

9. SECURITIES (Continued)

Average interest rates per annum and terms are as follows:

Carrying amount at amortized cost of the securities are as follows:

	2022	2021	
Efek-efek	1.943.281.929.304	1.956.718.849.519	Securities
Pendapatan bunga yang masih akan diterima (Catatan 17)	22.500.513.483	23.556.514.601	Accrued interest receivable (Note 17)
Dikurangi: cadangan kerugian penurunan nilai	(123.826.898)	(174.250.201)	Less: allowance for impairment losses
Neto	1.965.658.615.889	1.980.101.113.919	Net

Perubahan laba (rugi) yang belum direalisasi dari perubahan nilai wajar aset keuangan pada nilai wajar melalui penghasilan komprehensif lain untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The movements in unrealized gains (losses) from changes in fair value of financial assets at fair value through other comprehensive income for the years ended December 31, 2022 and 2021 are as follows:

	2022	2021	
Saldo awal	32.934.357.371	38.238.873.594	Beginning balance
Perubahan nilai wajar efek selama tahun berjalan	(44.533.171.000)	(5.304.516.223)	Changes in fair value of securities during the year
Jumlah sebelum pajak tangguhan	(11.598.813.629)	32.934.357.371	Total before deferred tax
Pajak penghasilan tangguhan (Catatan 32b)	2.551.738.998	(7.245.558.623)	Deferred income tax (Note 32b)
Saldo akhir	(9.047.074.631)	25.688.798.748	Ending balance

Perubahan nilai tercatat bruto adalah sebagai berikut:

The movements in the gross carrying value amount are as follows:

	2022	2021	
Saldo awal	1.956.718.849.519	1.431.298.375.750	Beginning balance
Aset baru	281.129.060.000	891.211.238.028	New assets originated
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(228.090.429.485)	(360.486.248.036)	Assets derecognized or repaid during the year (exclude write off)
Pengukuran kembali	(66.475.550.730)	(5.304.516.223)	Remeasurement
Saldo akhir	1.943.281.929.304	1.956.718.849.519	Ending Balance

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

9. EFEK-EFEK (Lanjutan)

Perubahan cadangan kerugian penurunan nilai atas efek-efek adalah sebagai berikut:

	2022
Saldo awal	174.250.201
Aset baru	93.160.000
Aset dihentikan pengakuannya atau dilunasi (kecuali hapus buku)	(130.832.419)
Pengukuran kembali	(12.750.884)
Saldo akhir	123.826.898

Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021 telah memadai untuk menutup kemungkinan kerugian.

Berdasarkan peraturan Bank Indonesia yang berlaku, semua efek-efek pada tanggal 31 Desember 2022 dan 2021 diklasifikasikan sebagai lancar.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat efek-efek yang dijadikan agunan oleh Bank.

9. SECURITIES (Continued)

The movements in the allowance for impairment losses on securities are as follows:

	2021	
1.084.525.889	Beginning balance	
174.250.201	New assets originated	
(1.084.525.889)	Assets derecognized or repaid during the year (exclude write off)	
-	Remeasurement	
174.250.201	Ending Balance	

Management believes that the allowance for impairment losses is adequate as of December 31, 2022 and 2021 to cover possible losses.

Based on the prevailing Bank Indonesia regulation, all securities as of December 31, 2022 and 2021 were classified as current.

As of December 31, 2022 and 2021, there are no securities pledged as collateral by the Bank.

10 EFEK-EFEK YANG DIBELI DENGAN JANJI UNTUK DIJUAL KEMBALI

Akun ini terdiri dari:

2022						
Rekanan/ Counterparty	Jenis efek-efek/ Type of Securities	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Maturity date	Jumlah penjualan kembali/Resale amount	Bunga yang belum realisasi/ Unrealized Interest	Nilai tercatat/ Carrying amount
Pihak ketiga/ Third Party						
Bank Indonesia	VR0038	26 Desember/ December, 2022	2 Januari/ January, 2023	200.488.410.161	30.597.452	200.457.812.709
Bank Indonesia	VR0062	27 Desember/ December, 2022	3 Januari/ January, 2023	199.924.545.783	61.022.795	199.863.522.988
Bank Indonesia	VR0042	28 Desember/ December, 2022	4 Januari/ January, 2023	389.916.876.962	178.520.984	389.738.355.978
Bank Indonesia	VR0062	29 Desember/ December, 2022	5 Januari/ January, 2023	285.713.528.321	174.416.183	285.539.112.138
Bank Indonesia	VR0039	29 Desember/ December, 2022	6 Januari/ January, 2023	549.382.028.395	419.218.497	548.962.809.898
Jumlah/Total				1.625.425.389.622	863.775.911	1.624.561.613.711

2021						
Rekanan/ Counterparty	Jenis efek-efek/ Type of Securities	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Maturity date	Jumlah penjualan kembali/Resale amount	Bunga yang belum realisasi/ unrealized Interest	Nilai tercatat/ Carrying amount
Pihak ketiga/ Third Party						
Bank Indonesia	FR 0056	Desember/ December 31, 2021	Januari/ January 7, 2022	110.474.878.505	64.399.851	110.410.478.654

Tingkat suku bunga rata-rata per tahun atas efek-efek yang dibeli dengan janji dijual kembali pada tahun 2022 dan 2021 masing-masing adalah 6,00% dan 3,50%.

The average interest rate per annum of securities purchased under resale agreements in 2022 and 2021 are 6.00% and 3.50%, respectively.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

10 EFEK-EFEK YANG DIBELI DENGAN JANJI UNTUK DIJUAL KEMBALI (Lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, lokasi penyimpanan efek-efek jaminan tanpa warkat (*scriptless*) dicatat pada sistem BI-SSSS Bank Indonesia. Efek-efek tersebut memiliki rating "Investment Grade".

Berdasarkan peraturan Bank Indonesia yang berlaku, semua efek-efek yang dibeli dengan janji untuk dijual kembali pada tanggal 31 Desember 2022 dan 2021 diklasifikasikan sebagai lancar.

Manajemen berpendapat bahwa tidak diperlukan adanya cadangan penurunan nilai pada efek-efek yang dibeli dengan janji dijual kembali.

10. SECURITIES PURCHASED UNDER RESALE AGREEMENT (Continued)

As of December 31, 2022 and 2021, the scriptless collateral securities were custodied in BI-SSSS system of Bank Indonesia. The securities are rated as "Investment Grade".

Based on the prevailing Bank Indonesia regulation, securities purchased under resale agreement as of December 31, 2022 and 2021 were classified as current.

Management believes that no allowance for impairment losses is necessary on securities purchased under resale agreement.

11. TAGIHAN DAN LIABILITAS DERIVATIF

Instrumen keuangan derivatif Bank terdiri dari kontrak valuta asing berjangka, swap suku bunga dan transaksi spot.

Transaksi perangkat moneter derivatif di atas menimbulkan risiko pasar dan risiko kredit. Risiko pasar dari transaksi perangkat moneter derivatif timbul sebagai akibat dari adanya fluktuasi dalam tingkat bunga dan nilai tukar mata uang asing. Sedangkan risiko kredit timbul dalam hal pihak lain tidak memenuhi liabilitasnya kepada Bank. Jangka waktu dari instrumen derivatif berkisar lebih kecil dari 1 bulan - 12 bulan untuk transaksi *forward* dan *spot* dan 4 tahun untuk transaksi *swap*.

Pada tanggal 31 Desember 2022 dan 2021, tidak ada transaksi derivatif yang diperlakukan sebagai akuntansi lindung nilai. Dengan demikian, seluruh laba/rugi yang berasal dari transaksi derivatif diakui pada laba rugi.

Rincian tagihan dan liabilitas derivatif pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

11. DERIVATIVE RECEIVABLES AND LIABILITIES

The Bank's derivative financial instruments consist of forward foreign exchange contracts, interest rate swap and spot transaction.

The Bank's derivative financial instruments give rise to market and credit risks. The market risk of derivative financial instruments arises from the potential changes in value due to fluctuations in interest and foreign exchange rates. Credit risk is the possibility that a loss may occur due to the failure of a counterparty to fulfill its obligations according to the terms of the contract. The Bank's derivative financial instruments have terms of less than 1 month - 12 months for forward and spot transactions and 4 years for swap transaction

As of December 31, 2022 and 2021, none of the Bank's derivative transactions were designated as hedging instruments for accounting purposes. Accordingly, all gains and losses resulting from the derivative transactions are recognized in profit or loss.

The details of derivative receivables and liabilities as of December 31, 2022 and 2021 are as follows:

Notional amount - 2022					
	Bel/Buy	Jual/Sell	Tagihan/ Receivables	Liabilitas/ Liabilities	
Pihak ketiga					Third parties
Swap atas suku bunga	1.013.479.603.793	1.013.479.603.793	83.088.373.998	83.088.373.998	Interest rate swap
Swap atas mata uang asing	158.413.500.000	-	8.717.018.089	-	Swap on currencies
Forward contract	387.434.399.418	546.933.300.853	17.398.608.609	25.043.189.126	Forward contract
Spot	70.053.750.000	55.267.920.000	590.250.000	464.933.600	Spot
Jumlah	1.629.381.253.211	1.615.680.824.646	109.794.250.696	108.596.496.724	Total
Notional amount - 2021					
	Bel/Buy	Jual/Sell	Tagihan/ Receivables	Liabilitas/ Liabilities	
Pihak ketiga					Third parties
Swap atas suku bunga	1.097.482.962.848	1.097.482.962.848	15.415.457.252	15.415.457.252	Interest rate swap
Forward contract	360.257.215.752	983.474.905.729	15.482.361.221	12.827.819.575	Forward Contract
Jumlah	1.457.740.178.600	2.080.957.868.577	30.897.818.473	28.243.276.827	Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

12. KREDIT

Kredit ini terdiri dari:

a. Jenis pinjaman dan mata uang

	2022	2021
Pihak berelasi		
Rupiah		
Modal kerja	122.626.347.075	190.570.407.029
Investasi	275.842.622	4.043.960.401
Konsumsi	2.640.002.069	21.077.245
Subjumlah	125.542.191.766	194.635.444.675
Pihak ketiga		
Rupiah		
Modal kerja	6.015.338.943.864	5.381.864.894.752
Investasi	993.709.450.152	940.686.446.081
Konsumsi	584.750.253.490	359.724.148.799
Dolar Amerika Serikat		
Modal kerja	5.964.530.814.994	4.917.982.303.147
Investasi	2.580.674.172.243	1.791.212.476.376
Subjumlah	16.139.003.634.743	13.391.470.269.155
Jumlah	16.264.545.826.509	13.586.105.713.830
Dikurangi: cadangan kerugian penurunan nilai	(287.584.661.018)	(255.176.810.858)
Neto	15.976.961.165.491	13.330.928.902.972

b. Sektor ekonomi

	2022	2021
Rupiah		
Perantara keuangan	1.912.928.737.344	1.487.683.802.351
Perdagangan besar dan eceran	1.463.297.050.531	1.236.926.681.658
Manufaktur	969.496.359.198	1.643.899.246.866
Perorangan	587.390.255.560	359.765.708.561
Konstruksi	535.933.733.292	553.688.459.466
Real estat, usaha persewaan dan perusahaan jasa	276.285.915.409	527.036.789.234
Penyediaan akomodasi dan makan minum	281.609.706.024	82.663.859.030
Lainnya	1.692.399.081.914	985.246.387.140
Subjumlah	7.719.340.839.272	6.876.910.934.306
Dolar Amerika Serikat		
Manufaktur	6.391.316.181.319	4.656.315.944.467
Perdagangan besar dan eceran	450.942.937.771	292.125.743.558
Perantara keuangan	440.483.522.777	308.957.401.329
Konstruksi	62.713.258.720	930.065.131
Real estat, usaha persewaan dan perusahaan jasa	-	121.146.250.000
Penyediaan akomodasi dan makan minum	3.736.200.000	24.709.770.702
Lainnya	1.196.012.886.650	1.305.009.604.337
Subjumlah	8.545.204.987.237	6.709.194.779.524
Jumlah	16.264.545.826.509	13.586.105.713.830
Dikurangi: cadangan kerugian penurunan nilai	(287.584.661.018)	(255.176.810.858)
Neto	15.976.961.165.491	13.330.928.902.972

12. LOANS

Loans consist of:

a. By type of loan and currencies

Related parties
Rupiah
Working capital
Investment
Consumption
Sub-total
Third parties
Rupiah
Working capital
Investment
Consumption
United States Dollar
Working capital
Investment
Sub-total
Total
Less: allowance for impairment losses
Net

b. By economic sector

Rupiah
Financial intermediary
Wholesale and retail
Manufacturing
Individual
Construction
Real estate, leasing
services and services
companies
Accommodation and food
and beverages
Others
Sub-total
United States Dollar
Manufacturing
Wholesale and retail
Financial intermediary
Construction
Real estate, leasing
services and services
companies
Accommodation and food
and beverages
Others
Sub-total
Total
Less: allowance for impairment losses
Net

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

12. KREDIT (Lanjutan)

c. Jangka waktu

	2022		
	Rupiah/ Rupiah	Dolar Amerika Serikat/ United States Dollar	Jumlah/ Total
≤1 tahun	4.570.809.592.252	5.646.232.415.962	10.217.042.008.214
>1 - 2 tahun	1.142.204.748.546	390.941.624.416	1.533.146.372.962
>2 - 5 tahun	1.527.367.547.055	1.987.005.223.950	3.514.372.771.005
>5 tahun	478.958.951.419	521.025.722.909	999.984.674.328
Jumlah	7.719.340.839.272	8.545.204.987.237	16.264.545.826.509
Dikurangi:			
Cadangan			
kerugian			
penurunan nilai	(165.035.427.311)	(122.549.233.707)	(287.584.661.018)
Kredit - Neto	7.554.305.411.961	8.422.655.753.530	15.976.961.165.491

	2021		
	Rupiah/ Rupiah	Dolar Amerika Serikat/ United States Dollar	Jumlah/ Total
≤1 tahun	4.930.798.262.073	4.638.671.590.565	9.569.469.852.638
>1 - 2 tahun	24.554.255.098	25.418.227.328	49.972.482.426
>2 - 5 tahun	1.254.868.524.879	1.260.711.937.429	2.515.580.462.308
>5 tahun	666.689.892.256	784.393.024.202	1.451.082.916.458
Jumlah	6.876.910.934.306	6.709.194.779.524	13.586.105.713.830
Dikurangi:			
Cadangan			
kerugian			
penurunan nilai	(159.880.029.583)	(95.296.781.275)	(255.176.810.858)
Kredit - Neto	6.717.030.904.723	6.613.897.998.249	13.330.928.902.972

d. Menurut stage

Berikut adalah perubahan jumlah kredit yang diberikan berdasarkan stage selama periode berakhir 31 Desember 2022 dan 2021:

	2022			
	Stage 1	Stage 2	Stage 3	Jumlah/Total
Saldo di awal tahun	8.817.550.406.868	4.008.418.141.705	760.137.165.257	13.586.105.713.830
Transfer ke:				
Stage 1	156.644.384.575	(153.673.251.075)	(2.971.133.500)	-
Stage 2	(284.364.490.689)	284.364.490.689	-	-
Stage 3	(36.945.327.200)	(158.322.080.377)	195.267.407.577	-
Pinjaman tambahan sepanjang tahun	5.726.515.693.768	1.415.862.388.124	107.841.649.347	7.250.219.731.239
Pembayaran kembali pinjaman	(2.798.035.446.029)	(1.233.544.337.137)	(528.981.778.459)	(4.560.561.561.625)
Penghapusan pinjaman	-	-	(11.218.056.935)	(11.218.056.935)
Saldo di akhir tahun	11.581.365.221.293	4.163.105.351.929	520.075.253.287	16.264.545.826.509

Balance at beginning of the year

Transfer to:

Stage 1

Stage 2

Stage 3

Additional loans during the year

Repayment of loans

Write-off of loans

Balance at end of the year

Balance at beginning of the year

Transfer to:

Stage 1

Stage 2

Stage 3

Additional loans during the year

Repayment of loans

Write-off of loans

Balance at end of the year

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

12. KREDIT (Lanjutan)

Perubahan cadangan kerugian penurunan nilai kredit yang diberikan untuk periode berakhir 31 Desember 2022 dan 2021 adalah sebagai berikut.

	2022				
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo di awal tahun	26.010.586.882	72.353.545.546	156.812.678.430	255.176.810.858	Balance at beginning of the year
Transfer ke:					Transfer to:
Stage 1	1.263.502.451	(789.994.723)	(473.507.728)	-	Stage 1
Stage 2	(915.713.321)	915.713.321	-	-	Stage 2
Stage 3	(74.523.165)	(8.593.608.707)	8.668.131.872	-	Stage 3
Penyisihan (pemulihan) sepanjang tahun	(91.261.201)	(10.635.264.482)	113.753.704.572	103.027.178.889	Provision (recovery) during the year
Pembayaran kembali pinjaman	(4.697.869.714)	(10.433.146.856)	(52.168.462.288)	(67.299.478.858)	Repayment of loans
Penghapusan sepanjang tahun	-	-	(11.218.056.935)	(11.218.056.935)	Write-off during the year
Valuta asing dan pergerakan lainnya	1.002.045.802	1.997.086.457	4.899.074.805	7.898.207.064	Foreign exchange and other movements
Saldo di akhir tahun	22.496.767.734	44.814.330.556	220.273.562.728	287.584.661.018	Balance at end of the year

	2021				
	Stage 1	Stage 2	Stage 3	Jumlah/Total	
Saldo di awal tahun	62.033.413.754	24.196.726.532	197.222.420.864	283.452.561.150	Balance at beginning of the year
Transfer ke:					Transfer to:
Stage 1	64.932.025	(55.000.963)	(9.931.062)	-	Stage 1
Stage 2	(15.705.805.801)	27.679.638.260	(11.973.832.459)	-	Stage 2
Stage 3	(6.398.662.611)	(6.645.471.761)	13.044.134.372	-	Stage 3
Penyisihan (pemulihan) sepanjang tahun	1.473.268.867	37.445.305.691	116.879.418.649	155.797.993.207	Provision (recovery) during the year
Pembayaran kembali pinjaman	(14.901.795.719)	(10.242.803.109)	(123.378.610.324)	(148.523.209.152)	Repayment of loans
Penghapusan sepanjang tahun	-	(24.849.104)	(34.970.921.610)	(34.995.770.714)	Write-off during the year
Valuta asing dan pergerakan lainnya	(544.763.633)	-	-	(544.763.633)	Foreign exchange and other movements
Saldo di akhir tahun	26.010.586.882	72.353.545.546	156.812.678.430	255.176.810.858	Balance at end of the year

e. Tingkat suku bunga rata-rata pertahun

Tingkat bunga efektif rata-rata per tahun

	2022
Rupiah	13,90%
Dolar Amerika Serikat	6,62%

e. Average annual interest rate

Average effective interest rate

	2021
Rupiah	12,67%
United States Dollar	1,86%

f. Informasi pokok lainnya

- Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama (sindikasi) dengan bank-bank lain.

Partisipasi Bank dalam perjanjian pembiayaan sindikasi berkisar antara 0,83% - 28,63% pada tahun 2022 dan 0,04% - 0,42% pada tahun 2021.

- Pinjaman untuk karyawan adalah pinjaman untuk pembelian rumah, kendaraan dan barang lainnya dengan jangka waktu 12 sampai 36 bulan. Pinjaman ini dikenakan tingkat bunga sebesar 6,00% pembayaran per tahun yang dipotong dari gaji bulanan.
- Pinjaman dijamin dengan agunan yang disahkan dengan akta hak tanggungan, surat kuasa untuk menjual dan agunan lain yang berlaku umum di industri perbankan. Pinjaman juga dijamin dengan agunan tunai dalam bentuk giro, deposito berjangka dan *irrecoverable letter of credit* dari bank.

f. Other significant information

- Syndicated loans represent loans given to debtors based on syndicated financing agreements with other banks.

The Bank's participation in syndicated financing agreements ranges from 0,83% - 28,63% in 2022 and 0,04% - 0,42% in 2021.

- Loans to employees are loans for purchase of houses, vehicles and other items with a period of 12 until 36 months. These loans bear interest rate at 6,00% per annum payments of which are deducted from monthly salaries.
- Loans are secured by collateral, which are legalized by deed of encumbrance, power of attorney to sell and other collaterals that are generally accepted in the banking industry. Loans are also secured by cash collateral, in the form of current account, time deposits and *irrecoverable letter of credit* from bank.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

12. KREDIT (Lanjutan)

f. Informasi pokok lainnya (Lanjutan)

4. Kredit yang disalurkan Bank melalui pembiayaan langsung kepada perusahaan multifinance dan mekanisme pembiayaan bersama pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp384.572.692.908 dan Rp152.159.089.515.
5. Kredit berdasarkan kolektibilitas Peraturan Otoritas Jasa Keuangan (POJK) adalah sebagai berikut:

	2022	2021	
Rupiah			Rupiah
Lancar	7.137.673.838.894	6.323.042.753.540	Current
Dalam perhatian khusus	164.839.662.230	149.749.992.583	Special mention
Kurang lancar	7.032.854.754	75.151.909.214	Substandard
Diragukan	50.320.342.621	17.137.803.300	Doubtful
Macet	359.615.836.159	311.828.475.670	Loss
Subjumlah	7.719.482.534.658	6.876.910.934.307	Sub-total
Dolar Amerika Serikat			United States Dollar
Lancar	8.123.053.798.073	6.153.479.236.820	Current
Dalam perhatian khusus	318.764.632.123	436.331.773.813	Special mention
Kurang lancar	-	48.121.268.890	Substandard
Macet	103.244.861.655	71.262.500.000	Loss
Subjumlah	8.545.063.291.851	6.709.194.779.523	Sub-total
Jumlah	16.264.545.826.509	13.586.105.713.830	Total

6. Pada tanggal 31 Desember 2022 dan 2021, rincian kredit yang direstrukturisasi berdasarkan kolektibilitas POJK adalah sebagai berikut:

	2022	2021	
Lancar	1.137.804.719.840	1.354.516.380.089	Current
Dalam perhatian khusus	456.909.461.030	293.344.457.994	Special mention
Kurang lancar	6.949.100.329	121.233.038.112	Substandard
Diragukan	46.843.202.635	16.614.039.227	Doubtful
Macet	355.557.266.734	287.078.756.313	Loss
Jumlah	2.004.063.750.568	2.072.786.671.735	Total
Dikurangi: cadangan kerugian penurunan nilai	(217.121.621.233)	(167.408.140.729)	Less: allowance for impairment losses
Neto	1.786.942.129.335	1.905.378.531.006	Net

Bank telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2021 (POJK 17/2021) tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 Tentang Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019 (berlaku hingga 31 Maret 2023) yang diperpanjang berdasarkan Siaran Pers No. 85/DHMS/OJK/XI/2022 untuk segmen, sektor, industri dan daerah tertentu (*targeted*) yang memerlukan periode restrukturisasi kredit/pembiayaan tambahan selama 1 tahun sampai 31 Maret 2024.

12. LOANS (Continued)

f. Other significant information (Continued)

4. Loans channeled by the Bank through direct financing to multifinance company and joint financing mechanism as of December 31, 2022 and 2021 amounted to Rp384,572,692,908 and Rp152,159,089,515 respectively.
5. Loans collectability based on Financial Service authority Regulation (POJK) are as follows:

	2022	2021	
Rupiah			Rupiah
Lancar	7.137.673.838.894	6.323.042.753.540	Current
Dalam perhatian khusus	164.839.662.230	149.749.992.583	Special mention
Kurang lancar	7.032.854.754	75.151.909.214	Substandard
Diragukan	50.320.342.621	17.137.803.300	Doubtful
Macet	359.615.836.159	311.828.475.670	Loss
Subjumlah	7.719.482.534.658	6.876.910.934.307	Sub-total
Dolar Amerika Serikat			United States Dollar
Lancar	8.123.053.798.073	6.153.479.236.820	Current
Dalam perhatian khusus	318.764.632.123	436.331.773.813	Special mention
Kurang lancar	-	48.121.268.890	Substandard
Macet	103.244.861.655	71.262.500.000	Loss
Subjumlah	8.545.063.291.851	6.709.194.779.523	Sub-total
Jumlah	16.264.545.826.509	13.586.105.713.830	Total

6. As of December 31, 2022 and 2021, the details of restructured loans based on POJK collectability are as follows:

	2022	2021	
Lancar	1.137.804.719.840	1.354.516.380.089	Current
Dalam perhatian khusus	456.909.461.030	293.344.457.994	Special mention
Kurang lancar	6.949.100.329	121.233.038.112	Substandard
Diragukan	46.843.202.635	16.614.039.227	Doubtful
Macet	355.557.266.734	287.078.756.313	Loss
Jumlah	2.004.063.750.568	2.072.786.671.735	Total
Dikurangi: cadangan kerugian penurunan nilai	(217.121.621.233)	(167.408.140.729)	Less: allowance for impairment losses
Neto	1.786.942.129.335	1.905.378.531.006	Net

The Bank has restructured credit for debtors affected by the Covid-19 pandemic in accordance with Financial Services Authority Regulation No. 17/POJK.03/2021 (POJK 17/2021) concerning the Second Amendment to Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019 (valid until March, 31 2023) which was extended based on Press Release No. 85/DHMS/OJK/XI/2022 for certain segment, sectors, industries and regions (*targeted*) that require an additional credit/financing restructuring period of 1 year until March 31, 2024.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

12. KREDIT (Lanjutan)

f. Informasi pokok lainnya (Lanjutan)

Pinjaman yang direstrukturisasi mencakup pinjaman dengan pembayaran pokok dan bunga yang dijadwalkan ulang, penurunan suku bunga dan perubahan jenis fasilitas.

7. Berdasarkan penilaian secara individual dan kolektif adalah sebagai berikut:

	2022	2021
Kredit yang dinilai secara kolektif		
Baki debit	12.407.755.928.378	13.131.671.944.940
Dikurangi: cadangan kerugian penurunan nilai	(88.204.250.827)	(186.511.939.645)
Neto	12.319.551.677.551	12.945.160.005.295
Kredit yang dinilai secara individual		
Baki debit	3.856.789.898.131	454.433.768.890
Dikurangi: cadangan kerugian penurunan nilai	(199.380.410.191)	(68.664.871.213)
Neto	3.657.409.487.941	385.768.897.677
Jumlah Kredit - Neto	15.976.961.165.491	13.330.928.902.972

8. Rasio *non-performing loan* (NPL) pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	2022	2021
NPL Bruto	3,31%	3,97%
NPL Neto	1,91%	2,95%

9. Pada tanggal 31 Desember 2022 dan 2021, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

	2022	2021
	Kredit bermasalah/ Non-performing loans	Cadangan kerugian penurunan nilai/ Allowance for Impairment losses
Perantara keuangan	16.315.611.487	9.878.900.198
Perdagangan besar dan eceran	283.148.665.726	134.357.237.100
Manufaktur	119.063.030.703	40.840.086.389
Perorangan	28.357.567.316	17.148.871.256
Konstruksi	6.300.000.000	1.402.779.237
Real estat, usaha persewaan dan perusahaan jasa	12.273.025.207	4.420.276.509
Penyediaan akomodasi dan makan minum	-	-
Lainnya	54.755.994.751	11.638.655.874
Jumlah	520.213.895.190	219.686.806.563

10. Pada tanggal 31 Desember 2022 dan 2021, tidak ada pinjaman yang melanggar maupun atau melebihi BMPK sebagaimana tercantum dalam laporan BMPK kepada Bank Indonesia.

12. LOANS (Continued)

f. Other significant information (Continued)

Restructured loans include loans with rescheduled principal and interest payments, reduced interest rates and change in facility type.

7. Individual and collective impairment assessments of loans are as follows:

	2022	2021
Loans assessed collectively		
Outstanding	13.131.671.944.940	13.131.671.944.940
Less: allowance for impairment losses	(186.511.939.645)	(186.511.939.645)
Net	12.945.160.005.295	12.945.160.005.295
Loans assessed individually		
Outstanding	454.433.768.890	454.433.768.890
Less: allowance for impairment losses	(68.664.871.213)	(68.664.871.213)
Net	385.768.897.677	385.768.897.677
Total Loans - Net	13.330.928.902.972	13.330.928.902.972

8. Non-performing loan (NPL) ratio as of December 31, 2022 and 2021 are as follows:

	2022	2021
Gross NPL	3,31%	3,97%
Net NPL	1,91%	2,95%

9. As of December 31, 2022 and 2021, the details of non-performing loans based on economic sector are as follows:

	2022	2021
	Kredit bermasalah/ Non-performing loans	Cadangan kerugian penurunan nilai/ Allowance for Impairment losses
Financial intermediary	-	-
Wholesale and retail	257.140.354.476	74.684.408.818
Manufacturing	122.986.479.379	23.715.503.171
Individual	13.732.423.938	4.240.871.784
Construction	6.358.330.419	1.600.834.754
Real estate, leasing services and services	19.400.000.000	4.166.701.264
companies	4.168.097.285	1.375.981.722
Accommodation and food and beverages	99.716.271.577	24.940.708.670
Others	54.755.994.751	11.638.655.874
Total	523.501.957.074	134.725.010.183

10. As of December 31, 2022 and 2021, there are no loans which violated nor exceeded the legal lending limit (BMPK) as stated in the legal lending limit report to Bank Indonesia.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

12. KREDIT (Lanjutan)

f. Informasi pokok lainnya (Lanjutan)

11. Mutasi cadangan kerugian penurunan nilai kredit adalah sebagai berikut:

	2022
Saldo awal tahun	255.176.810.858
Penyisihan selama tahun berjalan	35.727.700.031
Penghapusan selama tahun berjalan	(11.218.056.935)
Selisih kurs penjabaran	7.898.207.065
Saldo akhir tahun	287.584.661.019

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

12. Mutasi kredit yang dihapus buku adalah sebagai berikut:

	2022
Saldo awal tahun	275.872.681.264
Penambahan tahun berjalan	11.218.056.935
Penerimaan kembali	(2.795.626.368)
Saldo akhir tahun	284.295.111.831

13. Nilai tercatat biaya perolehan diamortisasi dari kredit yang diberikan adalah sebagai berikut:

	2022
Kredit	16.264.545.826.509
Pendapatan bunga yang masih akan diterima (Catatan 17)	80.066.387.591
Dikurangi: cadangan kerugian penurunan nilai	(287.584.661.018)
Neto	16.057.027.553.082

12. LOANS (Continued)

f. Other significant information (Continued)

11. The movements in allowance for impairment losses on loans are as follows:

	2021	
	283.452.561.150	Balance at beginning of the year
	131.166.283.568	Provision during the year
	(159.996.797.493)	Write-off during the year
	554.763.633	Exchange rates difference
	255.176.810.858	Balance at end of the year

Management believes that the allowance for impairment losses is adequate to cover possible losses arising from uncollectible loans.

12. The movements in the loans written-off are as follows:

	2021	
	117.536.446.464	Balance at the beginning of the year
	159.996.797.493	Additions during the year
	(1.660.562.693)	Recovery
	275.872.681.264	Balance at end of the year

13. The carrying amount of loans at amortised cost is as follows:

	2021	
	13.586.105.713.830	Loans
	66.779.911.124	Accrued interest receivables (Note 17)
	(255.176.810.858)	Less: allowance for impairment losses
	13.397.708.814.096	Net

13. TAGIHAN DAN LIABILITAS AKSEPTASI

Tagihan dan kewajiban akseptasi adalah kepada pihak ketiga dan dengan jangka waktu 1 bulan sampai dengan 12 bulan.

	2022
Tagihan akseptasi	
Dolar Amerika Serikat	51.829.180.071
Rupiah	19.153.707.900
Jumlah	70.982.887.971
Dikurangi: cadangan kerugian penurunan nilai	(188.472.748)
Neto	70.794.415.223
Liabilitas akseptasi	
Dolar Amerika Serikat	51.829.180.071
Rupiah	19.153.707.900
Jumlah	70.982.887.971

13. ACCEPTANCE RECEIVABLES AND PAYABLES

Acceptance receivables and payables are made to third parties and with terms of 1 month to 12 months.

	2021	
	70.075.216.011	Acceptance receivables
	28.770.351.555	United States Dollar
	98.845.567.566	Rupiah
	(416.915.556)	Total
		Less: allowance for impairment losses
	98.428.652.010	Net
	70.075.216.011	Acceptance payables
	28.770.351.555	United States Dollar
	98.845.567.566	Rupiah
		Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

13. TAGIHAN DAN LIABILITAS AKSEPTASI (Lanjutan)

Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021 telah memadai untuk kemungkinan kerugian.

13. ACCEPTANCE RECEIVABLES AND PAYABLES (Continued)

Management believes that the allowance for impairment losses is adequate as of December 31, 2022 and 2021 for possible losses.

14. ASET TETAP

Mutasi aset tetap adalah sebagai berikut:

14. PROPERTY AND EQUIPMENT

Mutation of property and equipment are as follows:

2022				
Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending Balance	
Biaya Perolehan				Acquisition Cost
Pemilikan langsung				Direct acquisition
Tanah	39.228.552.151	-	893.678.944	Land
Bangunan	60.058.219.703	43.000.000	4.480.888.288	Buildings
Inventaris kantor	133.335.713.222	14.643.031.471	1.221.975.459	Office equipment
Kendaraan	10.295.529.205	585.500.000	534.550.000	Vehicles
Perbaikan prasarana	30.482.491.372	1.251.535.582	-	Leasehold improvements
Jumlah	273.400.505.653	16.523.067.053	7.131.092.691	Total
Akumulasi Penyusutan				Accumulated Depreciation
Bangunan	30.843.916.121	2.513.440.756	2.142.802.845	Buildings
Inventaris kantor	95.386.900.894	14.237.754.181	1.209.262.143	Office equipment
Kendaraan	9.985.489.805	229.519.700	534.550.000	Vehicles
Perbaikan prasarana	21.853.243.353	3.908.172.529	-	Leasehold improvements
Jumlah	158.069.550.173	20.888.887.166	3.886.614.988	Total
Nilai buku	115.330.955.480		107.720.657.664	Book value
2021				
Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending Balance	
Biaya Perolehan				Acquisition Cost
Pemilikan langsung				Direct acquisition
Tanah	39.292.552.151	-	64.000.000	Land
Bangunan	60.983.428.755	39.599.650	964.808.702	Buildings
Inventaris kantor	116.720.077.942	19.750.764.557	3.135.129.277	Office equipment
Kendaraan	11.157.919.205	-	862.390.000	Vehicles
Perbaikan prasarana	28.078.276.395	2.738.407.777	334.192.800	Leasehold improvements
Jumlah	256.232.254.448	22.528.771.984	5.360.520.779	Total
Akumulasi Penyusutan				Accumulated Depreciation
Bangunan	28.564.568.422	2.725.073.423	445.725.724	Buildings
Inventaris kantor	79.855.856.463	18.308.382.664	2.777.338.233	Office equipment
Kendaraan	10.691.930.191	155.949.614	862.390.000	Vehicles
Perbaikan prasarana	17.338.359.022	4.602.254.755	87.370.424	Leasehold improvements
Jumlah	136.450.714.098	25.791.660.456	4.172.824.381	Total
Nilai buku	119.781.540.350		115.330.955.480	Book value

Beban penyusutan sebesar Rp20.888.887.166 dan Rp25.791.660.456 pada tahun 2022 dan 2021 masing-masing dibebankan pada "Beban umum dan administrasi" dalam laporan laba rugi (Catatan 30).

Depreciation expenses amounting to Rp20,888,887,166 and Rp25,791,660,456 in 2022 and 2021, respectively is charged to "General and administrative expenses" in profit or loss (Note 30).

Keuntungan penjualan properti dan peralatan dicatat sebagai bagian "Pendapatan Non-operasional" pada tahun 2022 dan 2021 adalah sebagai berikut:

Gain on sale of property and equipment recorded as part of "Non-operating income" in 2022 and 2021 are as follows:

	2022	2021	
Harga jual	10.458.311.785	1.984.397.273	Proceeds from sale
Jumlah tercatat	3.244.477.703	1.187.696.396	Carrying amount
Laba penjualan aset tetap	7.213.834.082	796.700.877	Gain on sale of property and equipment

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

14. ASET TETAP (Lanjutan)

Manajemen menilai bahwa pada tanggal 31 Desember 2022 dan 2021: (1) tidak ada aset tetap yang tidak dipakai sementara; (2) jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing adalah sebesar Rp91.923.665.215 dan Rp60.072.877.937; (3) tidak ada aset tetap yang berasal dari hibah; dan (4) tidak ada aset tetap yang dihentikan dari penggunaan aktif dan tidak diklasifikasi sebagai tersedia untuk dijual.

Pada tanggal 31 Desember 2022 dan 2021, bangunan dan kendaraan diasuransikan terhadap risiko gempa bumi dan risiko kerugian lainnya kepada PT Meritz Korindo Insurance, pihak ketiga, dengan nilai pertanggungan masing-masing sebesar Rp137.944.300.000 dan Rp124.819.865.000. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian yang akan terjadi.

Berdasarkan penilaian manajemen Bank, tidak ada kejadian-kejadian atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2022 dan 2021.

14. PROPERTY AND EQUIPMENT (Continued)

Management considers that as of December 31, 2022 and 2021: (1) there are no property and equipment that are not used temporarily; (2) the gross amount of property and equipment which have been fully depreciated and are still used amounted to Rp91,923,665,215 and Rp60,072,877,937, respectively; (3) no property and equipment were derived from the grant; and (4) no property and equipment were discontinued from active use and not classified as available for sale.

As of December 31, 2022 and 2021, buildings and vehicles are insured against earthquake and other risks with PT Meritz Korindo Insurance, a third party, with insurance coverage of Rp137,944,300,000 and Rp124,819,865,000, respectively. Management believes that the amount is adequate to cover possible losses from such risks.

Based on the assessment of the Bank's management, there are no events or changes in circumstances that indicate any impairment in the value of property and equipment as of December 31, 2022 and 2021.

15. ASET TAKBERWUJUD

Mutasi aset takberwujud adalah sebagai berikut:

15. INTANGIBLE ASSETS

Mutation of intangible assets are as follows:

2022					
	Saldo awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending Balance	
Biaya Perolehan					Acquisition Cost
Perangkat lunak	77.636.645.580	14.289.512.949	94.250.000	91.831.908.529	Software
Hak atas tanah	157.523.004	-	-	157.523.004	Land rights
Jumlah	77.794.168.584	14.289.512.949	94.250.000	91.989.431.533	Total
Akumulasi Amortisasi					Accumulated Amortization
Perangkat lunak	54.786.835.430	9.234.559.600	94.250.000	63.927.145.030	Software
Hak atas tanah	157.523.004	-	-	157.523.004	Land rights
Jumlah	54.944.358.434	9.234.559.600	94.250.000	64.084.668.034	Total
Nilai buku	22.849.810.150			27.904.763.499	Book value
2021					
	Saldo awal/ Beginning balance	Penambahan/ Additions	Disposals	Saldo akhir/ Ending balance	
Biaya Perolehan					Acquisition Cost
Perangkat lunak	73.068.687.043	7.155.704.969	2.587.746.432	77.636.645.580	Software
Hak atas tanah	157.523.004	-	-	157.523.004	Land rights
Jumlah	73.226.210.047	7.155.704.969	2.587.746.432	77.794.168.584	Total
Akumulasi Amortisasi					Accumulated Amortization
Perangkat lunak	46.251.127.201	11.091.133.911	2.555.425.682	54.786.835.430	Software
Hak atas tanah	155.997.195	1.525.809	-	157.523.004	Land rights
Jumlah	46.407.124.396	11.092.659.720	2.555.425.682	54.944.358.434	Total
Nilai buku	26.819.085.651			22.849.810.150	Book value

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

15. ASET TAKBERWUJUD

Beban amortisasi sebesar Rp9.234.559.600 dan Rp11.092.659.720 pada tahun 2022 dan 2021 masing-masing dibebankan pada "Beban umum dan administrasi" dalam laporan laba rugi (Catatan 30).

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki masing-masing 34 dan 37 bidang tanah dengan hak legal berupa sertifikat Hak Guna Bangunan (HGB), Hak Milik dan Hak Pakai. Sertifikat Hak Guna Bangunan mempunyai masa manfaat antara 6 hingga 30 tahun. Masa berlaku HGB berakhir antara tahun 2023 sampai 2046. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti kepemilikan yang memadai.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset takberwujud yang dimiliki Bank pada tanggal 31 Desember 2022 dan 2021.

15. INTANGIBLE ASSETS

Amortization expenses amounting to Rp9,234,559,600 and Rp11,092,659,720 in 2022 and 2021, respectively is charged to "General and administrative expenses" in profit or loss (Note 30).

As of December 31, 2022 and 2021, the Bank owns 34 and 37, respectively, land with legal rights of Building Use Right (HGB), Ownership Right and Usage Right. These certificates have useful lives of 6 to 30 years. The HGB expiration period ranges from 2023 up to 2046. Management believes that there will be no difficulty in obtaining the extension of the landrights as all the land were acquired legally and are supported by sufficient evidence of ownership.

Management believes that there is no indication of impairment on intangible assets owned by the Bank as of December 31, 2022 and 2021.

16. SEWA

a. Aset Hak-guna

Mutasi aset hak-guna adalah sebagai berikut:

2022			
	Saldo awal/ Beginning balance	Penambahan/ Additions	Saldo akhir/ Ending balance
Biaya Perolehan			Acquisition Cost
Tanah dan bangunan	129.728.153.545	6.762.916.783	136.491.070.328
Akumulasi Penyusutan			Accumulated Depreciation
Tanah dan bangunan	80.348.206.387	16.627.924.324	96.976.130.711
Nilai buku	49.379.947.158		Book value
2021			
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Saldo akhir/ Ending Balance
Biaya Perolehan			Acquisition Cost
Tanah dan bangunan	117.391.120.147	12.337.033.398	129.728.153.545
Akumulasi Penyusutan			Accumulated Depreciation
Tanah dan bangunan	63.714.086.507	16.634.119.880	80.348.206.387
Nilai buku	53.677.033.640		Book value

Pada tanggal 31 Desember 2022 dan 2021, beban penyusutan aset-hak-guna masing-masing sejumlah Rp16.627.924.324 dan Rp16.634.119.880 dibebankan pada "Beban umum dan administrasi" dalam laporan laba rugi (Catatan 30).

As of December 31, 2022 and 2021, depreciation expense of right-of-use asset amounting to Rp16,627,924,324 and Rp16,634,119,880 respectively, is charged to "General and administrative expenses" in profit or loss (Note 30).

b. Liabilitas Sewa

Mutasi liabilitas sewa adalah sebagai berikut:

2022		2021	
Saldo awal tahun	40.529.622.036	41.919.008.596	Balance at beginning of the year
Penambahan	-	8.152.939.694	Additions
Beban bunga	1.311.704.056	795.129.355	Interest expense
Pembayaran	(10.348.731.558)	(10.337.455.609)	Payments
Saldo akhir tahun	31.492.594.534	40.529.622.036	Balance at end of the year

b. Lease Liabilities

Movement in lease liabilities are as follows:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

16. SEWA (Lanjutan)

b. Liabilitas Sewa (Lanjutan)

Jatuh tempo liabilitas sewa dianalisa sebagai berikut:

	2022
Kurang dari 1 tahun	8.496.114.737
Antara 1 - 2 tahun	8.512.470.729
Antara 2 - 5 tahun	14.484.009.068
Jumlah	31.492.594.534

Pada tahun 2022 dan 2021, Bank mengakui beban sewa dari sewa jangka pendek dan sewa aset bernilai rendah masing-masing sebesar Rp3.803.738.546 dan Rp7.369.790.609 (Catatan 30).

16 LEASES (Continued)

b. Lease Liabilities (Continued)

Maturity of lease liabilities is analyzed as follows:

	2021	
9.037.027.502		Within 1 year
8.496.114.737		Between 1 - 2 years
22.996.479.797		Between 2 - 5 years
40.529.622.036		Total

In 2022 and 2021, the Bank recognized rent expense from short-term leases and leases of low-value assets amounting to Rp3,803,738,546 and Rp7,369,790,609 (Note 30).

17. ASET LAIN-LAIN

Aset lain-lain terdiri atas:

	2022
Agunan yang diambil alih	360.884.628.722
Dikurang: cadangan kerugian penurunan nilai	(5.100.199.687)
Neto	355.784.429.035
Pendapatan bunga yang masih akan diterima (Catatan 8, 9 dan 12)	102.834.007.899
Dikurangi: cadangan kerugian penurunan nilai	(1.839.240.218)
Neto	100.994.767.681
Setoran jaminan, kliring dan uang muka	13.577.271.853
Beban dibayar di muka	4.465.426.830
Persediaan keperluan kantor	1.276.926.009
Settlement ATM	1.209.846.550
Lainnya	-
Jumlah	477.308.667.958

Agunan yang diambil alih merupakan jaminan kredit dalam bentuk tanah dan bangunan yang telah diambil alih oleh Bank.

Bank telah mengambil tindakan untuk penyelesaian agunan yang diambil alih sebagaimana yang dipersyaratkan oleh Bank Indonesia berdasarkan peraturan No. 14/15/PBI/2012 tanggal 24 Oktober 2012.

Pada tahun 2022, Bank menjual agunan yang diambil alih dengan nilai tercatat bersih sebesar Rp1.929.340.541.

Pendapatan bunga yang masih harus diterima ini merupakan piutang bunga atas penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit.

Setoran jaminan, kliring dan uang muka merupakan jaminan sewa gedung, uang muka ATM Prima, uang muka kepada vendor dan lainnya.

Beban dibayar di muka merupakan biaya pemeliharaan, biaya servis gedung, biaya langganan, asuransi kendaraan dan biaya lainnya.

17. OTHER ASSETS

Other assets consist of:

	2021	
362.813.969.263		Foreclosed assets
(5.100.199.687)		Less: allowance for impairment losses
357.713.769.576		Net
90.380.344.359		Accrued interest receivables (Notes 8, 9 and 12)
(2.818.276.101)		Less: allowance for impairment losses
87.562.068.258		Net
10.008.211.130		Security deposits, clearing and advances
3.901.966.958		Prepaid expenses
1.273.961.410		Office supplies
1.167.732.860		Settlement ATM
11.460.000		Others
461.639.170.192		Total

Foreclosed assets represent collaterals on loans in the form of land and buildings that have been foreclosed by the Bank.

The Bank has taken actions for the resolution of foreclosed collaterals as required by Bank Indonesia under regulation No. 14/15/PBI/2012 dated October 24, 2012.

In 2022, the Bank sold foreclosed asset with net carrying value of Rp1,929,340,541.

Accrued interest receivable represents interest receivable on placements with Bank Indonesia and other banks, securities and loans.

Security deposits, clearing and advances represent building rental deposits, ATM Prima advances, advances to other vendors and others.

Prepaid expenses represent maintenance costs, building service costs, subscription fees, vehicle insurance and other costs.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

17. ASET LAIN-LAIN (Lanjutan)

Persediaan keperluan kantor merupakan formulir bank, kartu ATM dan alat tulis lainnya.

Settlement ATM merupakan tagihan dari penyelesaian transaksi nasabah melalui ATM Bersama.

Manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021 telah memadai untuk kemungkinan kerugian.

17. OTHER ASSETS (Continued)

Office supplies represent bank forms, ATM cards and other stationery.

Settlement ATM represents receivables from settlement of customer transactions through ATM Bersama.

Management believes that the allowance for impairment losses is adequate as of December 31, 2022 and 2021 for possible losses.

18. SIMPANAN

Simpanan terdiri dari:

18. DEPOSITS

Deposits consists of:

2022			
	Pihak berelasi/ Related parties	Pihak ketiga/ Third parties	Jumlah/ Total
Giro	246.923.495.945	1.669.586.882.163	1.916.510.378.108
Tabungan	1.587.096.703	1.795.917.597.189	1.797.504.693.892
Deposito berjangka	13.496.495.419	7.505.711.123.770	7.519.207.619.189
Jumlah	262.007.088.067	10.971.215.603.122	11.233.222.691.189
2021			
	Pihak berelasi/ Related parties	Pihak ketiga/ Third parties	Jumlah/ Total
Giro	50.426.603.798	1.006.730.250.641	1.057.156.854.439
Tabungan	1.085.104.147	1.354.815.073.325	1.355.900.177.472
Deposito berjangka	8.851.169.767	5.811.402.546.465	5.820.253.716.232
Jumlah	60.362.877.712	8.172.947.870.431	8.233.310.748.143

a. Giro terdiri atas:

a. Demand deposits consist of:

	2022	2021	
Pihak berelasi			Related parties
Rupiah	246.920.428.836	50.426.603.798	Rupiah
Dolar Amerika Serikat	3.067.109	-	United State Dollar
Subjumlah	246.923.495.945	50.426.603.798	Sub-total
Pihak ketiga			Third parties
Rupiah	972.387.256.388	585.717.979.123	Rupiah
Dolar Amerika Serikat	696.799.581.499	420.994.030.279	United States Dollar
Euro	400.044.276	18.241.239	Euro
Subjumlah	1.669.586.882.163	1.006.730.250.641	Sub-total
Jumlah	1.916.510.378.108	1.057.156.854.439	Total

	2022	2021	
Tingkat bunga efektif rata-rata per tahun			Average annual effective interest rate
Rupiah	1,06%	1,05%	Rupiah
Dolar Amerika Serikat	1,00%	0,06%	United States Dollar
Euro	0,05%	0,05%	Euro

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat giro yang dijadikan sebagai jaminan kredit.

As of December 31, 2022 and 2021, there are no demand deposits that are pledged as loan collateral.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

18. SIMPANAN (Lanjutan)

b. Tabungan terdiri atas:

	2022
Pihak berelasi	
Rupiah	1.571.954.973
Dolar Amerika Serikat	15.141.730
Subjumlah	1.587.096.703
Pihak ketiga	
Rupiah	684.680.331.262
Dolar Amerika Serikat	1.111.237.265.927
Subjumlah	1.795.917.597.189
Jumlah	1.797.504.693.892

Tingkat bunga efektif
rata-rata per tahun
Rupiah 1,00%
Dolar Amerika Serikat 0,92%

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat tabungan yang dijadikan sebagai jaminan kredit.

c. Deposito berjangka terdiri atas:

	2022
Pihak berelasi	
Rupiah	8.486.950.979
Dolar Amerika Serikat	5.009.544.440
Subjumlah	13.496.495.419
Pihak ketiga	
Rupiah	5.823.845.116.925
Dolar Amerika Serikat	1.681.866.006.845
Subjumlah	7.505.711.123.770
Jumlah	7.519.207.619.189

Tingkat bunga efektif
rata-rata per tahun
Rupiah 4,62%
Dolar Amerika Serikat 2,41%

Deposito berjangka berdasarkan jangka waktu adalah sebagai berikut:

	2022
Rupiah	
≤ 1 bulan	1.680.494.794.610
> 1 - 3 bulan	47.731.659.239
> 3 - 6 bulan	1.144.912.681.931
> 6 - 12 bulan	2.959.192.932.124
Subjumlah	5.832.332.067.904
Dolar Amerika Serikat	
≤ 1 bulan	880.238.394.392
> 1 - 3 bulan	47.170.890.425
> 3 - 6 bulan	355.342.575.296
> 6 - 12 bulan	404.123.691.172
Subjumlah	1.686.875.551.285
Jumlah	7.519.207.619.189

Pada tanggal 31 Desember 2022 dan 2021, deposito berjangka yang telah dibatasi penggunaannya dan dijadikan sebagai jaminan kredit masing-masing sejumlah Rp104.410.185.446 dan Rp173.243.698.116.

18. DEPOSITS (Continued)

b. Savings deposits consist of:

	2021
Related parties	
Rupiah	1.027.050.009
United States Dollar	58.054.138
Sub-total	1.085.104.147
Third parties	
Rupiah	453.423.875.407
United States Dollar	901.391.197.918
Sub-total	1.354.815.073.325
Total	1.355.900.177.472

Related parties
Rupiah
United States Dollar
Sub-total

Third parties
Rupiah
United States Dollar
Sub-total

Total

Average annual effective
interest rate
Rupiah 0,87%
United States Dollar 0,06%

As of December 31, 2022 and 2021, there are no savings deposits that were pledged as loan collateral.

c. Time deposits consist of:

	2021
Related parties	
Rupiah	4.334.803.504
United States Dollar	4.516.366.263
Sub-total	8.851.169.767
Third parties	
Rupiah	4.801.816.994.887
United States Dollar	1.009.585.551.578
Sub-total	5.811.402.546.465
Total	5.820.253.716.232

Average annual effective
interest rate
Rupiah 3,90%
United States Dollar 0,31%

Time deposits classified according to term are as follows:

	2021
Rupiah	
≤ 1 month	1.390.751.421.273
> 1 - 3 months	1.070.529.087.124
> 3 - 6 months	661.884.420.468
> 6 - 12 months	1.682.986.869.526
Sub-total	4.806.151.798.391
United States Dollar	
≤ 1 month	632.888.709.619
> 1 - 3 months	79.313.387.209
> 3 - 6 months	57.620.403.362
> 6 - 12 months	244.279.417.651
Sub-total	1.014.101.917.841
Total	5.820.253.716.232

Rupiah
≤ 1 month
> 1 - 3 months
> 3 - 6 months
> 6 - 12 months
Sub-total

United States Dollar
≤ 1 month
> 1 - 3 months
> 3 - 6 months
> 6 - 12 months
Sub-total

Total

As of December 31, 2022 and 2021, time deposits which were restricted and pledged as loan collateral amounted to Rp104,410,185,446 and Rp173,243,698,116, respectively.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

18. SIMPANAN (Lanjutan)

Nilai tercatat pada biaya perolehan diamortisasi dari simpanan adalah sebagai berikut:

	2022
Simpanan	
Giro	1.916.510.378.108
Tabungan	1.797.504.693.892
Deposito berjangka	7.519.207.619.189
Subjumlah	<u>11.233.222.691.189</u>
Beban bunga yang masih harus dibayar (Catatan 21)	
Giro	1.180.522.918
Tabungan	1.319.398.776
Deposito berjangka	19.365.664.689
Subjumlah	<u>21.865.586.383</u>
Jumlah	<u>11.255.088.278.572</u>

18. DEPOSITS (Continued)

Carrying amount at amortized cost of the deposits are as follows:

	2021	
		Deposits
	1.057.156.854.439	Demand deposits
	1.355.900.177.472	Saving deposits
	5.820.253.716.232	Time deposits
	<u>8.233.310.748.143</u>	Sub-total
		Accrued interest expense (Note 21)
	314.792.278	Demand deposits
	760.328.729	Saving deposits
	14.310.543.151	Time deposits
	<u>15.385.664.158</u>	Sub-total
Jumlah	<u>8.248.696.412.301</u>	Total

19. SIMPANAN DARI BANK LAIN

Simpanan dari bank lain terdiri dari:

	2022
Pihak berelasi	
Dolar Amerika Serikat	
Call money	544.862.500.000
Rupiah	
Giro	54.471.248.996
Subjumlah	<u>599.333.748.996</u>
Pihak ketiga	
Rupiah	
Giro	5.815.687.192
Tabungan	12.584.319.412
Deposito berjangka	64.750.000.000
Dolar Amerika Serikat	
Call money	-
Subjumlah	<u>83.150.006.604</u>
Jumlah	<u>682.483.755.600</u>

19. DEPOSITS FROM OTHER BANKS

Deposits from other banks consist of:

	2021	
		Related parties
	-	United States Dollar
		Call money
		Rupiah
	46.847.504.038	Demand deposits
	<u>46.847.504.038</u>	Sub-total
		Third parties
		Rupiah
	18.201.603.333	Demand deposits
	7.760.906.436	Saving deposits
	53.700.000.000	Time deposits
		United States Dollar
	498.837.500.000	Call money
	<u>578.500.009.769</u>	Sub-total
Jumlah	<u>625.347.513.807</u>	Total

Jangka waktu	
Deposito berjangka	31-365 hari/days
Call money	332-336 hari/days

31-365 hari/days	
3-14 hari/days	

	Term
Time deposits	
Call money	

Tingkat bunga efektif rata-rata per tahun	
Dolar Amerika Serikat	
Call money	5,06%
Rupiah	
Giro	1,95%
Tabungan	2,14%
Deposito berjangka	3,98%

	Average annual effective interest rate
United States Dollar	
Call money	
Rupiah	
Demand deposits	
Savings deposits	
Time deposits	

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

19. SIMPANAN DARI BANK LAIN (Lanjutan)

Nilai tercatat pada biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut:

	2022
Simpanan dari bank lain	682.483.755.600
Beban bunga yang masih dibayar (Catatan 21)	1.417.526.726
Jumlah	683.901.282.326

Tidak terdapat simpanan dari bank lain yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021.

20. PINJAMAN YANG DITERIMA

Shinhan Bank Co., Ltd

Bank memperoleh fasilitas pinjaman dari Shinhan Bank Co., Ltd yang terdiri dari:

- Fasilitas pinjaman pada tanggal 8 April 2021 sebesar USD240,000,000 dengan jangka waktu selama 2 tahun dan tingkat suku bunga LIBOR 3 bulan ditambah margin tertentu.
- Fasilitas pinjaman pada tanggal 15 September 2022 sebesar USD252,000,000 dengan jangka waktu selama 2 tahun dan tingkat suku bunga SOFR 3M Term ditambah margin tertentu.

Bank memiliki saldo pinjaman yang diberikan dari fasilitas tersebut sebesar USD315,000,000 pada tanggal 31 Desember 2022.

PT Bank Negara Indonesia (Persero) Tbk

Bank memperoleh fasilitas pinjaman dari PT Bank Negara Indonesia (Persero) Tbk pada tanggal 29 Juli 2022 sebesar USD10.000.000 dengan jangka waktu selama 205 hari dan tingkat suku bunga LIBOR 7 bulan ditambah margin tertentu.

PT Bank Mizuho Indonesia

Bank memperoleh fasilitas pinjaman dari PT Bank Mizuho Indonesia pada tanggal 30 Juni 2022 sebesar USD20.000.000 dengan jangka waktu selama 12 bulan dan tingkat suku bunga sebesar 3,15%.

Nilai tercatat pinjaman yang diukur dengan biaya perolehan diamortisasi adalah sebagai berikut:

	2022
Shinhan Bank Co. Ltd	4.903.762.500.000
PT Bank Mizuho Indonesia	544.862.500.000
PT Bank Negara Indonesia (Persero) Tbk	155.675.000.000
Beban bunga yang masih dibayar (Catatan 21)	24.157.642.296
Jumlah	5.628.457.642.296

19. DEPOSITS FROM OTHER BANKS (Continued)

Carrying amount at amortized cost of the deposits from other banks are as follows:

	2021	
625.347.513.807		Deposits from other banks
159.192.500		Accrued interest expense (Note 21)
625.506.706.307		Total

There were no deposits from other banks that were restricted and pledged as loan collateral as of December 31, 2022 and 2021.

20. BORROWINGS

Shinhan Bank Co., Ltd

The Bank has obtained loan facilities from Shinhan Bank Co., Ltd which consists of the following:

- Loan facility dated April 8, 2021 amounting to USD240,000,000 with a period of 2 years and with interest rate at LIBOR 3 months plus certain margin.
- Loan facility dated September 15, 2022 amounting to USD252,000,000 with a period of 2 years and with interest rate at SOFR 3M Term plus certain margin.

The Bank has outstanding borrowings from these facilities amounting to USD315,000,000 as of December 31, 2022.

PT Bank Negara Indonesia (Persero) Tbk

The Bank obtained loan facility from PT Bank Negara Indonesia (Persero) Tbk on July 29, 2022 amounting to USD10,000,000 with a period of 205 days and with interest rate at LIBOR 7 months plus certain margin.

PT Bank Mizuho Indonesia

The Bank obtained loan facility from PT Bank Mizuho Indonesia on June 30, 2022 amounting to USD35,000,000 with a period of 12 months and with interest rate at 3.15%.

The carrying amount of the borrowings at amortized cost are as follows:

	2021	
3.662.892.500.000		Shinhan Bank Co. Ltd
-		PT Bank Mizuho Indonesia
-		PT Bank Negara Indonesia (Persero) Tbk
2.732.761.808		Accrued interest expense (Note 21)
3.665.625.261.808		Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

21. LIABILITAS LAIN-LAIN

Liabilitas lain-lain terdiri dari:

	2022
Beban bunga yang masih harus dibayar (Catatan 18, 19 dan 20)	47.440.755.405
Beban masih harus dibayar	26.469.734.427
Setoran jaminan	8.220.794.640
Penyisihan insentif dan tunjangan hari raya	6.891.299.744
Penyisihan kerugian batas kredit yang belum ditarik	6.745.046.278
Pendapatan diterima di muka	733.436.074
Lainnya	3.104.471.881
Jumlah	99.605.538.449

Bunga yang masih harus dibayar merupakan bunga yang masih harus dibayar atas simpanan dari nasabah, simpanan dari Bank lain dan pinjaman yang diterima.

Beban yang masih harus dibayar merupakan cadangan biaya terkait karyawan seperti cadangan Bonus, THR, BPJS, pelatihan dan lainnya.

Setoran jaminan merupakan jaminan atas transaksi LC dan setoran jaminan lainnya.

Penyisihan insentif dan tunjangan hari raya merupakan akrual biaya-biaya atas insentif dan tunjangan karyawan.

Penyisihan kerugian batas kredit yang belum ditarik merupakan cadangan kerugian penurunan nilai atas fasilitas kredit komitmen yang belum ditarik.

Pendapatan diterima di muka adalah pendapatan diterima dimuka atas kredit yang diberikan.

21. OTHER LIABILITIES

Other liabilities consist of:

	2021	
	18.277.618.466	Accrued interest expense (Notes 18, 19 and 20)
	22.573.576.269	Accrued expenses
	775.743.806	Guarantee deposits
	6.389.390.456	Incentive and religious allowances
	7.925.378.574	Provision for unused credit facility
	5.266.737.107	Unearned income
	2.927.181.233	Others
Total	64.135.625.911	Total

Accrued interest expenses represent accrued interest on deposits from customers, deposits from other banks and borrowings.

Accrued expenses include reserve related to employee expenses such as bonus reserves, THR, BPJS, training and others.

Guarantee deposits represent guarantees for LC transactions and other guarantee deposits.

Incentive and religious allowances represents the accrual of expenses for incentives and benefits for employees.

Provision for unused credit facility is the allowance for impairment losses established for unused committed credit facilities.

Unearned income represents unearned income on loans.

22. MODAL SAHAM

Modal saham terdiri dari:

	2022 dan/and 2021
Pemegang saham	Jumlah saham yang ditempatkan dan disetor penuh/ Number of shares issued and fully paid
Shinhan Bank Co., Ltd	934.828
PT Metropanca Gemilang	5.000
PT STM Tunggal Jaya	4.450
Jumlah	944.278

Berdasarkan Akta Notaris No. 15 tanggal 21 Juli 2017 yang dibuat oleh Notaris Hermin Budisetyasih, S.H., M.Kn., Notaris di Jakarta, para pemegang saham sepakat untuk melaksanakan peningkatan modal dasar dari Rp800.000.000.000 menjadi Rp3.700.000.000.000 dan modal disetor Bank dari Rp490.087.000.000 menjadi Rp944.278.000.000. Akta tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0015084.AH.01.02.Tahun 2017 pada tanggal 24 Juli 2017.

22. SHARE CAPITAL

Share capital consist of:

	2022 dan/and 2021	
	Persentase kepemilikan/ Percentage of ownership	Jumlah/ Total
	99,00	934.828.000.000
	0,53	5.000.000.000
	0,47	4.450.000.000
Total	100,00	944.278.000.000

Based on Notarial Deed No. 15 dated July 21, 2017 by Notary Hermin Budisetyasih, S.H., M.Kn., Notary in Jakarta, the shareholders agreed to increase the authorized capital from Rp800,000,000,000 to Rp3,700,000,000,000 and the paid-up capital of the Bank from Rp490,087,000,000 to Rp944,278,000,000. The Deed was approved by the Minister of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-0015084.AH.01.02. Tahun 2017 dated July 24, 2017.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

23. TAMBAHAN MODAL DISETOR

23. ADDITIONAL PAID-IN CAPITAL

	2022 dan/and 2021			
	Agio saham/ Premium on share capital	Efek penggabungan usaha/ Effect of merger acquisition	Jumlah/ Total	
Penambahan				
172.850 lembar				Additional 172,850
saham tahun 2015	627.146.123.800	-	627.146.123.800	shares in 2015
Penambahan				
224.615 lembar				Additional 224,615
saham tahun 2016	775.380.638.445	-	775.380.638.445	shares in 2016
Penggabungan usaha	-	57.878.000.000	57.878.000.000	Merger acquisition
Jumlah per				Total as of
31 Desember 2016	1.402.526.762.245	57.878.000.000	1.460.404.762.245	December 31, 2016
Penambahan				
454.191 lembar				Additional 454,191
saham tahun 2017	1.565.596.377.000	-	1.565.596.377.000	shares in 2017
Jumlah	2.968.123.139.245	57.878.000.000	3.026.001.139.245	Total

24. CADANGAN UMUM

Sesuai Undang-Undang No. 40 tahun 2007 efektif tanggal 16 Agustus 2007 tentang Perseroan Terbatas, yang mengharuskan Perusahaan di Indonesia untuk membuat cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-Undang tersebut tidak mengatur jangka waktu untuk cadangan umum minimum tersebut. Pada tanggal 31 Desember 2022 dan 2021, saldo cadangan umum sebesar Rp20.600.000.000.

24. GENERAL RESERVE

In accordance with Law No. 40 Year 2007 effective on August 16, 2007 regarding Limited Liability Company, the Company in Indonesia should create a general reserve of at least 20% of the issued and fully paid capital. The law has not set a period of time for the minimum general reserve. As of December 31, 2022 and 2021, general reserve amounted to Rp20,600,000,000.

25. PENGHASILAN KOMPREHENSIF LAIN

Penghasilan komprehensif lain terdiri dari:

25. OTHER COMPREHENSIVE INCOME

Other comprehensive income consists of:

	2022	2021	
Keuntungan (kerugian)			
yang belum direalisasi dari			
aset keuangan yang diukur			
pada nilai wajar melalui			
penghasilan komprehensif			
lain (Catatan 9)	(9.047.074.631)	25.688.798.749	Unrealized gain (loss) from financial
			assets measured at fair value
			through other comprehensive
			income (Note 9)
Pengukuran kembali atas			Remeasurement of post-
kewajiban imbalan pasti	32.391.655.821	30.988.442.643	employment benefits
Jumlah	23.344.581.190	56.677.241.392	Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

26. PENDAPATAN BUNGA

Pendapatan bunga terdiri dari:

	2022
Rupiah	
Kredit	467.266.667.594
Efek-efek	115.057.218.124
Efek yang dibeli dengan janji untuk dijual kembali	33.438.648.871
Penempatan pada Bank Indonesia dan bank lain	21.850.740.319
Giro pada Bank Indonesia	3.944.141.654
Giro pada bank lain	547.714.742
Subjumlah	<u>642.105.131.304</u>
Mata uang asing	
Kredit	297.877.153.764
Penempatan pada Bank Indonesia dan bank lain	8.437.547.610
Subjumlah	<u>306.314.701.374</u>
Jumlah	<u>948.419.832.678</u>

Jumlah pendapatan bunga dari pihak berelasi pada tahun 2022 dan 2021 masing-masing sebesar Rp13.784.561.614 dan Rp12.991.196.739 (Catatan 33).

26. INTEREST REVENUES

Interest revenues consists of:

	2021	
		Rupiah
	509.168.816.460	Loans
	113.078.284.920	Securities
		Securities purchased under resale agreement
	7.857.210.705	Placements with Bank Indonesia and other banks
	9.235.563.517	Demand deposits with Bank Indonesia
		Demand deposits with other banks
	<u>641.540.672.743</u>	Sub-total
		Foreign currencies
	137.601.681.532	Loans
		Placements with Bank Indonesia and other banks
	<u>418.036.860</u>	Sub-total
	<u>138.019.718.392</u>	Total
	<u>779.560.391.135</u>	

Total interest revenues from related parties in 2022 and 2021 amounted to Rp13,784,561,614 and Rp12,991,196,739, respectively (Note 33).

27. BEBAN BUNGA

Beban bunga terdiri dari:

	2022
Rupiah	
Simpanan nasabah	
Giro	23.197.844.584
Tabungan	10.968.727.851
Deposito berjangka	205.502.193.031
Premi penjaminan simpanan	18.835.182.232
Simpanan dari bank lain	4.811.175.784
Subjumlah	<u>263.315.123.482</u>
Mata uang asing	
Simpanan nasabah	
Giro	3.245.066.279
Tabungan	7.240.205.963
Deposito berjangka	8.833.529.045
Simpanan dari bank lain	19.154.099.900
Pinjaman yang diberikan	114.599.746.771
Subjumlah	<u>153.072.647.958</u>
Jumlah	<u>416.387.771.440</u>

Jumlah beban bunga kepada pihak berelasi pada tahun 2022 dan 2021 masing-masing sebesar Rp120.219.037.824 dan Rp40.571.874.248 (Catatan 33).

27. INTEREST EXPENSES

Interest expenses consists of:

	2021	
		Rupiah
	11.922.337.173	Deposits from customers
	9.073.743.272	Demand deposits
	196.961.769.120	Saving deposits
	17.496.072.618	Time deposits
	4.887.406.801	Premium on deposit guarantee
	<u>240.341.328.984</u>	Deposits from other banks
		Sub-total
		Foreign currencies
	1.248.510.224	Deposits from customers
	3.691.209.086	Demand deposits
	8.909.448.865	Saving deposit
	3.146.770.388	Time deposits
	34.328.242.950	Deposits from other banks
	51.324.181.513	Borrowings
	<u>291.665.510.497</u>	Sub-total
	<u>291.665.510.497</u>	Total

Total interest expenses to related parties in 2022 and 2021 amounted to Rp120,219,037,824 and Rp40,571,874,248, respectively (Note 33).

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

28. PENDAPATAN OPERASIONAL LAINNYA

Pendapatan operasional lainnya terdiri dari:

	2022	2021
Provisi dan komisi lainnya		
Rupiah	25.193.045.585	39.255.002.042
Mata uang asing	13.484.281.330	9.541.633.900
Subjumlah	38.677.326.915	48.796.635.942
Keuntungan transaksi mata uang asing - neto	41.504.756.336	30.456.535.470
Lain-lain		
Jasa kliring dan transfer	10.934.289.780	8.132.908.990
Jasa keterlambatan	7.097.289.018	7.099.132.437
Jasa administrasi nasabah	3.178.110.973	3.383.369.438
Jasa penyimpanan	316.470.292	360.721.184
Lainnya	5.429.919.727	4.205.002.973
Subjumlah	26.956.079.790	23.181.135.022
Jumlah	107.138.163.041	102.434.306.434

28. OTHER OPERATING REVENUES

Other operating revenues consist of:

Other fees and commissions
Rupiah
Foreign currencies
Sub-total
Gain on foreign exchange - net
Others
Clearing and transfer fees
Penalty fees
Customer administration fees
Safe deposits box fees
Others
Sub-total
Total

29. BEBAN TENAGA KERJA

Beban tenaga kerja terdiri dari:

	2022	2021
Gaji dan tunjangan	155.464.140.205	137.457.977.784
Imbalan pascakerja (Catatan 31)	2.696.882.574	21.681.436.071
Pendidikan dan pelatihan	3.135.915.398	2.441.275.312
Jumlah	161.296.938.177	161.580.689.167

29. PERSONNEL EXPENSES

Personnel expenses consists of:

Salaries and allowances
Post-employment benefits (Note 31)
Education and training
Total

Termasuk ke dalam beban tenaga kerja adalah gaji dan tunjangan lainnya yang dibayarkan kepada Komisaris, Direksi dan Pejabat Eksekutif Bank adalah sebagai berikut:

Included in personnel expenses are salaries and other allowances for Commissioners, Directors and Executive Bank Officers as follows:

	2022	2021
Komisaris		
Gaji dan tunjangan	691.428.000	658.500.000
Bonus dan THR	57.619.000	54.875.000
Subjumlah	749.047.000	713.375.000
Direktur		
Gaji dan tunjangan	11.500.707.815	10.858.282.568
Bonus dan THR	2.943.832.567	2.653.052.496
Subjumlah	14.444.540.382	13.511.335.064
Komite audit		
Gaji dan tunjangan	375.375.000	354.800.000
Pejabat eksekutif bank		
Gaji dan tunjangan	35.280.225.309	24.180.891.355
Bonus dan THR	5.912.195.539	2.594.275.117
Subjumlah	41.192.420.848	26.775.166.472
Jumlah	56.761.383.230	41.354.676.536

Commissioners
Salaries and allowances
Bonus and religious allowances
Sub-total
Directors
Salaries and allowances
Bonus and religious allowances
Sub-total
Audit committee
Salaries and allowances
Executive bank officers
Salaries and allowances
Bonus and religious allowances
Sub-total
Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

30. BEBAN UMUM DAN ADMINISTRASI

Beban umum dan administrasi terdiri dari:

	2022
Pemeliharaan dan perbaikan	37.607.394.430
Penyusutan (Catatan 14 dan 16)	37.516.811.489
Keamanan dan kebersihan	32.233.473.549
Listrik, telepon dan air	16.431.064.241
Komisi	11.451.617.201
Iuran	9.995.661.700
Amortisasi aset takberwujud (Catatan 15)	9.234.559.600
Jasa profesional	7.687.916.968
Asuransi	5.643.198.390
Administrasi bank	5.180.966.641
Sewa (Catatan 16)	3.803.738.546
Iklan	2.698.030.603
Beban pajak	2.606.979.644
Perjalanan dinas	2.145.842.306
Biaya kantor	2.892.281.723
Perjamuan	1.545.438.578
Beban bunga atas liabilitas sewa	1.311.704.056
Lain-lain (di bawah Rp2 miliar)	3.346.480.410
Jumlah	193.333.160.075

31. LIABILITAS IMBALAN KERJA

Liabilitas imbalan kerja terdiri dari:

	2022
Liabilitas imbalan pascakerja	24.993.726.851
Imbalan jangka panjang lainnya	4.108.571.512
Jumlah	29.102.298.363

Perhitungan liabilitas imbalan kerja pada tahun 2022 dan 2021 dilakukan oleh PT Padma Radya Aktuari.

Jumlah karyawan yang berhak atas imbalan pasti pascakerja tersebut masing-masing sebanyak 672 dan 701 karyawan pada tanggal 31 Desember 2022 dan 2021, (tidak diaudit).

Program imbalan pasti memberikan eksposur Bank terhadap risiko aktuarial adalah sebagai berikut:

Risiko Tingkat Bunga

Penurunan suku bunga obligasi akan meningkatkan liabilitas program.

Risiko Gaji

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada gaji masa depan peserta program. Dengan demikian, kenaikan gaji peserta program akan meningkatkan liabilitas program itu.

Risiko Harapan Hidup

Nilai kini kewajiban imbalan pasti dihitung dengan mengacu pada estimasi terbaik dari mortalitas peserta program selama masa kerja. Peningkatan harapan hidup peserta program akan meningkatkan liabilitas program.

30. GENERAL AND ADMINISTRATIVE EXPENSES

General and administrative expenses consists of:

2021	
26.490.414.091	Maintenance and repairs
42.426.587.102	Depreciation (Notes 14 and 16)
32.717.279.666	Security and cleaning
14.955.155.514	Electricity, telephone and water
40.653.468	Commission
9.971.510.304	Contributions
	Amortization of intangible
11.092.659.720	assets (Note 15)
4.435.750.492	Professional fees
5.187.247.301	Insurance
3.298.143.027	Bank administration
7.369.790.609	(Note 16) Rent
1.772.027.856	Advertisement
912.293.926	Tax expenses
781.750.758	Business trip
2.350.366.447	Office expenses
800.267.919	Representation
795.129.355	Interest expense from lease liabilities
4.184.131.184	Others (below Rp2 billion)
169.583.892.739	Total

31. EMPLOYMENT BENEFITS LIABILITIES

Employee benefits liabilities consists of:

2021	
28.828.716.313	Post-employment benefits liabilities
2.476.053.943	Other long-term benefits
31.304.770.256	Total

The calculation of employment benefits liabilities in 2022 and 2021 was conducted by PT Padma Radya Aktuari.

Number of eligible employees for post-employment benefits are 672 and 701 employees as of December 31, 2022 and 2021, respectively (unaudited).

The defined benefit plan typically exposes the Bank to actuarial risks as follows:

Interest Risk

A decrease in the bond interest rate will increase the plan liability.

Salary Risk

The present value of the defined benefit plan liability is calculated by reference to the future salaries of plan participants. As such, an increase in the salary of the plan participants will increase the plan's liability.

Longevity Risk

The present value of the defined benefit plan liability is calculated by reference to the best estimate of the mortality of plan participants during their employment. An increase in the life expectancy of the plan participants will increase the plan's liability.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

31. LIABILITAS IMBALAN KERJA (Lanjutan)

Liabilitas imbalan pascakerja

Bank memberikan imbalan pascakerja kepada karyawan tetap yang memenuhi kriteria yang telah ditetapkan atau telah mencapai usia pensiun normal pada umur 57 tahun yang dihitung berdasarkan peraturan yang berlaku, yakni Undang-Undang Cipta Kerja No. 11/2020, PP 35/2021.

Jumlah yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain sehubungan dengan program imbalan pasti adalah sebagai berikut:

	2022	2021
Diakui pada laba rugi		
Biaya jasa:		
Biaya jasa kini	6.089.179.447	16.957.669.300
Biaya layanan lalu	(5.409.463.387)	(1.518.299.748)
Biaya bunga	1.443.751.788	3.766.012.576
Dampak atas perubahan periode atribusi manfaat	(1.059.102.843)	-
Jumlah	<u>1.064.365.005</u>	<u>19.205.382.128</u>
Diakui pada penghasilan komprehensif lain		
Pengukuran Keuntungan aktuarial yang timbul dari:		
perubahan asumsi keuangan	(444.799.215)	(15.143.276.320)
perubahan dari asumsi demografis	-	(13.947.141.450)
penyesuaian pengalaman	(1.354.192.038)	(7.655.710.962)
Jumlah	<u>(1.798.991.253)</u>	<u>(36.746.128.732)</u>
Jumlah yang diakui di laporan laba rugi dan penghasilan komprehensif lain	<u>(734.626.248)</u>	<u>(17.540.746.604)</u>

Mutasi dari nilai kini kewajiban imbalan pasti adalah sebagai berikut:

	2022	2021
Saldo pada awal tahun	28.828.716.313	48.944.368.859
Dampak perubahan manfaat periode atribusi	(1.059.102.843)	-
Biaya jasa kini	6.089.179.447	16.957.669.300
Biaya layanan lalu	(5.409.463.387)	(1.518.299.748)
Biaya bunga	1.443.751.788	3.766.012.576
Pembayaran imbalan kerja	(3.100.363.214)	(2.574.905.942)
Keuntungan aktuarial yang timbul dari:	(444.799.214)	(15.143.276.320)
perubahan asumsi keuangan		
perubahan asumsi demografis	-	(13.947.141.450)
penyesuaian pengalaman	(1.354.192.038)	(7.655.710.962)
Saldo pada akhir tahun	<u>24.993.726.852</u>	<u>28.828.716.313</u>

31. EMPLOYMENT BENEFITS LIABILITIES (Continued)

Post-employment benefits liabilities

The Bank provides post-employment benefits to its permanent employees who meet the criteria or reach the normal retirement age of 57 years in accordance with Job Creation Law No. 11/2020, PP 35/2021.

The amounts recognized in the statement of profit or loss and other comprehensive income in respect of the defined benefit plan are as follows:

Recognized in profit or loss
Service cost:
Current service cost
Past service cost
Interest cost
Impact of changes in benefit attribution period
Total
Recognized in other comprehensive income
Remeasurements
Actuarial gains arising from:
changes in financial assumptions
changes in demographic assumptions
experience adjustments
Total
Total recognized in statement of profit or loss and other comprehensive income

Movements in present value of defined benefits obligation are as follows:

Balance at beginning of year
Impact of changes in benefit attribution period
Current service cost
Past service cost
Interest cost
Benefits paid
Actuarial gains arising from:
changes in financial assumptions
changes in demographic assumptions
experience adjustments
Balance at end of year

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

31. LIABILITAS IMBALAN KERJA (Lanjutan)

Imbalan jangka panjang lainnya

Mutasi imbalan kerja jangka panjang lainnya sebagai berikut:

	2022
Saldo awal tahun	2.476.053.943
Penyesuaian untuk penilaian pertama	-
Biaya jasa kini	1.590.025.104
Biaya bunga	179.513.911
Keuntungan aktuarial yang timbul dari penyesuaian pengalaman	(171.731.964)
Keuntungan (kerugian) aktuarial yang timbul dari perubahan asumsi keuangan	34.710.518
Saldo akhir tahun	4.108.571.512

Biaya imbalan pasti bersih yang diakui pada laba rugi masing-masing sebesar Rp1.632.518.569 dan Rp2.476.853.943.

Asumsi aktuarial signifikan dan analisis sensitivitas

Perhitungan aktuarial dilakukan dengan menggunakan asumsi utama sebagai berikut:

	2022
Usia pensiun normal	57 tahun/years
Tingkat diskonto	7,25%
Tingkat proyeksi kenaikan gaji	5,00%
Tingkat mortalitas dan kecacatan	Tabel Mortalita Indonesia/ Indonesian Mortality Table (TMI4)
Tingkat pengunduran diri	15% per tahun hingga usia 22 tahun dan menurun secara linier hingga 0% per tahun pada usia 57 tahun/15% p.a. up to age 22 reducing linearly to 0% at age 57

Asumsi aktuarial yang signifikan untuk penentuan liabilitas imbalan kerja adalah tingkat diskonto dan kenaikan gaji yang diharapkan. Sensitivitas analisis di bawah ini ditentukan berdasarkan masing-masing perubahan asumsi yang mungkin terjadi pada akhir periode pelaporan, dengan semua asumsi lain konstan.

31. EMPLOYMENT BENEFITS LIABILITIES (Continued)

Other long-term benefits

Movements in other long-term benefits are as follows:

	2021	
	-	Balance at beginning of year
	1.294.408.202	Adjustment due to first valuation
	1.457.628.250	Current service cost
	87.372.554	Interest cost
	(310.474.374)	Actuarial gains arising from experience adjustment
	(52.880.689)	Actuarial gain (loss) arising from changes in financial assumption
	2.476.053.943	Balance at end of year

Net defined benefit cost recognized in profit or loss amounted to Rp1,632,518,569 and Rp2,476,853,943, respectively.

Significant actuarial assumptions and sensitivity analysis

The actuarial calculations are carried out using the following key assumptions:

	2021	
	57 tahun/years	Normal retirement age
	7,00%	Discount rate
	5,00%	Projected salary increment rate
	Tabel Mortalita Indonesia/ Indonesian Mortality Table (TMI4)	Mortality and disability rate
	15% per tahun hingga usia 22 tahun dan menurun secara linier hingga 0% per tahun pada usia 57 tahun/15% p.a. up to age 22 reducing linearly to 0% at age 57	Resignation rate

Significant actuarial assumptions for the determination of employment benefits liabilities are discount rate and expected salary increase. The sensitivity analysis below has been determined based on reasonably possible changes of the respective assumptions occurring at the end of the reporting period, while holding all other assumptions constant.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

31. LIABILITAS IMBALAN KERJA (Lanjutan)

Asumsi aktuarial signifikan dan analisis sensitivitas
(Lanjutan)

Liabilitas imbalan pascakerja

- Jika tingkat diskonto lebih tinggi (lebih rendah) 100 basis poin, kewajiban imbalan pasti akan berkurang sebesar Rp1.658.370.990 (meningkat sebesar Rp1.859.074.437) pada tanggal 31 Desember 2022 dan berkurang sebesar Rp2.013.583.531 (meningkat sebesar Rp2.295.508.225) pada tanggal 31 Desember 2021.
- Jika pertumbuhan gaji yang diharapkan naik (turun) sebesar 100 basis poin kewajiban imbalan pasti akan naik sebesar Rp1.993.527.827 (turun sebesar Rp1.803.960.740) pada tanggal 31 Desember 2022 dan naik sebesar Rp2.452.611.921 (turun sebesar Rp2.184.043.132) pada tanggal 31 Desember 2021.

Imbalan jangka panjang lainnya

- Jika tingkat diskonto lebih tinggi (lebih rendah) 100 basis poin, kewajiban imbalan pasti akan berkurang sebesar Rp136.559.320 (meningkat sebesar Rp142.800.534) pada tanggal 31 Desember 2022 dan berkurang sebesar Rp101.722.530 (meningkat sebesar Rp107.164.368) pada tanggal 31 Desember 2021.
- Jika pertumbuhan gaji yang diharapkan naik (turun) sebesar 100 basis poin kewajiban imbalan pasti akan naik sebesar Rp147.339.746 (turun sebesar Rp143.323.982) pada tanggal 31 Desember 2022 dan naik sebesar Rp109.816.377 (turun sebesar Rp106.052.396) pada tanggal 31 Desember 2021.

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam kewajiban imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

Selanjutnya, dalam menyajikan analisis sensitivitas di atas, nilai kini dari program imbalan pasti telah dihitung dengan menggunakan metode "Projected Unit Credit" pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Durasi rata-rata dari estimasi jangka pembayaran liabilitas imbalan kerja pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah 11,39 tahun dan 11,77 tahun.

Durasi rata-rata dari estimasi jangka pembayaran imbalan jangka panjang lainnya pada tanggal 31 Desember 2022 adalah 7,05 tahun.

31. EMPLOYMENT BENEFITS LIABILITIES (Continued)

Significant actuarial assumptions and sensitivity analysis
(Continued)

Post-employment benefits liabilities

- If the discount rate is 100 basis points higher (lower), the defined benefits obligation would decrease by Rp1,658,370,990 (increase by Rp1,859,074,437) as of December 31, 2022, and decrease by Rp2,013,583,531 (increase by Rp2,295,508,225) as of December 31, 2021.
- If the expected salary growth increase (decrease) by 100 basis points the defined benefits obligation would increase by Rp1,993,527,827 (decrease by Rp1,803,960,740) as of December 31, 2022, and increase by Rp2,452,611,921 (decrease by Rp2,184,043,132) as of December 31, 2021.

Other long-term benefits

- If the discount rate is 100 basis points higher (lower), the defined benefits obligation would decrease by Rp136,559,320 (increase by Rp142,800,534) as of December 31, 2022, and decrease by Rp101,722,530 (increase by Rp107,164,368) as of December 31, 2021.
- If the expected salary growth increase (decrease) by 100 basis points the defined benefits obligation would increase by Rp147,339,746 (decrease by Rp143,323,982) as of December 31, 2022, and increase by Rp109,816,377 (decrease by Rp106,052,396) as of December 31, 2021.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Furthermore, in presenting the above sensitivity analysis, the present value of the defined benefit plan has been calculated using the "Projected Unit Credit" method at end of the reporting period, which is the same as that applied in calculating the defined benefit obligation liability recognized in the statement of financial position.

The average duration of post-employment benefit liabilities at December 31, 2022 and 2021 is 11.39 years and 11.77 years, respectively.

The average duration of other long-term benefits at December 31, 2022 is 7.05 years.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

32. PERPAJAKAN

a. Utang Pajak

Utang pajak terdiri dari:

	2022	2021	
Pajak penghasilan:			Income taxes:
Pasal 4(2)	5.304.969.976	3.832.491.101	Article 4(2)
Pasal 21	1.722.579.579	2.013.023.187	Article 21
Pasal 23	136.988.897	98.969.216	Article 23
Pasal 26	1.671.899.583	298.320.126	Article 26
Pasal 29	353.748.272	63.319.936.029	Article 29
Pajak pertambahan nilai	45.962.774	46.440.995	Value added tax
Jumlah	9.236.149.081	69.609.180.654	Total

b. Pajak penghasilan

(Beban) manfaat pajak penghasilan terdiri atas:

	2022	2021	
Pajak kini	(54.115.918.120)	(109.012.424.840)	Current tax
Pajak tangguhan	2.939.341.792	71.746.425.777	Deferred tax
Jumlah beban pajak	(51.176.576.328)	(37.265.999.063)	Total tax expense

Pajak kini

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

	2022	2021	
Laba sebelum pajak penghasilan	210.622.276.365	136.766.975.518	Profit before income tax
Perbedaan temporer:			Temporary differences:
Penghapusan pinjaman	11.218.056.935	159.996.797.493	Write-off of loans
Sewa	7.522.114.997	(1.035.100.410)	Leases
Cadangan kerugian penurunan nilai kredit dan aset lainnya	5.570.776.837	168.327.756.838	Allowance for impairment losses on loans and other assets
Akrual untuk biaya jasa manajemen	3.423.517.929	4.160.137.570	Accrual for management service fee
Insentif dan tunjangan hari raya	501.909.288	627.714.920	Incentives and religious allowances
Beban penyusutan	53.225.907	9.273.831.613	Depreciation expense
Amortisasi aset takberwujud	(269.237.951)	2.341.812.385	Amortization of intangible assets
Beban imbalan pascakerja	(403.480.640)	19.106.530.129	Post-employment benefits expense
Cadangan kerugian pada aset yang diambil alih	-	639.781.200	Impairment loss on foreclosed assets
Subjumlah	27.616.883.302	363.439.261.738	Sub-total

32. TAXATION

a. Taxes payable

Taxes payable consists of:

	2022	2021	
Pajak penghasilan:			Income taxes:
Pasal 4(2)	5.304.969.976	3.832.491.101	Article 4(2)
Pasal 21	1.722.579.579	2.013.023.187	Article 21
Pasal 23	136.988.897	98.969.216	Article 23
Pasal 26	1.671.899.583	298.320.126	Article 26
Pasal 29	353.748.272	63.319.936.029	Article 29
Pajak pertambahan nilai	45.962.774	46.440.995	Value added tax
Jumlah	9.236.149.081	69.609.180.654	Total

b. Income taxes

Income tax (expense) benefits consists of the following:

	2022	2021	
Pajak kini	(54.115.918.120)	(109.012.424.840)	Current tax
Pajak tangguhan	2.939.341.792	71.746.425.777	Deferred tax
Jumlah beban pajak	(51.176.576.328)	(37.265.999.063)	Total tax expense

Current tax

Reconciliation between profit before income tax per statement of profit or loss and other comprehensive income and taxable income is as follows:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

32. PERPAJAKAN (Lanjutan)

b. Pajak penghasilan (Lanjutan)

Pajak kini (Lanjutan)

	2022	2021
Perbedaan permanen:		
Biaya yang tidak dapat dikurangkan:		
Natura	4.266.501.185	2.070.379.694
Penyusutan	4.037.775.188	4.051.267.695
Promosi	2.698.030.603	1.772.027.856
Perjamuan	1.374.770.903	787.239.907
Surat kabar dan majalah	61.806.022	65.849.000
Sumbangan	4.500.000	149.350.000
Perbaikan dan pemeliharaan	-	43.945.381
Laba penjualan aset tetap	(6.934.080.544)	(429.154.983)
Lainnya	2.232.982.997	78.721.261
Subjumlah	<u>7.742.286.354</u>	<u>8.589.625.811</u>

Jumlah	245.981.446.021	508.795.863.067
Dikurangi: kerugian fiskal yang dapat dikompensasi	-	(13.284.841.000)
Laba kena pajak	245.981.446.021	495.511.022.067
Laba kena pajak - dibulatkan	245.981.446.000	495.511.022.000

Perhitungan beban dan utang pajak kini adalah sebagai berikut:

	2022	2021
Beban pajak kini	54.115.918.120	109.012.424.840
Dikurangi: pajak dibayar di muka Pasal 25	53.762.169.848	45.692.488.811
Utang pajak penghasilan	353.748.272	63.319.936.029

32. TAXATION (Continued)

b. Income taxes (Continued)

Current tax (Continued)

	2022	2021
Permanent differences:		
Non-deductible expenses:		
Benefit in kind	4.266.501.185	2.070.379.694
Depreciation	4.037.775.188	4.051.267.695
Promotion	2.698.030.603	1.772.027.856
Representation	1.374.770.903	787.239.907
Newspaper and magazines	61.806.022	65.849.000
Donations	4.500.000	149.350.000
Repairs and maintenance	-	43.945.381
Gain on sale of property and equipment	(6.934.080.544)	(429.154.983)
Others	2.232.982.997	78.721.261
Sub-total	<u>7.742.286.354</u>	<u>8.589.625.811</u>

Total

Less: fiscal loss carryforward

Taxable Income

Taxable Income - rounded

The computation of current tax expenses and current tax payable are as follows:

	2022	2021
Current tax expenses	54.115.918.120	109.012.424.840
Less: prepaid income tax Article 25	53.762.169.848	45.692.488.811
Income tax payable	353.748.272	63.319.936.029

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

32. PERPAJAKAN (Lanjutan)

b. Pajak penghasilan (Lanjutan)

Pajak tangguhan

Rincian dari aset pajak tangguhan Bank adalah sebagai berikut:

	1 Januari/ January 2022	Dikreditkan (Dibebankan) pada Laba Rugi/Credited (Charged) to Profit or Loss	Lain/Credited (Charged) to Other Comprehensive Income	31 Desember/ December 2022	
Cadangan kerugian penurunan nilai kredit	(15.009.557.606)	262.593.490	-	(14.746.964.116)	Allowance for impairment losses on loans
Penghapusan kredit	35.199.295.448	2.467.972.526	-	37.667.267.974	Write-off of loan
Beban imbalan Pascakerja	6.887.049.338	(88.765.521)	(395.778.075)	6.402.505.742	Post-employment benefit obligation
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai keuangannya melalui penghasilan komprehensif lain	(7.245.558.623)	-	9.797.297.620	2.551.738.997	Changes in fair value of financial assets measured at fair value through other comprehensive income
Insentif dan tunjangan hari raya	1.405.665.900	110.420.043	-	1.516.085.943	Incentive and religious allowances
Penyusutan dan amortisasi	(2.276.951.612)	(47.522.650)	-	(2.324.474.262)	Depreciation and amortization
Akrual biaya jasa manajemen	6.109.858.753	753.173.944	-	6.863.032.697	Accrual for management service fee
Sewa	263.462.046	(5.763.120)	-	257.698.926	Leases
Cadangan kerugian penurunan nilai - nonpinjaman	2.470.015.871	(512.766.920)	-	1.957.248.951	Allowance for impairment loss - other than loans
Cadangan kerugian penurunan nilai - aset yang diambil alih	1.122.043.931	-	-	1.122.043.931	Allowance for impairment loss on foreclosed assets
Aset pajak tangguhan - neto	28.925.323.446	2.939.341.792	9.401.519.545	41.266.184.783	Deferred tax assets - net

	1 Januari/ January 2021	Dikreditkan (Dibebankan) pada Laba Rugi/Credited (Charged) to Profit or Loss	Lain/Credited (Charged) to Other Comprehensive Income	31 Desember/ December 2021	
Cadangan kerugian penurunan nilai kredit	(45.866.248.304)	30.856.690.698	-	(15.009.557.606)	Allowance for impairment losses on loans
Penghapusan kredit	-	35.199.295.448	-	35.199.295.448	Write-off of loan
Beban imbalan Pascakerja	9.788.873.664	5.125.581.014	(8.027.405.340)	6.887.049.338	Post-employment benefit obligation
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai keuangannya melalui penghasilan komprehensif lain	(7.647.774.720)	-	402.216.097	(7.245.558.623)	Changes in fair value of financial assets measured at fair value through other comprehensive income
Insentif dan tunjangan hari raya	1.267.568.619	138.097.282	-	1.405.665.901	Incentive and religious allowances
Penyusutan dan amortisasi	(4.393.084.810)	2.116.133.198	-	(2.276.951.612)	Depreciation and amortization
Akrual biaya jasa manajemen	5.194.628.488	915.230.265	-	6.109.858.753	Accrual for management service fee
Sewa	(236.982.553)	500.444.599	-	263.462.046	Leases
Cadangan kerugian penurunan nilai - nonpinjaman	2.882.357.812	(412.341.941)	-	2.470.015.871	Allowance for impairment loss - other than loans
Cadangan kerugian penurunan nilai - aset yang diambil alih	892.083.697	229.960.234	-	1.122.043.931	Allowance for impairment loss on foreclosed assets
Kerugian fiskal	2.922.665.020	(2.922.665.020)	-	-	Fiscal losses
Aset pajak tangguhan - neto	(35.195.913.087)	71.746.425.777	7.625.189.243	28.925.323.447	Deferred tax assets - net

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

32. PERPAJAKAN (Lanjutan)

b. Pajak penghasilan (Lanjutan)

Pajak tangguhan (Lanjutan)

Rekonsiliasi antara beban pajak dan hasil perkalian laba akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

	2022	2021
Laba sebelum pajak penghasilan	210.622.276.366	136.766.975.518
Tarif pajak yang berlaku	46.336.900.801	30.088.734.614
Penghapusan pajak tangguhan	3.136.372.528	5.287.546.771
Pengaruh pajak atas beban yang tidak dapat dikurangkan menurut fiskal	1.703.302.999	1.889.717.678
Jumlah beban pajak	51.176.576.328	37.265.999.063

c. Tagihan Pajak Penghasilan

Pada tanggal 12 Mei 2022, Bank menerima Surat Ketetapan Pajak Kurang Bayar ("SKPKB") untuk pajak penghasilan badan, pajak penghasilan, dan PPN untuk tahun fiskal 2020 sebesar Rp12.811.212.841 (termasuk denda sebesar Rp3.111.850.447). Bank telah menyetujui hasil pemeriksaan tersebut sebesar Rp1.400.515.341 yang dibebankan pada laba rugi. Pada tanggal 5 Agustus 2022, Bank telah mengajukan keberatan atas tagihan pajak penghasilan sebesar Rp50.705.652.190. Sampai dengan tanggal otorisasi penerbitan laporan keuangan, Bank belum menerima hasil dari keberatan tersebut.

32. TAXATION (Continued)

b. Income taxes (Continued)

Deferred tax (Continued)

Reconciliation between the total tax expense and the amounts computed by applying the effective tax rates to income before tax is as follows:

	2022	2021	
Profit before income tax	210.622.276.366	136.766.975.518	Profit before income tax
Effective tax rates	46.336.900.801	30.088.734.614	Effective tax rates
Disposal of deferred tax	3.136.372.528	5.287.546.771	Disposal of deferred tax
Tax effect of non-deductible expenses	1.703.302.999	1.889.717.678	Tax effect of non-deductible expenses
Total tax expense	51.176.576.328	37.265.999.063	Total tax expense

c. Claims for Tax Refund

On May 12, 2022, the Bank received underpaid tax assessment letters ("SKPKBs") for corporate income tax, withholding taxes, and VAT for fiscal year 2020 amounting to Rp12,811,212,841 (including penalties of Rp3,111,850,447). The Bank has agreed on the assessments amounting to Rp1,400,515,341 which were charged in profit or loss. On August 5, 2022, the Bank filed an objection regarding the claims for tax refund amounting to Rp50,705,652,190. As of the date of the authorization for the issuance of the financial statements, the Bank has not yet received the result of the objection.

33. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI

Sifat hubungan dengan pihak berelasi dan transaksinya adalah sebagai berikut:

33. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES

The nature of relationships with related parties and its transactions are as follows:

	2022 dan /and 2021	
Pihak berelasi/ Related parties	Sifat hubungan berelasi/ Nature of relationship	Transaksi/ Transaction
Shinhan Bank Co., Ltd	Pemegang saham mayoritas/ Majority shareholders	Giro pada bank lain, simpanan dari bank lain, pinjaman yang diterima, pendapatan bunga dan beban bunga/ Demand deposits with other banks, deposits from other banks, borrowings, interest income and interest expense
PT Shinhan Sekuritas Indonesia	Entitas pengendali oleh Shinhan Financial Group/ Entity under common control by Shinhan Financial Group	Simpanan dari nasabah dan beban bunga/ Deposits from customers and interest expense
PT Shinhan Indo Finance	Entitas pengendali oleh Shinhan Financial Group/ Entity under common control by Shinhan Financial Group	Kredit yang diberikan, simpanan dari nasabah, pendapatan bunga dan beban bunga/ Loans, deposits from customers, interest income and interest expense
Dewan komisaris, Direksi, Komite Audit dan Manajemen Kunci/ Board of Commissioners, Board of Directors, Audit Committee and Key Management Personnel	Dewan komisaris, Direksi, Komite Audit dan Manajemen Kunci/ Board of Commissioners, Board of Directors, Audit Committee and Key Management Personnel	Kredit yang diberikan, simpanan dari nasabah, pendapatan bunga, beban bunga dan beban tenaga kerja dan tunjangan/ Loans, deposits from customers, interest income, interest expense and salaries and allowances

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

33. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (Lanjutan)

Transaksi-transaksi Pihak Berelasi

Transaksi dengan pihak yang berelasi diperlakukan sama dengan transaksi dengan pihak lainnya.

Dalam kegiatan usahanya, Bank juga mengadakan transaksi tertentu dengan pihak-pihak berelasi. Transaksi-transaksi tersebut meliputi antara lain:

- a. Saldo dan persentase kredit dari pihak yang berelasi terhadap total aset adalah sebagai berikut:

	2022	
	Saldo/Balance	%
Giro pada bank lain (Catatan 7)	56.152.256.643	0,25%
Kredit (Catatan 12)	125.542.191.766	0,55%
Pendapatan bunga yang masih akan diterima	856.541.302	0,004%

- b. Persentase simpanan dan simpanan dari bank lain dari pihak yang berelasi terhadap jumlah liabilitas adalah sebagai berikut:

	2022	
	Saldo/Balance	%
Simpanan (Catatan 18)	262.007.088.067	1,47%
Simpanan dari bank lain (Catatan 19)	599.333.748.996	3,35%
Pinjaman yang diterima (Catatan 20)	4.903.762.500.000	27,43%
Beban bunga yang masih harus dibayar	22.851.360.538	0,13%

- c. Persentase pendapatan bunga dan beban bunga, kepada pihak yang berelasi terhadap jumlah pendapatan bunga dan beban bunga adalah sebagai berikut:

	2022	
	Saldo/Balance	%
Pendapatan bunga	13.784.561.614	1,45%
Beban bunga	120.219.037.824	28,78%

33. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (Continued)

Transactions with Related Parties

Balances and transactions with related parties are treated in the same manner as transactions with other parties.

In the normal course of business, the Bank entered into certain transactions with related parties. These transactions included, among others, the following:

- a. The balances from related parties and percentage to total assets are as follows:

	2021		
	Saldo/Balance	%	
	38.738.695.195	0,22%	Demand deposit with other banks (Note 7)
	194.635.444.675	1,11%	Loans (Note 12)
	770.893.418	0,004%	Accrued interest receivables

- b. The balances from related parties and percentage to total liabilities are as follows:

	2021		
	Saldo/Balance	%	
	60.362.877.712	0,47%	Deposits (Note 18)
	46.847.504.038	0,36%	Deposits from other bank (Note 19)
	3.662.892.500.000	28,49%	Borrowings (Note 20)
	2.881.883.285	0,0002%	Accrued interest expense

- c. The percentage of interest income and interest expense from related parties to total interest income and total interest expense, are as follows:

	2021		
	Saldo/Balance	%	
	12.991.196.739	1,67%	Interest revenue
	40.571.874.248	13,87%	Interest expense

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

34. KOMITMEN DAN KONTINJENSI

34. COMMITMENTS AND CONTINGENCIES

	2022	2021	
Komitmen			Commitments
Tagihan komitmen			Commitment receivables
Fasilitas pinjaman yang belum ditarik	934.050.000.000	1.325.482.500.000	Unused credit facility
Pembelian valuta asing tunai yang belum diselesaikan dan derivatif	1.629.381.253.211	1.480.570.178.600	Unsettled spot foreign currencies bought and derivatives
Jumlah tagihan komitmen	2.563.431.253.211	2.806.052.678.600	Total commitment receivables
Liabilitas komitmen			Commitment liabilities
Penjualan valuta asing tunai yang belum diselesaikan dan derivatif	1.615.680.824.655	2.103.761.868.577	Unsettled spot foreign currencies sold and derivatives
Fasilitas kredit kepada debitur yang belum digunakan	4.869.465.596.092	2.879.493.445.492	Unused loan facility granted to debtors
Irrevocable letter of credit yang diterbitkan	180.429.532.540	332.388.283.271	Irrevocable letter of credit issued
Jumlah liabilitas komitmen	6.665.575.953.287	5.315.643.597.340	Total commitment liabilities
Liabilitas Komitmen - Neto	4.102.144.700.077	2.509.590.918.840	Commitment Liabilities - Net
Kontinjensi			Contingencies
Tagihan kontinjensi			Contingent receivables
Pendapatan bunga dalam penyelesaian	87.055.598.146	14.817.908.553	Interest receivables from non-performing loans
Liabilitas kontinjensi			Contingent liabilities
Bank garansi yang diterbitkan	33.639.268.735	13.370.898.374	Bank guarantees issued
Tagihan Kontinjensi - Neto	53.416.329.411	1.447.010.179	Contingent Receivables - Net

35. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

35. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

		2022		2021	
		Mata uang asing (nilai penuh)/ Foreign currencies (full amount)	Ekuivalen dalam Rp/ Equivalent in Rp	Mata uang asing (nilai penuh)/ Foreign currencies (full amount)	Ekuivalen dalam Rp/ Equivalent in Rp
Aset					Assets
Kas	USD	629.202	9.795.102.135	719.642	10.256.697.608
	EUR	1.000	16.581.720	1.000	16.112.460
	SGD	221	2.562.113	261	2.754.769
Giro pada Bank Indonesia	USD	11.000.000	171.242.500.000	17.498.729	249.400.633.505
Giro pada bank lain - neto	USD	17.962.041	279.624.077.782	10.935.785	155.862.272.577
	EUR	46.676	773.962.725	10.587	170.574.558
	SGD	40.853	473.601.376	117.224	1.237.260.953
	CNY	74.400	166.575.441	150.000	335.358.000
	JPY	1.313.796	154.778.307	876.900	108.533.913
	HKD	64.404	128.585.726	128.104	234.177.882
	AUD	9.551	100.836.306	21.853	226.105.606
	KRW	7.501.269	92.640.672	24.057.957	288.214.325
Penempatan pada Bank Indonesia dan bank lain	USD	46.000.000	716.105.000.000	8.000.000	114.020.000.000
Efek-efek - neto	USD	-	-	2.018.213	28.764.580.212
Kredit - neto	USD	541.040.999	8.422.655.753.530	464.345.412	6.618.082.987.787
Tagihan akseptasi - neto	USD	3.320.479	51.691.556.833	4.896.016	69.780.474.310
Aset lain-lain - neto	USD	1.689.608	26.302.975.706	532.156	7.584.555.813
Jumlah aset			9.679.327.090.372		7.256.371.294.278
					Total assets

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

35. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING
(Lanjutan)

35. MONETARY ASSETS AND LIABILITIES DENOMINATED IN
FOREIGN CURRENCIES (Continued)

		2022		2021		
		Mata uang asing (nilai penuh)/ Foreign currencies (full amount)	Ekuivalen dalam Rp/ Equivalent In Rp	Mata uang asing (nilai penuh)/ Foreign currencies (full amount)	Ekuivalen dalam Rp/ Equivalent In Rp	
Liabilitas						Liabilities
Liabilitas segera	AUD	12.500	131.973.500	-	-	Liabilities payable immediately
Simpanan	USD	224.501.725	3.494.930.607.550	163.939.323	2.336.545.200.176	Deposits
	EUR	24.126	400.044.276	1.132	18.241.239	
Simpanan dari bank lain	USD	35.000.000	544.862.500.000	35.000.000	498.837.500.000	Deposits from other banks
Liabilitas akseptasi	USD	3.329.319	51.829.173.533	4.916.696	70.075.216.011	Acceptance payable
Pinjaman yang diterima	USD	360.000.000	5.604.300.000.000	257.000.000	3.662.892.500.000	Borrowings
Liabilitas lain-lain	USD	2.101.435	32.714.083.484	512.712	7.307.424.218	Other liabilities
	EUR	-	-	-	322	
Jumlah liabilitas			9.729.168.382.343		6.575.676.081.966	Total liabilities
Jumlah aset (liabilitas) - neto			(49.841.291.971)		680.695.212.312	Total assets (liabilities) - net

Kurs yang digunakan untuk menjabarkan aset dan liabilitas moneter dalam mata uang asing adalah kurs Reuters dengan rincian sebagai berikut:

The foreign exchange rates used for monetary assets and liabilities of the Bank denominated in foreign currencies were Reuters spot rates as follows:

	2022	2021	
Dolar Amerika Serikat	15.567,50	14.252,50	United States Dollar
Euro	16.581,72	16.112,46	Euro
Dolar Singapura	11.592,88	10.554,67	Singapore Dollar
Yen Jepang	117,81	123,77	Japanese Yen
Dolar Australia	10.557,88	10.346,61	Australian Dollar
Dolar Hong Kong	1.996,55	1.828,03	Hong Kong Dollar
Won Korea	12,35	11,98	Korean Won
Yuan China	2.238,91	2.235,72	Chinese Yuan

36. PENGUKURAN NILAI WAJAR

36. FAIR VALUE MEASUREMENT

Selain daripada yang disebutkan dalam tabel di bawah ini, manajemen menilai bahwa nilai tercatat dari aset dan liabilitas keuangan dalam laporan posisi keuangan adalah hampir sama dengan nilai wajarnya.

Except as detailed in the following table, management considers the carrying amounts of financial assets and liabilities recognized in the statement of financial position approximate their fair values.

		2022		2021		
Catatan/ Notes		Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	Nilai tercatat/ Carrying amount	Nilai wajar/ Fair value	
Efek-efek pada biaya perolehan diamortisasi	9	515.430.179.304	484.266.781.415	424.700.829.519	440.410.691.013	Securities at amortized cost

Aset atau liabilitas yang diatur dengan suku bunga tetap terekspos risiko bunga nilai wajar, sedangkan aset atau liabilitas yang diatur dengan suku bunga mengambang terekspos risiko suku bunga arus kas.

Asset or liabilities arranged at fixed interest rate are exposed to fair value interest risk, meanwhile asset or liability arranged at floating interest rates are exposed to cash flows interest rate risk.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

36. PENGUKURAN NILAI WAJAR (Lanjutan)

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Nilai wajar aset dan liabilitas keuangan ditentukan sebagai berikut:

- Kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, kredit, wesel ekspor, *forfeiting*, liabilitas segera, simpanan nasabah, simpanan dari bank lain, pinjaman yang diterima, tagihan dan liabilitas akseptasi dan aset dan liabilitas keuangan lain-lain yang diakui dalam laporan keuangan mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.
- Nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.
- Nilai wajar tagihan dan liabilitas derivatif diukur dengan menggunakan kurs kuotasi dan kurva *yield* yang berasal dari suku bunga kuotasi mencocokkan jatuh tempo kontrak.

Tabel berikut ini memberikan analisis dari instrumen keuangan yang diukur setelah pengakuan awal sebesar nilai wajar, dikelompokkan ke tingkat 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati.

36. FAIR VALUE MEASUREMENT (Continued)

Valuation techniques and assumptions applied for the purposes of measuring fair value

The fair values of financial assets and liabilities are determined as follows:

- Cash, demand deposits with Bank Indonesia, demand deposits with other banks, placements with Bank Indonesia and other banks, loans, export drafts, *forfeiting*, liabilities immediately payable, deposits from customers, deposits from other banks, borrowings, acceptances receivable and payable and other financial assets and liabilities that are recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.
- Fair value of securities with standard terms and conditions and traded in active market is determined by reference to the quoted market prices.
- Fair value of derivative receivables and payables are measured using quoted forward exchange rates and yield curves derived from quoted interest rates to match the maturity of the contract.

The following table provides an analysis of financial instruments that are measured at fair value, grouped into levels 1 to 3 based on the degree to which the fair value is observable.

2022				
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total
Aset keuangan				
yang diakui pada nilai wajar melalui laba rugi				
Tagihan derivatif	-	109.794.250.696	-	109.794.250.696
yang diakui pada nilai wajar melalui penghasilan komprehensif lain				
Efek-efek	1.427.851.750.000	-	-	1.427.851.750.000
Liabilitas keuangan				
yang diakui pada nilai wajar melalui laba rugi				
Liabilitas derivatif	-	108.596.496.724	-	108.596.496.724
2021				
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Jumlah/ Total
Aset keuangan				
yang diakui pada nilai wajar melalui laba rugi				
Tagihan derivatif	-	30.897.818.473	-	30.897.818.473
Aset keuangan tersedia untuk dijual				
Efek-efek	1.532.018.020.000	-	-	1.532.018.020.000
Liabilitas keuangan				
yang diakui pada nilai wajar melalui laba rugi				
Liabilitas derivatif	-	28.243.276.827	-	28.243.276.827

Tidak ada transfer antar level atau perubahan dalam teknik penilaian selama periode tersebut.

There are no transfers between levels nor changes in the valuation technique during the period.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO

Penerapan manajemen risiko di Bank mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Pengelolaan risiko tidak hanya terbatas pada pemantauan, pelaporan dan evaluasi terhadap risiko-risiko tetapi juga mendeteksi dan mengantisipasi risiko-risiko yang mungkin terjadi. Komitmen manajemen untuk meningkatkan kualitas pengelolaan risiko diwujudkan melalui penyusunan buku Pedoman Penerapan Manajemen Risiko yang mencakup kebijakan dan prosedur mengenai:

- Pengawasan aktif oleh Dewan Komisaris dan Direksi;
- Kecukupan kebijakan, prosedur dan penetapan *limit*;
- Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi Manajemen Risiko; dan
- Sistem pengendalian internal yang menyeluruh.

Selain itu, manajemen telah membentuk Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko, dengan harapan pengelolaan risiko secara keseluruhan dapat dilakukan secara terpadu, terarah dan terkoordinir dan berkesinambungan untuk meningkatkan kinerja usaha Bank.

Sesuai dengan kompleksitas usahanya, Bank telah mengelola 8 (delapan) jenis risiko yaitu risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko kepatuhan, risiko hukum, risiko strategis dan risiko reputasi.

Setiap triwulan, Bank telah menyusun profil risiko secara garis besar yang dapat mencerminkan tingkat risiko yang dimiliki oleh Bank.

Kerangka Manajemen Risiko

Organisasi manajemen risiko Bank melibatkan pengawasan dari Dewan Komisaris, Direksi dan Komite Pemantau Risiko. Komite Pemantau Risiko merupakan pengawas risiko tertinggi di tingkat Dewan Komisaris. Komite Pemantau Risiko dibentuk oleh Dewan Komisaris dan bertanggung jawab untuk mengelola risiko yang ada di Bank. Komite Pemantau Risiko memantau pelaksanaan kerangka dan kebijakan manajemen risiko Bank. Dewan Komisaris mendelegasikan kuasa kepada Presiden Direktur dan Direksi untuk mengimplementasikan strategi manajemen risiko.

37. RISK MANAGEMENT

The implementation of risk management in the Bank is accordance with the Financial Services Authority Regulation (POJK) No. 18/OJK.03/2016 dated March 16, 2016 and the Financial Services Authority Circular No. 34/SEOJK.03/2016 dated September 1, 2016 regarding Application of Risk Management for Commercial Banks.

Risk management is not merely related to monitoring, reporting and evaluating the risks, but also detecting and anticipating possible risks. Management's commitment to enhance the quality of risk management is implemented by formulating the manual of Guidelines for Application of Risk Management which shall cover the policies and procedures as follows:

- Active supervision by the Board of Commissioners and Board of Directors;
- Adequacy of policies, procedures and establishment of limits;
- Adequacy of processes of identification, measurement, monitoring and control of risks and the Risk Management information system; and
- Comprehensive internal control system.

In addition, the management has been established the Risk Management Committee and Risk Management Working Unit, where the overall risk management will be integrated, coordinated and continuously practiced to improve operational performance.

In accordance with the complexity of business, the Bank has managed 8 (eight) risks, namely credit risk, liquidity risk, market risk, operational risk, compliance risk, legal risk, strategic risk and reputation risk.

On quarterly basis, the Bank prepared the risks profile globally which reflected the Bank's risk rate.

Risk Management Framework

The organization of the Bank's risk management involves oversight from the Boards of Commissioners, Directors and the Risk Monitoring Committee. The Risk Monitoring Committee is the highest risk authority in the Board of Commissioners's level. The Risk Monitoring Committee is established by the Board of Commissioners and is responsible for managing risk of the Bank. The Risk Monitoring Committee monitors the implementation of risk management framework and policies of the Bank. The Board of Commissioners delegates authority to the President Director and Directors to implement the risk management strategy.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

Kerangka Manajemen Risiko (Lanjutan)

Kebijakan manajemen risiko Bank ditetapkan untuk mengidentifikasi dan menganalisa risiko-risiko yang dihadapi Bank, untuk menetapkan batasan risiko dan pengendalian yang sesuai, serta untuk mengawasi risiko dan kepatuhan terhadap batasan yang telah ditetapkan. Kebijakan dan sistem manajemen risiko ditelaah secara berkala untuk mencerminkan perubahan dalam kondisi pasar, produk dan jasa yang ditawarkan. Bank, melalui pelatihan serta standar dan prosedur pengelolaan, berusaha untuk mengembangkan lingkungan pengendalian yang taat dan konstruktif, di mana semua karyawan memahami tugas dan kewajiban mereka.

Komite Audit Bank memiliki tanggung jawab untuk memantau kepatuhan terhadap kebijakan dan prosedur manajemen risiko dan untuk menelaah kecukupan kerangka manajemen risiko yang terkait dengan risiko-risiko yang dihadapi oleh Bank. Dalam menjalankan fungsinya, Komite Audit dibantu oleh Satuan Kerja Audit Internal. Satuan Kerja Audit Internal secara berkala maupun sesuai kebutuhan, menelaah pengendalian dan prosedur manajemen risiko dan melaporkan hasilnya ke Komite Audit Bank.

Komite Pemantau Risiko mengawasi perkembangan kebijakan manajemen risiko dan menilai penerapannya. Komite juga memberikan nasihat mengenai strategi manajemen risiko yang harus digunakan oleh Bank. Dalam melaksanakan fungsi pengawasan, Komite Pemantau Risiko akan melakukan pengawasan dan evaluasi kinerja Komite Manajemen Risiko yang diketuai oleh Kepala Satuan Kerja Manajemen Risiko.

Assets Liabilities Committee (ALCO) merupakan sarana utama untuk mencapai tujuan dalam mengelola aset, liabilitas dan modal dengan memperhatikan risiko terkait untuk tujuan utilitas yang efisien dan optimum. Tujuan utama dari ALCO adalah:

- i. Memberikan arahan dan memastikan penerapan strategi untuk mengelola komposisi dan menentukan struktur posisi keuangan Bank pada kondisi normal dan stress;
- ii. Memonitor risiko-risiko dan pengaruh pasar;
- iii. Menyediakan sarana untuk mendiskusikan masalah ALCO;
- iv. Memfasilitasi kerjasama tim antara bisnis/departemen yang berbeda;
- v. Menyelesaikan isu antar departemen seperti alokasi sumber daya;
- vi. Menelaah sumber dan alokasi pendanaan secara keseluruhan; dan
- vii. Melakukan perencanaan ke depan dan menentukan lingkungan perbankan yang paling sesuai untuk perencanaan aset/liabilitas di masa depan dan menelaah skenario kontinjensi.

37. RISK MANAGEMENT (Continued)

Risk Management Framework (Continued)

The Bank's risk management policies are established to identify and analyze the risks faced by the Bank, to set appropriate risk limits and controls and to monitor risks and adherence to limits determined. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The Bank, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment, in which all employees understand their roles and responsibilities.

The Bank's Audit Committee is responsible for monitoring compliance with the Bank's risk management policies and procedures and for reviewing the adequacy of the risk management framework in relation to the risks faced by the Bank. The Bank's Audit Committee is assisted in these functions by Internal Audit Task Force. Internal Audit Task Force undertakes both regular and ad-hoc reviews of risk management controls and procedures, the results of which are reported to the Bank's Audit Committee.

The Risk Monitoring Committee supervises the development of risk management policies and assesses the implementation. The Committee also provides advice on the risk management strategy to be employed by the Bank. In conducting its oversight role, the Risk Monitoring Committee will also monitor and evaluate the performance of the Risk Management Committee chaired by the Head of Risk Management Working Unit.

The Assets Liabilities Committee (ALCO) is the primary vehicle for achieving the objectives of managing assets, liabilities and capital with the consideration of related risk for the purpose of efficient and optimum utilization. The main purposes of an ALCO are to:

- i. Provide direction and ensure tactical follow through to manage the Bank's balance sheet composition and finding structure under normal and stressed conditions;
- ii. Monitor the risk and market influences;
- iii. Provide a forum for discussing ALCO issues;
- iv. Facilitate teamwork between different businesses/departments;
- v. Resolve departmental inter-face issues such as resource allocation;
- vi. Examine overall resources and funding allocation; and
- vii. Plan and determine the most appropriate banking environment for asset/liability forward planning and review contingency scenarios.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

Kerangka Manajemen Risiko (Lanjutan)

Kepala Satuan Kerja Manajemen Risiko Bank bertanggung jawab dalam penerapan manajemen risiko yang mencakup:

- i. Pengawasan aktif dan manajemen proaktif dari Dewan Komisaris dan/atau Direksi terhadap profil risiko Bank dan eksposuranya melalui rapat komite secara berkala;
- ii. Penetapan kebijakan dan prosedur risiko serta *risk appetite* termasuk penelaahan berkala dengan tujuan kepatuhan terhadap peraturan dan/atau praktek-praktek terbaik yang terkini; dan
- iii. Pengembangan budaya yang sadar akan risiko dan pengendalian di semua level organisasi melalui komunikasi yang cukup terkait pentingnya pengendalian internal yang efektif.

Komite Manajemen Risiko antara lain dibentuk dengan tujuan sebagai berikut:

- i. Untuk menelaah seluruh risiko secara sistematis dan memastikan terdapat pengendalian yang memadai sehingga tingkat pengembalian mencerminkan risiko-risiko terkait. Risiko-risiko yang harus ditelaah antara lain risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko kepatuhan, risiko hukum, risiko strategis dan risiko reputasi;
- ii. Untuk mengidentifikasi masalah risiko di semua bisnis pada tahap awal untuk menghindari kerugian yang tidak perlu dan memastikan bahwa Bank memperhitungkan semua risiko dengan tepat; dan
- iii. Untuk menjalankan tata kelola dan pengawasan atas sistem penilaian risiko guna meyakinkan bahwa sistem tersebut telah tepat sasaran dan dipergunakan secara memadai untuk pengendalian risiko pada bisnis.

RISIKO KREDIT

Risiko kredit merupakan risiko yang terjadi akibat kegagalan pihak lawan (*counterparty*) dalam memenuhi kewajibannya. Risiko kredit dapat timbul dari berbagai aktivitas fungsional Bank seperti perkreditan (penyediaan dana), treasury dan investasi serta operasional dan pelayanan.

Di dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya manusia yang sadar risiko, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, tata cara, kriteria dan alat ukur risiko yang jelas, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan terhadap kualitas kredit yang diberikan.

37. RISK MANAGEMENT (Continued)

Risk Management Framework (Continued)

The Bank's Head of Risk Management Working Unit is responsible for applying risk management which comprises:

- i. Active oversight and pro-active management from Boards of Commissioners and/or Directors over Bank's risk profiles and its exposures through regular committee meetings;
- ii. Establishment of risk policies and procedures risk appetite including its regular reviews in order to comply with updated regulations and/or best practices; and
- iii. Development of risk and control awareness culture in all organizational level, through adequate communication regarding the importance of effective internal controls.

The Risk Management Committee is established with having, among others, the following objectives:

- i. To review all risks on a systematic basis and ensure that adequate controls exist and that the related returns reflect these risks. Risks to be reviewed include credit risk, liquidity risk, market risk, operational risk, compliance risk, law risk, strategic risk and reputation risk;
- ii. To identify risk issues across all businesses at an early stage to avoid unnecessary loss and ensure that the Bank is pricing all risks correctly; and
- iii. To exercise governance and oversight over the Bank's risk rating systems to ensure that they are fit for purpose and adequately utilised to control risk in the business.

CREDIT RISK

Credit risk is the risk resulting from the default of counterparty in fulfilling its obligation. Credit risk can arise from various functional activities of the Bank such as credit (finance of fund), treasury and investment and operational and services.

In managing credit risk, the Bank focuses on several major elements which are people's risk-awareness, transparent and layered credit process by Credit Committee, clear risk procedures, criteria and measurement tools, adequate credit administration and documentation and a continuous credit oversight on the loans portfolio quality.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

Upaya yang dilakukan Bank dalam memperbaiki profil risiko kredit adalah melakukan monitoring atas debitur dan mengambil tindakan yang diperlukan agar kualitas kreditnya tidak menjadi *non-performing loans* (NPL); melakukan penagihan secara intensif terhadap debitur bermasalah; melakukan kaji ulang dan mengevaluasi indikator aspek risiko dan aspek kepatuhan untuk mengevaluasi penerapan *four eyes principles* serta memberi rating untuk pemberian kredit koperasi; mengintensifkan rapat Komite Pemutus Kredit untuk pemberian kredit dengan plafon besar; dan secara konsisten memantau kredit dalam rangka ekspansi kredit yang sehat dan berkualitas.

I. Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya

Untuk aset keuangan yang diakui di laporan posisi keuangan, eksposur maksimum terhadap risiko kredit sama dengan nilai tercatatnya. Untuk liabilitas kontinjensi, eksposur maksimum terhadap risiko kredit adalah nilai maksimum yang harus Bank bayarkan ketika timbul kewajiban atas instrumen yang diterbitkan. Untuk komitmen kredit, eksposur maksimum terhadap risiko kredit adalah sebesar jumlah fasilitas yang belum ditarik dari nilai penuh fasilitas kredit yang telah disepakati (*committed*) kepada nasabah.

Manajemen yakin akan kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.
- Bank telah memiliki sistem deteksi dini permasalahan melalui "*early warning system*" dan pemantauan yang disiplin.

Tabel berikut menyajikan eksposur maksimum terhadap risiko kredit atas instrumen keuangan pada laporan posisi keuangan dan komitmen dan kontinjensi (rekening administratif) tanpa memperhitungkan agunan yang dimiliki atau jaminan kredit lainnya.

37. RISK MANAGEMENT (Continued)

CREDIT RISK (Continued)

Efforts by the Bank in improving credit risk profile include the monitoring of borrowers and taking necessary actions so that the credit quality does not become non-performing loans (NPL); conduct an intensive collection of problematic debtors; conducted a review and evaluating indicators of risk aspects and compliance aspects to evaluate the application of four eyes principles and rating for cooperatives credit; intensify the Credit Approval Committee meeting for credit approval with a large plafond; and consistently monitor the credit in order to make qualified and healthy loans expansion.

I. The maximum credit risk exposure without calculating the collateral and other credit enhancement

For financial assets recognized on the statement of financial position, the maximum exposure to credit risk equals their carrying amount. For contingent liabilities, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the obligations of the instruments issued are called upon. For credit commitments, the maximum exposure to credit risk is the full amount of the undrawn committed credit facilities granted to customers.

Managements believes on the Bank's ability to control and maintain its credit risk exposure arising from loans based on the following:

- The Bank has written guidelines regarding credit policies and processes that cover all aspects of loans granted. Each granting of credit should always refer to such policy.
- The Bank has an early problem detection system through "early warning system" and disciplined monitoring.

The following table present the maximum exposure to credit risk on financial instruments in its statement of financial position and commitments and contingences (administrative accounts) without taking into account any collateral held or other credit enhancements.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

i. Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya (Lanjutan)

	2022	2021
<u>Laporan Posisi Keuangan</u>		
Giro pada Bank Indonesia	786.023.411.375	505.427.900.092
Giro pada bank lain	313.003.963.458	199.455.163.678
Penempatan pada Bank Indonesia dan bank lain	1.076.043.593.311	544.005.661.528
Efek-efek	1.943.281.929.304	1.956.718.849.519
Efek-efek yang dibeli dengan janji untuk dijual kembali	1.624.561.613.711	110.410.478.654
Tagihan derivatif	109.794.250.696	30.897.818.473
Kredit	16.264.545.826.509	13.586.105.713.830
Tagihan akseptasi	70.982.887.971	98.845.567.566
Aset lain-lain	112.945.569.516	100.388.555.489
Subjumlah	<u>22.301.183.045.851</u>	<u>17.132.255.708.829</u>
<u>Komitmen dan Kontinjensi</u>		
Fasilitas kredit kepada nasabah yang belum digunakan	4.869.465.596.092	2.879.493.445.492
Irrevocable letter of credit yang masih berjalan	180.429.532.540	332.388.283.371
Bank garansi yang diterbitkan	33.639.268.735	13.370.898.374
Subjumlah	<u>5.083.534.397.367</u>	<u>3.225.252.627.237</u>
Jumlah	<u>27.384.717.443.218</u>	<u>20.357.508.336.066</u>

37. RISK MANAGEMENT (Continued)

CREDIT RISK (Continued)

i. The maximum credit risk exposure without calculating the collateral and other credit enhancement (Continued)

<u>Statement of Financial Position</u>
Demand deposits with Bank Indonesia
Demand deposits with other banks
Placements with Bank Indonesia and other banks
Securities
Securities purchased under resale agreement
Derivative receivables
Loans
Acceptance receivables
Other assets
Sub-total
<u>Commitments and Contingencies</u>
Unused loan facility granted to customer
Outstanding irrevocable letters of credit
Bank guarantees issued
Sub-total
Total

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

ii. Risiko konsentrasi kredit

a. Sektor Industri

Berikut ini adalah table dari konsentrasi aset keuangan dan off-balance sheet berdasarkan jenis counterparty (sebelum cadangan kerugian penurunan nilai):

The following table present the financial assets and off-balance sheet account by counterparty (gross of allowance for impairment losses):

2022									
Giro pada Bank Indonesia dan bank lain/ Demand deposits with Bank Indonesia and other banks	Penempatan pada Bank Indonesia dan bank lain/ Placements with Bank Indonesia and other banks	Tagihan derivatif/ Derivative receivables	Kredit/ Loans	Efek yang dibeli dengan janji untuk dijual kembali/ Securities purchased under resale agreement	Tagihan akseptasi/ Acceptances receivable	Aset lain-lain/ Other assets	Komitmen dan kontinjensi/ Commitments and contingencies	Jumlah/ Total	%
786.023.411.375	689.693.593.311	1.637.152.869.304	-	1.624.561.613.711	-	19.263.172.195	-	4.756.694.659.896	17,37%
313.003.963.458	386.350.000.000	248.000.000.000	560.221.407.370	-	-	1.925.325.740	1.525.000.000.000	3.118.179.320.566	11,39%
-	-	58.129.060.000	26.115.626.698	-	70.982.887.971	91.757.071.581	3.558.534.397.367	19.509.843.462.756	71,24%
Jumlah	1.099.027.374.833	1.076.043.693.311	1.943.281.929.304	1.624.561.613.711	70.982.887.971	112.945.599.516	5.083.534.397.367	27.384.717.443.218	100%
Pemerintah dan Bank Indonesia Bank-bank									
Korporasi dan Perorangan									
Total									
2021									
Giro pada Bank Indonesia dan bank lain/ Demand deposits with Bank Indonesia and other banks	Penempatan pada Bank Indonesia dan bank lain/ Placements with Bank Indonesia and other banks	Tagihan derivatif/ Derivative receivables	Kredit/ Loans	Efek yang dibeli dengan janji untuk dijual kembali/ Securities purchased under resale agreement	Tagihan akseptasi/ Acceptances receivable	Aset lain-lain/ Other assets	Komitmen dan kontinjensi/ Commitments and contingencies	Jumlah/ Total	%
505.427.900.092	161.248.161.528	1.552.532.478.609	-	110.410.478.654	-	19.320.657.018	-	2.348.939.675.901	11,54%
199.455.163.678	382.757.500.000	322.645.941.425	395.203.802.056	-	-	1.798.816.013	1.325.482.500.000	2.627.343.723.172	12,91%
-	-	81.540.429.485	30.897.818.473	-	98.845.567.566	79.269.082.458	1.899.770.127.237	15.381.224.936.993	75,55%
Jumlah	704.883.063.770	544.005.661.528	1.956.718.849.519	110.410.478.654	98.845.567.566	100.389.555.489	3.225.252.627.237	20.357.508.336.066	100%
Pemerintah dan Bank Indonesia Bank-bank									
Korporasi dan Perorangan									
Total									

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

ii. Risiko konsentrasi kredit (Lanjutan)

b. Sektor Geografis

Tabel berikut menyajikan rincian eksposur kredit Bank pada nilai tercatatnya (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan wilayah geografis tempat mereka beroperasi:

37. RISK MANAGEMENT (Continued)

CREDIT RISK (Continued)

ii. Concentration of credit risk (Continued)

b. Geographic Sector

The following tables show the Bank's credit exposure at their carrying amounts (without taking into account any collateral held or other credit enhancement), as categorized by geographic region where activities are undertaken:

2022								
	DKI Jakarta	Jawa Barat/ West Java	Banten	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Lain-lain/ Others	Jumlah/ Total	
Giro pada Bank Indonesia	786.023.411.375	-	-	-	-	-	786.023.411.375	Demand deposits with Bank Indonesia
Giro pada bank lain	313.003.963.458	-	-	-	-	-	313.003.963.458	Demand deposits with other banks
Penempatan pada Bank Indonesia dan bank lain	1.076.043.593.311	-	-	-	-	-	1.076.043.593.311	Placements with Bank Indonesia and other banks
Efek-efek	1.943.281.929.304	-	-	-	-	-	1.943.281.929.304	Securities
Efek yang dibeli dengan janji untuk dijual kembali	1.624.561.613.711	-	-	-	-	-	1.624.561.613.711	Securities purchased under resale agreement
Tagihan derivatif	109.794.250.696	-	-	-	-	-	109.794.250.696	Derivative receivables
Kredit	12.561.832.795.294	1.276.612.684.750	496.644.793.702	830.139.418.683	764.204.969.044	335.111.165.036	16.264.545.826.509	Loans
Tagihan akseptasi	19.153.707.900	-	-	-	51.829.180.071	-	70.982.887.971	Acceptances receivable
Aset lain-lain	83.654.318.021	4.933.825.320	21.600.000	3.444.290.223	12.854.903.621	8.036.632.331	112.945.569.516	Other assets
Jumlah - kotor	18.517.349.583.070	1.281.546.510.070	496.666.393.702	833.583.708.906	828.889.052.736	343.147.797.367	22.301.183.045.851	Total - gross
Cadangan kerugian penurunan nilai							(289.736.200.882)	Allowance for impairment losses
Jumlah - neto							22.011.446.844.969	Total - net
2021								
	DKI Jakarta	Jawa Barat/ West Java	Banten	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Lain-lain/ Others	Jumlah/ Total	
Giro pada Bank Indonesia	505.427.900.092	-	-	-	-	-	505.427.900.092	Demand deposits with Bank Indonesia
Giro pada bank lain	199.455.163.678	-	-	-	-	-	199.455.163.678	Demand deposits with other banks
Penempatan pada Bank Indonesia dan bank lain	544.005.661.528	-	-	-	-	-	544.005.661.528	Placements with Bank Indonesia and other banks
Efek-efek	1.956.718.849.519	-	-	-	-	-	1.956.718.849.519	Securities
Efek yang dibeli dengan janji untuk dijual kembali	110.410.478.654	-	-	-	-	-	110.410.478.654	Securities purchased under resale agreement
Tagihan derivatif	30.897.818.473	-	-	-	-	-	30.897.818.473	Derivative receivables
Kredit	4.466.650.975.655	3.153.275.323.325	2.030.831.903.423	1.241.052.246.691	1.277.085.077.491	1.417.210.187.245	13.586.105.713.830	Loans
Tagihan akseptasi	98.845.567.566	-	-	-	-	-	98.845.567.566	Acceptances receivable
Aset lain-lain	72.738.950.527	3.301.752.808	516.745.877	1.910.748.286	14.995.299.336	6.925.058.655	100.388.555.489	Other assets
Jumlah - kotor	7.985.151.365.692	3.156.577.076.133	2.031.348.649.300	1.242.962.994.977	1.292.080.376.827	1.424.135.245.900	17.132.255.708.829	Total - gross
Cadangan kerugian penurunan nilai							(258.586.252.722)	Allowance for impairment losses
Jumlah - neto							16.873.669.456.107	Total - net

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

ii. Risiko konsentrasi kredit (Lanjutan)

b. Sektor Geografis (Lanjutan)

iii. Kualitas kredit berdasarkan kelas aset keuangan

Kualitas kredit berdasarkan kelas aset keuangan adalah sebagai berikut:

a. Tingkat Tinggi

- i. Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada institusi Pemerintah dan dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.

- ii. Kredit yang diberikan, bunga yang masih akan diterima dan tagihan kepada pihak ketiga dari debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang waktu kredit; debitur dengan tingkat stabilitas dan keragaman yang tinggi; memiliki akses setiap saat untuk memperoleh pendanaan dalam jumlah besar dari pasar terbuka; memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.

b. Tingkat Standar

- i. Giro pada bank lain, penempatan pada bank lain, yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.

- ii. Kredit yang diberikan, bunga yang masih akan diterima dan tagihan kepada pihak ketiga dari debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih; memiliki akses terbatas ke pasar modal atau pasar keuangan lainnya; tingkat pendapatan dan kinerja keseluruhan tidak stabil; memiliki kemampuan membayar yang cukup.

c. Jatuh Tempo dan Tidak Mengalami Penurunan Nilai

Eksposur di mana pihak ketiga yaitu debitur dalam tahap awal dari keterlambatan pembayaran dan telah gagal untuk melakukan pembayaran atau pembayaran tidak penuh, sesuai dengan persyaratan kontraktual dalam perjanjian kredit. Hal ini pada umumnya di mana suatu kredit telah lewat jatuh tempo sampai dengan 90 hari dan tidak terdapat indikasi penurunan nilai lainnya.

37. RISK MANAGEMENT (Continued)

CREDIT RISK (Continued)

ii. Concentration of credit risk (Continued)

b. Geographic Sector (Continued)

iii. Credit quality by class of financial asset

Credit quality by class of financial asset is defined as follows:

a. High Grade

- i. Demand deposits with Bank Indonesia, demand deposits with other banks and placements with Bank Indonesia and other banks, which are current accounts or placements with the Government and with reputable banks and has low probability of insolvency.

- ii. Loans, interest receivables and third party receivables from borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan, borrowers with high degree of stability and diversity, has access to raise substantial amounts of funds through public market at any time and very strong debt service capacity and has conservative balance sheet ratios.

b. Standard Grade

- i. Demand deposits with other banks, placements with other banks which are current accounts or placements with the local banks not listed in the stock exchange.

- ii. Loans, interest receivables and third party receivables from borrowers who have an average track record of loan repayment and whose accounts did not turn past due for 90 days and over, smaller corporations with limited access to public capital market or to alternative financial market, volatility of earnings and overall performance and debt service capacity is adequate.

c. Past Due and Not Impaired

Exposures which third party borrowers are in the early stages of delinquency and has failed to make a payment or partial payment in accordance with the contractual terms of the loan agreement. This is where a loan is up to 90 days past due and there is no others indicators of impairment.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

iii. Kualitas kredit berdasarkan kelas aset keuangan (Lanjutan)

d. Mengalami Penurunan Nilai

Eksposur telah mengalami penurunan nilai. Bank mempertimbangkan bahwa pihak ketiga yaitu debitur tidak mungkin membayar kewajiban kreditnya secara menyeluruh atau pemulihannya akan bertumpu pada realisasi agunan apabila ada atau debitur telah menunggak kewajiban kredit selama lebih dari 90 hari dan terdapat indikasi penurunan nilai.

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit, jumlah yang disajikan adalah sebelum dikurangi cadangan kerugian penurunan nilai.

37. RISK MANAGEMENT (Continued)

CREDIT RISK (Continued)

iii. Credit quality by class of financial asset (Continued)

d. Impaired

Exposures have been assessed as impaired. The Bank considers that either the thirdparty borrowers are unlikely to pay its credit obligation in full, or the recovery will be relied on realising collateral if held, or borrowers has been past due for more than 90 days and there is others indicators of impairment.

The table shows the quality of financial assets by class with credit risk, amount presented are gross of allowance for impairments loss.

2022						
	Belum Jatuh Tempo dan Tidak Mengalami Penurunan Nilai/ Neither Past Due nor Impaired		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai/ Past Due but Not Impaired	Mengalami Penurunan Nilai/ Impaired	Jumlah/ Total	
	High Grade	Standard Grade				
EVOCI						EVOCI
Efek-efek	1.427.851.750.000	-	-	-	1.427.851.750.000	Securities
FVTPL						FVTPL
Tagihan derivatif	109.794.250.696	-	-	-	109.794.250.696	Derivative receivables
Biaya perolehan diamortisasi						Amortized cost
Giro pada Bank Indonesia	786.023.411.375	-	-	-	786.023.411.375	Demand deposits with Bank Indonesia
Giro pada bank lain	313.003.963.458	-	-	-	313.003.963.458	Demand deposits with other banks
Penempatan pada Bank Indonesia dan bank lain	1.076.043.593.311	-	-	-	1.076.043.593.311	Placements with Bank Indonesia and other banks
Efek-efek	515.430.179.304	-	-	-	515.430.179.304	Securities
Efek yang dibeli dengan janji untuk dijual kembali	1.624.561.613.711	-	-	-	1.624.561.613.711	Securities purchased under resale agreement
Kredit	15.260.727.636.966	-	483.604.294.353	520.213.895.190	16.264.545.826.509	Loans
Tagihan akseptasi	70.982.887.971	-	-	-	70.982.887.971	Acceptance receivables
Aset lain-lain	107.935.450.172	-	5.010.119.344	-	112.945.569.516	Other assets
Jumlah	21.292.354.736.964	-	488.614.413.697	520.213.895.190	22.301.183.045.851	Total
2021						
	Belum Jatuh Tempo dan Tidak Mengalami Penurunan Nilai/ Neither Past Due nor Impaired		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai/ Past Due but Not Impaired	Mengalami Penurunan Nilai/ Impaired	Jumlah/ Total	
	High Grade	Standard Grade				
EVOCI						EVOCI
Efek-efek	1.532.018.020.000	-	-	-	1.532.018.020.000	Securities
FVTPL						FVTPL
Tagihan derivatif	30.897.818.473	-	-	-	30.897.818.473	Derivative receivables
Biaya perolehan diamortisasi						Amortized cost
Giro pada Bank Indonesia	505.427.900.092	-	-	-	505.427.900.092	Demand deposits with Bank Indonesia
Giro pada bank lain	199.455.163.678	-	-	-	199.455.163.678	Demand deposits with other banks
Penempatan pada Bank Indonesia dan bank lain	544.005.661.528	-	-	-	544.005.661.528	Placements with Bank Indonesia and other banks
Efek-efek	424.700.829.519	-	-	-	424.700.829.519	Securities
Efek yang dibeli dengan janji untuk dijual kembali	110.410.478.654	-	-	-	110.410.478.654	Securities purchased under resale agreement
Kredit	12.476.521.990.360	-	586.081.766.396	523.501.957.074	13.586.105.713.830	Loans
Tagihan akseptasi	98.845.567.566	-	-	-	98.845.567.566	Acceptance receivables
Aset lain-lain	88.394.858.700	-	7.726.520.531	4.267.176.258	100.388.555.489	Other assets
Jumlah	16.010.678.288.570	-	593.808.286.927	527.769.133.332	17.132.255.708.829	Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

iv. Analisa umur pinjaman dan piutang yang telah jatuh tempo tetapi tidak mengalami penurunan nilai

Aset keuangan Bank yang telah jatuh tempo tetapi tidak mengalami penurunan nilai masing-masing sebesar Rp6.264.793.324 dan Rp593.808.286.927 pada tanggal 31 Desember 2022 dan 2021, aset keuangan ini telah jatuh tempo masing-masing di bawah 90 hari.

v. Agunan

Dalam rangka memitigasi risiko kredit, salah satu upaya yang dilakukan oleh Bank adalah meminta nasabah untuk memberikan jaminan sebagai jaminan pelunasan fasilitas kredit jika nasabah mengalami kesulitan keuangan yang menyebabkan nasabah tidak dapat melunasi kewajibannya kepada Bank.

Bentuk-bentuk jaminan yang dapat diterima sesuai dengan kebijakan kredit Bank meliputi:

- Deposito berjangka dan rekening tabungan
- Standby Letter of credit
- Piutang
- Tanah dan/atau bangunan
- Mesin dan peralatan
- Persediaan
- Garansi perusahaan maupun garansi perorangan

Prosedur penilaian jaminan untuk tanah dan bangunan maupun mesin dan peralatan menggunakan pihak ketiga sebagai penilai independen yang akan dinilai kembali secara berkala setiap dua tahun sekali.

Berikut ini adalah portofolio pinjaman (bruto cadangan kerugian penurunan nilai) Bank dan agunan terkait:

	2022				
	Pinjaman Modal Kerja/ Working Capital Loan	Pinjaman Investasi/ Investment Loan	Pinjaman Konsumsi/ Consumer Loan	Jumlah/ Total	
Eksposur kredit	12.102.496.105.933	3.574.659.465.017	587.390.255.559	16.264.545.826.509	Credit exposure
Nilai jaminan	3.841.998.863.579	1.252.925.021.865	143.087.320.819	5.238.011.206.263	Collateral value
Ekspour jumlah kredit tanpa jaminan	197.019.908.891	422.555.827.387	927.435.635	620.503.171.913	Total unsecured credit exposure
Bagian tanpa jaminan dari eksposur kredit (%)	1,63%	11,82%	0,16%	3,82%	Unsecured portion of credit exposure (%)
Jenis Agunan					Types of collateral
Tanah dan bangunan	1.923.478.635.015	159.313.342.560	5.752.217.990	2.088.544.195.565	Land and building
Standby LC	2.694.210.716			2.694.210.716	Standby L/C
Persediaan	32.717.532.886		353.154.541	33.070.687.427	Inventories
Mesin-mesin	354.410.050.124	39.765.873.072		394.175.923.196	Machineries
Deposito	252.259.875.862	15.399.424.111	52.834.057.824	320.493.357.797	Deposits
Kendaraan	23.678.068.000	222.552.779.537		246.230.847.537	Vehicles
Lain-lain	1.252.760.490.976	615.893.602.585	84.147.890.464	2.152.801.984.025	Others
Jumlah	3.841.998.863.579	1.252.925.021.865	143.087.320.819	5.238.011.206.263	Total

37. RISK MANAGEMENT (Continued)

CREDIT RISK (Continued)

iv. Aging analysis of loans and receivables that would otherwise be past due or impaired

The Bank's financial assets that are past due but not impaired amounted to Rp6,264,793,324 and Rp593,808,286,927 as of December 31, 2022 and 2021, respectively. These financial assets are past due below 90 days.

v. Collateral

In order to mitigate credit risk, one of the efforts undertaken by the Bank is to request customers to provide collateral as an assurance for repayment of the loan facility if the customer is experiencing financial difficulties which cause customers not to repay their obligation to the Bank.

Forms of acceptable collateral in accordance with the loan policy of the Bank include:

- Time deposits and savings accounts
- Standby Letter of credit
- Receivables
- Land and/or building
- Machineries and equipment
- Inventories
- Corporate guarantee or personal guarantee

Collateral assessment procedure for land and building as well as machineries and equipment is through a third party independent appraiser which will periodically be re-assessed every two years.

The following are loan portfolio of the Bank (gross of allowance for impairment losses) and related collateral:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KREDIT (Lanjutan)

v. Agunan (Lanjutan)

	2021				
	Pinjaman Modal Kerja/ Working Capital Loan	Pinjaman Investasi/ Investment Loan	Pinjaman Konsumsi/ Consumer Loan	Jumlah/ Total	
Eksposur kredit	10.490.417.604.928	2.735.942.882.858	359.745.226.044	13.586.105.713.830	Credit exposure
Nilai jaminan	9.456.685.663.462	2.468.010.433.405	190.330.551.752	12.115.026.648.619	Collateral value
Eksposur jumlah kredit tanpa jaminan	1.892.410.510.718	1.134.614.144.910	282.042.750.357	3.309.067.405.985	Total unsecured credit exposure
Bagian tanpa jaminan dari eksposur kredit (%)	18,04%	41,47%	78,40%	24,36%	Unsecured portion of credit exposure (%)
Jenis Agunan					Types of collateral
Tanah dan bangunan	6.498.024.364.254	1.800.511.363.123	189.980.551.752	8.488.516.279.129	Land and building
Standby LC	1.435.433.387.500	152.616.375.000	-	1.588.049.762.500	Standby L/C
Persediaan	127.553.267.049	-	-	127.553.267.049	Inventories
Mesin-mesin	130.744.925.288	197.113.635.160	-	327.858.560.448	Machineries
Deposito	129.550.997.906	22.660.364.470	350.000.000	152.561.362.376	Deposits
Kendaraan	273.000.000	-	-	273.000.000	Vehicles
Lain-lain	1.135.105.721.465	295.108.695.652	-	1.430.214.417.117	Others
Jumlah	9.456.685.663.462	2.468.010.433.405	190.330.551.752	12.115.026.648.619	Total

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 dan nilai tukar. Secara umum, risiko pasar dibagi ke dalam risiko-risiko berikut:

1. Risiko Suku Bunga

Bank melakukan pengukuran risiko suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko suku bunga dari portofolio aset dan kewajiban yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank.

Pengelolaan risiko suku bunga juga dilakukan pada eksposur *banking book*, antara lain dengan memperhatikan posisi gap aset dan liabilitas Bank yang sensitif terhadap pergerakan suku bunga dan kecenderungan pergerakan suku bunga acuan tingkat bunga Bank Indonesia serta suku bunga pasar yang dapat memengaruhi stabilitas tingkat profitabilitas Bank.

Sensitivitas Suku Bunga

Analisis sensitivitas untuk beberapa faktor pasar menunjukkan bagaimana laba rugi dapat dipengaruhi oleh perubahan dari beberapa faktor risiko sesuai dengan tabel di bawah ini. Secara umum, sensitivitas diestimasi dengan membandingkan suatu nilai awal ke nilai tertentu setelah perubahan tertentu dari faktor pasar, dengan mengasumsikan seluruh variabel lainnya tetap. Jumlah sensitivitas atas laporan laba rugi dan penghasilan komprehensif lain didasarkan pada asumsi bahwa terdapat perubahan paralel dalam kurva penghasilan.

37. RISK MANAGEMENT (Continued)

CREDIT RISK (Continued)

v. Collateral (Continued)

MARKET RISK

Market risk is the risk arising from movement in market variables for portfolios held by the Bank that could incur losses for the Bank (*adverse movement*). Market variables are defined as interest rates and exchange rates. In overall, market risks are divided into the following risks:

1. Interest Rate Risk

The Bank performs interest rate risk monitoring by utilizing a methodology which can identify the risk of the interest rate on the asset portfolio and liabilities that are sensitive to interest rate fluctuation and determine the risk exposure of the Bank.

The interest rate risk management is also performed on the banking book exposure, i.e. by monitoring the gap position of the Bank's assets and liabilities which are sensitive to interest rate volatility, Bank Indonesia rate and market rate trend that may impact the Bank's profit stability level.

Interest Rate Sensitivity

Sensitivity analysis for several market factors showing how profit or loss could be affected by changes in the relevant risk factor are in the following tables below. In general, sensitivity is estimated by comparing an initial value to the value derived after a specified change in the market factor, assuming all other variables are constant. The total sensitivity of the statement of profit or loss and other comprehensive income is based on the assumption that there are parallel shifts in the yield curve.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO PASAR (Lanjutan)

1. Risiko Suku Bunga (Lanjutan)

Sensitivitas Suku Bunga (Lanjutan)

Perubahan basis poin/ Change in basis point
+100
-100

2. Risiko Nilai Tukar Mata Uang Asing

Bank memiliki eksposur nilai tukar akibat adanya transaksi dalam mata uang asing. Bank memonitor risiko konsentrasi yang terjadi untuk setiap nilai tukar mata uang asing sehubungan dengan konversi mata uang asing terhadap Rupiah.

Penilaian risiko nilai tukar mata uang asing dilakukan dengan memperhatikan Posisi Devisa Neto (PDN) dan volatilitas mata uang asing yang dikelola Bank. Pengendalian risiko dilakukan melalui monitoring mutasi transaksi valuta asing di seluruh kantor cabang dan unit bisnis.

Berdasarkan Peraturan Bank Indonesia No. 5/13/PBI/2003 tanggal 17 Juli 2003 yang telah diubah dengan PBI No. 6/20/PBI/2004 tanggal 15 Juli 2004 dan diubah kembali dengan PBI No. 7/37/PBI/2005 tanggal 30 September 2005 dan diubah lagi dengan PBI No. 12/10/PBI/2010 tanggal 1 Juli 2010 dan yang terakhir dengan No. 17/5/PBI/2015 tanggal 29 Mei 2015, bank diwajibkan untuk memelihara posisi devisa netonya setinggi-tingginya 20% dari modal. Berdasarkan pedoman Bank Indonesia, "PDN" merupakan penjumlahan dari nilai absolut atas selisih bersih aset dan liabilitas untuk setiap mata uang asing dan selisih bersih tagihan dan liabilitas, berupa komitmen dan kontinjensi di rekening administratif, untuk setiap mata uang, yang semuanya dinyatakan dalam Rupiah.

Berikut ini disajikan rincian Posisi Devisa Neto Bank (PDN):

37. RISK MANAGEMENT (Continued)

MARKET RISK (Continued)

1. Interest Rate Risk (Continued)

Interest Rate Sensitivity (Continued)

Dampak ke laporan laba rugi dan penghasilan komprehensif lain/ Impact to statement of profit or loss and other comprehensive income	
2022	2021
44.875.152.976	43.054.614.286
(44.875.152.976)	(43.054.614.286)

2. Foreign Exchange Risk

The Bank is exposed to foreign exchange currency risk through transactions in foreign currencies. The Bank monitors any concentration risk in relation to any individual currency with regards to the translation of foreign currencies into Indonesian Rupiah.

The foreign exchange risk valuation is performed by monitoring the Net Open Position (NOP) and foreign exchange volatility maintained by the Bank. Risk control is performed through monitoring the foreign exchange transaction movement in all branches and business units.

Based on Bank Indonesia Regulation (PBI) No. 5/13/PBI/2003 dated July 17, 2003, as amended by PBI No. 6/20/PBI/2004 dated July 15, 2004, PBI No. 7/37/PBI/2005 dated September 30, 2005, PBI No. 12/10/PBI/2010 dated July 1, 2010, and the latest by PBI No. 17/5/PBI/2015 dated 29 May 2015, banks are obliged to maintain maximum NOP at 20% of total capital. Under Bank Indonesia guidelines, "NOP" means the sum of the absolute value of the net difference between asset and liability balances for each foreign currency and the net differences between claims and liabilities, in the form both commitments and contingencies in administrative accounts, for each foreign currency, which are stated in Rupiah.

The following table shows the Bank's Net Open Position (NOP):

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

37. RISK MANAGEMENT (Continued)

RISIKO PASAR (Lanjutan)

MARKET RISK (Continued)

2. Risiko Nilai Tukar Mata Uang Asing (Lanjutan)

2. Foreign Exchange Risk (Continued)

2022							
Mata Uang	Aset dan tagihan komitmen dan kontinjensi/Assets, commitment and contingent receivables		Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, commitment and contingent liabilities		Posisi devisa absolut/Net open position absolute		Currencies
	Mata uang asing (nilai penuh)/Foreign currencies (full amount)	Ekivalen dalam Juta/Equivalent in full amount	Mata uang asing (nilai penuh)/Foreign currencies (full amount)	Ekivalen dalam Juta/Equivalent in full amount	Mata uang asing (nilai penuh)/Foreign currencies (full amount)	Ekivalen dalam Juta/Equivalent in full amount	
Dolar Amerika Serikat	851.974.402	13.263.111.497.108	868.828.378	13.525.485.769.506	16.853.976	262.374.272.398	United States Dollar
Dolar Australia	39.551	417.572.706	12.500	131.973.500	27.051	285.599.206	Australian Dollar
Dolar Singapura	41.074	476.163.402	-	-	41.074	476.163.402	Singapore Dollar
Won Korea	7.501.269	92.640.672	-	-	7.501.269	92.640.672	Korean Won
Euro	47.676	790.544.445	154.126	2.555.676.001	106.450	1.765.131.556	Euro
Yen Jepang	1.313.796	154.778.307	-	-	1.313.796	154.778.307	Japanese Yen
Dolar Hong Kong	64.404	128.585.726	-	-	64.404	128.585.726	Hong Kong Dollar
China Yuan	74.400	166.575.441	-	-	74.400	166.575.441	Chinese Yuan
Jumlah		13.265.338.357.807		13.528.173.419.007		265.443.746.708	Total
Jumlah Modal						4.782.608.395.214	Total Capital
Persentase PDN terhadap modal						5,55%	Percentage of NOP to capital
2021							
Mata Uang	Aset dan tagihan komitmen dan kontinjensi/Assets, commitment and contingent receivables		Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, commitment and contingent liabilities		Posisi devisa absolut/Net open position absolute		Currencies
	Mata uang asing (nilai penuh)/Foreign currencies (full amount)	Ekivalen dalam Juta/Equivalent in full amount	Mata uang asing (nilai penuh)/Foreign currencies (full amount)	Ekivalen dalam Juta/Equivalent in full amount	Mata uang asing (nilai penuh)/Foreign currencies (full amount)	Ekivalen dalam Juta/Equivalent in full amount	
Dolar Amerika Serikat	779.652.913	11.112.003.136.594	755.989.274	10.774.737.126.557	23.663.639	337.266.010.037	United States Dollar
Dolar Australia	21.853	226.105.606	-	-	21.853	226.105.606	Australian Dollar
Dolar Singapura	117.485	1.240.015.722	-	-	117.485	1.240.015.722	Singapore Dollar
Won Korea	24.057.957	288.214.325	-	-	24.057.957	288.214.325	Korean Won
Euro	11.587	186.687.018	1.132	18.241.561	10.455	168.445.457	Euro
Yen Jepang	876.900	108.533.913	-	-	876.900	108.533.913	Japanese Yen
Dolar Hong Kong	128.104	234.177.882	-	-	128.104	234.177.882	Hong Kong Dollar
China Yuan	150.000	335.358.000	-	-	150.000	335.358.000	Chinese Yuan
Jumlah		11.114.622.229.060		10.774.755.368.118		339.866.860.942	Total
Jumlah Modal						4.684.732.131.422	Total Capital
Persentase PDN terhadap modal						7,25%	Percentage of NOP to capital

Batas nilai (absolut) PDN dengan menggunakan modal akhir tahun pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp956.521.679.043 dan Rp936.946.426.284. PDN Bank tidak melampaui batas nilai (absolut) yang diperkenankan oleh Bank Indonesia.

The (absolute) value of NOP as of December 31, 2022 and 2021 using capital at end of the year amounting to Rp956,521,679,043 and Rp936,946,426,284, respectively. NOP of the Bank did not exceed the maximum (absolute) limit permitted by Bank Indonesia.

RISIKO LIKUIDITAS

LIQUIDITY RISK

Risiko likuiditas adalah risiko kerugian akibat adanya gap antara pendanaan jangka pendek dan aset jangka panjang. Besar kecilnya risiko likuiditas ditentukan:

Liquidity risk is the risk of loss resulting from the gap between short-term funding and long-term assets. The size of the liquidity risk is determined:

1. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana termasuk mencermati tingkat fluktuasi dana;
2. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
3. Ketersediaan aset yang siap dikonversikan menjadi kas; dan
4. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya.

1. Accuracy in cash flows or flow of fund planning based on financing and fund growth prediction, including observing the fund rate volatility;
2. The precision in managing the fund structure, including the adequacy of funding;
3. Availability of asset that is ready to be converted into cash; and
4. Ability to create access to the interbank market or other funding sources.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO LIKUIDITAS (Lanjutan)

Jika celah tersebut cukup besar maka akan menurunkan kemampuan Bank dalam memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu, pengelolaan likuiditas diperlukan untuk mengantisipasi risiko likuiditas yang merupakan bagian dari pengelolaan liabilitas.

Kebijakan likuiditas Bank ditujukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar simpanan pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

Pengelolaan dan pemantauan posisi likuiditas Bank berada dalam tanggung jawab Departemen *Treasury* sedangkan pengukuran serta analisa terhadap kondisi likuiditas menjadi tugas Satuan Kerja Manajemen risiko di antaranya stress test likuiditas berdasarkan skenario dan pembuatan profil risiko yang terkait likuiditas.

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit teroptimisasi melalui pengelolaan treasury. Sebagian besar kelebihan dana likuiditas akan ditempatkan melalui instrumen jangka pendek yang aman. Umumnya, kondisi likuiditas bank terjaga baik jika penarikan dana nasabah dapat terpenuhi sementara kelebihan dana dioptimalkan dengan imbal hasil yang optimal.

Sumber dana dan waktu jatuh tempo simpanan jika dikelola untuk menghindari adanya dana yang *idle* dan menentukan tingkat likuiditas dan instrumen aset lancar yang tepat untuk memastikan keberlangsungan tingkat likuiditas.

Analisis Jatuh Tempo untuk Liabilitas Keuangan

Jatuh tempo liabilitas keuangan dikelompokkan berdasarkan sisa jatuh tempo kontraktual sejak tanggal pelaporan. Untuk liabilitas keuangan di mana pihak lawan memiliki pilihan kapan suatu jumlah dibayarkan, liabilitas tersebut dialokasikan ke periode paling awal yang dapat disyaratkan oleh Bank untuk membayar.

Tabel di bawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto.

	2022						
	Sampai dengan 1 bulan/ 1 month or less	1-3 bulan/ 1-3 months	3-6 bulan/ 3-6 months	6-12 bulan/ 6-12 months	>12 bulan/ >12 months	Jumlah/ Total	
Tanpa bunga							<i>Non-interest bearing</i>
Liabilitas segera	11.597.106.403	-	-	-	-	11.597.106.403	Liabilities payable immediately
Simpanan dari bank lain	3.184.710.357	-	-	-	-	3.184.710.357	Deposits from other bank
Liabilitas derivative	464.933.600	118.377.146	24.924.811.980	-	83.088.373.998	108.596.496.724	Derivative liabilities
Liabilitas akseptansi	-	3.540.518.590	35.218.214.555	30.611.119.844	1.613.034.982	70.982.887.971	Acceptances payable
Liabilitas lain-lain	99.605.538.449	-	-	-	-	99.605.538.449	Other liabilities
Instrumen tingkat bunga variabel							<i>Variable interest rate instruments</i>
Simpanan	3.701.381.716.455	-	1.561.031.250	6.477.133.182	4.595.191.113	3.714.015.072.000	Deposits
Simpanan dari bank lain	69.686.545.243	-	-	-	-	69.686.545.243	Deposits from other bank
Pinjaman yang diterima	-	-	-	700.537.500.000	4.903.762.500.000	5.604.300.000.000	Borrowing
Instrumen tingkat bunga tetap							<i>Fixed interest rate instruments</i>
Simpanan	2.560.733.189.002	1.592.329.431.891	683.690.883.654	2.682.454.114.642	-	7.519.207.619.189	Deposits
Simpanan dari bank lain	45.350.000.000	1.700.000.000	15.000.000.000	547.562.500.000	-	609.612.500.000	Deposits from other bank
Jumlah	6.492.003.739.509	1.597.688.327.627	760.394.941.439	3.967.642.367.668	4.993.059.100.093	17.810.788.476.336	Total
Liabilitas komitmen							<i>Commitment liabilities</i>
Fasilitas kredit nasabah yang belum digunakan	476.010.901.318	394.147.978.321	617.616.342.759	2.344.581.434.331	1.037.108.939.363	4.869.465.596.092	Unused credit facilities granted
Irrevocable letter of credit	1.855.294.186	127.560.921.847	32.799.341.507	-	18.213.975.000	180.429.532.540	Irrevocable letters of credit
Subjumlah	477.866.195.504	521.708.900.168	650.415.684.266	2.344.581.434.331	1.055.322.914.363	5.049.895.128.632	Sub-total
Liabilitas kontinjensi							<i>Contingent liabilities</i>
Bank garansi yang diterbitkan	-	33.639.268.735	-	-	-	33.639.268.735	Bank guarantees issued
Jumlah	477.866.195.504	555.348.168.903	650.415.684.266	2.344.581.434.331	1.055.322.914.363	5.083.534.397.367	Total

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO LIKUIDITAS (Lanjutan)

Analisis Jatuh Tempo untuk Liabilitas Keuangan (Lanjutan)

	2021					Jumlah/ Total	
	Sampel dengan 1 bulan/ 1 month or less	1-3 bulan/ 1-3 months	3-6 bulan/ 3-6 months	6-12 bulan/ 6-12 months	>12 bulan/ >12 months		
Tanpa bunga							<i>Non-interest bearing</i>
Liabilitas segera	3.096.541.919	-	-	-	-	3.096.541.919	<i>Liability payable immediately</i>
Simpanan dari bank lain	3.247.290.215	-	-	-	-	3.247.290.215	<i>Deposits from other bank</i>
Liabilitas derivatif	54.838.013	23.943.339	-	12.749.038.222	15.415.457.253	28.243.276.827	<i>Derivative liabilities</i>
Liabilitas akseptasi	3.744.009.573	95.101.557.993	-	-	-	98.845.567.566	<i>Acceptances payable</i>
Liabilitas lain-lain	-	-	-	-	-	-	<i>Other liabilities</i>
Instrumen tingkat bunga variabel							<i>Variable interest rate instruments</i>
Simpanan	2.398.254.940.101	-	1.923.416.955	6.763.530.062	6.115.144.793	2.413.057.031.911	<i>Deposits</i>
Simpanan dari bank lain	69.562.723.592	-	-	-	-	69.562.723.592	<i>Deposits from other bank</i>
Pinjaman yang diterima	370.565.000.000	327.807.500.000	-	1.140.200.000.000	1.824.320.000.000	3.662.892.500.000	<i>Borrowing</i>
Instrumen tingkat bunga tetap							<i>Fixed interest rate instruments</i>
Simpanan	2.023.640.130.892	1.927.266.287.177	1.149.842.474.333	719.504.823.830	-	5.820.253.716.232	<i>Deposits</i>
Simpanan dari bank lain	541.837.500.000	1.000.000.000	3.000.000.000	6.700.000.000	-	552.537.500.000	<i>Deposits from other bank</i>
Jumlah	5.414.002.974.304	2.351.199.288.509	1.154.765.891.288	1.885.917.392.114	1.845.850.602.049	12.651.736.148.264	Total
Liabilitas komitmen							<i>Commitment liabilities</i>
Fasilitas kredit nasabah yang belum digunakan	487.864.740.328	367.223.735.075	369.106.856.393	1.541.109.867.738	114.188.245.958	2.879.493.445.492	<i>Unused credit facilities granted</i>
Irrevocable letter of credit	131.879.136.135	149.283.729.409	2.283.820.600	48.941.597.227	-	332.388.283.371	<i>Irrevocable letters of credit</i>
Subjumlah	619.743.876.463	516.507.464.484	371.390.676.993	1.590.051.464.965	114.188.245.958	3.211.881.728.863	<i>Sub-total</i>
Liabilitas kontinjensi							<i>Contingent liabilities</i>
Bank garansi yang diterbitkan	474.707.000	9.172.620.424	-	183.572.200	3.539.998.750	13.370.898.374	<i>Bank guarantees issued</i>
Jumlah	620.218.583.463	525.680.084.908	371.390.676.993	1.590.235.037.165	117.728.244.708	3.225.252.627.237	Total

RISIKO OPERASIONAL

Risiko operasional adalah risiko yang disebabkan oleh ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan system atau adanya problem eksternal yang memengaruhi operasional Bank. Untuk mengawasi risiko operasional yang mungkin terjadi, Bank telah mengembangkan suatu sistem dengan menggunakan metodologi pengukuran sendiri (self-assessment) yang dilakukan oleh masing-masing risk owner, sehingga dapat dibentuk suatu peta risiko yang mungkin terjadi di setiap unit kerja.

Kerangka kerja yang sistematis diterapkan untuk memastikan risiko operasional dapat diidentifikasi dan dikendalikan. Termasuk di dalamnya adalah bermacam-macam pengendalian kebijakan yang telah diformalkan, prosedur yang didokumentasikan, praktik usaha dan pengawasan kepatuhan. Kendali-kendali tersebut akan ditinjau kembali dan disempurnakan secara berkala.

RISIKO HUKUM

Risiko yang disebabkan oleh adanya kelemahan aspek yuridis dalam bisnis, yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Risiko hukum dikelola dengan memastikan seluruh aktivitas dan hubungan bisnis Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum.

37. RISK MANAGEMENT (Continued)

LIQUIDITY RISK (Continued)

Maturity Analysis for Financial Liabilities (Continued)

OPERATIONAL RISK

Operational risk is a risk incurred by insufficient and or malfunction of internal processes, human error, system failure, or external problems that affect the Bank's operation. To monitor the possible occurrence of operational risk, the Bank has developed a self-assessment measurement system to be performed by each risk owner, which enables the Bank to develop a risk mapping system that could potentially be implemented at each work unit.

A systematic framework is in place to ensure operational risk is identified and controlled. This encompasses a variety of controls including formal policies, documented procedures, business practices and compliance monitoring. These controls are subject to frequent review and improvement.

LEGAL RISK

Legal risk is the risk raised by weakness in juridical aspects of the business, which could be caused by legal claims, non-existence of supported regulation or weaknesses in agreements, such a unfulfilled terms and conditions in contracts and collateral binding which is not complete.

Legal risks are managed by ensuring that all activities and business relationships between the Bank with third parties are based on rules and conditions which able to protecting the Bank's interests from a legal perspective.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO HUKUM (Lanjutan)

Berikut adalah kasus hukum yang belum terselesaikan yang melibatkan Bank per 31 Desember 2022:

- a. Gugatan tersebut melibatkan Bank sebagai kreditur terjamin terdaftar untuk agunan terkait dengan kepailitan debitur tertentu, dan Penggugat berpendapat bahwa agunan yang dijamin kepada Bank adalah milik mereka dan meminta untuk menghapus aset tersebut dari daftar agunan yang dijamin kepada Bank. Majelis Hakim telah memenangkan Penggugat berdasarkan putusan dalam Permohonan Gugatan lain-lain No. 45/Pdt.SusGLL/2021/PN.Niaga.Jkt.Pst.

Pada tanggal 28 September 2022, Bank mengajukan Permohonan Peninjauan Kembali ke Mahkamah Agung RI dengan Akta Pendaftaran No. 18/PK/Pdt.Sus-Pailit/2022/PN/Niaga.Jkt.Pst. Bank saat ini sedang menunggu penyelesaian pemeriksaan dan putusan Mahkamah Agung RI atas kasus tersebut.

- b. Bank mengajukan permohonan Kasasi ke Mahkamah Agung RI yang telah didaftarkan dengan No. 1855 K/Pdt.Sus-Pailit/2022 terhadap Putusan Permohonan Aneka Gugatan lain-lain dimana Bank digugat oleh Kurator atas proses pailit debitur tertentu karena melakukan penjualan jaminan milik debitur dalam masa insolvensi.

Sampai dengan tanggal 31 Desember 2022, Bank belum mendapatkan hasil putusan dari Mahkamah Agung RI atas kasasi yang diajukan.

RISIKO STRATEGIK

Risiko strategik adalah risiko yang disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank terhadap perubahan eksternal. Risiko strategi yang memengaruhi yaitu visi Bank, rencana strategis, perubahan kepemilikan dan peluncuran produk baru.

Bank mengelola risiko strategis melalui proses pertimbangan dan pengambilan keputusan setiap kebijakan strategis secara kolektif dan komprehensif oleh Direksi dan Komite-Komite yang telah dibentuk.

RISIKO KEPATUHAN

Risiko kepatuhan merupakan risiko yang disebabkan Bank tidak mematuhi atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku.

Bank mengelola risiko kepatuhan dengan melakukan penelaahan secara komprehensif untuk memastikan kesesuaian kebijakan standar operasi dan prosedur serta pengembangan produk baru dengan peraturan eksternal.

Satuan Kerja Kepatuhan juga telah melaksanakan pengkajian sistem dan prosedur terhadap rencana kebijakan dan rancangan keputusan dalam rangka mencegah penyimpangan terhadap peraturan perundang-undangan lain yang berlaku. Di samping itu, Bank juga melaksanakan fungsi kepatuhan meliputi tindakan untuk:

37. RISK MANAGEMENT (Continued)

LEGAL RISK (Continued)

The following are the outstanding legal cases which involve the Bank as of December 31, 2022:

- a. The lawsuit involves the Bank as a registered secured creditor for collateral related to bankruptcy of certain debtors, and the Plaintiff argues that the collateral pledged to the Bank belongs to them and ask to remove the asset from the list of collateral pledged to Bank. The Panel of Judges had ruled in favor of the Plaintiff based on the decision made in Petition for Miscellaneous Lawsuit No. 45/Pdt.Sus-GLL/2021/PN.Niaga.Jkt.Pst.

On September 28, 2022, the Bank submitted a Review Petition to the Indonesia Supreme Court with Deed Register No. 18/PK/Pdt.Sus-Pailit/2022/PN/Niaga.Jkt.Pst. The Bank is currently awaiting the Supreme Court's completion of the examination and decision on the case.

- b. The Bank submitted an Appeal to the Indonesia Supreme Court that had been registered No. 1855 K/Pdt.Sus-Pailit/2022 against the Decision of Petition for Miscellaneous Lawsuits in which the Bank has been sued by the Receiver of the bankruptcy process of certain debtor due to selling collateral belonging to debtor during insolvency period.

As of December 31, 2022, the Bank had not yet received a judgment from the Indonesia Supreme Court on the appeal filed.

STRATEGIC RISK

Strategic risk is the risk caused by inappropriate determination and implementation of the Bank strategy, inappropriate business decisions or being unresponsive to external changes. Strategic risk is influenced by the Bank's vision, strategic plan, changes in ownership and new product launches.

The Bank manages strategic risk through a consideration of and decision making process regarding every strategic policy in a collective and comprehensive manner performed by the established Bank's Directors and Committees.

COMPLIANCE RISK

Compliance risk is the risk caused by non-compliance with or non-application of prevailing regulations.

The Bank manages its compliance risk by performing comprehensive review to ensure that Bank's Standard Operating Procedures and new product development conform with external regulations.

The Compliance Unit has also evaluated systems and procedures relating to new or revised policies and decisions to ensure their compliance with the applicable regulations. Furthermore, the Bank has also performed compliance function including:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

37. MANAJEMEN RISIKO (Lanjutan)

RISIKO KEPATUHAN (Lanjutan)

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
2. Mengelola risiko kepatuhan yang dihadapi oleh Bank; tindakan mengelola risiko kepatuhan dilaksanakan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Manajemen Risiko bagi Bank Umum;
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku; dan
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada otoritas jasa keuangan.

RISIKO REPUTASI

Bank menindaklanjuti seluruh keluhan nasabah dan akan selalu berusaha menanganinya secara tepat waktu. Tidak terdapat kasus publikasi negatif pada bank. Karena itu, risiko yang mungkin timbul dari tingkat Bank yang berdampak langsung atau tidak langsung pada reputasi Bank adalah rendah.

38. INFORMASI SIGNIFIKAN LAINNYA

a. Manajemen Modal

Tujuan utama manajemen permodalan Bank adalah untuk memastikan bahwa permodalan telah memenuhi persyaratan permodalan eksternal, hal tersebut mempertahankan peringkat kredit yang kuat dan rasio permodalan yang sehat dalam rangka menunjang bisnis dan memaksimalkan nilai pemegang saham.

Bank mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Dalam rangka mempertahankan atau menyesuaikan struktur modal, Bank dapat menyesuaikan jumlah pembayaran dividen kepada pemegang saham dan struktur pengembalian modal. Tidak terdapat perubahan tujuan, kebijakan dan proses dari tahun sebelumnya.

Bank telah memenuhi semua persyaratan modal yang diwajibkan sepanjang tahun.

b. Modal yang diwajibkan regulator

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 perubahannya POJK No. 34/POJK.03/2016 tanggal 22 September 2016, tentang Kewajiban dan Penyediaan Modal Minimum Bank Umum di mana bank wajib membentuk Capital Conservation Buffer secara bertahap mulai 1 Januari 2016 sampai dengan 1 Januari 2019. Pada tanggal 31 Desember 2021 dan 2020, Capital Conservation Buffer yang wajib dibentuk oleh Bank buku 3 dan 4 adalah sebesar 2,5% dan 1,875% ATMR. Pada tanggal 31 Desember 2021, Bank masih termasuk dalam bank buku 2.

Rasio kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

37. RISK MANAGEMENT (Continued)

COMPLIANCE RISK (Continued)

1. Compliance culture in all level of organization and Bank's business activities;
2. Manage compliance risk faced by the Bank; managing compliance risk is based on financial service authority regulation about Risk Management for the Bank;
3. Ensure policy, regulation, system and procedure and bank business activities inline with Bank Indonesia's regulation and law; and
4. Ensure Bank's compliance with commitments made by the Bank to the financial service authority.

REPUTATION RISK

The Bank follows up on any customer complaints and tries to resolve them in a timely manner. There are no cases of negative publicity for the bank. Therefore, the possibility of risk that may arise from the Bank level which may have direct or indirect impact on the Bank's reputation is low.

38. OTHER SIGNIFICANT INFORMATION

a. Capital Management

The primary objectives of the Bank's capital management are to ensure that it complies with externally imposed capital requirements, it maintains strong credit ratings and healthy capital ratio in order to support its business and to maximize shareholders value.

The Bank manages its capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of its activities. In order to maintain or adjust the capital structure, the Bank may adjust the amount of dividend payment to shareholders and return capital structure. No changes were made in the objectives, policies and processes from the previous years.

The Bank has complied with all externally imposed capital requirements throughout the year.

b. Regulatory capital

Capital Adequacy Ratio (CAR) on December 31, 2022 and 2021 is calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated 26 January 2016 and its amendment No. 34/POJK.03/2016 dated September 22, 2016 regarding Capital Adequacy Ratio of Commercial Banks where it is mandatory for the bank to establish Capital Conservation Buffer gradually starting from January 1, 2016 until January 1, 2019. As of December 31, 2021 and 2020, Capital Conservation Buffer established by banks classified as book 3 and 4 amounted to 2,50% and 1.875%, respectively from Risk Weighted Assets. As at December 31, 2021, Bank is classified as book 2.

The Bank's capital adequacy ratio with consideration for credit risk, operational risk and market risks as of December 31, 2022 and 2021 are as follows:

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

38. INFORMASI SIGNIFIKAN LAINNYA (Lanjutan)

b. Modal yang diwajibkan regulator (Lanjutan)

	2022
Modal Inti (Tier 1)	
Modal Inti Utama (CET 1)	4.598.542.499.084
Modal Inti Tambahan (AT-1)	-
Jumlah Modal Inti	4.598.542.499.084
Modal Pelengkap (Tier 2)	184.065.896.130
Jumlah modal	4.782.608.395.214
Aset tertimbang menurut risiko (ATMR)	
Untuk risiko kredit*	17.017.089.105.241
Untuk risiko pasar**	265.443.746.708
Untuk risiko operasional***	1.043.143.378.084
Jumlah ATMR	18.325.676.230.033
Rasio KPMM	
Rasio CET 1	25,10%
Rasio Tier 1	25,10%
Rasio Tier 2	1,00%
Jumlah rasio	26,10%

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

*) Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tanggal 15 Agustus 2018 perubahan atas Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tanggal 28 September 2016.

**) Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.03/2016 tanggal 8 September 2016.

*** Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tanggal 14 Juli 2016.

Sesuai dengan peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 mengenai Kewajiban Modal Minimum Bank Umum, bank wajib menyediakan modal minimum sesuai dengan profil risikonya yang ditetapkan dengan skema berikut ini:

- Untuk profil risiko peringkat 1 (satu), modal minimum terendah yang wajib dimiliki adalah 8% dari Aset Tertimbang Menurut Risiko;
- Untuk profil risiko peringkat 2 (dua), modal minimum terendah yang wajib dimiliki adalah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko;
- Untuk profil risiko peringkat 3 (tiga), modal minimum terendah yang wajib dimiliki adalah 10% sampai dengan kurang dari 11% dari Aset Tertimbang Menurut Risiko; dan
- Untuk profil risiko peringkat 4 (empat) atau 5 (lima), modal minimum terendah yang wajib dimiliki adalah 11% sampai dengan kurang dari 14% dari Aset Tertimbang Menurut Risiko.

38. OTHER SIGNIFICANT INFORMATION (Continued)

b. Regulatory capital (Continued)

	2021	
Core Capital (Tier 1)		
Prime Core Capital (CET 1)	4.529.407.521.275	
Additional Core Capital (AT-1)	-	
Total Core Capital	4.529.407.521.275	
Supplementary Capital (Tier 2)	155.324.610.147	
Total capital	4.684.732.131.422	
Risk weighted assets		
For credit risk*	14.318.207.471.960	
For market risk**	317.337.684.212	
For operational risk***	1.026.584.153.506	
Total risk weighted assets	15.662.129.309.678	
CAR Ratio		
Ratio CET 1	28,92%	
Ratio Tier 1	28,92%	
Ratio Tier 2	0,99%	
Total ratio	29,91%	

As of December 31, 2022 and 2021, the Bank has complied with the required ratio set by Bank Indonesia for capital adequacy ratio.

*) Risk weighted assets ratio for credit risk is calculated based on Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 dated August 15, 2018 changes to Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 on September 28, 2016.

**) Risk weighted assets ratio for market risk is calculated based on the circular letter of Financial Service Authority No. 38/SEOJK.03/2016 dated September 8, 2016.

*** Risk weighted assets ratio for operational risk is calculated based on the circular letter of Financial Service Authority No. 24/SEOJK.03/2016 dated July 14, 2016.

In accordance with Financial Services Authority regulation No. 34/POJK.03/2016 dated September 22, 2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks, a bank is required to provide a minimum capital based on its risk profile as stipulated under the following schemes:

- For banks with risk profile rating 1 (one), the minimum capital requirement is 8% of Risk Weighted Asset;
- For banks with risk profile rating 2 (two), the minimum capital requirement is 9% to less than 10% of Risk Weighted Asset;
- For banks with risk profile rating 3 (three), the minimum capital requirement is 10% to less than 11% of Risk Weighted Asset; and
- For banks with risk profile rating 4 (four) or 5 (five), the minimum capital requirement is 11% to less than 14% of Risk Weighted Asset.

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

38. INFORMASI SIGNIFIKAN LAINNYA (Lanjutan)

b. Modal yang diwajibkan regulator (Lanjutan)

Otoritas Jasa Keuangan berwenang menetapkan modal minimum lebih besar dari modal minimum dalam hal Bank Indonesia menilai suatu bank menghadapi potensi kerugian yang membutuhkan modal lebih besar.

Berdasarkan *self-assessment* Bank, profil risiko Bank dinilai berada pada peringkat 2. Oleh karena itu, Bank berkewajiban untuk memenuhi modal minimum sebesar 9,58%. Pada tanggal 31 Desember 2022 dan 2021, Kewajiban Penyediaan Modal Minimum Bank berada pada level di atas modal minimum yang diwajibkan tersebut, yaitu sebesar 26,10% dan 29,91%.

Analisis Perbedaan Jatuh Tempo

38. OTHER SIGNIFICANT INFORMATION (Continued)

b. Regulatory capital (Continued)

Financial Service Authority is authorised to stipulate minimum capital greater than minimum capital in terms of Bank Indonesia assesses a bank as facing potential losses which requires a larger capital.

Based on its self-assessment, the Banks risk profile is assessed to be in rating 2. Therefore, the Bank is required to provide a minimum capital of 9.58%. As of December 31, 2022 and 2021, the Bank Capital Adequacy Ratio was 26.10% and 29.91%, which was higher than the required minimum provision of capital.

Maturity Mismatch Analysis

2022							
	Sampai dengan 1 bulan/ 1 month or less	1-3 bulan/ 1-3 months	3-6 bulan/ 3-6 months	6-12 bulan/ 6-12 months	>12 bulan/ >12 months	Jumlah/ Total	
Aset							Assets
<u>Tanpa bunga</u>							<u>Non-interest bearing</u>
Kas	48.285.287.283	-	-	-	-	48.285.287.283	Cash
Giro pada Bank Indonesia	786.023.411.375	-	-	-	-	786.023.411.375	Demand deposits with Bank Indonesia
Giro pada bank lain	313.003.963.458	-	-	-	-	313.003.963.458	Demand deposits with other banks
Efek-efek	33.129.060.000	-	-	-	-	33.129.060.000	Securities
Efek yang dibeli dengan janji untuk dijual kembali	1.624.561.613.711	-	-	-	-	1.624.561.613.711	Securities purchased under resale agreement
Tagihan derivatif	590.250.000	132.502.464	25.983.124.234	-	83.088.373.998	109.794.250.696	Derivative receivable
Tagihan akseptasi	-	3.540.518.590	35.218.214.555	30.611.119.844	1.613.034.982	70.982.887.971	Acceptance receivable
Aset lain-lain	112.945.569.516	-	-	-	-	112.945.569.516	Other assets
<u>Suku bunga variabel</u>							<u>Variable interest rate</u>
Kredit	1.539.240.355.514	1.650.022.548.564	2.026.356.803.866	4.993.546.557.656	6.033.696.006.350	16.242.862.271.950	Loans
<u>Suku bunga tetap</u>							<u>Fixed interest rate</u>
Penempatan pada bank lain	1.076.043.593.311	-	-	-	-	1.076.043.593.311	Placements with other bank
Efek-efek	-	-	-	-	1.910.152.869.304	1.910.152.869.304	Securities
Kredit	10.039.134.135	-	-	-	11.644.420.424	21.683.554.559	Loans
Jumlah aset keuangan	5.543.862.238.303	1.653.695.569.618	2.087.558.142.655	5.024.157.677.500	8.040.194.705.058	22.349.468.333.134	Total financial assets
Liabilitas							Liabilities
<u>Tanpa bunga</u>							<u>Non-interest bearing</u>
Liabilitas segera	11.597.106.403	-	-	-	-	11.597.106.403	Liability payable immediately
Simpanan dari bank lain	3.184.710.357	-	-	-	-	3.184.710.357	Deposits from other bank
Liabilitas derivatif	464.933.600	118.377.146	24.924.811.980	-	83.088.373.998	108.596.496.724	Derivative liabilities
Liabilitas akseptasi	-	3.540.518.590	35.218.214.555	30.611.119.844	1.613.034.982	70.982.887.971	Acceptances payable
Liabilitas lain-lain	99.605.538.449	-	-	-	-	99.605.538.449	Other liabilities
<u>Suku bunga variabel</u>							<u>Variable interest rate</u>
Simpanan	3.701.381.716.455	-	1.561.031.250	6.477.133.182	4.595.191.113	3.714.015.072.000	Deposits
Simpanan dari bank lain	69.686.545.243	-	-	-	-	69.686.545.243	Deposits from other bank
Pinjaman yang diterima	-	-	-	700.537.500.000	4.903.762.500.000	5.604.300.000.000	Borrowings
<u>Suku bunga tetap</u>							<u>Fixed interest rate</u>
Simpanan	2.560.733.189.002	1.592.329.431.891	683.690.883.854	2.682.454.114.642	-	7.519.207.619.189	Deposits
Simpanan dari bank lain	45.350.000.000	1.700.000.000	15.000.000.000	547.562.500.000	-	609.612.500.000	Deposits from other bank
Jumlah liabilitas keuangan	6.492.003.739.509	1.597.688.327.627	760.394.941.439	3.967.842.367.668	4.993.059.100.093	17.810.788.476.336	Total financial liabilities
Selisih	(948.141.501.206)	56.007.241.991	1.327.163.201.216	1.056.515.309.832	3.047.135.604.965	4.538.679.856.798	Difference

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

38. INFORMASI SIGNIFIKAN LAINNYA (Lanjutan)

b. Modal yang diwajibkan regulator (Lanjutan)

Analisis Perbedaan Jatuh Tempo (Lanjutan)

	2021						
	Sampai dengan 1 bulan/ 1 month or less	1-3 bulan/ 1-3 months	3-6 bulan/ 3-6 months	6-12 bulan/ 6-12 months	>12 bulan/ >12 months	Jumlah/ Total	
Aset							Assets
Tanpa bunga							Non-interest bearing
Kas	50.110.119.037	-	-	-	-	50.110.119.037	Cash
Giro pada Bank Indonesia	505.427.900.092	-	-	-	-	505.427.900.092	Demand deposits with Bank Indonesia
Giro pada bank lain	199.455.163.678	-	-	-	-	199.455.163.678	Demand deposits with other banks
Efek-efek	36.360.378.609	-	-	-	-	36.360.378.609	Securities
Efek yang dibeli dengan janji untuk dijual kembali	110.410.478.654	-	-	-	-	110.410.478.654	Securities purchased under resale agreement
Tagihan derivatif	-	-	-	15.482.361.221	15.415.457.252	30.897.818.473	Derivative receivable
Tagihan akseptasi	-	98.845.567.566	-	-	-	98.845.567.566	Acceptance receivable
Aset lain-lain	100.388.555.489	-	-	-	-	100.388.555.489	Other assets
Suku bunga variabel							Variable interest rate
Kredit	1.294.121.321.180	2.020.953.808.007	2.741.279.639.283	3.961.740.400.899	3.546.719.979.602	13.564.815.148.971	Loans
Suku bunga tetap							Fixed interest rate
Penempatan pada bank lain	544.005.661.528	-	-	-	-	544.005.661.528	Placements with other bank
Efek-efek	-	-	-	-	1.920.358.470.910	1.920.358.470.910	Securities
Kredit	-	-	-	-	21.290.564.859	21.290.564.859	Loans
Jumlah aset keuangan	2.840.279.578.267	2.119.799.375.573	2.741.279.639.283	3.977.222.762.120	5.503.784.472.623	17.182.365.827.866	Total financial assets
Liabilitas							Liabilities
Tanpa bunga							Non-interest bearing
Liabilitas segera	3.096.541.919	-	-	-	-	3.096.541.919	Liability payable immediately
Simpanan dari bank lain	3.247.290.215	-	-	-	-	3.247.290.215	Deposits from other bank
Liabilitas derivatif	54.838.013	23.943.339	-	12.749.038.222	15.415.457.253	28.243.276.827	Derivative liabilities
Liabilitas akseptasi	3.744.009.573	95.101.557.993	-	-	-	98.845.567.566	Acceptances payable
Liabilitas lain-lain							Other liabilities
Suku bunga variabel							Variable interest rate
Simpanan	2.398.254.940.101	-	1.923.416.955	6.763.530.062	6.115.144.793	2.413.057.031.911	Deposits
Simpanan dari bank lain	69.562.723.592	-	-	-	-	69.562.723.592	Deposits from other bank
Pinjaman yang diterima	370.565.000.000	327.807.500.000	-	1.140.200.000.000	1.824.320.000.000	3.662.892.500.000	Borrowings
Suku bunga tetap							Fixed interest rate
Simpanan	2.023.640.130.892	1.927.266.287.177	1.149.842.474.333	719.504.823.830	-	5.820.253.716.232	Deposits
Simpanan dari bank lain	541.837.500.000	1.000.000.000	3.000.000.000	6.700.000.000	-	552.537.500.000	Deposits from other bank
Jumlah liabilitas keuangan	5.414.002.974.305	2.351.199.288.509	1.154.765.891.288	1.885.917.392.114	1.845.850.602.049	12.651.736.148.262	Total financial liabilities
Selisih	(2.573.723.396.038)	(231.399.912.936)	1.586.513.747.995	2.091.305.370.006	3.657.933.870.577	4.530.629.679.604	Difference

39. REKONSILIASI LIABILITAS YANG TIMBUL DARI AKTIVITAS PENDANAAN

Tabel di bawah ini menjelaskan perubahan dalam liabilitas Bank yang timbul dari aktivitas pendanaan, termasuk perubahan yang timbul dari arus kas dan perubahan nonkas. Liabilitas yang timbul dari aktivitas pendanaan adalah liabilitas yang arus kas atau arus kas masa depannya, diklasifikasikan dalam laporan arus kas sebagai arus kas dari aktivitas pendanaan.

39. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Bank's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the statement of cash flows as cash flows financing activities.

	1 Januari/ January 2022	Arus kas/ Cash flows	Perubahan transaksi nonkas/ Non-cash changes	31 Desember/ December 2022	
Pinjaman yang diterima	3.662.892.500.000	1.607.139.000.000	334.268.500.000	5.604.300.000.000	Borrowings
	1 Januari/ January 2021	Arus kas/ Cash flows	Perubahan transaksi nonkas/ Non-cash changes	31 Desember/ December 2021	
Pinjaman yang diterima	2.936.450.000.000	678.150.000.000	48.292.500.000	3.662.892.500.000	Borrowings

PT BANK SHINHAN INDONESIA
CATATAN ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK SHINHAN INDONESIA
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2022
(Expressed in Rupiah, unless otherwise stated)

40. REKLASIFIKASI AKUN

Untuk menyesuaikan dengan penyajian laporan keuangan pada tanggal 31 Desember 2022, terdapat reklasifikasi akun untuk laporan keuangan pada tanggal 31 Desember 2021 sebagai berikut:

40. RECLASSIFICATION OF ACCOUNT

In connection with the presentation of financial statements as of December 31, 2022, there is account reclassification of financial statements as of December 31, 2021 as follows:

	<u>Sebelum Reklasifikasi/ Before Reclassification</u>	<u>Mutasi/ Mutation</u>	<u>Setelah Reklasifikasi/ After Reclassification</u>	
Laporan Laba Rugi dan Penghasilan Komprehensif Lain				Statement of Profit or Loss and Other comprehensive Income
Beban bunga	292.460.639.852	(795.129.355)	291.665.510.497	Interest expenses
Beban umum dan administrasi	168.788.763.384	795.129.355	169.583.892.739	General and administrative expenses

2022

Laporan Tahunan | Laporan Keberlanjutan
Annual Report | Sustainability Report

Enhance Business towards Greater Shinhan



Bank Shinhan Indonesia

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Lantai 30 - 32
Jalan Jenderal Sudirman Kav. 22-23,
Jakarta Selatan 12920