2025

**Laporan Keberlanjutan**

Sustainability Report

bankjatim




# Harmoni Keberlanjutan: Menggerakkan Ekonomi, Menjaga Masa Depan

## Sustainable Harmony: Driving Economic Progress and Preserving the Future

PT Bank Pembangunan Daerah Jawa Timur Tbk

# Harmoni Keberlanjutan: Menggerakkan Ekonomi, Menjaga Masa Depan

## Sustainable Harmony: Driving Economic Progress and Preserving the Future

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**Laporan Keberlanjutan**
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PT Bank Pembangunan Daerah Jawa Timur Tbk (selanjutnya disebut Bank Jatim) senantiasa merefleksikan keseimbangan antara pencapaian profitabilitas dengan tanggung jawab terhadap aspek sosial dan lingkungan melalui penguatan implementasi aspek *Environmental*, *Social*, dan *Governance* (ESG). Bank Jatim memposisikan diri sebagai motor penggerak ekonomi daerah melalui pemberdayaan Usaha Mikro, Kecil, dan Menengah (UMKM) dan digitalisasi layanan, sekaligus berkomitmen menjaga kelestarian masa depan dengan praktik perbankan yang inklusif, transparan, dan ramah lingkungan.

PT Bank Pembangunan Daerah Jawa Timur Tbk (hereinafter referred to as Bank Jatim) always reflects equilibrium between the achievement of profitability with responsibility toward social and environmental aspects by confirming the implementation of Environmental, Social, and Governance (ESG) aspects. Bank Jatim then positions itself as a regional economic driving motor through micro, Small, and Medium Enterprises (MSMEs) empowerment and service digitization as well as committing to secure the future preservation with inclusive, transparent, and green banking practices.

# Daftar Isi
# Table of Contents


| | |
|---|---|
| **Harmoni Keberlanjutan: Menggerakkan Ekonomi, Menjaga Masa Depan** Sustainable Harmony: Driving Economic Progress and Preserving the Future | 1 |
| **Daftar Isi** Table of Contents | 2 |

**01**

## Tentang Laporan
### About Sustainability Report

| | |
|---|---|
| Proses Penentuan Topik Material / Process for Determining Material Topics | 7 |
| Manajemen Topik Material / Material Topics Management | 11 |

**02**

## Strategi dan Kebijakan Keberlanjutan
### Sustainability Strategy and Policy

| | |
|---|---|
| Penjelasan Strategi Keberlanjutan / Explanation of Sustainability Strategy | 20 |
| *Policy Commitment* / Policy Commitment | 37 |
| Proses untuk Memulihkan Dampak Negatif / Process for Recovering Negative Impact | 50 |
| Mekanisme Konsultasi dan Penyampaian Masukan / Consultation and Feedback Mechanisms | 51 |

**03**

## Ikhtisar Kinerja Keberlanjutan
### Sustainability Performance Highlights

| | |
|---|---|
| Kinerja Aspek Ekonomi / Economic Performance Aspects | 54 |
| Kinerja Aspek Lingkungan Hidup / Economic Performance Aspects | 56 |
| Kinerja Aspek Sosial / Performance of Social Aspect | 58 |

**04**

## Profil Perusahaan
### Company Profile

| | |
|---|---|
| Visi, Misi, dan Nilai Keberlanjutan / Vision, Mission, and Sustainability Values | 62 |
| Identitas Perusahaan / Company Identity | 63 |
| Skala Perusahaan / Enterprise Scale | 64 |
| Informasi Mengenai Pegawai / Information About Employees | 65 |
| Wilayah Operasional dan Pasar yang Dilayani / Operation Areas and Market Serves | 74 |
| Rantai Nilai / Value Chain | 76 |
| Produk, Layanan dan Kegiatan Usaha yang Dijalankan / Products, Services, and Business Activities Undertaken | 76 |
| Rantai Pasok dan Relasi Bisnis Lainnya / Supply Chains and Other Business Relations | 76 |
| Entitas Hilir dan Relasi Bisnis Lainnya / Downstream Entities and Other Business Relations | 79 |
| Keanggotaan Asosiasi / Membership In Associations | 82 |
| Perubahan Perusahaan yang Bersifat Signifikan Pada Organisasi / Significant Changes In the Organization | 83 |

**05**

## Penjelasan Direksi
### Director's Explanation

| | |
|---|---|
| Tanggung Jawab Laporan Keberlanjutan / Responsibility for The Sustainability Report | 98 |

**06**

## Tata Kelola Keberlanjutan
### Sustainability Governance

| | |
|---|---|
| Struktur dan Komposisi *Governance* / Structure and Composition of Governance | 102 |
| Kode Etik / Code of Conduct | 104 |
| *Conflict of Interest* / Conflict of Interest | 104 |
| Nominasi dan Seleksi Dewan Komisaris dan Direksi / Nomination and Selection of the Board of Commissioners and Directors | 106 |
| Penilaian Kinerja Dewan Komisaris dan Direksi / Performance Assessment of the Board of Commissioners and Directors | 107 |
| Kebijakan Remunerasi / Remuneration Policy | 108 |
| Rapat Dewan Komisaris dan Direksi / Meeting of Board of Commissioners and Directors | 113 |
| Penanggung Jawab Penerapan Keuangan Berkelanjutan / The Responsible Party In Implementing Sustainable Development | 115 |
| Peran Badan Tata Kelola Tertinggi Dalam Mengawasi Manajemen Dampak / The Role of the Highest Governance Body in Overseeing Impact Management | 115 |

Delegasi Tanggung Jawab untuk Mengelola Dampak / Delegation of Responsibility for Managing Impacts 117

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan / Competency Development Related to Sustainable Finance 121

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan / Risk Assessment of Sustainable Financial Implementation 125

Hubungan dengan Pemangku Kepentingan / Relationship with Stakeholders 130

Permasalahan Terhadap Penerapan Keuangan Berkelanjutan / Problems with the Development of Sustainable Development 133

Praktik Pengadaan Barang dan Jasa / Procurement Practices for Goods and Services 135


07

## Kinerja Keberlanjutan
### Sustainability Performance Overview


Kegiatan Membangun Budaya Keberlanjutan / Activities to Build A Culture of Sustainabiility 140

Kinerja Ekonomi / Economic Performance 141

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi / Comparison of Production Targets and Performance, Portfolio, Target Financing, or Investment, Profit and Loss 141

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan / Comparison of Portfolio Target and Performance, Financing Targets, or Investments In Financial Instruments or Compatible Project with Sustainable Development 142

Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan / Direct Economic Value Generated and Distributed 145

Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya / Obligations of Defined Benefit Pension Plans and Other Pension Plans 147

Bantuan Finansial yang Diterima dari Pemerintah / Financial Assistance From the Government 148

Portfolio Kredit dan Pembiayaan / Credit Portfolio and Financing 148

Anti Korupsi / Anti-Corruption 150

Pajak / Tax 155

Kinerja Lingkungan Hidup / Environmental Performance 158

Aspek Umum / General Aspect 158

Aspek Material / Material Aspect 159

Aspek Energi / Energy Aspect 160

Aspek Air / Water Aspect 163

Aspek Keanekaragaman Hayati / Aspect of Biodiversity 164

Aspek Emisi / Emission Aspect 164

Aspek Limbah dan Efluen / Waste and Effluent Aspects 169

Aspek Pengaduan Terkait Lingkungan Hidup / Complaint Aspects Related to the Environment 170

Kinerja Sosial / Social Performance 171

Komitmen Untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara Kepada Konsumen / Commitment of FSI, Issuers, or Public Companies to Provide Equal Products and/or Services to Consumers 171

Aspek Ketenagakerjaan / Employment Aspect 174

Aspek Masyarakat / Community Aspect 193

Praktik Keamanan / Security Practices 204

Privasi dan Keamanan Data Nasabah / Customer Data Privacy and Security 204

Tanggung Jawab Pengembangan Produk dan/stau Jasa Keberlanjutan / Responsibilities for Sustainable Product and/or Service Development 207

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan / Innovation and Development of Sustainable Development Products/ Services 207

Produk/Jasa yang Sudah Dievaluasi Keamanannya Bagi Nasabah / Products/ Services Which Have Been Evaluated for Safety for Customers 208

Dampak Produk/Jasa / Product/Service Impact 209

Jumlah Produk yang Ditarik Kembali / Number of Products Recalled 210

Survei Kepuasan Nasabah Terhadap Produk dan/atau Jasa / Customer Satisfaction Survey With Products and/or Services 211

**Verifikasi Tertulis dari Pihak Independen / Written Verification from the Independent Party** 212

**Lembar Umpan Balik / Feedback Sheet** 217

**Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun 2024 / Response to 2024 Sustainability Report Feedback** 219

**Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 / List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017** 220

**Indeks Isi *Consolidated GRI Standard* 2021 / Consolidated GRI Standard Content Index 2021** 224

***Sustainability Accounting Standard Board* (SASB) *Standards Commercial Bank*** 229

**Tautan Standar GRI dengan TPB / GRI Standards link with TPB** 232

**2025**

**Laporan Keberlanjutan**
Sustainability Report


01 **Tentang Laporan**
**About Sustainability Report**

02 Strategi Keberlanjutan
Sustainability Strategy

03 Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

04 Profil Perusahaan
Company Profile

05 Penjelasan Direksi
Director's Explanation

06 Tata Kelola
Governance

07 Kinerja Keberlanjutan
Sustainability Performance Overview




# Tentang Laporan
## About Sustainability Report [GRI 2-2, 2-3, 2-4]


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Penyusunan Laporan Keberlanjutan Bank Jatim tahun 2025 mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, dan Standar Pengungkapan Keberlanjutan 1 dan 2 (International Financial Reporting Standards (IFRS) S1 dan S2). Selanjutnya, Laporan Keberlanjutan ini juga sesuai dengan ("*in accordance to*") standar internasional yaitu Consolidated Set of GRI Standards, GRI G4 Sector Disclosures Financial Services. Bank Jatim juga mengacu pada Sustainability Accounting Standard Board (SASB) Standards Commercial Bank, serta Asian Corporate Governance Scorecard (ACGS).

Laporan Keberlanjutan Bank Jatim tahun 2025 mencakup informasi yang berasal dari Kantor Pusat Bank Jatim dan seluruh Kantor Cabang di Indonesia dengan data yang dikumpulkan berdasarkan pendekatan operasional. Dengan demikian, lingkup entitas yang dilaporkan pada Laporan Keberlanjutan ini tidak termasuk entitas anak sebagaimana dilaporkan dalam Laporan Keuangan Konsolidasian, kecuali dinyatakan lain pada bagian tertentu yang melibatkan entitas anak Bank. Namun, informasi terkait keuangan Bank disampaikan sesuai dengan entitas yang disampaikan dalam Laporan Keuangan Konsolidasian yang telah diaudit oleh Kantor Akuntan Publik yang melibatkan entitas anak yaitu dan Bank NTB Syariah, Bank Sultra, Bank Lampung, dan Bank NTT. Oleh karena itu, laporan ini tidak menggunakan pendekatan konsolidasi dengan entitas anak maupun penyesuaian terhadap kepentingan non-pengendali (minority interest). Selama periode pelaporan tidak terdapat perubahan material terkait merger, akuisisi, maupun pelepasan entitas yang mempengaruhi cakupan pelaporan, serta pendekatan ini diterapkan secara konsisten di seluruh pengungkapan, kecuali pada topik tertentu yang dijelaskan secara khusus.

Periode pada Laporan Keberlanjutan ini yaitu 1 Januari sampai 31 Desember 2025 sesuai dengan periode pada Laporan Keuangan Bank. Laporan Keberlanjutan ini disampaikan secara tahunan bersamaan dengan Laporan Tahunan Bank. Laporan Keberlanjutan ini dipublikasikan pada 14 April 2026.

Di dalam Laporan Keberlanjutan ini terdapat informasi yang disajikan kembali yaitu pada bagian pertumbuhan dan transaksi e-Channel di tahun 2024 dan 2023 yang berdampak pada peningkatan pertumbuhan dan transaksi e-Channel. Informasi yang disajikan kembali dikarenakan adanya peningkatan sistem yaitu telah menggunakan data mining untuk pelaporan e-Channel. Pada bagian aset berwujud selain kas dan setara kas di tahun 2024 juga disajikan kembali yang bertujuan untuk memperbaiki data yang disampaikan tahun 2024 dan berdampak pada penurunan data tersebut.

Informasi lebih lanjut terkait dengan Laporan Keberlanjutan Bank Jatim, para pemangku kepentingan dapat menghubungi:

The preparation of Bank Jatim's 2025 Sustainability Report refers to Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies, and Sustainability Disclosure Standards 1 and 2 (International Financial Reporting Standards (IFRS) S1 and S2). Furthermore, the Sustainability Report is also in accordance with international standards, such as the Consolidated Set of GRI Standards, GRI G4 Sector Disclosures Financial Services. Bank Jatim also refers to the Sustainability Accounting Standards Board (SASB) Standards Commercial Bank, and the Asian Corporate Governance Scorecard (ACGS).

The 2025 Sustainability Report of Bank Jatim covers information from the Bank's Head Office and all branch offices across Indonesia, with data collected based on an operational approach. Accordingly, the reporting scope of this Sustainability Report does not include subsidiaries as presented in the Consolidated Financial Statements, unless otherwise stated in specific sections involving the Bank's subsidiaries. However, financial information of the Bank is presented in accordance with the scope disclosed in the Consolidated Financial Statements, which have been audited by a Public Accounting Firm and include subsidiaries such as Bank NTB Syariah, Bank Sultra, Bank Lampung, and Bank NTT. Therefore, this report does not apply a consolidated approach with subsidiaries nor does it include adjustments for non-controlling interests (minority interests). During the reporting period, there were no material changes related to mergers, acquisitions, or divestments that affected the reporting scope, and this approach has been consistently applied throughout all disclosures, except for certain topics that are specifically explained.

The period covered by this Sustainability Report is January 1 to December 31, 2025, consistent with the period covered by the Bank's Financial Statements. This Sustainability Report is submitted annually alongside the Bank's Annual Report. This Sustainability Report was published on April 14, 2026.

This Sustainability Report contains restated information in the section on e-Channel growth and transactions for 2024 and 2023, which resulted in an increase in e-Channel growth and transaction figures. The restatement was made due to system enhancements, specifically the implementation of data mining for e-Channel reporting. In addition, tangible assets other than cash and cash equivalents for 2024 have also been restated to correct previously reported data for 2024, which resulted in a decrease in the reported figures.

For further information regarding the Sustainability Report of Bank Jatim, stakeholders can contact:

Fenty Rischana
**Corporate Secretary**
**PT Bank Pembangunan Daerah Jawa Timur Tbk.**
Jalan Basuki Rachmat no 98 – 104, Surabaya 60271

**Call Center: 14044**
**@bankjatim**
**Bank Jatim**
**@bankjatim**
**Info@bankjatim.co.id**

# Proses Penentuan Topik Material [GRI 3-1, 3-2, 2-14]
# Process for Determining Material Topics

Bank Jatim secara berkala pada setiap tahunnya melakukan proses penentuan topik material melalui serangkaian tahapan yang meliputi kegiatan identifikasi dan analisis terhadap aktivitas operasional serta hubungan bisnis yang dijalankan, dengan tetap mempertimbangkan konteks keberlanjutan yang relevan. Selain itu, Bank Jatim juga melakukan kajian terhadap para pemangku kepentingan yang terpengaruh oleh kegiatan operasionalnya, baik ditinjau dari dampak yang dihasilkan oleh Bank terhadap para pemangku kepentingan (*inside out*) maupun dari sudut pandang pengaruh yang diberikan oleh para pemangku kepentingan terhadap kondisi serta kinerja Bank (*outside in*). Seluruh rangkaian proses tersebut dilaksanakan secara terintegrasi dan selaras dengan mekanisme identifikasi risiko yang diterapkan oleh Bank. Dalam pelaksanaan proses penentuan dan identifikasi risiko tersebut, Bank melibatkan berbagai unit kerja internal serta turut mengikutsertakan para pemangku kepentingan eksternal guna memperoleh pandangan yang lebih menyeluruh, sekaligus memastikan bahwa risiko yang diidentifikasi telah mempertimbangkan beragam perspektif yang relevan.

Bank Jatim periodically performs the process of determining material topics through a series of stages that include the identification and analysis of its operational activities and business relationships, while still taking into account the relevant sustainability context. In addition, Bank Jatim also conducts an assessment of stakeholders affected by its operational activities, both in terms of the impact generated by the Bank on stakeholders (inside-out) and from the perspective of the influence exerted by stakeholders on the Bank's condition and performance, particularly with regard to financial materiality aspects (outside-in). The entire series of processes is conducted in an integrated manner and aligned with the Bank's risk identification mechanism. In implementing the risk determination and identification process, the Bank involves various internal work units and also engages external stakeholders to obtain a more comprehensive view, while ensuring that the identified risks have taken into account a wide range of relevant perspectives.

Dalam proses ini, Bank Jatim melakukan *Focus Group Discussion* (FGD) pada 19 Februari 2026 melalui media *zoom meeting* dengan melibatkan Divisi Corporate Secretary, Divisi Audit Internal, Divisi Human Capital, divisi Perencanaan Strategis & Manajemen Kinerja, Divisi Dana dan Jasa, Divisi Bisnis Syariah, Divisi Kredit Konsumer, Divisi Kredit Ritel, Divisi Kredit Mikro, Divisi Kredit Menengah, Korporasi & Sindikasi, Divisi Akuntansi dan Manajemen Keuangan, Divisi Kebijakan & Prosedur, Divisi Tresuri, Divisi Manajemen Anak Perusahaan, Divisi Manajemen Risiko, Divisi Analis Risiko Kredit, Divisi Restrukturisasi dan Penyelesaian Kredit, Divisi Administrasi Kredit, Divisi Operasi, Divisi Umum, Divisi Teknologi infomasi, Divisi Chief Information Security Officer (CISO), Divisi Digital Banking, Divisi International Banking, Divisi Hubungan Kelembagaan, Divisi Distribusi Bisnis dan Service Excellent (DBSE), Divisi Kepatuhan & APU PPT PPP SPM, Divisi Hukum, Unit Pengembangan Jaringan, dan DivisiUnit Usaha Syariah.

In this process, Bank Jatim conducted a Focus Group Discussion (FGD) on February 19, 2026 via zoom meeting media involving the Corporate Secretary Division, Internal Audit Division, Human Capital Division, Strategic Planning & Performance Management Division, Funds and Services Division, Sharia Business Division, Consumer Credit Division, Retail Credit Division, Medium-scale, Corporate & Syndication Credit Division, Accounting and Financial Management Division, Policies & Procedures Division, Treasury Division, Subsidiary Management Division, Risk Management Division, Credit Risk Analysis Division, Credit Restructuring and Settlement Division, Credit Administration Division, Operations Division, General Affairs Division, Information Technology Division, Chief Information Security Officer (CISO) Division, Digital Banking Division, International Banking Division, Institutional Relations Division, Business Distribution and Service Excellence (DBSE) Division, Compliance & APU PPT PPP SPM Division, Legal Division, Network Development Unit, and Sharia Business Unit Division.

Berdasarkan hasil pemahaman kontek keberlanjutan di tahap 1, kemudian Bank Jatim melakukan analisis atas dampak aktual dan potensial dari isu keberlanjutan yang telah diidentifikasi, termasuk melakukan analisis dampak terhadap hak asasi manusia pada seluruh aktivitas dan hubungan bisnisnya. Tujuan dari analisis ini adalah untuk melakukan upaya mitigasi dampak yang mungkin terjadi. Dalam melakukan identifikasi dampak aktual dan potensial, Bank Jatim menggunakan berbagai dokumen seperti dokumen pengaduan nasabah serta hasil diskusi dengan *stakeholder* eksternal sehingga dapat membantu Bank menganalisis dampak yang akan terjadi.

Based on the comprehending results on the sustainability context in stage 1, Bank Jatim conducts an analysis of the actual and potential impacts of the identified sustainability issues, including conducting an analysis of the impact on human rights in all its activities and business relationships. The purpose of this analysis is to make efforts to mitigate the impacts that may occur. In identifying actual and potential impacts, Bank Jatim uses various documents such as customer complaint documents, which can help the Bank analyze the impacts that will occur.

Setelah mengidentifikasi dan menganalisis dampak aktual dan potensial, Bank Jatim melakukan asesmen signifikansi dampak pada aktivitas dan relasi bisnisnya untuk menentukan tindakan yang tepat untuk mengatasi dampak dan menentukan topik material yang relevan akan dibahas dalam Laporan Keberlanjutan Bank tahun 2025.

Selanjutnya, pada tahap ini Bank Jatim memprioritaskan topik material berdasarkan tingkat signifikansinya yaitu pada tingkat *high, moderate to high,* dan *moderate*. Selanjutnya, Bank melakukan konfirmasi atas topik material yang diprioritaskan dalam tahap sebelumnya serta meminta masukkan terkait topik material yang menjadi prioritas untuk disampaikan dalam Laporan Keberlanjutan Bank kepada pemangku kepentingan eksternal serta ahli/*expert* yang dilakukan melalui penyebaran kuesioner sejak 20 Februari sampai 5 Maret 2026. Masukan yang diberikan oleh pemangku kepentingan eksternal kemudian dipertimbangkan untuk diprioritaskan menjadi topik material tahun 2025. Terdapat 2 (dua) topik material yang disampaikan oleh pemangku kepentingan eksternal yang diputuskan untuk diangkat sebagai topik material tahun 2025 yaitu energi dan emisi. Adapun *stakeholder* eksternal yang telah memberikan masukan atas topik material yang terpilih oleh *stakeholder* internal meliputi Lembaga Swadaya Masyarakat (LSM), Regulator, Media Massa, dan ahli/*expert*. Meskipun beberapa isu tidak diprioritaskan dalam laporan ini, Bank Jatim tetap melakukan evaluasi berkala terhadap seluruh isu yang relevan dengan bisnis dan pemangku kepentingan, untuk memastikan dinamika isu dan rasionalisasi keputusan pelaporan tercermin secara konsisten. Topik material yang telah dipilih kemudian disampaikan ke Direksi agar disetujui untuk dimasukkan ke dalam Laporan Keberlanjutan Bank Jatim tahun 2025.

Topik material yang telah ditetapkan oleh Bank Jatim juga dijadikan pertimbangan Bank dalam perencanaan dan penyusunan program keberlanjutan untuk periode berjalan maupun periode berikutnya. Hal ini memastikan bahwa laporan keberlanjutan mencerminkan isu yang relevan dan menjadi pedoman nyata dalam pengelolaan risiko, strategi bisnis, dan pencapaian tujuan keberlanjutan.

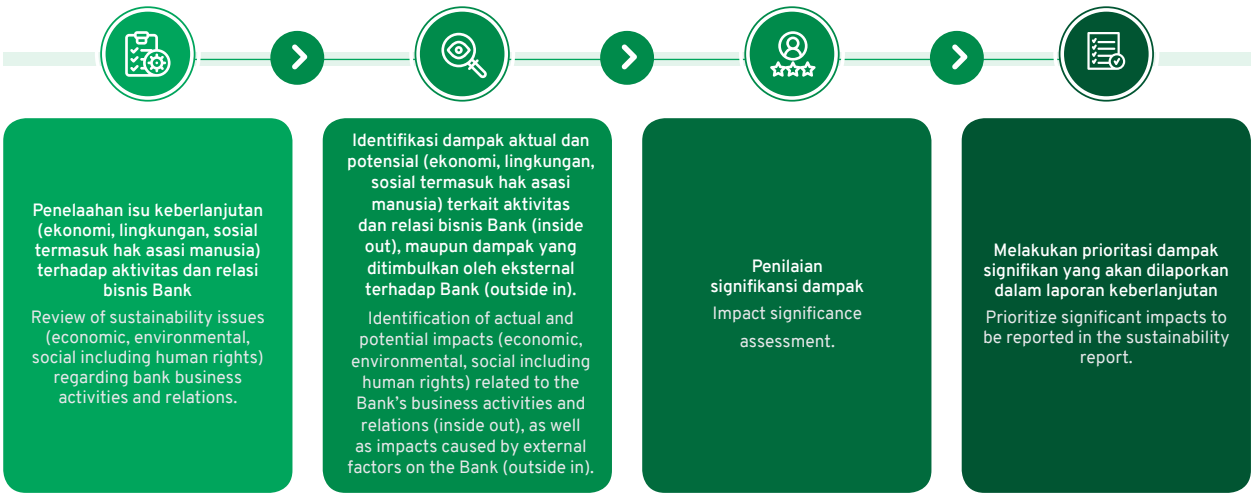
Proses penentuan topik material telah melewati tahapan-tahapan yaitu:

After identifying and analyzing the actual and potential impacts, Bank Jatim conducts an assessment of the significance of the impacts on its business activities and relationships to determine appropriate actions to address the impacts and determine relevant material topics to be discussed in the Bank's 2025 Sustainability Report.

Subsequently, at this stage, Bank Jatim prioritizes material topics based on their level of significance, namely high, moderate to high, and moderate. The Bank then validates the prioritized material topics identified in the previous stage and seeks input regarding the priority material topics to be disclosed in the Bank's Sustainability Report from external stakeholders as well as experts, which is conducted through a questionnaire distribution from 20 February to 5 March 2026. The input provided by external stakeholders is then considered in determining the priority material topics for 2025. There are two (2) material topics raised by external stakeholders that have been decided to be included as material topics for 2025, namely energy and emissions. The external stakeholders who provided input on the material topics selected by internal stakeholders include Non-Governmental Organizations (NGOs), regulators, mass media, and experts. Although some issues are not prioritized in this report, Bank Jatim continues to conduct periodic evaluations of all issues relevant to its business and stakeholders, to ensure that issue dynamics and the rationale behind reporting decisions are consistently reflected. The selected material topics are then submitted to the Board of Directors for approval to be included in Bank Jatim's 2025 Sustainability Report.

The material topics identified by Bank Jatim are also taken into consideration in the planning and development of sustainability programs for both the current and subsequent periods. This ensures that the Sustainability Report reflects relevant issues and serves as a practical reference for risk management, business strategy, and the achievement of sustainability objectives.

The process of determining the material topic has gone through the following stages:



| **Topik Material** Material Topics | **Isu Utama** Main Issues | **Pemangku Kepentingan yang Terdampak dan Memberikan Dampak** Effected Stakeholders and Providing Impacts | **Alasan Bersifat Material** Material Reasons | **TPB** SDG |
|---|---|---|---|---|
| Kinerja Ekonomi<br>Economic Performance | • Nilai ekonomi langsung yang dihasilkan dan didistribusikan oleh Bank<br>• Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim<br>• Kewajiban program pensiun manfaat pasti dan program pensiun lainnya<br>• Bantuan keuangan yang diterima Perusahaan dari Pemerintah<br>• Direct economic value generated and distributed by the Bank<br>• Financial implications and other risks and opportunities resulting from climate change<br>• Obligations under defined benefit pension plans and other pension plans<br>• Financial assistance received by the Company from the Government | • Pemegang Saham<br>• Regulator<br>• Karyawan<br>• Kreditur<br>• Mitra Kerja<br>• Shareholders<br>• Regulators<br>• Employees<br>• Creditors<br>• Partners | Bank Jatim mengelola kinerja ekonominya dengan baik, tercermin dari posisinya sebagai BPD terbesar di Indonesia dalam KUB, yang memberikan dampak positif berupa peningkatan kepercayaan pemangku kepentingan dan kontribusi terhadap ekonomi daerah.<br>Bank Jatim manages its economic performance well, as reflected in its position as the largest Regional Development Bank (BPD) in Indonesia within the KUB (Central Bank of Indonesia). This has had a positive impact in the form of increased stakeholder trust and contributions to the regional economy. |  |
| Anti Korupsi<br>Anti-Corruption | • Operasi-operasi yang dinilai memiliki risiko terkait korupsi<br>• Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi<br>• Insiden korupsi yang terbukti dan tindakan yang diambil<br>• Operations assessed as having corruption-related risks<br>• Communication and training on anti-corruption policies and procedures<br>• Proven corruption incidents and actions taken | • Investor<br>• Pemegang saham<br>• Karyawan<br>• Investors<br>• Shareholders<br>• Employees | Korupsi merupakan risiko yang dapat merusak reputasi, menurunkan kepercayaan pemangku kepentingan, serta menimbulkan kerugian finansial dan hukum. Bank Jatim mengelola risiko ini melalui penerapan kebijakan anti korupsi, pelatihan, mekanisme pelaporan, dan pengawasan internal. Pada tahun 2025, terdapat insiden korupsi yang teridentifikasi dan telah ditindaklanjuti.<br>Corruption is a risk that can damage reputation, undermine stakeholder trust, and lead to financial and legal losses. Bank Jatim manages this risk through the implementation of anti-corruption policies, training, reporting mechanisms, and internal oversight. In 2025, an incident of corruption was identified and followed up. |  |
| Energi<br>Energy | • Konsumsi energi Bank<br>• Upaya Bank dalam melakukan efisiensi energi dan penggunaan energi baru terbarukan<br>• Bank's energy consumption<br>• Bank's efforts in energy efficiency and the use of new and renewable energy | • Karyawan<br>• Masyarakat<br>• Employees<br>• Community | Bank Jatim senantiasa melakukan upaya efisiensi penggunaan energi untuk menghindari adanya peningkatan emisi yang dihasilkan. Penggunaan energi yang tidak bijak akan memberikan potensi mendorong perubahan iklim.<br>Bank Jatim consistently strives for energy efficiency to avoid increased emissions. Unwise energy use has the potential to drive climate change. |  |
| Emisi<br>Emission | • Emisi GRK Langsung (Cakupan 1)<br>• Emisi GRK Tidak Langsung (Cakupan 2)<br>• Emisi GRK tidak langsung lainnya (Cakupan 3)<br>• Intensitas Emisi GRK<br>• Pengurangan Emisi GRK<br>• Pengendalian Emisi Penipis Lapisan Ozon Nitrogen Oksida (NOx), Sulfur Oksida (SOx), dan Emisi Udara Signifikan Lainnya<br>• Direct GHG Emissions (Scope 1)<br>• Indirect GHG Emissions (Scope 2)<br>• Other indirect GHG Emissions (Scope 3) | • Karyawan<br>• Pemberi Kerja<br>• Masyarakat<br>• Pemerintah<br>• Mitra kerja<br>• Employees<br>• Employers<br>• Communities<br>• Government<br>• Partners | Emisi yang dihasilkan dari penggunaan energi dari aktivitas operasional Bank Jatim, akan berpotensi memberikan dampak negatif terhadap lingkungan. Oleh karena itu, Bank Jatim telah menetapkan berbagai langkah untuk mengurangi emisi yang dihasilkan, yang selaras dengan upaya efisiensi energi.<br>Emissions generated from energy use and Bank Jatim's operational activities have the potential to negatively impact the environment. Therefore, the Bank Jatim has implemented various measures to reduce emissions, in line with energy efficiency efforts. |  |

| **Topik Material** Material Topics | **Isu Utama** Main Issues | **Pemangku Kepentingan yang Terdampak dan Memberikan Dampak** Effected Stakeholders and Providing Impacts | **Alasan Bersifat Material** Material Reasons | **TPB** SDG |
|---|---|---|---|---|
| | • GHG Emission Intensity<br>• GHG Emission Reduction<br>• Control of Ozone-Depleting Emissions of Nitrogen Oxides (NOx), Sulfur Oxides (SOx), and Other Significant Air Emissions | | |  |
| Privasi Nasabah<br>Customer Privacy | Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan<br>Substantiated complaints regarding violations of customer privacy and loss of customer data | • Pemegang Saham<br>• Nasabah<br>• Shareholders<br>• Customers | Bank Jatim berkomitmen menjaga dan mengelola data nasabah secara ketat dan bertanggung jawab guna mencegah dampak negatif seperti kebocoran dan penyalahgunaan data, yang hingga tahun pelaporan tidak ditemukan adanya pelanggaran keamanan maupun kerahasiaan data nasabah.<br>Bank Jatim is committed to safeguarding and managing customer data strictly and responsibly to prevent negative impacts such as data leaks and misuse. As of the reporting year, no breaches of security or confidentiality of customer data were found. |  |

Beberapa topik material tahun 2024 yang tidak diprioritaskan untuk dilaporkan pada Laporan Keberlanjutan tahun 2025 beserta alasannya dijelaskan sebagai berikut.

Several material topics in 2024 that were not prioritized for reporting in the 2025 Sustainability Report and the reasons are explained as follows.

| **Topik Material** Material Topics | **Alasan** Reason |
|---|---|
| Keanekaragaman dan Peluang Setara<br>Diversity and Equal Opportunity | Prinsip kesetaraan telah terintegrasi secara kuat dalam kebijakan dan praktik operasional Bank Jatim. Komitmen tersebut tercermin, antara lain, dalam SOP Rekrutmen dan Seleksi yang diatur melalui Surat Keputusan Direksi No. 061/03/57/DIR/HCP/KEP tanggal 6 Desember 2023, yang memastikan seluruh calon pegawai memperoleh kesempatan yang sama dalam proses penerimaan.<br>The principle of equality had firmly integrated into the Bank Jatim operational policies and practices. This commitment is reflected, such as, in the Recruitment and Selection Standard Operating Procedure (SOP) stipulated in the Board of Directors' Decree No. 061/03/57/DIR/HCP/KEP on December 6, 2023, which ensured that all prospective employees received equal opportunities in the recruitment process. |
| Nondiskriminasi<br>Non Discrimination | Implementasi non diskriminasi telah diterapkan secara konsisten oleh Bank Jatim. Hal ini tercermin dalam KPA Human Capital, kepatuhan terhadap Undang-Undang Nomor 21 Tahun 1999 tentang Pengesahan ILO Convention No. 111 mengenai diskriminasi dalam pekerjaan dan jabatan, serta panduan pemerintah terkait kesetaraan dan non diskriminasi di tempat kerja. Selain itu, penerapan prinsip non diskriminasi kepada nasabah juga dijamin melalui SK Nomor 063/03/139/DIR/MJL/KEP tanggal 30 Desember 2024 tentang SOP Perlindungan dan Penyelesaian Pengaduan Konsumen.<br>Bank Jatim consistently implemented non-discrimination. The non-discrimination implementation was reflected in the Human Capital KPA, compliance with Law No. 21 of 1999 concerning the Ratification of ILO Convention No. 111 concerning Discrimination in Employment and Occupation, and government guidelines regarding equality and non-discrimination in the workplace. Furthermore, the application of the principle of non-discrimination to customers was also guaranteed through Decree No. 063/03/139/DIR/MJL/KEP on December 30, 2024, concerning the SOP for Consumer Protection and Complaint Resolution. |
| Kebebasan Berserikat dan Perundingan Kolektif<br>Freedom of Association and Collective Bargaining | Bank Jatim telah memberikan kebebasan berserikat kepada karyawan melalui pembentukan Serikat Pegawai Bank Jatim dan menandatangani Perjanjian Kerja Bersama (PKB) Nomor 063/033.1/DIR.HCP/PKB tanggal 5 April 2024 yang mengatur hak dan kewajiban karyawan serta manajemen.<br>Bank Jatim granted employees freedom of association through the establishment of the Bank Jatim Employees Union and the signing of the Collective Labor Agreement (PKB) No. 063/033.1/DIR.HCP/PKB on April 5, 2024, which regulated the rights and obligations of employees and management. |

| Topik Material<br>Material Topics | Alasan<br>Reason |
|---|---|
| Hubungan Tenaga Kerja dengan Manajemen<br>Labor/ Management Relations | Pengelolaan hubungan tenaga kerja dengan manajemen telah terintegrasi secara rutin dan sistematis dalam operasional Bank. Komitmen ini tercermin dalam Perjanjian Kerja Bersama (PKB) Nomor 063/033.1/DIR.HCP/PKB tanggal 5 April 2024 antara Bank Jatim dan Serikat Pegawai, serta praktik pertemuan rutin dengan karyawan dan serikat pekerja yang memberikan kesempatan menyampaikan aspirasi, kritik, dan saran.<br>Management of labor relations with management had been routinely and systematically integrated into the Bank's operations. This commitment was reflected in the Collective Labor Agreement (PKB) No. 063/033.1/DIR.HCP/PKB on April 5, 2024, between Bank Jatim and the Employees Union, as well as regular meetings with employees and the union that provided opportunities to express aspirations, criticisms, and suggestions. |

# Manajemen Topik Material [GRI 3-3]
# Material Topics Management

## Kinerja Ekonomi

Sebagai bagian dari sektor jasa keuangan, Bank Jatim turut merasakan dampak positif dari pertumbuhan ekonomi Indonesia yang berkelanjutan. Hal ini tercermin dari tren peningkatan kinerja ekonomi yang disajikan dalam laporan keuangan tahun pelaporan, yang telah diaudit oleh Kantor Akuntan Publik. Peningkatan kinerja ini memungkinkan Bank Jatim memberikan kontribusi positif tidak hanya bagi seluruh pemangku kepentingannya, tetapi juga bagi pertumbuhan ekonomi di Provinsi Jawa Timur.

Dampak positif tersebut mencerminkan keberhasilan inisiatif dan kebijakan strategis yang ditetapkan Bank Jatim dalam mencapai target dan kinerja yang tercantum dalam Rencana Bisnis Bank (RBB) 2025. Penyusunan RBB didasarkan pada evaluasi kondisi perekonomian Indonesia sepanjang tahun 2024 serta prediksi dari berbagai lembaga nasional dan internasional yang menunjukkan optimisme terhadap pertumbuhan ekonomi di tahun tersebut.

Komitmen Bank Jatim dalam pengelolaan kinerja ekonomi tercermin dari pelaksanaan kebijakan dan inisiatif strategis yang konsisten sesuai Rencana Bisnis Bank (RBB) 2025. Selain itu, dalam memberikan dampak positif kepada pemangku kepentingan, Bank secara rutin melaksanakan kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) sesuai Surat Keputusan Direksi No. 063/03/83/DIR/CSE/KEP tanggal 20 Mei 2024 tentang Standard Operating Procedure (SOP) Tanggung Jawab Sosial dan Lingkungan PT Bank Pembangunan Daerah Jawa Timur Tbk. Untuk memastikan dukungan dan kontribusi maksimal dari seluruh pegawai, manajemen secara berkala melakukan sosialisasi melalui berbagai kesempatan dan media komunikasi internal. Pengelolaan kinerja ekonomi berada di bawah tanggung jawab Divisi Akuntansi Manajemen dan Keuangan.

## Economic Performance

A part of the financial services sector, Bank Jatim has benefited from Indonesia's sustained economic growth. This is reflected in the upward trend in economic performance presented in its annual financial statements, which have been audited by a Public Accounting Firm. This improved performance enables Bank Jatim to make a positive contribution not only to all its stakeholders but also to economic growth in East Java Province.

The positive impact reflects the success of Bank Jatim's strategic initiatives and policies in achieving the targets and performance targets outlined in the 2025 Bank Business Plan (RBB). The RBB was prepared based on an evaluation of Indonesia's economic conditions throughout 2024 and predictions from various national and international institutions, which expressed optimism for economic growth in that year.

Bank Jatim's commitment to managing economic performance is reflected in the consistent implementation of strategic policies and initiatives in accordance with the 2025 Bank Business Plan (RBB). In addition, in delivering positive impacts to stakeholders, the Bank regularly implements Corporate Social and Environmental Responsibility (TJSL) activities in accordance with Board of Directors Decree No. 063/03/83/DIR/CSE/KEP dated May 20, 2024 regarding the Standard Operating Procedure (SOP) for Corporate Social and Environmental Responsibility of PT Bank Pembangunan Daerah Jawa Timur Tbk. To ensure maximum support and contribution from all employees, management regularly conducts outreach through various opportunities and internal communication channels. Economic performance management falls under the responsibility of the Management Accounting and Finance Division.

Namun demikian, peningkatan kinerja ekonomi berpotensi diikuti oleh peningkatan risiko kredit, terutama dalam kondisi ketidakpastian ekonomi. Oleh karenanya, Bank Jatim senantiasa melakukan penguatan manajemen risiko kredit, pengembangan sistem analisis kredit, serta pengelolaan portofolio pembiayaan.

Kinerja ekonomi Bank Jatim senantiasa dievaluasi efektivitasnya melalui ketercapaian RBB. RBB disampaikan oleh Bank Jatim kepada Otoritas Jasa Keuangan untuk mendapatkan masukkan untuk diterapkan pada tahun yang akan datang. Selama tahun 2025, tidak terdapat dampak negatif terkait kinerja ekonomi yang dikelola oleh Bank maupun dalam hubungan bisnisnya.

## Anti Korupsi

Tindakan korupsi merupakan salah satu bentuk pelanggaran yang memberikan dampak aktual maupun potensial negatif yaitu menurunkan kepercayaan para pemangku kepentingan. Dampak negatif dari risiko korupsi terlihat dari terjadinya kasus *fraud* pada tahun 2025, yang berpotensi menurunkan kepercayaan pemangku kepentingan, merugikan secara finansial, dan menimbulkan risiko reputasi dan risiko operasional bagi Bank Jatim.

Bank Jatim senantiasa menjalankan langkah-langkah mitigasi dengan menyediakan sarana pengaduan *whistleblowing system* (WBS). Pemangku kepentingan dapat menyampaikan pengaduan tentang pelanggaran etika yang dilakukan insan Bank dengan datang langsung ke kantor pusat Bank Jatim, mengirimkan surat ke Divisi Audit Internal, melalui website https://wbs.bankjatim.co.id, atau melalui SMS/WhatsApp dan telepon ke nomor 081330003040 yang dikelola oleh Divisi Audit Internal. Bank Jatim berkomitmen melindungi keamanan dan kerahasiaan identitas pelapor yang menyampaikan laporan dengan itikad baik, sementara seluruh basis data dan informasi pengaduan berada di bawah pengelolaan dan tanggung jawab Divisi Audit Internal.

Dalam rangka mencegah terjadinya kasus-kasus penyimpangan operasional pada Bank, khususnya *fraud* yang dapat merugikan nasabah atau bank dan dikeluarkannya Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti fraud* Bagi Bank Umum maka diperlukan suatu peningkatan efektivitas pengendalian internal sebagai upaya meminimalkan risiko *fraud* termasuk menerapkan strategi anti *fraud*. Komitmen Bank Jatim Kebijakan Sistem Manajemen Anti Penyuapan dan SOP Strategi Anti Fraud 063/03/10/DIR/AUI/KEP 21 Februari 2024. Kepedulian anti *fraud* diupayakan secara berkesinambungan dalam bentuk *zero tolerance* terhadap fraud. Dalam penerapan Strategi Anti *Fraud* berupa sistem pengendalian Fraud, mencakup 4 (empat) pilar yang

However, improvements in economic performance may be accompanied by an increase in credit risk, particularly under conditions of economic uncertainty. Therefore, Bank Jatim consistently strengthens its credit risk management, develops credit analysis systems, and enhances the management of its financing portfolio.

Bank Jatim's economic performance is continuously evaluated for its effectiveness through the achievement of its Business Plan (RBB). Bank Jatim submits the RBB to the Financial Services Authority (OJK) for input for implementation in the coming year. Duirng 2025, there were no negative impacts related to the Bank's economic performance or within its business relationships.

## Anti Corruption

Corruption is a form of violation that negatively impacts stakeholder trust. The negative impact of corruption risk was evident in the occurrence of fraud cases in 2025, which had the potential to undermine stakeholder confidence, cause financial losses, and give rise to legal risks for Bank Jatim.

Bank Jatim consistently implements mitigation measures by providing a whistleblowing system (WBS). Stakeholders can submit complaints about ethical violations committed by Bank Jatim employees by visiting Bank Jatim's head office, sending a letter to the Internal Audit Division, through the website https://wbs.bankjatim.co.id, or via SMS/WhatsApp or phone call to 081330003040, which is managed by the Internal Audit Division. Bank Jatim is committed to protecting the security and confidentiality of the identity of those who submit reports in good faith. All complaint databases and information are under the management and responsibility of the Internal Audit Division.

To prevent cases of operational irregularities at banks, particularly fraud that could harm customers or the bank, the Financial Services Authority (OJK) issued Regulation No. In accordance with OJK Regulation No. 39/POJK.03/2019 on December 19, 2019, concerning the Implementation of Anti-Fraud Strategies for Commercial Banks, it is necessary to improve the effectiveness of internal controls to minimize the risk of fraud, including implementing an anti-fraud strategy. Bank Jatim's commitment to the Anti-Bribery Management System Policy and Anti-Fraud Strategy SOP is stipulated in Regulation No. 063/03/10/DIR/AUI/KEP on February 21, 2024. Anti-fraud awareness is continuously pursued through zero tolerance for fraud. The implementation of the Anti-Fraud Strategy, in the form of a fraud control system, encompasses

saling berkaitan yaitu Pencegahan, Deteksi, Investigasi Pelaporan dan Sanksi, Pemantauan Evaluasi dan Tindak Lanjut.

Evaluasi efektivitas penerapan sistem manajemen anti *fraud* yaitu melalui sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan. Di tahun 2025, masih terdapat 22 insiden fraud yang terjadi pada karyawan tetap dan 3 (tiga) insiden *fraud* pada pegawai tidak tetap. Namun demikian, Bank terus berupaya untuk meningkatkan sistem manajemen anti *fraud* di seluruh aktivitas bisnisnya.

Berdasarkan evaluasi atas insiden fraud yang terjadi pada tahun 2025, Bank Jatim memperoleh pembelajaran bahwa penguatan pada aspek pencegahan dan deteksi dini masih diperlukan, khususnya dalam kepatuhan terhadap prosedur operasional dan efektivitas pengawasan internal. Pembelajaran ini telah diintegrasikan ke dalam kebijakan dan prosedur operasional melalui penyempurnaan SOP, peningkatan cakupan dan frekuensi audit internal, serta penguatan mekanisme pemantauan transaksi berisiko dan program pelatihan anti-fraud untuk memperkuat budaya integritas. Keterlibatan pemangku kepentingan, termasuk karyawan, nasabah, dan regulator, melalui WBS, hasil audit internal, serta evaluasi regulator, turut menginformasikan tindakan yang diambil Bank dalam memperbaiki pengendalian internal. Efektivitas dari tindakan tersebut dievaluasi secara berkala melalui pemantauan jumlah insiden fraud, tindak lanjut atas laporan pelanggaran, serta hasil pengawasan, di mana temuan masih adanya kasus fraud menunjukkan bahwa langkah mitigasi yang ada perlu terus ditingkatkan, khususnya dalam aspek pencegahan dan deteksi dini.

four interrelated pillars: Prevention, Detection, Investigation, Reporting and Sanctions, Monitoring, Evaluation, and Follow-up.

Evaluation of the effectiveness of the anti-fraud management system implementation is performed through ISO 37001:2016 Anti-Bribery Management System certification. In 2025, there were 22 fraud incidents involving permanent employees and three fraud incidents involving non-permanent employees. However, the Company continues to strive to improve its anti-fraud management system across all its business activities.

Based on the evaluation of fraud incidents that occurred in 2025, Bank Jatim gained insights that strengthening preventive and early detection measures is still required, particularly in compliance with operational procedures and the effectiveness of internal controls. These learnings have been integrated into policies and operational procedures through the enhancement of SOPs, increased scope and frequency of internal audits, as well as the strengthening of high-risk transaction monitoring mechanisms and anti-fraud training programs to reinforce a culture of integrity. Stakeholder involvement, including employees, customers, and regulators, through the Whistleblowing System (WBS), internal audit findings, and regulatory assessments, has also informed the Bank's actions in improving internal controls. The effectiveness of these measures is periodically evaluated through monitoring the number of fraud incidents, follow-up on violation reports, and supervisory results, where the continued occurrence of fraud cases indicates that existing mitigation measures need to be further strengthened, particularly in terms of prevention and early detection.

## Energi

Dalam menjalankan kegiatan operasionalnya, Bank Jatim memanfaatkan dua sumber energi utama, yaitu BBM untuk kendaraan operasional dan listrik untuk mendukung aktivitas kantor. Selain itu, Bank Jatim juga melakukan pengukuran penggunaan energi di luar lingkup organisasi, yang berasal dari perjalanan dinas karyawan. Bank Jatim menyadari bahwa penggunaan energi memiliki potensi dampak negatif berupa meningkatkan emisi, sehingga penting untuk menerapkan langkah-langkah efisiensi secara konsisten. Bank Jatim menyadari bahwa penggunaan energi akan berdampak pada peningkatan emisi apabila Bank tidak secara konsisten melakukan efisiensi penggunaan energi.

Komitmen Bank Jatim terhadap penghematan energi menjadi salah satu program prioritas yang tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). Efisiensi penggunaan energi dilakukan melalui berbagai langkah, antara lain mematikan lampu dan alat elektronik saat tidak digunakan, melakukan pemeliharaan rutin AC di seluruh gedung untuk

## Energy

To perform its operations, Bank Jatim utilizes two primary energy sources: fuel for operational vehicles and electricity to support office activities. Furthermore, Bank Jatim also measures energy usage outside the organization, which originates from employee travel. The Bank Jatim recognizes that energy utilization has the potential to increase emissions; therefore, it is crucial to consistently implement efficiency measures. Bank Jatim also recognizes that energy consumption will have an impact on emissions if the Bank does not consistently implement energy efficiency measures.

Bank Jatim's commitment to energy conservation is one of the priority programs outlined in the Sustainable Finance Action Plan (RAKB). Energy efficiency is achieved through various measures, including turning off lights and electronic devices when not in use, conducting routine maintenance on air conditioning units throughout the building to prevent

mencegah kerusakan yang dapat menimbulkan pemborosan listrik, serta mengurangi frekuensi kunjungan fisik. Efisiensi penggunaan energi berada di bawah koordinasi dari Divisi Umum, serta menjadi tanggung jawab seluruh insan Bank.

Bank Jatim senantiasa melakukan pembahasan secara rutin dengan seluruh karyawan Bank terkait dengan upaya efisiensi yang telah dilakukan oleh masing-masing unit kerja agar dapat meningkatkan efektivitas penerapan penghematan energi. Evaluasi efektivitas penghematan energi dilakukan dengan membandingkan penggunaan energi di tahun 2025 dengan energi di tahun 2024. Atas upaya Bank Jatim dalam melakukan upaya penghematan energi, sepanjang tahun 2025 penggunaan energi yaitu sebesar 13.537,29 gigajoule menurun dibandingkan tahun 2024 yang sebesar 14.563,28 gigajoule.

Berdasarkan hasil evaluasi terhadap efisiensi energi, Bank Jatim senantiasa secara konsisten menerapkan upaya efisiensi penggunaan energi. Upaya ini telah diintegrasikan dalam RAKB melalui penguatan pedoman efisiensi energi, peningkatan pemantauan penggunaan energi di setiap unit, serta pengembangan program internal yang mendorong perilaku hemat energi di seluruh organisasi.

damage that could lead to electricity waste, and reducing the frequency of physical visits. Energy efficiency is coordinated by the General Affairs Division and is the responsibility of all Bank employees.

Bank Jatim regularly discusses with all Bank employees the efficiency efforts undertaken by each work unit to improve the effectiveness of energy savings implementation. Evaluation of the effectiveness of energy savings was conducted by comparing energy usage in 2025 with energy in 2024. Due to Bank Jatim's efforts in making energy savings efforts, throughout 2025, energy usage of 13,537.29 gigajoules decreased compared to 2024, which was 14,563.28 gigajoules.

Based on the evaluation of energy efficiency, Bank Jatim consistently implements energy efficiency measures. These measures have been integrated into the RAKB through the strengthening of energy efficiency guidelines, enhanced monitoring of energy consumption across each unit, and the development of internal programs that promote energy-saving behavior throughout the organization.

## Emisi

Seluruh aktivitas operasional yang memanfaatkan energi secara alami menghasilkan emisi gas rumah kaca (GRK). Penggunaan BBM menjadi sumber emisi GRK cakupan 1, pemakaian listrik termasuk dalam emisi GRK cakupan 2, dan perjalanan dinas masuk ke dalam emisi GRK cakupan 3. Penggunaan energi yang tidak efisien atau tidak bijaksana berpotensi meningkatkan dampak negatif berupa meningkatnya jumlah emisi, sehingga dapat memberikan dampak negatif terhadap lingkungan, termasuk risiko perubahan iklim.

Komitmen Bank Jatim dalam efisiensi penggunaan energi, yang menjadi salah satu program prioritas dan tertuang dalam RAKB Bank Jatim, berdampak langsung pada penurunan emisi yang dihasilkan. Upaya pengurangan emisi ini dilakukan sejalan dengan langkah-langkah efisiensi energi yang diterapkan dalam seluruh kegiatan operasional Bank yang berada di bawah koordinasi dari Divisi Umum, serta menjadi tanggung jawab seluruh insan Bank.

Efektivitas penurunan emisi GRK dilakukan dengan membandingkan emisi GRK yang dihasilkan di tahun 2025 dengan tahun sebelumnya. Keterlibatan pemangku kepentingan, khususnya karyawan sebagai pelaksana operasional, dilakukan melalui forum internal, sosialisasi, serta diskusi rutin terkait efisiensi energi, yang memberikan masukan terhadap perbaikan program yang dijalankan. Atas

## Emission

All operational activities that utilize energy naturally produce greenhouse gas (GHG) emissions. Fuel use is a source of scope 1 GHG emissions, electricity consumption is included in scope 2 GHG emissions, and business travel is included in scope 3 GHG emissions. Inefficient or unwise energy consumption has the potential to increase negative impacts in the form of higher emissions, which may also adversely affect the environment, including climate change risks.

Bank Jatim's commitment to energy efficiency, a priority program outlined in the Bank Jatim Business Plan (RAKB), has a direct impact on reducing emissions. These emission reduction efforts are carried out in line with energy efficiency measures implemented in all Bank operational activities, under the coordination of the General Affair, and are the responsibility of all Bank personnel.

The effectiveness of GHG emission reductions is measured by comparing GHG emissions in 2025 with those of the previous year. Stakeholder engagement, particularly with operational employees, is conducted through internal forums, outreach, and regular discussions on energy efficiency, which provide input for program improvements. Due to the efforts that had been made, in 2025, total GHG emissions was 2,876.85 tons

upaya yang telah dilakukan, maka sepanjang tahun 2025, total emisi GRK menjadi sebesar 2.876,85 Ton $Co^2$-eq menurun dibandingkan tahun 2024 yang sebesar 3.094,84 Ton $Co^2$-eq.

Berdasarkan evaluasi atas upaya efisiensi energi dan penurunan emisi GRK, Bank Jatim harus senantiasa konsisten dalam mengimplementasikan kebijakan serta keterlibatan aktif seluruh unit kerja menjadi faktor penting dalam mencapai penurunan emisi secara berkelanjutan. Upaya ini telah terintegrasi ke dalam RAKB yang diimplementasikan melalui penguatan pedoman efisiensi energi, peningkatan pengawasan penggunaan energi di unit kerja, serta pengembangan program internal yang mendorong perilaku hemat energi.

## Privasi Nasabah

Dampak positif dari kemajuan teknologi dan digitalisasi adalah mempermudah pelayanan kepada nasabah serta mendukung pengembangan produk-produk digital banking, yang pada gilirannya meningkatkan pertumbuhan kinerja Bank Jatim. Namun demikian, kemajuan teknologi juga memberikan dampak negatif pada tingginya potensi risiko tingginya risiko terhadap keamanan data nasabah, termasuk potensi peretasan (*hacking*), karena kemudahan akses digital yang dihasilkan oleh perkembangan teknologi dapat dimanfaatkan pihak yang tidak bertanggung jawab.

Bank Jatim berkomitmen menjaga kepercayaan nasabah agar loyalitas tetap terjaga, sesuai dengan ketentuan Undang-Undang Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi dan Surat Edaran OJK No. 14/SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen. Bank Jatim memiliki komitmen untuk melindungi informasi pribadi nasabah melalui peningkatan keamanan sistem teknologi informasi untuk mengelola data dan/atau informasi pribadi nasabah.

Evaluasi terhadap efektivitas pengamanan data nasabah tercermin dari pencapaian Bank dalam perolehan sertifikasi ISO 27001:2022 Sistem Manajemen Keamanan Informasi pada layanan Jconnect Mobile, SMS Banking, dan Internet Banking dan ISO 20000-1:2018 Sistem Manajemen Layanan Teknologi Informasi. Pengelolaan privasi nasabah berada di bawah tanggung jawab Divisi Chief Information Security Officer (CISO) dengan fungsi Data Protection Officer. Bank Jatim terus berupaya untuk meningkatkan kualitas produk dan layanan agar dapat memenuhi harapan nasabah dan memberikan kepuasan maksimal.

Keterlibatan pemangku kepentingan, khususnya nasabah dan tim operasional, dilakukan melalui pengaduan, survei kepuasan, serta interaksi dengan Call Center "Info Bank Jatim 14044", yang beroperasi selama 24 jam sehari dan selama 7

of Co2-eq, a decrease compared to 2024 which was 3,094.84 tons of Co2-eq.

Based on the evaluation of energy efficiency efforts and greenhouse gas (GHG) emission reduction, Bank Jatim must consistently implement its policies, while active involvement of all work units remains a key factor in achieving sustainable emission reductions. These efforts have been integrated into the RAKB through the strengthening of energy efficiency guidelines, enhanced monitoring of energy consumption across work units, and the development of internal programs that promote energy-saving behavior.

## Customer Privacy

The positive impact of technological advances and digitalization is streamlining customer service and supporting the development of digital banking products, which in turn boosts Bank Jatim's performance growth. However, technological advancements also have a negative impact, increasing the potential for high risks to customer data security, including the potential for hacking, as the ease of digital access afforded by technological advancements can be exploited by irresponsible parties.

Bank Jatim is committed to maintaining customer trust and maintaining loyalty, in accordance with Law Number 27 of 2022 concerning Personal Data Protection and OJK Circular Letter No. 14/SEOJK.07/2014 concerning Confidentiality and Security of Consumer Personal Data and/or Information. Bank Jatim is committed to protecting customer personal information by enhancing the security of its information technology systems for managing customer personal data and/or information.

The evaluation of the effectiveness of customer data security is reflected in the Bank's achievement of ISO 27001:2022 Information Security Management System certification for Jconnect Mobile, SMS Banking, and Internet Banking services, as well as ISO 20000-1:2018 Information Technology Service Management System certification. Customer privacy management falls under the responsibility of the Chief Information Security Officer (CISO) Division with the function of the Data Protection Officer. Bank Jatim continuously strives to enhance the quality of its products and services to meet customer expectations and deliver maximum satisfaction.

Stakeholder engagement, particularly customers and operational teams, is conducted through complaints handling, customer satisfaction surveys, and interactions with the "Info Bank Jatim 14044" Call Center, which operates 24 hours a day,

(tujuh) hari dalam seminggu, sepanjang tahun yang digunakan juga sebagai wadah dalam memberikan masukan untuk perbaikan layanan dan penguatan keamanan sistem. Terkait penanganan pengaduan, sebagai salah satu kewajiban, Bank Jatim melaporkan penanganan dan penyelesaian pengaduan nasabah kepada Bank Indonesia dan Otoritas Jasa Keuangan setiap triwulan.

Upaya Bank Jatim dalam menjaga kerahasiaan data nasabah memberikan dampak positif bahwa selama tahun pelaporan Bank Jatim tidak mendapat laporan pengaduan mengenai pelanggaran terhadap pelanggaran privasi nasabah dan hilangnya data nasabah sehingga Bank Jatim tidak mendapat sanksi atau denda dari regulator.

Dari evaluasi pengelolaan keamanan data nasabah, Bank Jatim senantiasa meningkatkan keamanan sistem teknologi informasi dan penguatan prosedur operasional merupakan faktor penting dalam menjaga kepercayaan dan loyalitas nasabah. Insight ini telah diintegrasikan ke dalam kebijakan dan prosedur operasional melalui penguatan standar keamanan informasi, pemeliharaan sertifikasi ISO 27001:2022 dan ISO 20000-1:2018, serta pembaruan SOP layanan digital seperti Jconnect Mobile, SMS Banking, dan Internet Banking. Efektivitas tindakan ini dievaluasi secara berkala melalui tidak adanya laporan pelanggaran privasi atau kehilangan data selama tahun pelaporan, pemantauan audit internal, serta pelaporan rutin ke regulator, yang menunjukkan bahwa kebijakan dan prosedur yang diterapkan mampu mengelola risiko secara efektif, sekaligus mendorong perbaikan berkelanjutan di layanan digital Bank.

7 (seven) days a week throughout the year, and also serves as a platform for providing input to improve services and strengthen system security. In relation to complaint handling, as part of its obligations, Bank Jatim reports the handling and resolution of customer complaints to Bank Indonesia and the Financial Services Authority (OJK) on a quarterly basis.

Bank Jatim's efforts to maintain the confidentiality of customer data have had a positive impact, namely that during the reporting year, Bank Jatim did not receive any complaints regarding violations of customer privacy and loss of customer data, so that Bank Jatim did not receive sanctions or fines from regulators.

Based on the evaluation of customer data security management, Bank Jatim consistently enhances information technology system security, and the strengthening of operational procedures is a key factor in maintaining customer trust and loyalty. These insights have been integrated into policies and operational procedures through the strengthening of information security standards, the maintenance of ISO 27001:2022 and ISO 20000-1:2018 certifications, as well as the updating of SOPs for digital services such as Jconnect Mobile, SMS Banking, and Internet Banking. The effectiveness of these measures is periodically evaluated through the absence of privacy breach or data loss incidents during the reporting period, internal audit monitoring, and regular reporting to regulators, indicating that the implemented policies and procedures are able to effectively manage risks while also driving continuous improvement in the Bank's digital services.


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01 Tentang Laporan
About Sustainability Report

02 **Strategi dan Kebijakan Keberlanjutan**
**Sustainability Strategy and Policy**

03 Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

04 Profil Perusahaan
Company Profile

05 Penjelasan Direksi
Director's Explanation

06 Tata Kelola
Governance

07 Kinerja Keberlanjutan
Sustainability Performance Overview



# Strategi dan Kebijakan Keberlanjutan

## Sustainability Strategy and Policy


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# Penjelasan Strategi Keberlanjutan [OJK A.1, GRI 2-22, FS1, FS10, IFRS S1-STRATEGY, IFRS S2-STRATEGY, IFRS S1-METRIC AND TARGET, IFRS S2-METRIC AND TARGET, IFRS S1-RISK MANAGEMENT, IFRS S2-RISK MANAGEMENT]

# Explanation of Sustainability Strategy

Sebagai bagian dari industri perbankan nasional, Bank Jatim berperan aktif dalam mendukung pembangunan berkelanjutan melalui penerapan keuangan berkelanjutan sesuai dengan ketentuan dan regulasi yang berlaku. Bank Jatim senantiasa menerapkan keuangan berkelanjutan serta mengintegrasikannya ke dalam strategi maupun proses bisnis Bank. Dalam mengintegrasikan penerapan keuangan berkelanjutan di seluruh proses bisnis Bank telah didasarkan oleh prinsip integritas, transparansi, dan akuntabilitas.

Komitmen tersebut diwujudkan secara nyata dengan penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disetujui oleh Direksi Bank Jatim. RAKB merupakan bagian dari rencana bisnis Bank Jatim serta dalam rangka mengimplementasikan pasal 7 ayat (1) POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi lembaga Jasa Keuangan. Emiten dan Perusahaan Publik (POJK Keuangan Berkelanjutan). Prioritas implementasi Keuangan Berkelanjutan di Bank Jatim meliputi:

1. Pengembangan Produk dan Jasa Keuangan Berkelanjutan
   - Memberikan apresiasi terkait kemudahan permodalan kepada debitur yang mengembangkan usaha dan mendukung adanya kegiatan ramah lingkungan (Green UMKM);
   - Menyelenggarakan Undian Simpeda dengan konsep yang berkaitan dengan pelestarian lingkungan;
   - Program penghematan energi (audit Energi) pada gedung kantor pusat.
2. Pengembangan Kapasitas Intern Bank
   - Mengadakan *workshop* keuangan berkelanjutan untuk meningkatkan pemahaman tentang keuangan berkelanjutan;
   - Penyelenggaraan *training* analis lingkungan hidup (AMDAL) di tingkat manajemen dan analis kredit;
   - Meningkatkan kapasitas dan memperkaya pengetahuan seputar pembangunan sektor keuangan yang berkelanjutan. Salah satunya adalah integrasi Lingkungan Sosial dan Tata kelola (LST) atau *Environmental Social* dan *Governance* (ESG) dalam aktivitas finansial;
   - Meningkatkan kesiapan SDM mempraktikkan keuangan berkelanjutan;
   - Menerapkan integrasi Lingkungan Sosial dan Tata kelola (LST) dalam perhitungan bisnisnya agar tercipta ekonomi berkelanjutan.

As part of the national banking industry, Bank Jatim plays an active role in supporting sustainable development through the implementation of sustainable finance in accordance with applicable laws and regulations. Bank Jatim consistently applies sustainable finance principles and integrates them into its strategy and business processes. The integration of sustainable finance across all business processes is guided by the principles of integrity, transparency, and accountability.

This commitment is demonstrated through the preparation of the Sustainable Finance Action Plan (Rencana Aksi Keuangan Berkelanjutan/RAKB), which is approved by the Board of Directors of Bank Jatim. The RAKB forms part of Bank Jatim's business plan and is prepared in accordance with Article 7 paragraph (1) of Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. The implementation priorities of Sustainable Finance at Bank Jatim include:

1. Development of Sustainable Finance Product and Services
   - Providing appreciation related to the accessible capital of debtors developing their business and supporting Green MSMEs;
   - Establishing Simpeda Drawing with an environmental conservation-related concept;
   - Energy saving program (Energy audit) in the building of head office.
2. Development of Bank Internal Capacity
   - Establishing sustainable finance workshop to improve understanding of sustainable finance;
   - Organizing environmental analysis training (AMDAL) in the management and credit analyst levels;
   - Improving capacity and knowledge enrichment regarding sustainable finance sector. One of them is the integration of Environmental-Social Governance (ESG) within financial activities;
   - Increasing HR responsiveness in practicing sustainable finance;
   - Applying the integration of Environmental-Social Governance (ESG) within its business calculation to create sustainable economy.

Bank Jatim telah menetapkan program Rencana Aksi Keuangan Berkelanjutan (RAKB) dengan menetapkan rencana jangka panjang (lima tahun) dan jangka pendek (satu tahun). Adapun program RAKB jangka pendek (1 tahun) yaitu tahun 2025 adalah sebagai berikut:

Bank Jatim has also established the Sustainable Financial Action Plan (RAKB) program by establishing long-term (five years) and short-term (one year) plans. The short-term (1 year) RAKB program in 2025 was as follows:

| **Target Kegiatan Prioritas**<br>Prioritized Activity Target | **Indikator Keberhasilan**<br>Success Indicators |
|---|---|
| Pemantauan debitur eksisting *green financing*; Mengupayakan penambahan debitur pada sektor *green financing*<br>Monitoring existing green financing debtors; Striving to increase debtors in the green financing sector | 1. Terjaganya debitur eksisting *green financing*<br>2. Terjaganya kolektibilitas debitur pada kolektibiltas lancar<br>3. Bertambahnya debitur pada sektor *green financing.*<br>1. Maintaining existing green financing debtors<br>2. Maintaining debtor collectibility within current collectibility<br>3. Increasing debtors in the green financing sector. |
| PKS dengan PT Sewu Segar Nusantara sebagai Offtaker pembiayaan petani melon dengan metode green house<br>PKS with PT Sewu Segar Nusantara as the Offtaker for financing melon farmers using the greenhouse method | 1. Terjaganya debitur eksisting *green financing*<br>2. Terjaganya kolektibilitas debitur pada kolektibiltas lancar<br>3. Bertambahnya debitur pada sektor *green financing.*<br>1. Maintaining existing green financing debtors<br>2. Maintaining current debtor collectibility<br>3. Increasing the number of debtors in the green financing sector. |
| Usulan Pengembangan Paylater<br>Proposed Paylater Development | Untuk meningkatkan ekspansi kredit khususnya kepada PNS *Payroll*<br>Increasing loan expansion, particularly for civil servant payroll. |
| KKPD Fisik<br>Physical KKPD | Mendukung program pemerintah untuk menuju digitalisasi transaksi pemerintahan<br>Supporting the government's program to digitalize government transactions. |
| Usulan Pengembangan e-KMG V2<br>Proposed e-KMG V2 Development | Untuk meningkatkan ekspansi kredit khususnya kepada PNS Payroll<br>Increasing loan expansion, particularly for civil servant payroll. |
| Dapat meningkatkan *outstanding* kredit yang memiliki manfaat jangka panjang bagi keberlangsungan kehidupan<br>Having ability to increase outstanding credit, which has long-term benefits for the sustainability of life | Pembiayaan yang telah memiliki ijin terhadap dampak lingkungan dan infrastruktur yang memiliki manfaat jangka panjang, memperhatikan aspek tata ruang dan solusi/alternatif efisiensi energi, tingkat keekonomian, dan sosial<br>Financing that has been licensed for environmental impact and infrastructure that has long-term benefits, taking into account spatial planning aspects and energy efficiency solutions/alternatives, economic and social factors. |
| Penerapan Suasana Ruang Kerja dengan Konsep *Green Building*<br>Implementing a Green Building Concept for the Workspace | Biaya Listrik PLN Berkurang<br>PLN Electricity Costs Reduced |
| Implementasi E-Procurement<br>E-Procurement Implementation | Menghasilkan proses pengadaan barang dan jasa secara obyektif dan transparan<br>Resulting in an objective and transparent procurement process for goods and services |
| Manajemen Building<br>Building Management | Meningkatkan efektifitas dan hasil kerja secara maksimal, sesuai yang diharapkan<br>Increasing effectiveness and maximizing deliverables, as expected |
| Pengembangan aplikasi digital pada Divisi Umum<br>Digital Application Development in the General Affairs Division | Penilaian Index Kepuasan Layanan meningkat<br>Improved Service Satisfaction Index Assessment |
| Pembuatan SOP Kearsipan<br>Creating Archiving SOPs | Kegiatan penyimpanan, penggunaan, pemeliharaan dan penyusutan Arsip dapat dilaksanakan secara Optimal yang mendukung proses Litigasi dan proteksi Hukum pada kinerja.<br>Archive storage, usage, maintenance, and disposition can be carried out optimally, supporting litigation processes and legal protection for performance. |

Bank Jatim juga telah menetapkan program Rencana Aksi Keuangan Berkelanjutan (RAKB) dengan menetapkan rencana jangka panjang (lima tahun) yaitu tahun 2025 sampai 2029. Adapun program RAKB jangka panjang (lima tahun) adalah sebagai berikut:

Bank Jatim has also established a Sustainable Financial Action Plan (RAKB) program by establishing a long-term plan (five years), such as 2025 to 2029. The long-term RAKB program (five years) is as follows:

| **Tahun** Year | **Target Kegiatan Prioritas** Prioritized Activity Target | **Indikator Keberhasilan (Bank Umum)** Success Indicators (Commercial Banks) |
|---|---|---|
| 2025 | Terjaganya kolektibiitas debitur eksisting *green financing* dan diupayakan terdapat penambahan debitur *green financing*<br>Maintaining the collectivity of existing green financing debtors and efforts are being made to increase the number of green financing debtors. | 1. Terjaganya kolektibilitas debitur eksisting *green financing*<br>2. Menjaga debitur eksisting dan atau penambahan debitur pada sektor *green financing*<br>1. Maintaining the collectability of existing green financing debtors<br>2. Maintaining existing debtors and/or adding debtors in the green financing sector |
| | Pelaksanaan Pelatihan Pembangunan Berbasis Lingkungan (*Green Building*)<br>Implementation of Environmentally Based Development Training (Green Building) | Peningkatan pengetahuan dan kompetensi pegawai terkait:<br>1. Pemahaman konsep *green building* secara menyeluruh<br>2. Perencanaan pembangunan gedung berdasarkan konsep *green building*<br>3. Peningkatan efisiensi dalam pemakaian energi sesuai konsep *green building*<br>4. Penerapan adanya desain *green building* secara terintegrasi<br>Increasing employee knowledge and competence related to:<br>1. Comprehensive understanding of the green building concept<br>2. Building construction planning based on the green building concept<br>3. Increasing efficiency in energy use according to the green building concept<br>4. Implementation of integrated green building design |
| | Pembiayaan konsumtif maupun produktif yang berwawasan terhadap lingkungan<br>Consumptive and productive financing with an environmental perspective. | Pertumbuhan penyaluran pembiayaan konsumtif maupun produktif<br>Growth in distribution of consumer and productive financing. |
| | Penggunaan Aplikasi Odoo Vendor Manajemen System, Budget Sales, Inventory, Manajemen Aset, Service and Reservation, Project Manajemen<br>Use of Odoo Vendor Management System Application, Sales Budget, Inventory, Asset Management, Service and Reservation, Project Management. | Memberikan kemudahan dalam seluruh kegiatan layanan dan dukungan kerja kepada pengguna serta monitoring terhadap seluruh kepemilikan dan pengelolaan aset dan inventaris<br>Providing convenience in all service activities and work support to users as well as monitoring of all ownership and management of assets and inventory. |
| | Peningkatan kesadaran karyawan akan aksi keuangan berkelanjutan<br>Increasing employee awareness of sustainable financial actions. | Munculnya budaya aksi positif salam bekerja di seluruh karyawan yang berdampak pada efisiensi biaya<br>The emergence of a positive action culture in working across all employees which has an impact on cost efficiency. |
| | Sistem kearsipan secara elektronik (metode *paperless*)<br>Electronic filing system (paperless method) | • Mengalihkan arsip yang manual menjadi digital<br>• Penataan dan pengelolaan arsip semakin tertib<br>• Converting manual archives to digital<br>• Archival arrangement and management is increasingly orderly |
| | Realisasi pembangunan Jatim Tower<br>Realization of Jatim Tower construction | • Melakukan pembebasan lahan dan rumah yang masih ada di lokasi belakang Kantor Pusat<br>• Melaksanakan proses perencanaan sampai dengan selesai pembangunan gedung baru Jatim Tower<br>• Conducting land and house clearance that is still available at the location behind the Head Office<br>• Performing the planning process until the completion of the construction of the new Jatim Tower building |
| | Pembangunan Control Room<br>Control Room Construction | Sentralisasi pengendalian penggunaan listrik, memantau CCTV dan sistem keamanan gedung<br>Centralized control of electricity usage, monitoring CCTV and building security systems. |
| | Melakukan renovasi dan pemasangan facade gedung Kantor Pusat<br>Performed building facade renovation and interior relayout of divisional workspaces at Head Office. | Tampilan gedung Kantor Pusat tampak lebih modern yang dapat menimbulkan semangat kerja pegawai dan mencerminkan profesionalisme Bank Jatim<br>The facade of the Head Office building looks more modern, which can boost employee enthusiasm and reflect the professionalism of Bank Jatim. |
| | Sistem kelistrikan menggunakan panel surya untuk pemakaian listrik di Gedung Kantor Pusat<br>The electrical system uses solar panels for electricity use in the Head Office Building. | Mengurangi biaya penvgunaan listrik PLN di seluruh gedung Kantor Pusat, yang berdampak pada penekanan biaya rutin tetap<br>Reducing the cost of using PLN electricity throughout the Head Office building, which has an impact on reducing fixed routine costs. |

| **Tahun**<br>Year | **Target Kegiatan Prioritas**<br>Prioritized Activity Target | **Indikator Keberhasilan (Bank Umum)**<br>Success Indicators (Commercial Banks) |
|---|---|---|
| 2026 | Terjaganya kolektibiitas debitur eksisting *green financing* dan diupayakan terdapat penambahan debitur *green financing*<br>Maintaining the collectivity of existing green financing debtors and efforts are being made to increase the number of green financing debtors. | 1. Terjaganya kolektibilitas debitur eksisting *green financing*<br>2. Menjaga debitur eksisting dan atau penambahan debitur pada sektor *green financing*<br>1. Maintaining the collectability of existing green financing debtors.<br>2. Maintaining existing debtors and/or adding debtors in the green financing sector. |
| | Pelaksanaan Pelatihan Energy Efficiency Financing<br>Implementation of Energy Efficiency Financing Training | Peningkatan pengetahuan dan kompetensi pegawai terkait:<br>1. Overview regulasi/ketentuan mengenai efisiensi energi<br>2. Overview bisnis energy efficiency<br>3. Pemahaman dan penjelasan tentang ESCO (*Energy Service Company*)<br>4. Pemahaman dan penjelasan studi kasus terkait energy efficiency<br>Increasing employee knowledge and competence related to:<br>1. Comprehensive understanding of the green building concept<br>2. Building construction planning based on the green building concept<br>3. Increasing efficiency in energy use according to the green building concept<br>4. Implementation of integrated green building design |
| | Pembiayaan konsumtif maupun produktif yang berwawasan terhadap lingkungan<br>Consumptive and productive financing with an environmental perspective | Pertumbuhan penyaluran pembiayaan konsumtif maupun produktif<br>Growth in distribution of consumer and productive financing |
| | Kredit kendaraan bermotor berwawasan lingkungan, KPR Berwawasan Lingkungan<br>Green automobile loans | Pertumbuhan Kredit Kendaraan Bermotor (KKB) dan pertumbuhan Kredit Properti<br>Growth of Automobile Loans (KKB) and growth in Property Credit |
| | Penggunaan Aplikasi Odoo Vendor Manajemen System, Budget Sales, Inventory, Manajemen Aset, Service and Reservation, Project Manajemen<br>Use of Odoo Vendor Management System Application, Sales Budget, Inventory, Asset Management, Service and Reservation, Project Management. | Memberikan kemudahan dalam seluruh kegiatan layanan dan dukungan kerja kepada pengguna serta monitoring terhadap seluruh kepemilikan dan pengelolaan aset dan inventaris<br>Providing convenience in all service activities and work support to users as well as monitoring of all ownership and management of assets and inventory. |
| | Peningkatan kesadaran karyawan akan aksi keuangan berkelanjutan<br>Increasing employee awareness of sustainable financial actions. | Munculnya budaya aksi positif salam bekerja di seluruh karyawan yang berdampak pada efisiensi biaya<br>The emergence of a positive action culture in working across all employees which has an impact on cost efficiency. |
| | Sistem kearsipan secara elektronik (metode *paperless*)<br>Electronic filing system (paperless method) | • Mengalihkan arsip yang manual menjadi digital<br>• Penataan dan pengelolaan arsip semakin tertib<br>• Converting manual archives to digital<br>• Archival arrangement and management is increasingly orderly |
| | Realisasi pembangunan Jatim Tower<br>Realization of Jatim Tower construction | • Melakukan pembebasan lahan dan rumah yang masih ada di lokasi belakang Kantor Pusat<br>• Melaksanakan proses perencanaan sampai dengan selesai pembangunan gedung baru Jatim Tower<br>• Conducting land and house clearance that is still available at the location behind the Head Office<br>• Performing the planning process until the completion of the construction of the new Jatim Tower building |
| | Pembangunan *Control Room*<br>Control Room Construction | Sentralisasi pengendalian penggunaan listrik, memantau CCTV dan sistem keamanan gedung<br>Centralized control of electricity usage, monitoring CCTV and building security systems |
| | Melakukan renovasi dan pemasangan *façade* gedung Kantor Pusat<br>Renovation and installation of the facade of the Head Office building | Tampilan gedung Kantor Pusat tampak lebih modern yang dapat menimbulkan semangat kerja pegawai dan mencerminkan profesionalisme Bank Jatim<br>The facade of the Head Office building looks more modern, which can boost employee enthusiasm and reflect the professionalism of Bank Jatim |
| | Sistem kelistrikan menggunakan panel surya untuk pemakaian listrik di Gedung Kantor Pusat<br>The electrical system uses solar panels for electricity use in the Head Office Building | Mengurangi biaya penvgunaan listrik PLN di seluruh gedung Kantor Pusat, yang berdampak pada penekanan biaya rutin tetap<br>Reducing the cost of using PLN electricity throughout the Head Office building, which has an impact on reducing fixed routine costs |

| Tahun<br>Year | Target Kegiatan Prioritas<br>Prioritized Activity Target | Indikator Keberhasilan (Bank Umum)<br>Success Indicators (Commercial Banks) |
|---|---|---|
| 2027 | *Environmental Analyst Training on Clean energy of Banking Industry to Promote Financial Environmental Sustainability Implementation in* Indonesia<br>Environmental Analyst Training on Clean energy of Banking Industry to Promote Financial Environmental Sustainability Implementation in Indonesia | Penigkatan pengetahuan dan kompetensi pegawai untuk:<br>1. Mendorong peningkatan portfolio pembiayaan hijau, terutama dalam sektor energi baru dan terbarukan (EBT)<br>2. Memahami bagaimana bisnis tersebut berjalan<br>Improving employees knowledge & competency to:<br>1. Boost improvement of green financing portfolio, mainly in the new and renewable energy sector (EBT);<br>2. Understand how the business works. |
| | Pembiayaan konsumtif maupun produktif yang berwawasan terhadap lingkungan<br>Consumptive and productive financing that is environmentally friendly | Pertumbuhan penyaluran pembiayaan konsumtif maupun produktif<br>Growth of consumptive and productive financing distribution |
| | Penggunaan Aplikasi Odoo Vendor Manajemen System, Budget Sales, Inventory, Manajemen Aset, Service and Reservation, Project Manajemen<br>Use of Odoo Vendor Management System Application, Sales Budget, Inventory, Asset Management, Service and Reservation, Project Management | Memberikan kemudahan dalam seluruh kegiatan layanan dan dukungan kerja kepada pengguna serta monitoring terhadap seluruh kepemilikan dan pengelolaan aset dan inventaris<br>Providing convenience in all service activities and work support to users as well as monitoring of all ownership and management of assets and inventory |
| | Peningkatan kesadaran karyawan akan aksi keuangan berkelanjutan<br>Increasing employee awareness of sustainable financial actions | Munculnya budaya aksi positif dalam bekerja di seluruh karyawan yang berdampak pada efisiensi biaya<br>The emergence of a positive action culture in working across all employees which has an impact on cost efficiency |
| | Sistem kearsipan secara elektronik (metode *paperless*)<br>Electronic filing system (paperless method) | • Mengalihkan arsip yang manual menjadi digital<br>• Penataan dan pengelolaan arsip semakin tertib<br>• Converting manual archives to digital<br>• Archival arrangement and management is increasingly orderly |
| | Realisasi pembangunan Jatim Tower<br>Realization of Jatim Tower construction | • Melakukan pembebasan lahan dan rumah yang masih ada di lokasi belakang Kantor Pusat<br>• Melaksanakan proses perencanaan sampai dengan selesai pembangunan gedung baru Jatim Tower<br>• Conducting land and house clearance that is still available at the location behind the Head Office<br>• Performing the planning process until the completion of the construction of the new Jatim Tower building |
| | Pembangunan *Control Room*<br>Control Room Construction | Sentralisasi pengendalian penggunaan listrik, memantau CCTV dan sistem keamanan gedung<br>Centralized control of electricity usage, monitoring CCTV and building security systems |
| | Melakukan renovasi dan pemasangan *facade* gedung Kantor Pusat<br>Renovation and installation of the facade of the Head Office building | Tampilan gedung Kantor Pusat tampak lebih modern yang dapat menimbulkan semangat kerja pegawai dan mencerminkan profesionalisme Bank Jatim<br>The facade of the Head Office building looks more modern, which can boost employee enthusiasm and reflect the professionalism of Bank Jatim |
| | Sistem kelistrikan menggunakan panel surya untuk pemakaian listrik di Gedung Kantor Pusat<br>The electrical system uses solar panels for electricity use in the Head Office Building | Mengurangi biaya penvgunaan listrik PLN di seluruh gedung Kantor Pusat, yang berdampak pada penekanan biaya rutin tetap<br>Reducing the cost of using PLN electricity throughout the Head Office building, which has an impact on reducing fixed routine costs |
| 2028 | Pembiayaan konsumtif maupun produktif yang berwawasan terhadap lingkungan<br>Consumptive and productive financing with an environmental perspective | Pertumbuhan penyaluran pembiayaan konsumtif maupun produktif<br>Growth in distribution of consumer and productive financing |
| | Penggunaan Aplikasi Odoo Vendor Manajemen System, Budget Sales, Inventory, Manajemen Aset, Service and Reservation, Project Manajemen<br>Use of Odoo Vendor Management System Application, Sales Budget, Inventory, Asset Management, Service and Reservation, Project Management | Memberikan kemudahan dalam seluruh kegiatan layanan dan dukungan kerja kepada pengguna serta monitoring terhadap seluruh kepemilikan dan pengelolaan aset dan inventaris<br>Providing convenience in all service activities and work support to users as well as monitoring of all ownership and management of assets and inventory |

| Tahun<br>Year | Target Kegiatan Prioritas<br>Prioritized Activity Target | Indikator Keberhasilan (Bank Umum)<br>Success Indicators (Commercial Banks) |
|---|---|---|
| | Peningkatan kesadaran karyawan akan aksi keuangan berkelanjutan<br>Increasing employee awareness of sustainable financial actions | Munculnya budaya aksi positif dalam bekerja di seluruh karyawan yang berdampak pada efisiensi biaya<br>The emergence of a positive action culture in working across all employees which has an impact on cost efficiency |
| | Sistem kearsipan secara elektronik (metode *paperless*)<br>Electronic filing system (paperless method) | • Mengalihkan arsip yang manual menjadi digital<br>• Penataan dan pengelolaan arsip semakin tertib<br>• Converting manual archives to digital<br>• Archival arrangement and management is increasingly orderly |
| | Realisasi pembangunan Jatim Tower<br>Realization of Jatim Tower construction | • Melakukan pembebasan lahan dan rumah yang masih ada di lokasi belakang Kantor Pusat<br>• Melaksanakan proses perencanaan sampai dengan selesai pembangunan gedung baru Jatim Tower<br>• Conducting land and house clearance that is still available at the location behind the Head Office<br>• Performing the planning process until the completion of the construction of the new Jatim Tower building |
| | Pembangunan *Control Room*<br>Control Room Construction | Sentralisasi pengendalian penggunaan listrik, memantau CCTV dan sistem keamanan gedung<br>Centralized control of electricity usage, monitoring CCTV and building security systems |
| | Melakukan renovasi dan pemasangan *facade* gedung Kantor Pusat<br>Renovation and installation of the facade of the Head Office building | Tampilan gedung Kantor Pusat tampak lebih modern yang dapat menimbulkan semangat kerja pegawai dan mencerminkan profesionalisme Bank Jatim<br>The facade of the Head Office building looks more modern, which can boost employee enthusiasm and reflect the professionalism of Bank Jatim |
| | Sistem kelistrikan menggunakan panel surya untuk pemakaian listrik di Gedung Kantor Pusat<br>The electrical system uses solar panels for electricity use in the Head Office Building | Mengurangi biaya penvgunaan listrik PLN di seluruh gedung Kantor Pusat, yang berdampak pada penekanan biaya rutin tetap<br>Reducing the cost of using PLN electricity throughout the Head Office building, which has an impact on reducing fixed routine costs |
| 2029 | Pembiayaan konsumtif maupun produktif yang berwawasan terhadap lingkungan<br>Consumptive and productive financing with an environmental perspective | Pertumbuhan penyaluran pembiayaan konsumtif maupun produktif<br>Growth in distribution of consumer and productive financing |
| | Penggunaan Aplikasi Odoo Vendor Manajemen System, Budget Sales, Inventory, Manajemen Aset, Service and Reservation, Project Manajemen<br>Use of Odoo Vendor Management System Application, Sales Budget, Inventory, Asset Management, Service and Reservation, Project Management | Memberikan kemudahan dalam seluruh kegiatan layanan dan dukungan kerja kepada pengguna serta monitoring terhadap seluruh kepemilikan dan pengelolaan aset dan inventaris<br>Providing convenience in all service activities and work support to users as well as monitoring of all ownership and management of assets and inventory |
| | Peningkatan kesadaran karyawan akan aksi keuangan berkelanjutan<br>Increasing employee awareness of sustainable financial actions | Munculnya budaya aksi positif dalam bekerja di seluruh karyawan yang berdampak pada efisiensi biaya<br>The emergence of a positive action culture in working across all employees which has an impact on cost efficiency |
| | Sistem kearsipan secara elektronik (metode *paperless*)<br>Electronic filing system (paperless method) | • Mengalihkan arsip yang manual menjadi digital<br>• Penataan dan pengelolaan arsip semakin tertib<br>• Converting manual archives to digital<br>• Archival arrangement and management is increasingly orderly |
| | Realisasi pembangunan Jatim Tower<br>Realization of Jatim Tower construction | • Melakukan pembebasan lahan dan rumah yang masih ada di lokasi belakang Kantor Pusat<br>• Melaksanakan proses perencanaan sampai dengan selesai pembangunan gedung baru Jatim Tower<br>• Conducting land and house clearance that is still available at the location behind the Head Office<br>• Performing the planning process until the completion of the construction of the new Jatim Tower building |
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| Tahun Year | Target Kegiatan Prioritas Prioritized Activity Target | Indikator Keberhasilan (Bank Umum) Success Indicators (Commercial Banks) |
|---|---|---|
| | Melakukan renovasi dan pemasangan *facade* gedung Kantor Pusat<br>Renovation and installation of the facade of the Head Office building | Tampilan gedung Kantor Pusat tampak lebih modern yang dapat menimbulkan semangat kerja pegawai dan mencerminkan profesionalisme Bank Jatim<br>The facade of the Head Office building looks more modern, which can boost employee enthusiasm and reflect the professionalism of Bank Jatim |
| | Sistem kelistrikan menggunakan panel surya untuk pemakaian listrik di Gedung Kantor Pusat<br>The electrical system uses solar panels for electricity use in the Head Office Building | Mengurangi biaya penvgunaan listrik PLN di seluruh gedung Kantor Pusat, yang berdampak pada penekanan biaya rutin tetap<br>Reducing the cost of using PLN electricity throughout the Head Office building, which has an impact on reducing fixed routine costs. |

Berdasarkan target yang telah ditetapkan di dalam RAKB, sepanjang tahun 2025 Bank Jatim berhasil merealisasikan target-target tersebut sebagai berikut.

Based on the targets set in the RAKB, Bank Jatim succeeded in realizing the following targets during 2025.

(Dalam Rupiah penuh/In full Rupiah)

| Uraian/Tahun Details/Year | 2025 |
|---|---|
| **Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan**<br>**Number of products satisfying the criteria for sustainable business activities** | |
| a. Penghimpunan Dana<br>a. Fundraising | - |
| b. Penyaluran Dana<br>b. Fund Distribution | 67.244.137 |
| **Total Aset Produktif Kegiatan Usaha Berkelanjutan**<br>**Total Productive Assets of Sustainable Business Activities** | |
| a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (Rp Triliun)<br>a. Total Loan/Financing for Sustainable Business Activities (IDR Trillion) | 5.403.627 |
| b. Total Non- Kredit/Pembiayaan Non Kegiatan Usaha Berkelanjutan (Rp Triliun)<br>b. Total Non-Loan/Financing for Non-Sustainable Business Activities (IDR Trillion) | 61.840.510 |
| Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan Bank (%)<br>Percentage of total loan/financing for sustainable business activities to total bank loan/financing (%) | 8,04% |

| Jumlah dan kualitas kredit/pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan<br>Number and quality of loan/financing by sustainable business activity categories | 2025 | |
|---|---|---|
| | Kredit (Rp Juta) Credit (Rp Million) | NPL (%) |
| a. Energi Terbarukan<br>a. Renewable Energy | 173.745 | 0,00% |
| b. Efisiensi Energi<br>b. Energy Efficiency | 1.833.307 | 0,00% |
| c. Pencegahan dan Pengendalian Polusi<br>c. Pollution Prevention and Control | - | - |
| d. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan<br>d. Biodiversity Resources and Sustainable Land Use Management | 1.366.172 | 0,56% |
| e. Konservasi Keanekaragaman Hayati Darat dan Air<br>e. Terrestrial and Aquatic Biodiversity Conservation | 6.859 | 0,00% |

| Jumlah dan kualitas kredit/pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan<br>Number and quality of loan/financing by sustainable business activity categories | 2025 | |
|---|---|---|
| | Kredit (Rp Juta)<br>Credit (Rp Million) | NPL (%) |
| f. Transportasi Ramah Lingkungan<br>f. Green Transportation | 4.599 | 0,00% |
| g. Pengelolaan Air dan Air Limbah yang Berkelanjutan<br>g. Sustainable Water and Wastewater Management | 968.927 | 0,96% |
| h. Adaptasi Perubahan Iklim<br>h. Climate Change Adaptation | - | - |
| i. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Ecoefficient)<br>i. Roducts Reducing Resource Use and Eco-efficient Produce | 9.005 | 0,00% |
| j. Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional<br>j. Green Buildings Satisfying Nationally, Regionally, or Internationally Recognized Standards or Certification | 967.356 | 0,00% |
| k. Kegiatan Usaha dan/ atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya<br>k. Business Activities and/or Other Green Activities | 58.442 | 6,47% |
| l. Kegiatan UMKM (Rp miliar)<br>l. MSME Activities (Rp billion) | 15.215 | 0,00% |

Tahun 2025 Bank Jatim telah merealisasikan program-program kegiatan prioritas yang tertuang dalam RAKB. Bank Jatim telah berupaya mewujudkan program-program tersebut dengan hasil sebagai berikut:

In 2025 Bank Jatim implemented the priority programs outlined in the RAKB. Bank Jatim has strived to realize these programs, with the following results:

| Kegiatan<br>Activity | Target | Indikator keberhasilan<br>Success Indicators | Pencapaian<br>Accomplishment (%) | Gap (%) |
|---|---|---|---|---|
| 1. Pemantauan debitur eksisting *green financing*;<br>2. Mengupayakan penambahan debitur pada sektor *green financing*<br>1. Monitoring existing green financing debtors;<br>2. Striving to increase debtors in the green financing sector. | Meningkatnya pembiayaan pada sektor *green financing*<br>Increasing financing in the green financing sector | 1. Terjaganya debitur eksisting *green financing*;<br>2. Terjaganya kolektibilitas debitur pada kolektibiltas lancar;<br>3. Bertambahnya debitur pada sektor *green financing.*<br>1. Maintaining existing green financing debtors<br>2. Maintaining debtor collectibility within current collectibility<br>3. Increasing debtors in the green financing sector. | 100% | 0% |
| PKS dengan PT Sewu Segar Nusantara sebagai *Offtaker* pembiayaan petani melon dengan metode *green house*<br>PKS with PT Sewu Segar Nusantara as the offtaker for financing melon farmers using the greenhouse method; | Meningkatnya pembiayaan pada sektor *green financing*<br>Increasing financing in the green financing sector | 1. Terjaganya debitur eksisting *green financing*;<br>2. Terjaganya kolektibilitas debitur pada kolektibiltas lancar;<br>3. Bertambahnya debitur pada sektor *green financing.*<br>1. Maintaining existing green financing debtors<br>2. Maintaining debtor collectibility within current collectibility<br>3. Increasing debtors in the green financing sector. | 100% | 0% |

| **Kegiatan** Activity | **Target** | **Indikator keberhasilan** Success Indicators | **Pencapaian** Accomplishment **(%)** | **Gap (%)** |
|---|---|---|---|---|
| Usulan Pengembangan *Paylater*;<br>Proposed Paylater Development; | Untuk meningkatkan ekspansi kredit khususnya kepada PNS *Payroll*<br>To increase credit expansion, particularly for civil servant payroll. | Untuk meningkatkan ekspansi kredit khususnya kepada PNS *Payroll*<br>To increase credit expansion, particularly for civil servant payroll. | 30% | 70% |
| KKPD Fisik;<br>Physical KKPD; | Untuk merealisasikan anggaran uang persediaan KKPD<br>To realize the KKPD cash reserve budget. | Mendukung program pemerintah untuk menuju digitalisasi transaksi pemerintahan<br>Supporting the government's program to digitalize government transactions | 30% | 70% |
| Usulan Pengembangan e-KMG V2.<br>Proposed e-KMG V2 Development. | Untuk meningkatkan ekspansi kredit khususnya kepada PNS *Payroll*<br>To increase credit expansion, particularly for civil servant payroll. | Untuk meningkatkan ekspansi kredit khususnya kepada PNS *Payroll*<br>To increase credit expansion, particularly for civil servant payroll. | 30% | 70% |
| Target *Outstanding* Rp55.000.000.000,-<br>Outstanding Target:<br>IDR 55,000,000,000,- | Dapat meningkatkan *outstanding* kredit yang memiliki manfaat jangka panjang bagi keberlangsungan kehidupan<br>Having ability to increase outstanding credit which has long-term benefits for the sustainability of life | Pembiayaan yang telah memiliki ijin terhadap dampak lingkungan dan infrastruktur yang memiliki manfaat jangka panjang, memperhatikan aspek tata ruang dan solusi/alternatif efisiensi energi, tingkat keekonomian, dan sosial<br>Financing that has permits for environmental impacts and infrastructure that has long-term benefits, taking into account spatial planning aspects and energy efficiency solutions/alternatives, economic and social levels. | 100% | 0% |
| Target *Outstanding* Rp44.698.000.000<br>Outstanding Target:<br>IDR 44,698,000,000 | Dapat meningkatkan *outstanding* pembiayaan yang memiliki manfaat jangka panjang bagi keberlangsungan kehidupan<br>Having ability to increase outstanding credit which has long-term benefits for the sustainability of life | Pembiayaan yang telah memiliki ijin terhadap dampak lingkungan dan infrastruktur yang memiliki manfaat jangka panjang, memperhatikan aspek tata ruang dan solusi/alternatif efisensi energi, tingkat keekonomian dan sosial.<br>Financing that has permits for environmental impacts and infrastructure that has long-term benefits, taking into account spatial planning aspects and energy efficiency solutions/alternatives, economic and social levels. | 100% | 0% |
| Penerapan Suasana Ruang Kerja dengan Konsep *Green Building*<br>A Workspace Atmosphere with a Green Building Concept Implementation | a. Efisiensi Biaya Listrik (Lampu Hemat Energi Dan Lampu Sensor)<br>b. Menggunakan Material Yang Ramah Lingkungan<br>c. Memperbanyak Ruang Terbuka Hijau<br>a. Efficient Electricity Costs (Energy-Saving Lights and Sensor Lights)<br>b. Using Environmentally Friendly Materials<br>c. Increasing Green Open Spaces | Biaya Listrik PLN Berkurang<br>PLN Electricity Costs Reduced | 100% | 0% |

| Kegiatan Activity | Target | Indikator keberhasilan Success Indicators | Pencapaian Accomplishment (%) | Gap (%) |
|---|---|---|---|---|
| Implementasi E-*Procurement*<br>E-Procurement Implementation | Mengurangi pertemuan secara fisik/langsung antara penyedia kerja dan penyedia barang dan jasa.<br>Reducing physical/face-to-face meetings between job providers and goods and service providers | Menghasilkan proses pengadaan barang dan jasa secara obyektif dan transparan<br>Resulting in an objective and transparent procurement process for goods and services. | 100% | 0% |
| Manajemen Building<br>Building Management | Pemeliharaan, kebersihan dan keamanan gedung Kantor<br>Maintenance, cleanliness, and security of office buildings | Meningkatkan efektifitas dan hasil kerja secara maksimal, sesuai yang diharapkan.<br>Increasing effectiveness and maximizing deliverables, meeting expectations. | 100% | 0% |
| Pengembangan aplikasi digital pada Divisi Umum<br>Digital applications in the General Affairs Division Development | Optimalisasi layanan dan pencapaian target kinerja di Divisi Umum<br>Optimizing services and achieving performance targets in the General Affairs Division | Penilaian Index Kepuasan Layanan meningkat<br>Improved Service Satisfaction Index assessments | 100% | 0% |
| Pembuatan SOP Kearsipan<br>Archiving SOP Drafting | Penyelenggaraan Kearsipan yang bersifat autentik, partisipatif dan akuntabilitas<br>Implementing authentic, participatory, and accountable archiving. | Kegiatan penyimpanan, penggunaan, pemeliharaan dan penyusutan Arsip dapat dilaksanakan secara Optimal yang mendukung proses Litigasi dan proteksi Hukum pada kinerja.<br>Archive storage, usage, maintenance, and disposition can be carried out optimally, supporting litigation processes and legal protection for performance. | 100% | 0% |

Tahun 2025 Bank Jatim juga turut mendorong pengembangan aplikasi – aplikasi yang mendukung kinerja cabang beserta analisa risiko bisnisnya. Selain itu, penyaluran kredit berbasis *green Banking sustainability* juga tetap dilakukan.

In 2025, Bank Jatim also promoted the development of applications to support branch performance and business risk analysis. Furthermore, the Bank continuously distributed loans based on green banking sustainability.

## Strategi Dalam Pengelolaan Risiko dan Peluang Terkait Keberlanjutan

**[IFRS S1-STRATEGY, IFRS S2-STRATEGY, IFRS S1-METRIC AND TARGET, IFRS S2-METRIC AND TARGET, IFRS S1-RISK MANAGEMENT, IFRS S2-RISK MANAGEMENT, GRI 201-2]**

Strategi keberlanjutan yang dirumuskan Bank Jatim senantiasa mengacu pada SPK 1 dan SPK 2 (IFRS S1 dan IFRS S2). Hal ini dilakukan dengan mempertimbangkan risiko dan peluang terkait keberlanjutan, termasuk yang berkaitan dengan perubahan iklim serta implikasi finansialnya. Risiko perubahan iklim merupakan risiko yang disebabkan oleh kenaikan suhu bumi dan menjadi perhatian global. Namun demikian, perubahan iklim tidak memberikan dampak langsung pada sektor perbankan, terutama pada Bank Jatim. Bank Jatim telah mengidentifikasi risiko dan peluang keberlanjutan termasuk perubahan iklim. Berdasarkan hasil identifikasi tersebut, Bank Jatim telah mengembangkan sistem manajemen risiko yang bertujuan untuk mengelola risiko dan peluang keberlanjutan. Bank Jatim juga telah memiliki penanggungjawab keuangan berkelanjutan sebagaimana telah disampaikan dalam bagian Tata Kelola

## Strategies in Managing Risks and Opportunities Related to Sustainability

**[IFRS S1-STRATEGY, IFRS S2-STRATEGY, IFRS S1-METRIC AND TARGET, IFRS S2-METRIC AND TARGET, IFRS S1-RISK MANAGEMENT, IFRS S2-RISK MANAGEMENT, GRI 201-2]**

Bank Jatim's sustainability strategy consistently refers to SPK 1 and SPK 2 (IFRS S1 and IFRS S2). This is undertaken by considering sustainability-related risks and opportunities, including those related to climate change and its financial implications. Climate change risk is a risk caused by rising global temperatures and is a global concern. However, climate change does not have a direct impact on the banking sector, especially Bank Jatim. Bank Jatim has identified sustainability risks and opportunities including climate change. Based on this identification, Bank Jatim has developed a risk management system that aims to manage sustainability risks and opportunities. Bank Jatim also has a sustainability finance focal point as mentioned in the Sustainability Governance section. In addition, Bank Jatim has established sustainability metrics and targets that have been presented in the Bank's Sustainability

Keberlanjutan. Di samping itu, Bank Jatim telah menetapkan metrik dan target keberlanjutan yang telah disampaikan pada Strategi Keberlanjutan Bank yang meliputi target pada aspek ekonomi, lingkungan dan sosial yang dituangkan pada kegiatan prioritas dan disertai indikator keberhasilan Bank. Selanjutnya, metrik dan target terkait aspek ekonomi, lingkungan, dan sosial disajikan pada Kinerja Keberlanjutan Bank.

Strategy which includes targets on economic, environmental and social aspects as outlined in priority activities and accompanied by indicators of the Bank's success. Furthermore, metrics and targets related to economic, environmental and social aspects are presented in the Bank's Sustainability Performance.

Bank Jatim telah mengikuti time horizon atas risiko yang dihadapi sesuai dengan climate risk management & scenario analysis perbankan 2024 yang menyebutkan:

1. Short : memiliki jangka waktu analisis proyeksi selama 3 tahun kedepan
2. Medium : titik waktu 2030
3. Long : pada titik waktu 2040 sampai 2050

Bank Jatim has followed the time horizon for the risks faced in accordance with the 2024 banking climate risk management & scenario analysis, which states:

1. Short: has a projection analysis period of the next three years.
2 Medium: 2030.
3. Long: 2040 to 2050.

Di samping itu, dalam mengantisipasi isu keberlanjutan termasuk perubahan iklim, Bank Jatim juga senantiasa melakukan pemilihan dan evaluasi pemasok yang ramah lingkungan sebagai bagian dari pengelolaan rantai nilai (*value chain*). Langkah ini bertujuan untuk meminimalkan risiko keberlanjutan, sekaligus mendukung peluang dalam meningkatkan efisiensi operasional dan reputasi perusahaan. Penerapan ini terutama terkonsentrasi pada aktivitas pengadaan barang dan jasa, khususnya pada pemilihan mitra kerja, lokasi operasional pemasok, serta jenis aset atau produk yang digunakan dalam kegiatan operasional Bank. Bank Jatim senantiasa memastikan bahwa setiap pemasok telah mematuhi seluruh ketentuan peraturan perundang-undangan yang berlaku dalam menjalankan kegiatan usahanya, termasuk ketentuan yang berkaitan dengan aspek lingkungan dan sosial. Hal ini sesuai dengan Surat Keputusan Direksi Nomor 060/03/34/DIR/UMM/KEP tanggal 4 Oktober 2021 tentang Standard Operating Procedure (SOP) Pengadaan Barang/Jasa, serta Surat Keputusan Direksi Nomor 063/03/08/DIR/UMM/KEP tanggal 7 Februari 2024 tentang Standard Operating Procedure (SOP) Vendor Management PT Bank Pembangunan Daerah Jawa Timur Tbk.

In addition, to anticipate sustainability issues, including climate change, Bank Jatim also consistently selects and evaluates green suppliers as part of its value chain management. This step aims to minimize sustainability risks while supporting opportunities to improve operational efficiency and the company's reputation. This implementation is primarily focused on goods and services procurement activities, specifically the selection of business partners, supplier operational locations, and the types of assets or products used in the Bank's operations. Bank Jatim consistently ensures that each supplier complies with all applicable laws and regulations in carrying out its business activities, including provisions relating to environmental and social aspects. This is in accordance with Board of Directors Decree Number 060/03/34/DIR/UMM/KEP dated October 4, 2021, concerning Standard Operating Procedures (SOP) for Procurement of Goods/Services, and Board of Directors Decree Number 063/03/08/DIR/UMM/KEP on February 7, 2024, concerning Standard Operating Procedures (SOP) for Vendor Management of PT Bank Pembangunan Daerah Jawa Timur Tbk.

Namun demikian, sepanjang tahun 2025, Bank Jatim belum melakukan perhitungan atau analisis khusus mengenai dampak finansial atas risiko perubahan iklim terhadap bisnis dan kinerjanya, serta belum melakukan pengukuran biaya atas pengelolaan risiko Bank. Adapun risiko dan peluang keberlanjutan serta perubahan iklim serta dampak potensial yang dihadapi Bank Jatim sebagai berikut.

However, during 2025, Bank Jatim did not conduct any specific calculations or analysis regarding the financial impact of climate change risks on its business and performance, nor has it measured the costs of managing the Bank's risks. The risks and opportunities for sustainability, climate change, and potential impacts dealt with Bank Jatim are as follows.

## Tabel Risiko Keberlanjutan dan Perubahan Iklim
Table of Sustainability and Climate Change Risk

| **Potensi Risiko** Potential Risks | **Deskripsi** Description | **Dampak terhadap Prospek Bisnis** Impacts to Business Prospects | **Rentang Waktu** Time Period | **Pengelolaan Risiko** Risk Management | **Potensi Implikasi Finansial** Financial Implication Potential |
|---|---|---|---|---|---|
| **Ekonomi** Economy | | | | | |
| Risiko Kredit<br>Credit Risk | Potensi kerugian yang timbul akibat kegagalan debitur memenuhi kewajibannya yang dipengaruhi oleh faktor ekonomi, sosial, dan lingkungan, termasuk eksposur terhadap risiko transisi dan risiko fisik perubahan iklim.<br>Potential losses arising from the debtor's failure to fulfill its obligations are influenced by economic, social and environmental factors, including exposure to transition risks and physical risks of climate change. | • Terbatasnya ruang ekspansi kredit;<br>• Terganggunya Target Pertumbuhan Jangka Menengah;<br>• Melemahnya Daya Saing di Industri;<br>• Penurunan Kepercayaan Investor dan Pasar;<br>• Penurunan valuasi dan daya saing Bank.<br>• Limited room for credit expansion;<br>• Disruption of Medium-Term Growth Targets;<br>• Weakening of Industry Competitiveness;<br>• Declining Investor and Market Confidence;<br>• Declining bank valuations and competitiveness. | Short – Medium | • Integrasi ESG dalam Proses Analisis Kredit;<br>• Pengaturan Eksposur dan Konsentrasi Sektor sehingga tidak terkonstrasi pada sektor dengan risiko fisik dan risiko transisi tinggi;<br>• Monitoring portofolio kredit dan identifikasi potensi risiko akibat perubahan regulasi, tekanan pasar, atau dampak perubahan iklim;<br>• Penguatan Tata Kelola dan pelaporan dalam penerapan manajemen risiko guna memastikan akuntabilitas dan keberlanjutan bisnis Bank.<br>• Integration of ESG into the Credit Analysis Process;<br>• Regulating Sector Exposure and Concentration to avoid concentration in sectors with high physical and transition risks;<br>• Monitoring the credit portfolio and identifying potential risks due to regulatory changes, market pressures, or the impact of climate change;<br>• Strengthening Governance and reporting in the implementation of risk management to ensure the Bank's accountability and business sustainability. | Penurunan Kinerja Keuangan<br>Decreased Financial Performance |
| Risiko Operasional<br>Operational Risk | Turunnya Tingkat Kesehatan Bank sehingga Bank tidak dapat melakukan kegiatan usaha dan pembukaan jaringan kantor serta Bank berada dalam status pengawasan insentif dari regulator. Risiko korupsi dapat menjadi salah satu faktor yang memengaruhi kondisi ini, karena praktik korupsi atau fraud dapat menimbulkan kerugian finansial, menurukan reputasi, serta melemahkan pengendalian internal. | • Gangguan operasional layanan<br>• Kerugian finansial langsung (fraud, error sistem)<br>• Penurunan kepercayaan nasabah<br>• Peningkatan biaya pemulihan sistem dan litigasi<br>• Operational service disruption<br>• Direct financial loss (fraud, error sistem) | Short – Medium | Dalam rangka mitigasi risiko operasional Bank telah memiliki aplikasi Operational Risk Self Assessment (ORSA) yang di dalamnya juga terdapat aplikasi *Loss Event Database* (LED) yang terkoneksi ke seluruh unit kerja sehingga unit kerja dapat menginput *risk event* yang terjadi secara online melalui media web (*web based*). | Peningkatan beban operasional<br>Increased operational expenses |

| **Potensi Risiko** Potential Risks | **Deskripsi** Description | **Dampak terhadap Prospek Bisnis** Impacts to Business Prospects | **Rentang Waktu** Time Period | **Pengelolaan Risiko** Risk Management | **Potensi Implikasi Finansial** Financial Implication Potential |
|---|---|---|---|---|---|
| | A decline in a bank's soundness level., so the Bank cannot conduct business activities and open branch networks, and the Bank is placed under regulatory oversight. Corruption risk can be a contributing factor to this situation, as corrupt or fraudulent practices can result in financial losses, damage reputations, and weaken internal controls. | • Decreased customer's trust<br>• Improved system recovery and litigation costs | | To mitigate operational risks, the Bank has an Operational Risk Self Assessment (ORSA) application which also includes a Loss Event Database (LED) application that It connects to all business units so that business units can input risk events that occur online via web media (web-based). | |
| Risiko Reputasi<br>Reputational Risk | Pemberitaan negatif dan pengaduan nasabah yang tidak tertangani dengan baik dapat terkait dengan risiko korupsi, karena praktik fraud internal dapat menurunkan kepercayaan nasabah dan merusak reputasi Bank.<br>Negative news and customer complaints that are not handled properly can be related to the risk of corruption, because internal fraud practices can reduce customer trust and damage the Bank's reputation. | • Penurunan kepercayaan nasabah dan investor<br>• Penarikan dana pihak ketiga<br>• Penurunan akuisisi nasabah baru<br>• Tekanan regulator dan pengawasan lebih ketat<br>• Decreased customer's and investor's trust<br>• Third-party fund withdrawal<br>• Decreased new customer acquisition<br>• Pressure from regulator and tight supervision | Short – Medium | Selalu menjaga kredibilitas Bank dihadapan *shareholder* dan *stakeholder*, tanggap dalam merespon segala keluhan dan pemberitaan negatif tentang Bank<br>Always maintaining the Bank's credibility in front of shareholders and stakeholders, be responsive in responding to all complaints and negative news about the Bank. | Peningkatan beban operasional<br>Increased operational expenses |
| **Lingkungan**<br>**Environment** | | | | | |
| Risiko fisik Perubahan cuaca yang eksterm<br>Physical risks Extreme weather changes | Penurunan kualitas aset<br>Decrease in asset quality | • Gangguan operasional akibat bencana<br>• Kerusakan aset fisik dan infrastruktur<br>• Penurunan kualitas kredit sektor terdampak<br>• Peningkatan klaim asuransi dan biaya pemulihan<br>• Operational disruptions due to disasters<br>• Damage to physical assets and infrastructure<br>• Deterioration in credit quality in affected sectors<br>• Increased insurance claims and recovery costs | Medium – Long | Bank Jatim memiliki *business continuity management* (BCM) yang digunakan sebagai panduan dalam penanganan bencana/gangguan. Melalui aktivitas BCM, Bank Jatim melakukan pemantauan secara rutin pada Badan Meteorologi, Klimatologi, dan Geofisika (BMKG) sehingga dapat mengidentifikasi secara awal dan dapat melakukan *early warning* dan mensosialisasikan kepada seluruh pegawai agar selalu waspada terhadap bencana.<br>Bank Jatim has a business continuity management (BCM) system that serves as a guideline for disaster/ disruption management. Through BCM activities, Bank Jatim conducts routine monitoring with the Meteorology, Climatology, and Geophysics Agency (BMKG) to identify potential disasters early, issue early warnings, and educate all employees on disaster preparedness. | Peningkatan beban operasional<br>Increased operational expenses |

| **Potensi Risiko** Potential Risks | **Deskripsi** Description | **Dampak terhadap Prospek Bisnis** Impacts to Business Prospects | **Rentang Waktu** Time Period | **Pengelolaan Risiko** Risk Management | **Potensi Implikasi Finansial** Financial Implication Potential |
|---|---|---|---|---|---|
| **Sosial** Social | | | | | |
| Risiko Hukum Legal Risks | Adanya tuntutan hukum sebagai akibat dari kelemahan aspek legal atau yuridis, atau ketiadaan peraturan perundang-undangan yang mendukung<br>The existence of lawsuits as a result of weaknesses in legal or juridical aspects, or the absence of supporting statutory regulations | • Kerugian akibat gugatan hukum<br>• Biaya litigasi dan penyelesaian perkara<br>• Pembekuan produk / aktivitas tertentu<br>• Kerusakan reputasi institusi<br>• Losses due to lawsuits<br>• Litigation and settlement costs<br>• Suspending of certain products/activities<br>• Damage to the institution's reputation | Medium | Dengan melakukan *review* kajian yuridis terhadap segala kemungkinan masalah hukum yang akan timbul antara pihak penjamin, terjamin dan dijamin dapat meminimalisir tuntutan terhadap:<br>1. Kelengkapan pemenuhan dokumen dan persyaratan Bank Garansi.<br>2. Prosedur realisasi Bank Garansi<br>3. Terkait dengan akad/ perjanjian yang terdapat dalam Berkas Bank Garansi.<br>By conducting a legal review of all potential legal issues that may arise between the guarantors, claims regarding:<br>1. Completeness of documents and Bank Guarantee requirements<br>2. Bank Guarantee implementation procedures<br>3. Related to the agreements/contracts contained in the Bank Guarantee Documents. | Peningkatan beban operasional<br>Increased operational expenses |

## Tabel Peluang Keberlanjutan dan Perubahan Iklim
### Table of Sustainability and Climate Change Opportunity

| ***Type*** | **Peluang Perubahan Iklim** Climate Change Opportunities | **Potensi Dampak Finansial** Potential Financial Impact |
|---|---|---|
| **Ekonomi** Economy | | |
| Penyaluran Dana Fund Distribution | Peningkatan penyaluran dana KKUB terhadap total portfolio<br>Increase in KKUB fund distribution to total portfolio | Meningkatkan pendapatan<br>Increase income |
| Kinerja keuangan inklusif Inclusive financial performance | Peningkatan kinerja keuangan inklusif melalui peningkatan jumlah agen Bank Jatim<br>Improving inclusive financial performance by increasing the number of Bank Jatim agents | Meningkatkan pendapatan<br>Increase income |
| **Lingkungan** Environment | | |
| Efisiensi sumber daya Resource efficiency | Penghematan kertas<br>Paper saving | Menurunkan beban operasional<br>Reduce operational burden |
| Sumber Energi Energy Sources | Memiliki aset yang hemat energi seperti penggunaan lampu LED<br>Having energy efficient assets such as using LED lights | Menurunkan beban operasional<br>Reduce operational burden |
| Produk dan jasa Products and services | Pembiayaan pada kategori kegiatan usaha berkelanjutan<br>Financing in the sustainable business activity category | Meningkatkan pendapatan<br>Increase income |

| *Type* | **Peluang Perubahan Iklim**<br>Climate Change Opportunities | **Potensi Dampak Finansial**<br>Potential Financial Impact |
|---|---|---|
| Pasar<br>Market | Dukungan pemerintah terhadap produk ramah lingkungan<br>Government support for environmentally friendly products | Meningkatkan pendapatan<br>Increase income |
| Ketahanan<br>Resilience | Pemanfaatan teknologi digital, antara lain melalui layanan Jatim Kilat dan *E-Filing*<br>Utilization of digital technology, including through the Jatim Kilat and E-Filing services | Menurunkan beban operasional<br>Reduce operational burden |
| **Sosial**<br>Social | | |
| Kesehatan dan Keselamatan Kerja (K3)<br>Occupational Health and Safety (K3) | Penurunan insiden kecelakaan kerja dalam kategori sedang dan berat<br>Reduction in the incidence of work accidents in the moderate and severe categories | Menurunkan beban operasional<br>Reduce operational burden |
| Kepuasan dan Keterikatan Pegawai<br>Employee Satisfaction and Engagement | Peningkatan Indeks Kepuasan dan Keterikatan Pegawai<br>Increased Employee Satisfaction and Engagement Index | Meningkatkan pendapatan<br>Increase income |

## Strategi Kinerja Ekonomi

Bank Jatim sebagai bagian dari sektor jasa keuangan secara aktif memanfaatkan pertumbuhan ekonomi Indonesia yang berkelanjutan untuk meningkatkan kinerjanya. Hal ini tercermin dari tren positif dalam laporan keuangan tahun pelaporan yang telah diaudit oleh Kantor Akuntan Publik, yang memungkinkan Bank memberikan kontribusi bagi seluruh pemangku kepentingan sekaligus mendukung pertumbuhan ekonomi di Provinsi Jawa Timur. Pencapaian ini juga mencerminkan keberhasilan pelaksanaan kebijakan dan inisiatif strategis yang tercantum dalam Rencana Bisnis Bank (RBB) 2025, yang disusun berdasarkan evaluasi kondisi perekonomian sepanjang 2024 serta prediksi lembaga nasional dan internasional.

Komitmen Bank Jatim terhadap kinerja ekonomi tercermin dalam penerapan kebijakan dan inisiatif strategis secara konsisten, termasuk pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL) sesuai Surat Keputusan Direksi No. 063/03/83/DIR/CSE/KEP Tanggal 20 May 2024 tentang SOP Tanggung Jawab Sosial dan Lingkungan PT. Bank Pembangunan Daerah Jawa Timur Tbk. Manajemen secara berkala melakukan sosialisasi kepada seluruh pegawai untuk memastikan dukungan dan kontribusi maksimal dalam pencapaian target RBB. Pengelolaan kinerja ekonomi ini berada di bawah tanggung jawab Divisi Akuntansi Manajemen dan Keuangan, serta dievaluasi efektivitasnya melalui ketercapaian target RBB dan masukan dari Otoritas Jasa Keuangan untuk perbaikan tahun berikutnya.

Strategi kinerja ekonomi Bank Jatim juga mengintegrasikan prinsip ESG dalam proses analisis kredit, pengaturan eksposur dan konsentrasi sektor agar tidak terkonsentrasi pada sektor berisiko tinggi, serta pemantauan portofolio kredit untuk mengidentifikasi potensi risiko akibat perubahan regulasi, tekanan pasar, atau dampak perubahan iklim. Selain itu,

## Economic Performance Strategy

A part of the financial services sector, Bank Jatim actively leverages Indonesia's sustainable economic growth to improve its performance. This is reflected in the positive trend in the financial statements for the reporting year, audited by a Public Accounting Firm, enabling the Bank to contribute to all stakeholders while supporting economic growth in East Java Province. This achievement also reflects the successful implementation of the policies and strategic initiatives outlined in the Bank's 2025 Business Plan (RBB), which was prepared based on an evaluation of economic conditions throughout 2024 and predictions from national and international institutions.

Bank Jatim's commitment to economic performance is reflected in the consistent implementation of strategic policies and initiatives, including the implementation of Social and Environmental Responsibility (TJSL) in accordance with the Decree of the Board of Directors No. 063/03/83/DIR/CSE/KEP dated May 20, 2024 concerning the SOP for Social and Environmental Responsibility of PT. Bank Pembangunan Daerah Jawa Timur Tbk. Management regularly conducts outreach to all employees to ensure maximum support and contribution to achieving the RBB targets. The management of economic performance falls under the responsibility of the Management Accounting and Finance Division, and its effectiveness is evaluated based on the achievement of RBB targets and input from the Financial Services Authority for improvement in the following year.

Bank Jatim's economic performance strategy also integrates ESG principles into its credit analysis process, manages exposure and sector concentration to avoid concentration in high-risk sectors, and monitors its credit portfolio to identify potential risks resulting from regulatory changes, market pressures, or the impacts of climate change. Furthermore,

penguatan tata kelola dan pelaporan dalam manajemen risiko dilakukan untuk memastikan akuntabilitas dan keberlanjutan bisnis Bank. Selama tahun 2025, tidak terdapat dampak negatif yang signifikan terkait kinerja ekonomi yang dikelola oleh Bank Jatim.

## Strategi Anti Korupsi

Tindakan korupsi dan fraud merupakan risiko serius yang berdampak negatif bagi Bank Jatim, termasuk menurunnya kepercayaan pemangku kepentingan, kerugian finansial, serta potensi risiko hukum. Hal ini tercermin dari kasus fraud pada tahun 2025, yang meskipun relatif terbatas jumlahnya, menunjukkan perlunya penguatan sistem pengendalian internal dan strategi anti fraud untuk melindungi reputasi dan stabilitas operasional Bank. Risiko ini menuntut *trade-off* antara efisiensi operasional dan penerapan pengendalian yang ketat, karena semakin komprehensif pengawasan, potensi hambatan birokrasi dalam aktivitas bisnis juga meningkat.

Sebagai upaya mitigasi, Bank Jatim menyediakan whistleblowing system (WBS) yang memungkinkan pemangku kepentingan menyampaikan pengaduan secara aman dan rahasia, baik melalui kantor pusat, surat ke Divisi Audit Internal, website, maupun komunikasi elektronik seperti SMS/WhatsApp. Seluruh pengaduan dikelola oleh Divisi Audit Internal, dengan komitmen perlindungan identitas pelapor. Selain itu, Bank menerapkan Kebijakan Sistem Manajemen Anti Penyuapan dan SOP Strategi Anti Fraud yang menekankan *zero tolerance* terhadap fraud melalui empat pilar utama: Pencegahan, Deteksi, Investigasi dan Sanksi, serta Pemantauan dan Evaluasi. Strategi ini menimbulkan *trade-off* antara perlindungan maksimal terhadap risiko *fraud* dan kebutuhan untuk tetap menjaga kelancaran proses bisnis.

Evaluasi efektivitas sistem manajemen anti fraud dilakukan melalui sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan, yang menjadi tolok ukur kepatuhan dan efektivitas pengendalian. Strategi ini diimbangi dengan upaya menjaga kredibilitas Bank di mata shareholder dan stakeholder serta tanggap dalam merespons keluhan maupun pemberitaan negatif, menunjukkan bahwa penguatan anti korupsi memerlukan keseimbangan antara kontrol ketat dan keberlangsungan operasional.

## Strategi Perubahan Iklim [FN-CB-550a.2]

Risiko perubahan iklim merupakan risiko yang berpotensi berdampak pada penurunan kualitas air, berkurangnya ketersediaan air bersih, serta kondisi cuaca yang semakin sulit diprediksi dan meningkatnya kejadian cuaca ekstrem yang dapat memicu bencana alam, seperti banjir, longsor, dan kebakaran. Namun demikian, berdasarkan evaluasi yang dilakukan, kegiatan operasional Bank Jatim tidak terdampak secara signifikan oleh risiko perubahan iklim. Upaya Bank Jatim dalam memitigasi risiko perubahan iklim yaitu dengan

strengthened governance and reporting in risk management are implemented to ensure the Bank's accountability and business sustainability. Throughout 2025, there will be no significant negative impacts related to Bank Jatim's economic performance.

## Anti-Corruption Strategy

Corruption and fraud constitute serious risks that have adverse impacts on Bank Jatim, including declining stakeholder trust, financial losses, and potential legal risks. This is reflected in fraud cases in 2025, which, although relatively limited in number, indicate the need to strengthen the internal control system and anti-fraud strategy to safeguard the Bank's reputation and operational stability. These risks require a trade-off between operational efficiency and the implementation of stringent controls, as more comprehensive oversight may increase bureaucratic constraints in business activities.

As a mitigation effort, Bank Jatim provides a whistleblowing system (WBS) that enables stakeholders to submit complaints in a secure and confidential manner, either through the head office, written correspondence to the Internal Audit Division, the website, or electronic communication such as SMS/WhatsApp. All complaints are managed by the Internal Audit Division, with a commitment to protecting the identity of the whistleblower. In addition, the Bank implements an Anti-Bribery Management System Policy and Standard Operating Procedures (SOP) for Anti-Fraud Strategy, which emphasize zero tolerance for fraud through four main pillars: Prevention, Detection, Investigation and Sanctions, as well as Monitoring and Evaluation. This strategy entails a trade-off between maximum protection against fraud risk and the need to maintain smooth business processes.

The effectiveness of the anti-fraud management system is evaluated through ISO 37001:2016 Anti-Bribery Management System certification, which serves as a benchmark for compliance and control effectiveness. This strategy is balanced with efforts to maintain the Bank's credibility in the eyes of shareholders and stakeholders, as well as responsiveness in addressing complaints and negative publicity, demonstrating that strengthening anti-corruption measures requires a balance between stringent controls and operational continuity.

## Climate Change Strategy [FN-CB-550a.2]

Climate change risk is a risk that may result in declining water quality, reduced availability of clean water, increasingly unpredictable weather conditions, and a rise in extreme weather events that may trigger natural disasters, such as floods, landslides, and fires. However, based on the evaluation conducted, Bank Jatim's operational activities have not been significantly affected by climate change risks. Bank Jatim's efforts to mitigate climate change risks include the implementation of business continuity management (BCM) as

menerapkan *business continuity management* (BCM) yang digunakan sebagai panduan dalam penanganan bencana/gangguan, serta melakukan penghematan energi. Sampai dengan akhir tahun 2025, Bank Jatim belum menghitung biaya yang diambil dari pengelolaan risiko atau peluang terkait perubahan iklim.

Bank Jatim telah melakukan perhitungan Climate Risk Management & Scenario Analysis (CRMS) sebagai bagian dari upaya pengelolaan risiko perubahan iklim dalam kegiatan operasional dan bisnis Bank. Pelaksanaan CRMS tersebut dilakukan sesuai dengan arahan Otoritas Jasa Keuangan (OJK) sebagaimana tertuang dalam Surat OJK Nomor S-37/D.03/2024 tanggal 4 November 2024 dan Surat OJK Nomor S-79/PB.01/2025 tanggal 28 Mei 2025. Melalui penerapan CRMS, Bank Jatim melakukan identifikasi, pengukuran, serta analisis skenario risiko perubahan iklim untuk memahami potensi dampak terhadap kinerja dan keberlanjutan usaha, sekaligus sebagai dasar dalam penyusunan strategi mitigasi dan penguatan ketahanan Bank terhadap risiko iklim ke depan. Bank Jatim telah melakukan pengukuran dampak risiko transisi dan risiko fisik pada risiko kredit dan risiko operasional. Adapun besaran emisi GRK dari debitur telah disampaikan pada bagian Aspek Emisi pada Laporan Keberlanjutan ini.

Hasil stress test atas risiko fisik dan risiko transisi digunakan sebagai input dalam proses evaluasi potensi peningkatan risiko kredit, risiko pasar, dan risiko operasional serta memastikan kecukupan modal dan capital buffer tetap memadai. Selain itu, hasil CRMS menjadi dasar dalam penyusunan Rencana Bisnis Bank (RBB), penyesuaian strategi portofolio pembiayaan pada sektor yang lebih resilient dan berkelanjutan, penyempurnaan kebijakan manajemen risiko dan limit eksposur, serta penguatan risk appetite framework dan business continuity management guna menjaga ketahanan dan keberlanjutan usaha Bank Jatim dalam jangka panjang yang responsif terhadap risiko terkait iklim.

## Strategi Privasi Nasabah

Bank Jatim menekankan strategi perlindungan privasi nasabah sebagai bagian integral dari pengelolaan risiko dan layanan digital. Strategi ini mencakup peningkatan keamanan sistem teknologi informasi, penerapan ISO 27001:2022 Sistem Manajemen Keamanan Informasi dan ISO 20000-1:2018 Sistem Manajemen Layanan TI, serta pengawasan penuh oleh Divisi Chief Information Security Officer (CISO). Pendekatan ini bertujuan untuk meminimalkan risiko peretasan dan kebocoran data, sekaligus menjaga kepercayaan dan loyalitas nasabah sesuai Undang-Undang Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi dan Surat Edaran OJK No. 14/SEOJK.07/2014. Trade-off yang dihadapi adalah kebutuhan investasi berkelanjutan dalam teknologi dan pengendalian internal agar layanan tetap aman tanpa mengurangi aksesibilitas dan kemudahan penggunaan bagi nasabah.

a guideline for handling disasters/disruptions, as well as energy conservation measures. As of the end of 2025, Bank Jatim has not calculated the costs incurred from managing risks or opportunities related to climate change.

Bank Jatim has conducted Climate Risk Management & Scenario Analysis (CRMS) as part of its efforts to manage climate change risks in the Bank's operational and business activities. The implementation of CRMS was carried out in accordance with the directives of the Financial Services Authority (OJK) as stipulated in OJK Letter No. S-37/D.03/2024 dated November 4, 2024 and OJK Letter No. S-79/PB.01/2025 dated May 28, 2025. Through the implementation of CRMS, Bank Jatim conducts identification, measurement, and scenario analysis of climate change risks to understand their potential impacts on performance and business sustainability, while also serving as a basis for formulating mitigation strategies and strengthening the Bank's resilience to future climate risks. Bank Jatim has measured the impact of transition risks and physical risks on credit risk and operational risk. The amount of GHG emissions from debtors has been disclosed in the Emissions Aspect section of this Sustainability Report.

The results of stress testing on physical and transition risks are used as inputs in evaluating potential increases in credit risk, market risk, and operational risk, as well as in ensuring that capital adequacy and capital buffers remain sufficient. In addition, the results of the Climate Risk Management System (CRMS) serve as a basis for the preparation of the Bank Business Plan (RBB), adjustments to the financing portfolio strategy toward more resilient and sustainable sectors, refinement of risk management policies and exposure limits, and strengthening of the risk appetite framework and business continuity management to maintain Bank Jatim's long-term resilience and sustainability in response to climate-related risks.

## Customer Privacy Strategy

Bank Jatim emphasizes customer privacy protection as an integral part of risk management and digital services. This strategy includes enhancing the security of information technology systems, implementing ISO 27001:2022 Information Security Management System and ISO 20000-1:2018 IT Service Management System, as well as comprehensive oversight by the Chief Information Security Officer (CISO) Division. This approach aims to minimize the risks of cyberattacks and data breaches, while maintaining customer trust and loyalty in accordance with Law No. 27 of 2022 concerning Personal Data Protection and OJK Circular Letter No. 14/SEOJK.07/2014. The trade-off lies in the need for continuous investment in technology and internal controls to ensure that services remain secure without compromising accessibility and ease of use for customers.

Selain penguatan sistem teknologi, Bank Jatim juga menekankan strategi responsif terhadap pengaduan nasabah melalui unit Call Center "Info Bank Jatim 14044" yang beroperasi 24/7 dan pelaporan rutin ke Bank Indonesia serta Otoritas Jasa Keuangan. Strategi ini memastikan deteksi dini dan penyelesaian cepat atas potensi masalah privasi, sehingga memberikan dampak positif berupa tidak adanya kasus kebocoran data atau pelanggaran privasi selama tahun pelaporan. Dengan kombinasi strategi pencegahan dan responsif ini, Bank Jatim mampu menjaga kredibilitas, meminimalkan risiko reputasi, dan memberikan kepuasan maksimal bagi seluruh pemangku kepentingan.

In addition to strengthening technology systems, Bank Jatim also emphasizes a responsive strategy to customer complaints through the "Info Bank Jatim 14044" Call Center unit, which operates 24/7, and regular reporting to Bank Indonesia and the Financial Services Authority (Otoritas Jasa Keuangan). This strategy ensures early detection and prompt resolution of potential privacy issues, resulting in a positive outcome, as there were no cases of data breaches or privacy violations during the reporting year. Through this combination of preventive and responsive strategies, Bank Jatim is able to maintain its credibility, minimize reputational risks, and deliver optimal satisfaction to all stakeholders.

## *Policy Commitment* [GRI 2-23, 2-24, FS1]
## Policy Commitment

Dalam melaksanakan kegiatan operasionalnya, Bank Jatim secara konsisten memastikan bahwa seluruh aktivitas operasional telah mencerminkan penerapan standar etika yang tinggi, tanggung jawab sosial dan lingkungan, serta penerapan kebijakan dan prosedur yang memadai untuk menghormati dan mematuhi hak-hak para pemangku kepentingan. Oleh karena itu, Bank Jatim berkomitmen untuk menjalankan kegiatan usahanya dengan mengacu pada ketentuan internasional dan nasional, khususnya yang berkaitan dengan ketenagakerjaan, serta peraturan lain yang relevan dengan aktivitas bisnis Bank. Adapun ketentuan internasional di bidang ketenagakerjaan yang menjadi acuan adalah regulasi yang diterbitkan oleh International Labor Organization (ILO), yaitu ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (Konvensi ILO tentang Diskriminasi dalam Pekerjaan dan Jabatan). Bank Jatim juga berkomitmen untuk memenuhi semua regulasi yang relevan dengan aktivitas bisnisnya, di antaranya:

1. Undang-Undang Republik Indonesia Nomor 7 Tahun 1992 tentang perbankan sebagaimana telah diubah terakhir dengan Undang-Undang Republik Indonesia Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
2. Undang-Undang Republik Indonesia Nomor 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi sebagaimana telah dicabut sebagian dengan Undang-Undang Republik Indonesia Nomor 1 Tahun 2023 tentang Undang-Undang Hukum Pidana, beserta perubahannya.
3. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang Republik Indonesia Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 Tentang Cipta Kerja Menjadi Undang-Undang, beserta perubahannya.

In carrying out its operational activities, Bank Jatim always ensures that the Bank's operational activities reflect the implementation of high ethical standards, social and environmental responsibility, and ensures that appropriate policies and procedures are implemented to respect and comply with stakeholder rights. Therefore, Bank Jatim is committed to carrying out its business activities referring to international and national regulations, especially those related to labor, as well as regulations relevant to the Bank's business activities. International regulations related to employment are regulations issued by the International Labor Organization (ILO), namely ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation. Bank Jatim is also committed to complying with all regulations relevant to its business activities, including:

1. Law of the Republic of Indonesia Number 7 of 1992 concerning Banking as most recently amended by Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law.
2. Law of the Republic of Indonesia Number 31 of 1999 on the Eradication of Corruption as partially revoked by Law of the Republic of Indonesia Number 1 of 2023 on Criminal Law, and its amendments.
3. Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies as most recently amended by Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law.

4. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan beserta perubahannya.
5. Undang-Undang Republik Indonesia No 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No 2 Tahun 2022 Tentang Cipta Kerja Menjadi Undang-Undang, Beserta Perubahannya
6. Undang-undang No. 1 Tahun 1970 tentang Keselamatan Kerja
7. Undang-Undang Republik Indonesia No 17 Tahun 2023 Tentang Kesehatan, Beserta Perubahannya
8. Peraturan Presiden Republik Indonesia Nomor 7 Tahun 2019 Tentang Penyakit Akibat Kerja
9. Undang-Undang Republik Indonesia Nomor 21 Tahun 2000 tentang Serikat Pekerja/Serikat Buruh
10. Undang-Undang Republik Indonesia Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial.
11. Peraturan Komisi Pemberantasan Korupsi Nomor 2 Tahun 2019 tanggal 05 November 2019 tentang Pelaporan Gratifikasi.
12. Undang-Undang Republik Indonesia Nomor 20 Tahun 1999 tentang Pengesahan ILO *Convention* No. 138 *Concerning Minimum Age for Admission to Employment Employment* (Konvensi ILO Mengenai Usia Minimum Untuk Diperbolehkan Bekerja)
13. Undang-Undang Republik Indonesia Nomor 1 Tahun 2000 tentang Pengesahan ILO *Convention* No. 182 *Concerning The Prohibition and Immediate Action for The Elimination of The Worst Forms of Child Labour* (Konvensi ILO No. 182 Mengenai Pelarangan dan Tindakan Segera Penghapusan Bentuk-Bentuk Pekerjaan Terburuk untuk Anak)
14. Undang-Undang Republik Indonesia Nomor 19 Tahun 1999 Tentang Pengesahan ILO Convention No. 105 *Concerning The Abolition of Forced Labour* (Konvensi ILO Mengenai Penghapusan Kerja Paksa)
15. Peraturan Komisi Pemberantasan Korupsi Nomor 07 Tahun 2016 Tentang Tata Cara Pendaftaran, Pengumuman, dan Pemeriksaan Harta Kekayaan Penyelenggara Negara sebagaimana telah diubah terkahir dengan Peraturan Komisi Pemberantasan Korupsi Nomor 3 Tahun 2024 tentang Perubahan Kedua atas Peraturan Komisi Pemberantasan Korupsi Nomor 07 Tahun 2016 Tentang Tata Cara Pendaftaran, Pengumuman, dan Pemeriksaan Harta Kekayaan Penyelenggara Negara, beserta perubahannya.
16. Peraturan Pemerintah Republik Indonesia Nomor 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Kerja
17. Peraturan Pemerintah Republik Indonesia Nomor 36 Tahun 2021 tentang Pengupahan sebagaimana telah diubah terakhir dengan Peraturan Pemerintah Republik Indonesia Nomor 49 Tahun 2025 tentang Perubahan Kedua atas Peraturan Pemerintah Nomor 36 Tahun 2021 Tentang Pengupahan, beserta perubahannya.
18. Undang-Undang Republik Indonesia Nomor 21 Tahun 2008 Tentang Perbankan Syariah sebagaimana telah diubah terakhir dengan Undang-Undang Republik Indonesia Nomor 6 Tahun 2023 Tentang Penetapan Peraturan Pemerintah

4. Law No. 13 of 2003 concerning Employment and its amendments.
5. Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation to Become Law, and Its Amendments
6. Law No. 1 of 1970 concerning Occupational Safety.
7. Law of the Republic of Indonesia Number 17 of 2023 concerning Health, and its Amendments
8. Presidential Regulation of the Republic of Indonesia Number 7 of 2019 concerning Occupational Diseases
9. Law of the Republic of Indonesia Number 21 of 2000 concerning Labor Union
10. Law of the Republic of Indonesia Number 24 of 2011 concerning Social Security Administering Bodies.
11. Regulation of Corruption Eradication Commission Number 2 of 2019 dated November 5, 2019 regarding Gratification Reporting.
12. Law of the Republic of Indonesia Number 20 of 1999 concerning the Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employment.
13. Law of the Republic of Indonesia Number 1 of 2000 concerning the Ratification of ILO Convention No. 182 concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labor.
14. Law of the Republic of Indonesia Number 19 of 1999 concerning the Ratification of ILO Convention No. 105 concerning the Abolition of Forced Labor.
15. Corruption Eradication Commission Regulation No. 7 of 2016 concerning Procedures for the Registration, Announcement, and Examination of the Assets of State Officials, as last amended by Corruption Eradication Commission Regulation No. 3 of 2024 concerning the Second Amendment to Corruption Eradication Commission Regulation No. 7 of 2016 on Procedures for the Registration, Announcement, and Examination of the Assets of State Officials, and its Amendments.
16. Governmental Regulation of the Republic of Indonesia Number 35 of 2021 regarding Work Agreement for Specific Time, Outsourcing, Working Time, Rest Time, and Termination of Employment Relationship.
17. Government Regulation of the Republic of Indonesia Number 36 of 2021 concerning Wages, as last amended by Government Regulation of the Republic of Indonesia Number 49 of 2025 concerning the Second Amendment to Government Regulation Number 36 of 2021 concerning Wages, and its amendments.
18. 18. Law of the Republic of Indonesia Number 21 of 2008 concerning Sharia Banking, as last amended by Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law

Pengganti Undang-Undang Nomor 2 Tahun 2022 Tentang Cipta Kerja Menjadi Undang-Undang, beserta perubahannya.

19. Peraturan Menteri Ketenagakerjaan Republik Indonesia Nomor 16 Tahun 2024 tentang Penetapan Upah Minimum Tahun 2025, beserta perubahannya.
20. Peraturan Menteri Ketenagakerjaan Nomor 18 Tahun 2022 tentang Penetapan Upah Minimum Tahun 2023.
21. Peraturan Menteri Kesehatan Republik Indonesia Nomor 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran
22. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, beserta perubahannya.
23. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tanggal 08 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, beserta perubahannya.
24. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tanggal 08 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, beserta perubahannya.
25. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Pedoman Penerapan Tata Kelola Perusahaan Terbuka, beserta perubahannya.
26. Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 22 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, beserta perubahannya.
27. Peraturan Otoritas Jasa Keuangan No. 55 /POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit, beserta perubahannya.
28. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum, beserta perubahannya.
29. Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tanggal 27 Januari 2016 tentang Rencana Bisnis Bank, beserta perubahannya.
30. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
31. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tanggal 27 Juli 2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.
32. Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tanggal 29 Juli 2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik, beserta perubahannya.
33. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, beserta perubahannya.
34. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum
35. Peraturan Otoritas Jasa Keuangan Nomor 18 Tahun 2025 tanggal 08 Agustus 2025 tentang Transparansi dan Publikasi Laporan Bank, beserta perubahannya.

Number 2 of 2022 concerning Job Creation into Law, and its amendments.

19. Regulation of the Minister of Manpower of the Republic of Indonesia Number 16 of 2024 concerning the Stipulation of the Minimum Wage for 2025, and its amendments.
20. Ministerial Regulation of Employment Number 18 of 2022 concerning the 2023 Minimum Wage Stipulation.
21. Ministerial Regulation of Health of the Republic of Indonesia Number 48 of 2016 regarding Office Occupational Safety and Health Standards.
22. POJK No. 33/POJK.04/2014 dated December 8, 2014 regarding the Board of Directors and Commissioners, Issuers, and Public Companies.
23. POJK No. 34/POJK.04/2014 dated December 8, 2014 regarding Nomination and Remuneration Committee of Issuers and Public Companies.
24. POJK No. 35/POJK.04/2014 dated December 8, 2014 regarding Secretary, Issuer Companies or Public Companies.
25. POJK No. 21/POJK.04/2015 dated November 16, 2015 regarding Public Company Governance Guidelines.
26. POJK No. 45/POJK.03/2015 dated December 22, 2015 regarding the Implementation of Governance in Remuneration Granting for Commercial Banks.
27. POJK No. 55 /POJK.04/2015 dated December 29, 2015 regarding Formation and Guidelines for Audit Committee Work Implementation.
28. POJK No. 4/POJK.03/2016 dated January 27, 2016 regarding Assessment of Commercial Banks Soundness Level.
29. POJK No. 5/POJK.03/2016 dated January 27, 2016 regarding Bank Business Plan.
30. POJK No. 18/POJK.03/2016 dated March 22, 2016 regarding the Implementation of Risk Management for Commercial Banks.
31. POJK No. 27/POJK.03/2016 dated July 27, 2016 regarding Proper and Fit Test for Main Party of Financial Service Institution.
32. POJK No. 29/POJK.04/2016 dated July 29, 2016 regarding Issuers or Public Companies Annual Report.
33. Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 concerning the Implementation of the Compliance Function of Commercial Banks, and its amendments.
34. Financial Services Authority Regulation No.1/POJK.03/2019 dated January 28, 2019, concerning the Implementation of Internal Audit Functions in Commercial Banks
35. Financial Services Authority Regulation Number 18 of 2025 dated August 8, 2025 concerning Transparency and Publication of Bank Reports, and its amendments.

36. Peraturan Otoritas Jasa Keuangan Nomor 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan, beserta perubahannya.

37. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 26 September 2016 tentang Perubahan atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
38. Undang-Undang Republik Indonesia Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan, beserta perubahannya.
39. Undang-Undang Republik Indonesia Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang, beserta perubahannya.
40. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, beserta perubahannya.
41. POJK Nomor 8 Tahun 2023 Tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan.

42. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 12 Tahun 2024 tanggal 31 Juli 2024 tentang Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan, beserta perubahannya.
43. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 2 Tahun 2024 tanggal 16 Februari 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah, beserta Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 2 Tahun 2024 tanggal 16 Februari 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah, beserta perubahannya.

44. POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

45. Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik

46. Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola Bagi Bank Umum, beserta perubahannya.
47. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
48. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

36. Financial Services Authority Regulation Number 8 of 2023 concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation Funding of Weapons of Mass Destruction Programs in the Financial Services Sector, and its amendments.
37. POJK No. 34/POJK.03/2016 dated September 26, 2016 regarding Amendments to POJK No. 11/POJK.03/2016 regarding Obligation of Minimum Capital Requirements for Commercial Banks.
38. Law of the Republic of Indonesia Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector, and its amendments.
39. Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 concerning Job Creation as Law, and its amendments.
40. POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

41. POJK Number 8 of 2023 concerning Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector.
42. Financial Services Authority Regulation of the Republic of Indonesia Number 12 of 2024 dated July 31, 2024, concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions, and its amendments.
43. Financial Services Authority Regulation of the Republic of Indonesia Number 2 of 2024 dated February 16, 2024, concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, along with Regulation of the Financial Services Authority of the Republic of Indonesia Number 2 of 2024 dated February 16, 2024, concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, and its amendments.
44. Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.
45. Circular Letter of Financial Services Authority of the Republic of Indonesia Number 16/SEOJK.04/2021 regarding Form and Content of Issuers or Public Companies Annual Report.
46. Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 14/SEOJK.03/2025 dated June 24, 2025 concerning the Implementation of Governance for Commercial Banks, and its amendments.
47. SEOJK No. 14/SEOJK.03/2017 dated March 17, 2017 regarding Assessment of Commercial Banks Soundness Level.
48. SEOJK No. 32/SEOJK.04/2015 dated November 17, 2015 regarding Public Company Governance Guidelines.

Bank Jatim juga senantiasa memastikan bahwa aktivitas operasionalnya telah sesuai dengan standar internasional yang tercermin dengan telah dimilikinya International Standard Organization sebagai berikut.

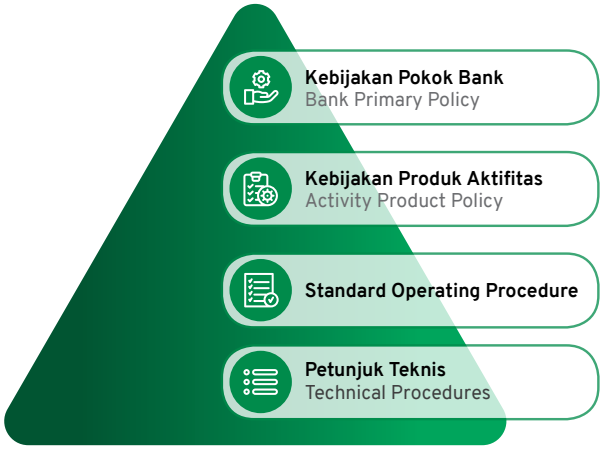
1. ISO 37001:2016 Sistem Manajemen Anti Penyuapan
2. ISO 27001:2022 Sistem Manajemen Keamanan Informasi JConnect Mobile, SMS Banking, dan Internet Banking
3. ISO 20000-1:2018 Sistem Manajemen Layanan Teknologi Informasi

Dari berbagai peraturan dan standar tersebut, kemudian diturunkan pada kebijakan internal Bank Jatim yang telah ditetapkan dengan Keputusan Direksi Nomor 062/003/DIR/KPT/KEP tanggal 17 Januari 2023 dengan hierarki sebagai berikut:

Bank Jatim also always ensures that its operational activities are in accordance with international standards as reflected by its ownership of the following International Standard Organizations.

1. ISO 37001:2016 Sistem Manajemen Anti Penyuapan
2. ISO 27001:2022 JConnect Mobile Information Security Management System, SMS Banking, and Internet Banking
3. ISO 20000-1:2018 Information Technology Service Management System

From these various regulations and standards, Bank Jatim's internal policies were determined by the Directors' Decree Number 062/003/DIR/KPT/KEP dated January 17, 2023 with the following hierarchy:




Berdasarkan hierarki sebagaimana tersebut di atas, Bank memiliki 2 (dua) jenis kebijakan yaitu:

1. Kebijakan Pokok Bank (KPB)
   Pedoman tertulis yang memuat visi dan misi perusahaan, nilai-nilai dasar (*core values*), kebijakan strategis, piagam Direksi dan Dewan Komisaris, serta hal-hal lain terkait pengelolaan perusahaan.
2. Kebijakan Produk Aktivitas (KPA)
   Pedoman tertulis yang memuat kebijakan umum atas suatu produk aktivitas dengan berdasarkan pada regulasi eksternal yang berlaku.

Kebijakan-kebijakan yang dimiliki oleh Bank Jatim telah disertai oleh pelaksanaan uji tuntas (*due diligence*) yang bertujuan guna memastikan bahwa berbagai keputusan bisnis tidak memberikan dampak sosial dan lingkungan yang negatif. Uji tuntas yang dilakukan oleh Bank Jatim dalam memastikan kebijakan terimplementasi dengan baik. Di samping itu, pelaksanaan berbagai kebijakan Bank Jatim sesuai dengan bidang penugasan unit-unit yang ada di struktur organisasi. Adapun pelaksanaan uji tuntas dan penanggungjawab kebijakan di Bank Jatim sebagai berikut.

Based on the hierarchy above, the Bank had 2 (two) types of policy, as follow:

1. Bank Primary Policy (KPB)
   A written guideline that outlines the Company's vision and mission, core values, strategic policies, the Board of Directors and Board of Commissioners charters, as well as other matters related to corporate governance.
2. Activity Product Policy (KPA)
   A written guideline that sets out general policies for a product activity based on applicable external regulations.

The policies owned by Bank Jatim have been accompanied by the implementation of due diligence which aims to ensure that various business decisions do not have negative social and environmental impacts. Due diligence conducted by Bank Jatim in ensuring that policies are implemented properly. In addition, the implementation of various Bank Jatim policies is in accordance with the assignment fields of the units in the organizational structure. The implementation of due diligence and those responsible for policies at Bank Jatim are as follows.

| **Kebijakan**<br>Policy | **Uji Tuntas**<br>Due Diligence | **Penanggungjawab**<br>Due Diligenc | **Tujuan**<br>Objective |
|---|---|---|---|
| Kebijakan Manajemen Vendor<br>Vendor Management Policy | Evaluasi Berkala<br>Periodic Evaluation | Divisi Umum<br>General Division | Mengatur proses pemilihan, pengelolaan, pengawasan, dan evaluasi vendor/pihak ketiga secara transparan, efektif, dan sesuai regulasi untuk meminimalkan risiko serta mendukung kelancaran operasional Bank.<br>To manage the selection, administration, monitoring, and evaluation processes of vendors/third parties in a transparent and effective manner, in compliance with regulations, in order to minimize risks and support the smooth operation of the Bank. |
| Kebijakan Sistem Manajemen Anti Penyuapan<br>Anti-Bribery Management System Policy | ISO 37001:2016 Sistem Manajemen Anti Penyuapan<br>ISO 37001:2016 Anti-Bribery Management System | Divisi Kepatuhan<br>Compliance Division | Mencegah, mendeteksi, dan menangani praktik penyuapan dalam seluruh kegiatan operasional Bank guna menjaga integritas, kepatuhan terhadap peraturan, dan penerapan tata kelola perusahaan yang baik.<br>To prevent, detect, and address bribery practices across all operational activities of the Bank in order to maintain integrity, regulatory compliance, and the implementation of good corporate governance. |
| Kebijakan Komunikasi dengan Pemegang Saham atau Investor<br>Communication Policy with Shareholders or Investors | Manajemen Investor melaksanakan Pemaparan Publik (Analyst Meeting), One on One Meeting dan Public Expose yang dihadiri oleh Calon Investor, Investor, Sekuritas, Asset Management, dan lainnya.<br>Investor Relations conducts Public Expose (Analyst Meeting), One-on-One Meetings, and Public Expose sessions attended by prospective investors, investors, securities companies, asset management firms, and others. | *Corporate Secretary*<br>Corporate Secretary | Mengatur penyampaian informasi kepada pemegang saham dan investor secara transparan, akurat, tepat waktu, dan setara untuk menjaga kepercayaan serta mendukung penerapan tata kelola perusahaan yang baik.<br>To regulate the delivery of information to shareholders and investors in a transparent, accurate, timely, and equitable manner in order to maintain trust and support the implementation of good corporate governance. |
| **Kebijakan Produk Aktivitas (KPA)**<br>**Product Activity Policy (KPA)** | | | |
| KPA Audit Intern<br>Internal Audit KPA | Pelaksanaan Audit secara berkala, penyelesaian terhadap temuan audit baik dari eksternal ataupun pemeriksaan dari regulator serta memastikan bahwa kebijakan audit internal sesuai dengan regulasi perbankan<br>Periodic audit implementation, follow-up on audit findings from both external parties and regulatory examinations, and ensuring that internal audit policies comply with banking regulations | Divisi Audit Internal<br>Internal Audit Division | Pedoman bagi fungsi audit intern dalam melaksanakan pengawasan secara independen dan objektif guna meningkatkan efektivitas pengendalian internal, manajemen risiko, serta tata kelola perusahaan.<br>To serve as a guideline for the internal audit function in carrying out independent and objective oversight in order to enhance the effectiveness of internal control, risk management, and corporate governance. |
| KPA Teknologi Informasi<br>Information Technology KPA | ISO 27001:2022 Sistem Manajemen Keamanan Informasi JConnect Mobile, SMS Banking, dan Internet Banking, ISO 20000:2018 The Service Management System at IT & Digital Directoraterovision of Core Banking System and Jconenct (Mobile Banking, Internet Banking & SMS Banking) Services to Internal Customer Bank Jatim<br>ISO 27001:2022 Information Security Management System for JConnect Mobile, SMS Banking, and Internet Banking; ISO 20000:2018 IT Service Management System at the IT & Digital Directorate for the provision of Core Banking System and JConnect (Mobile Banking, Internet Banking & SMS Banking) services to internal customers of Bank Jatim | Divisi Teknologi Informasi<br>Information Technology Division | Pedoman dalam pengelolaan dan pengendalian teknologi informasi agar mendukung operasional Bank secara aman, efektif, andal, serta sesuai dengan peraturan yang berlaku.<br>To serve as a guideline for managing and controlling information technology in order to support the Bank's operations in a secure, effective, reliable manner and in compliance with applicable regulations. |

| **Kebijakan**<br>Policy | **Uji Tuntas**<br>Due Diligence | **Penanggungjawab**<br>Due Diligenc | **Tujuan**<br>Objective |
|---|---|---|---|
| KPA Tresuri<br>Treasury KPA | Memperhatikan tingkat kepatuhan terhadap batasan eksposur risiko pasar termasuk risiko suku bunga, risiko nilai tukar dan risiko harga surat berharga<br>Monitoring compliance with market risk exposure limits, including interest rate risk, foreign exchange risk, and securities price risk | Divisi Tresuri<br>Treasury Division | Pedoman dalam pengelolaan aktivitas tresuri Bank secara efektif, prudensial, dan terkontrol untuk mendukung pengelolaan likuiditas, risiko pasar, serta optimalisasi pendapatan Bank.<br>To serve as a guideline for managing the Bank's treasury activities in an effective, prudent, and controlled manner to support liquidity management, market risk management, and income optimization. |
| KPA APU, PPT & PPPSPM<br>KPA APU, PPT & PPPSPM | ISO 37001:2016 Sistem Manajemen Anti Penyuapan<br>ISO 37001:2016 Anti-Bribery Management System | Divisi Kepatuhan & APU PPT PPP SPM<br>Compliance & AML PPT PPP SPM Division | Pedoman dalam mencegah dan memberantas tindak pidana pencucian uang, pendanaan terorisme, serta pendanaan proliferasi senjata pemusnah massal melalui penerapan prinsip kehati-hatian dan kepatuhan terhadap peraturan yang berlaku.<br>To serve as a guideline for preventing and combating money laundering, terrorism financing, and proliferation financing of weapons of mass destruction through the implementation of prudential principles and compliance with applicable regulations. |
| KPA Umum, Aktiva & Pengadaan<br>General KPA, Assets and Procurement | Pelaksanaan sesuai dengan SOP dan efisiensi proses bisnis dengan memperhatikan pengelolaan aktiva, efisiensi biaya pengadaan dan evaluasi vendor serta kontraktor<br>Implementation in accordance with SOPs and business process efficiency while considering asset management, procurement cost efficiency, and evaluation of vendors and contractors | Divisi Umum<br>General Division | Pedoman dalam pengelolaan fungsi umum, pengelolaan aset perusahaan, serta proses pengadaan barang dan jasa secara efektif, efisien, transparan, dan akuntabel.<br>To serve as a guideline for managing general functions, corporate asset management, and the procurement of goods and services in an effective, efficient, transparent, and accountable manner. |
| KPA Human Capital<br>KPA Human Capital | Pelaksanaan kesesuaian kebijakan dengan regulasi ketenagakerjaan yang berlaku dengan memperhatikan standar remunerasi dan kompensasi yang berasal dari kinerja dan produktivitas karyawan<br>Ensuring policy implementation aligns with applicable labor regulations, while considering remuneration and compensation standards based on employee performance and productivity | Divisi Human Capital<br>Human Capital Division | Pedoman dalam pengelolaan sumber daya manusia secara profesional, transparan, dan berkelanjutan untuk mendukung pencapaian tujuan serta kinerja perusahaan.<br>To serve as a guideline for managing human resources in a professional, transparent, and sustainable manner to support the achievement of the Company's objectives and performance. |
| KPA Manajemen Risiko<br>Risk Management KPA | Melakukan analisis rasio keuangan dan melakukan *stress testing* dalam penyesuaian strategi mitigasi agar risiko dapat dikelola secara lebih efektif dan sesuai dengan tujuan bisnis Bank<br>Financial ratio analysis, and stress testing to adjust mitigation strategies so that risks can be managed more effectively and in line with the Bank's business objectives | Divisi Manajemen Risiko<br>Risk Management Division | Pedoman dalam mengidentifikasi, mengukur, memantau, dan mengendalikan seluruh risiko Bank secara sistematis untuk memastikan keberlanjutan operasional dan kepatuhan terhadap regulasi.<br>To serve as a guideline for identifying, measuring, monitoring, and controlling all Bank risks systematically to ensure operational sustainability and regulatory compliance. |
| KPA Perkreditan atau Pembiayaan<br>KPA Credit or Financing | Evaluasi pelaksanaan kepatuhan terhadap regulasi dan menerapkan *prudential Banking principle*<br>Evaluation of compliance with regulations and implementation of prudential banking principles | Divisi Manajemen Risiko<br>Risk Management Division | Pedoman dalam pengelolaan aktivitas kredit atau pembiayaan secara prudent, terkontrol, dan sesuai ketentuan untuk meminimalkan risiko kredit serta mendukung pertumbuhan portofolio yang sehat.<br>To serve as a guideline for managing credit or financing activities in a prudent, controlled, and compliant manner in order to minimize credit risk and support healthy portfolio growth. |

| **Kebijakan**<br>Policy | **Uji Tuntas**<br>Due Diligence | **Penanggungjawab**<br>Due Diligenc | **Tujuan**<br>Objective |
|---|---|---|---|
| KPA Penyertaan Modal<br>KPA Capital Participation | Evaluasi pelaksanaan kepatuhan terhadap regulasi, menerapkan evaluasi kinerja terhadap penyertaan modal dan kepuasan terhadap *stakeholder*<br>Evaluation of regulatory compliance, performance evaluation of equity participation, and stakeholder satisfaction | Divisi Manajemen Anak Perusahaan<br>Subsidiary Management Division | Pedoman dalam pengelolaan investasi dan penyertaan modal Bank secara terukur, transparan, dan sesuai regulasi untuk memaksimalkan nilai dan meminimalkan risiko bagi perusahaan.<br>To serve as a guideline for managing the Bank's investments and equity participation in a measurable, transparent, and compliant manner to maximize value and minimize risks for the Company. |
| KPA Akuntansi<br>Accounting KPA | Evaluasi pelaksanaan kepatuhan terhadap PSAK, IFRS dan regulasi serta memastikan transparansi laporan keuangan sebagai dukungan terhadap strategi bisnis dan ekspansi Bank<br>Evaluation of compliance with PSAK, IFRS, and regulations, as well as ensuring transparency in financial reporting to support the Bank's business strategy and expansion | Divisi Akuntansi & Manajemen Keuangan<br>Accounting & Financial Management Division | Pedoman dalam pengelolaan dan pencatatan transaksi keuangan secara akurat, transparan, dan sesuai standar akuntansi serta peraturan yang berlaku.<br>To serve as a guideline for managing and recording financial transactions accurately, transparently, and in accordance with accounting standards and applicable regulations. |
| KPA Hukum<br>Legal KPA | Evaluasi pelaksanaan kesesuaian kebijakan hukum dengan undang-undang yang berlaku<br>Evaluation of compliance of legal policies with applicable laws and regulations | Divisi Hukum<br>Legal Division | Pedoman dalam memberikan layanan hukum, menangani risiko hukum, dan memastikan kepatuhan terhadap peraturan perundang-undangan untuk melindungi kepentingan Bank secara efektif.<br>To serve as a guideline for providing legal services, managing legal risks, and ensuring compliance with laws and regulations in order to effectively protect the Bank's interests. |

Penyusunan kebijakan Bank didasarkan pada hal-hal sebagai berikut namun tidak terbatas pada:

1. Adanya perubahan regulasi eksternal;
2. Kebutuhan bisnis Bank; dan/atau
3. Arahan Direksi dan/atau Dewan Komisaris.

Proses penetapan kebijakan Bank Jatim dilakukan dengan proses sebagai berikut:

The drafting of the Bank policies was based on the following issues, not limited to:

1. The existence of external regulation changes;
2. Bank business need; and/or
3. Direction of the Directors and/or the Board of Commissioners.

The process of Bank Jatim's policy stipulation was conducted with the following procedures, as follows:



Berbagai kebijakan yang dimiliki oleh Bank, kemudian diturunkan ke dalam Standar Operational Procedure (SOP) yang digunakan sebagai pedoman pelaksanaan kerja bagi seluruh insan Bank. Selama tahun 2025, ketentuan internal yang telah ditetapkan oleh Direksi antara lain sebagai berikut:

1. Kebijakan Produk Aktivitas (KPA) Akuntansi (Perubahan);
2. Kebijakan Produk Aktivitas (KPA) Manajemen Risiko;
3. Kebijakan Produk Aktivitas (KPA) Perkreditan atau Pembiayaan (Perubahan);
4. *Standard Operating Procedure* (SOP) Pelaporan Keuangan (Perubahan);
5. *Standard Operating Procedure* (SOP) Strategi Anti Fraud;
6. *Standard Operating Procedure* (SOP) Jatim Prioritas & Jatim Syariah Prioritas;
7. *Standard Operating Procedure* (SOP) Pernikahan Sesama Pegawai;
8. *Standard Operating Procedure* (SOP) Transaksi *Letter Of Credit* (L/C) Ekspor;
9. *Standard Operating Procedure* (SOP) Transaksi *Letter Of Credit* (L/C) Impor;
10. *Standard Operating Procedure* (SOP) Pinjaman Likuiditas Jangka Pendek (PLJP) Bank Indonesia;
11. *Standard Operating Procedure* (SOP) Pelaporan Valuta Asing (Valas);
12. *Standard Operating Procedure* (SOP) Kode Etik Pasar atas Aktivitas Tresuri;
13. *Standard Operating Procedure* (SOP) Kredit Pemerintah Daerah;
14. *Standard Operating Procedure* (SOP) *Total Reward*;
15. *Standard Operating Procedure* (SOP) *Recovery Plan;*
16. *Standard Operating Procedure* (SOP) Pembiayaan Kontraktor;
17. *Standard Operating Procedure* (SOP) Jaminan Kredit/ Pembiayaan;
18. *Standard Operating Procedure* (SOP) Kredit Sindikasi;
19. *Standard Operating Procedure* (SOP) Kredit Menengah dan Korporasi;
20. *Standard Operating Procedure* (SOP) Investor *Management;*
21. *Standard Operating Procedure* (SOP) Dewan Pengawas Syariah;
22. *Standard Operating Procedure* (SOP) Kerja Direksi (Perubahan);
23. *Standard Operating Procedure* (SOP) Hukum Perusahaan;
24. *Standard Operating Procedure* (SOP) Penerapan Tata Kelola Pemberian Remunerasi Bagi Pengurus Beserta Fasilitasnya;
25. *Standard Operating Procedure* (SOP) Perjalanan Dinas Pengurus;
26. *Standard Operating Procedure* (SOP) Pencegahan TPPU, TPPT & PPSPM;

Various policies established by the Bank are further translated into Standard Operating Procedures (SOPs), which serve as guidelines for the implementation of work across all employees of the Bank. Throughout 2025, internal regulations stipulated by the Board of Directors include, among others, the following:

1. Product Activity Policy (KPA) Accounting (Amendment);
2. Product Activity Policy (KPA) Risk Management;
3. Product Activity Policy (KPA) Credit or Financing (Amendment);
4. Standard Operating Procedure (SOP) Financial Reporting (Amendment);
5. Standard Operating Procedure (SOP) Anti-Fraud Strategy;
6. Standard Operating Procedure (SOP) Jatim Priority & Jatim Sharia Priority;
7. Standard Operating Procedure (SOP) Employee Marriage;
8. Standard Operating Procedure (SOP) Export Letter of Credit (L/C) Transactions;
9. Standard Operating Procedure (SOP) Import Letter of Credit (L/C) Transactions;
10. Standard Operating Procedure (SOP) Bank Indonesia Short-Term Liquidity Loan (PLJP);
11. Standard Operating Procedure (SOP) Foreign Exchange (Forex) Reporting;
12. Standard Operating Procedure (SOP) Market Code of Conduct for Treasury Activities;
13. Standard Operating Procedure (SOP) Regional Government Credit;
14. Standard Operating Procedure (SOP) Total Reward;
15. Standard Operating Procedure (SOP) Recovery Plan;
16. Standard Operating Procedure (SOP) Contractor Financing;
17. Standard Operating Procedure (SOP) Credit/Financing Collateral;
18. Standard Operating Procedure (SOP) Syndicated Credit;
19. Standard Operating Procedure (SOP) Medium and Corporate Credit;
20. Standard Operating Procedure (SOP) Investor Management;
21. Standard Operating Procedure (SOP) Sharia Supervisory Board;
22. Standard Operating Procedure (SOP) Board of Directors' Working Procedures (Amendment);
23. Standard Operating Procedure (SOP) Corporate Legal;
24. Standard Operating Procedure (SOP) Implementation of Governance in Providing Remuneration for Management and Its Facilities;
25. Standard Operating Procedure (SOP) Management Business Travel;
26. Standard Operating Procedure (SOP) Prevention of Money Laundering, Terrorism Financing & Proliferation Financing;

27. *Standard Operating Procedure* (SOP) Pembiayaan *Linkage* PKPA;
28. *Standard Operating Procedure* (SOP) Distribusi Bagi Hasil;
29. *Standard Operating Procedure* (SOP) Pengelolaan Akun Syariah;
30. *Standard Operating Procedure* (SOP) Mesin ATM & CRM;
31. *Standard Operating Procedure* (SOP) Pembiayaan Multiguna iB Barokah (Perubahan);
32. *Standard Operating Procedure* (SOP) Pembiayaan Kepada Pegawai, *Personal Loan Car Allowance Program* (CAP) & *Motorcycle Allowance Program* (MAP);
33. *Standard Operating Procedure* (SOP) Manajemen Risiko Kredit;
34. *Standard Operating Procedure* (SOP) *Climate Risk Management* & *Scenario Analysis* (CRMS);
35. *Standard Operating Procedure* (SOP) Proses Kredit Menengah & Korporasi;
36. *Standard Operating Procedure* (SOP) Kode Etik Transaksi Efek Bersifat Utang & Sukuk (PPE-EBUS);
37. *Standard Operating Procedure* (SOP) Proses kredit Mikro & Ritel;
38. *Standard Operating Procedure* (SOP) *Remittance*;
39. *Standard Operating Procedure* (SOP) Komite ALCO;
40. *Standard Operating Procedure* (SOP) *Middle Office;*
41. *Standard Operating Procedure* (SOP) Layanan & Tata Kelola Hukum Wilayah;
42. *Standard Operating Procedure* (SOP) Komite Kredit/ Pembiayaan;
43. *Standard Operating Procedure* (SOP) Komite Teknologi Informasi;
44. *Standard Operating Procedure* (SOP) Kredit Resi Gudang;
45. *Standard Operating Procedure* (SOP) Komite Kebijakan Perkreditan/ Pembiayaan;
46. *Standard Operating Procedure* (SOP) Manajemen Risiko Likuiditas;
47. *Standard Operating Procedure* (SOP) Komite Manajemen Risiko;
48. *Standard Operating Procedure* (SOP) Kredit Jatim Ritel;
49. *Standard Operating Procedure* (SOP) Pelindungan & Penyelesaian Pengaduan Konsumen;
50. *Standard Operating Procedure* (SOP) Pembiayaan Sindikasi;
51. *Standard Operating Procedure* (SOP) Sistem Manajemen Anti Penyuapan (SMAP);
52. *Standard Operating Procedure* (SOP) Laporan Harta Kekayaan Penyelenggara Negara (LHKPN);
53. *Standard Operating Procedure* (SOP) Kredit Piutang;
54. *Standard Operating Procedure* (SOP) Pembiayaan Anjak Piutang iB Barokah;
55. *Standard Operating Procedure* (SOP) Penilaian Profil Risiko Cabang;

27. Standard Operating Procedure (SOP) Linkage Financing PKPA;
28. Standard Operating Procedure (SOP) Profit Sharing Distribution;
29. Standard Operating Procedure (SOP) Sharia Account Management;
30. Standard Operating Procedure (SOP) ATM & CRM Machines;
31. Standard Operating Procedure (SOP) Multiguna iB Barokah Financing (Amendment);
32. Standard Operating Procedure (SOP) Employee Financing, Personal Loan Car Allowance Program (CAP) & Motorcycle Allowance Program (MAP);
33. Standard Operating Procedure (SOP) Credit Risk Management;
34. Standard Operating Procedure (SOP) Climate Risk Management & Scenario Analysis (CRMS);
35. Standard Operating Procedure (SOP) Medium & Corporate Credit Process;
36. Standard Operating Procedure (SOP) Code of Ethics for Debt Securities & Sukuk Transactions (PPE-EBUS);
37. Standard Operating Procedure (SOP) Micro & Retail Credit Process;
38. Standard Operating Procedure (SOP) Remittance;
39. Standard Operating Procedure (SOP) ALCO Committee;
40. Standard Operating Procedure (SOP) Middle Office;
41. Standard Operating Procedure (SOP) Regional Legal Services & Governance;
42. Standard Operating Procedure (SOP) Credit/Financing Committee;
43. Standard Operating Procedure (SOP) Information Technology Committee;
44. Standard Operating Procedure (SOP) Warehouse Receipt Financing;
45. Standard Operating Procedure (SOP) Credit/Financing Policy Committee;
46. Standard Operating Procedure (SOP) Liquidity Risk Management;
47. Standard Operating Procedure (SOP) Risk Management Committee;
48. Standard Operating Procedure (SOP) Jatim Retail Credit;
49. Standard Operating Procedure (SOP) Consumer Protection & Complaint Resolution;
50. Standard Operating Procedure (SOP) Syndicated Financing;
51. Standard Operating Procedure (SOP) Anti-Bribery Management System (SMAP);
52. Standard Operating Procedure (SOP) State Officials' Wealth Report (LHKPN);
53. Standard Operating Procedure (SOP) Receivables Credit;
54. Standard Operating Procedure (SOP) Factoring Financing iB Barokah;
55. Standard Operating Procedure (SOP) Branch Risk Profile Assessment;

56. *Standard Operating Procedure* (SOP) Pembiayaan Konstruksi Properti & Pengadaan Tanah sebagai Fasilitas Tambahan Pembiayaan Konstruksi Properti;
57. *Standard Operating Procedure* (SOP) Penilaian Tingkat Kesehatan Bank;
60. Standard Operating Procedure (SOP) Analis Risiko Kredit
61. Standard Operating Procedure (SOP) Rating Pemantauan Kredit/Pembiayaan
62. Surat Keputusan (SK) Direksi tentang Limit Kewenangan Persetujuan Kredit/Pembiayaan Tunai & Non Tunai;
63. Surat Keputusan (SK) Direksi tentang Limit Kewenangan Persetujuan Pembelian/Penjualan Surat Berharga Di Divisi Tresuri;
64. Surat Keputusan (SK) Direksi tentang Pembentukan Fungsi Kepatuhan Syariah, Manajemen Risiko Syariah & Audit Internal Syariah Dalam Penerapan Tata Kelola Syariah PT Bank Pembangunan Daerah Jawa Timur Tbk;
65. Surat Keputusan (SK) Direksi tentang Risk Appetite Statement;
66. Surat Keputusan (SK) Direksi tentang Struktur Keanggotaan Komite Kredit
67. Surat Keputusan (SK) Direksi tentang Arahan Investasi Dana Pensiun Pegawai PT Bank Pembangunan Daerah Jawa Timur Tbk;
68. Surat Keputusan (SK) Direksi tentang Limit Kewenangan Transaksi Dealer (Limit Dealer) Untuk Transaksi Di Dealing Room Divisi Tresuri;
69. Surat Keputusan (SK) Direksi tentang Limit Stop (Budget) Loss atas Transaksi Trading Dealer Divisi Tresuri;
70. Surat Keputusan (SK) Direksi tentang Bank Garansi Pembayaran untuk Proyek dengan Anggaran Tahun 2025 Di Lingkungan Provinsi Jawa Timur;
71. Surat Keputusan (SK) Direksi tentang Limit Kewenangan Settlement Terhadap Transaksi Melalui ESTIM PT Bank Pembangunan Daerah Jawa Timur Tbk;
72. Surat Keputusan (SK) Direksi tentang Limit Kewenangan Persetujuan Penggunaan Anggaran & Persetujuan Hasil Pengadaan Barang & Jasa serta Biaya Non Produk;
73. Surat Keputusan (SK) Direksi tentang Limit Kewenangan Persetujuan Kredit/Pembiayaan Komite Kredit;
74. Surat Keputusan (SK) Direksi tentang Limit Pelaksanaan On The Spot (OTS) Pada Proses Kredit/Pembiayaan;
75. Surat Keputusan (SK) Direksi tentang Segmentasi Pasar Kredit/Pembiayaan.

Di samping memiliki uji tuntas, Bank Jatim juga senantiasa menerapkan prinsip kehati-hatian sebagaimana tertuang dalam Kebijakan Perkreditan atau Pembiayaan Bank sebagaimana tertuang dalam Surat Keputusan Direksi Nomor 062/02/02/DIR/MJR/KEP tanggal 5 Desember 2023 tentang Kebijakan

56. Standard Operating Procedure (SOP) Property Construction Financing & Land Procurement as an Additional Facility for Property Construction Financing;
57. Standard Operating Procedure (SOP) Bank Soundness Level Assessment;
60. Standard Operating Procedure (SOP) for Credit Risk Analyst
61. Standard Operating Procedure (SOP) for Credit/Financing Monitoring Rating
62. Board of Directors' Decree (SK) concerning the Limit of Authority for Approval of Cash & Non-Cash Credit/Financing;
63. Board of Directors' Decree (SK) concerning the Limit of Authority for Approval of Purchase/Sale of Securities in the Treasury Division;
64. Board of Directors' Decree (SK) concerning the Establishment of Sharia Compliance, Sharia Risk Management, and Sharia Internal Audit Functions in the Implementation of Sharia Governance at PT Bank Pembangunan Daerah Jawa Timur Tbk;
65. Board of Directors' Decree (SK) concerning the Risk Appetite Statement;
66. Board of Directors' Decree (SK) concerning the Membership Structure of the Credit Committee
67. Board of Directors' Decree (SK) concerning Investment Directions for Employee Pension Funds at PT Bank Pembangunan Daerah Jawa Timur Tbk;
66. 68. Decree of the Board of Directors concerning the Limit on Dealer Transaction Authority (Dealer Limit) for Transactions in the Dealing Room of the Treasury Division;
69. Decree of the Board of Directors concerning the Limit on Stop (Budget) Loss for Dealer Trading Transactions in the Treasury Division;
70. Decree of the Board of Directors concerning the Payment Bank Guarantee for Projects with a 2025 Budget in East Java Province;
71. Decree of the Board of Directors concerning the Limit on Settlement Authority for Transactions Through ESTIM of PT Bank Pembangunan Daerah Jawa Timur Tbk;
72. Decree of the Board of Directors concerning the Limit on Approval of Budget Use, Approval of Procurement of Goods & Services, and Non-Product Costs;
73. Decree of the Board of Directors concerning the Limit on Approval Authority for Credit/Financing for the Credit Committee;
74. Decree of the Board of Directors concerning the Limit on On-The-Spot (OTS) Implementation in the Credit/Financing Process;
75. Decree (SK) of the Board of Directors concerning Credit/Financing Market Segmentation.

In addition to implementing due diligence, Bank Jatim consistently applies the prudential principle as stipulated in the Bank's Credit or Financing Policy as set forth in Board of Directors Decree No. 062/02/02/DIR/MJR/KEP dated December 5, 2023 concerning the Credit or Financing Policy

Perkreditan Atau Pembiayaan Bank PT Bank Pembangunan Daerah Jawa Timur Tb sebagaimana telah diubah terakhir dengan Surat Keputusan Direksi Nomor 064/02/03/DIR/KBP/KEP tanggal 16 Desember 2025 tentang Perubahan Kebijakan Perkreditan Atau Pembiayaan.

of PT Bank Pembangunan Daerah Jawa Timur Tbk, as last amended by Board of Directors Decree No. 064/02/03/DIR/KBP/KEP dated December 16, 2025 concerning Amendments to the Credit or Financing Policy.

Penerapan prinsip kehati-hatian dilakukan melalui penggunaan Aplikasi PRISMA (Pemantauan Risiko Kredit Melalui Aplikasi), yaitu aplikasi berbasis web yang dikembangkan untuk menyediakan akses pemantauan kinerja debitur dengan plafon kredit sebesar lebih dari atau sama dengan Rp5 (lima) miliar. Aplikasi ini dapat diakses oleh seluruh pengguna pada Divisi Bisnis Kredit atau Pembiayaan, Divisi Analis Risiko Kredit, Divisi Restrukturisasi dan Pemulihan Kredit, Divisi Administrasi Kredit, Divisi Unit Usaha Syariah, serta seluruh cabang konvensional dan syariah sehingga proses pemantauan risiko kredit dapat dilaksanakan secara efektif dan efisien.

The implementation of prudent banking principles is supported through the use of the PRISMA Application (Credit Risk Monitoring through Application), a web-based application developed to provide access to monitoring the performance of debtors with credit ceilings equal to or exceeding Rp5 (five) billion. The application can be accessed by all users within the Credit or Financing Business Division, Credit Risk Analyst Division, Credit Restructuring and Recovery Division, Credit Administration Division, Sharia Business Unit Division, as well as all conventional and sharia branches, thereby enabling the credit risk monitoring process to be carried out effectively and efficiently.

Khusus terkait penegakkan hak asasi manusia, telah diatur dalam KPA Human Capital Kebijakan tersebut mengatur tentang rencana strategis Human Capital yang searah dengan visi dan misi Bank yang telah tertuang dalam Rencana Bisnis Bank sekurangnya meliputi pemenuhan SDM, peningkatan kompetensi SDM, implementasi dan evaluasi budaya kerja, evaluasi kinerja pegawai serta melakukan proses perbaikan berkelanjutan, penerapan tata kelola dalam pemberian remunerasi dan terdapat aktivitas *Work Life Balance* sebagai kegiatan penyeimbang antara pekerjaan utama dengan tempat untuk menyalurkan hobi guna memberikan dampak positif pada pencapaian target perusahaan. Dalam penyusunan setiap kebijakan Bank Jatim selalu mengadopsi peraturan tentang ketenagakerjaan yang berlaku. Dalam praktiknya seluruh pegawai memiliki hak yang sama untuk menerima pendidikan /pengembangan kompetensi, mengikuti program pengembangan karir serta mendapatkan remunerasi yang layak. Bank Jatim juga memiliki program Work Life Balance sebagai bagian dari perlindungan hak asasi manusia untuk hidup yang berkualitas. Sepanjang tahun 2025, tidak terdapat insiden terkait hak asasi manusia di lingkungan operasional Bank.

Specifically regarding the enforcement of human rights, this has been regulated under the Human Capital Policy (KPA Human Capital). The policy governs the Human Capital strategic plan aligned with the Bank's vision and mission as outlined in the Bank Business Plan, at a minimum covering workforce fulfillment, competency development, implementation and evaluation of work culture, employee performance evaluation, and continuous improvement processes, as well as governance implementation in remuneration practices and Work-Life Balance initiatives as activities that support a balance between employees' primary responsibilities and opportunities to pursue personal interests, thereby contributing positively to the achievement of the Company's targets. In formulating each policy, Bank Jatim consistently adopts applicable labor regulations. In practice, all employees have equal rights to receive education and competency development, participate in career development programs, and obtain appropriate remuneration. The Bank also implements Work-Life Balance programs as part of its commitment to protecting human rights and supporting employees' quality of life. Throughout 2025, there were no incidents related to human rights within the Bank's operational environment.

Berbagai kebijakan tersebut telah ditandatangani oleh Direksi Bank dan berlaku untuk seluruh insan Bank. Beberapa kebijakan Bank di antaranya Kebijakan Manajemen Vendor, Kebijakan Komunikasi dengan Pemegang Saham atau Investor, dan Kebijakan Sistem Manajemen Anti Penyuapan (SMAP) telah dipublikasikan pada website resmi Bank Jatim di www.Bankjatim.co.id. Terkait kebijakan yang tidak dipublikasikan di dalam website Bank, disosialisasikan kepada insan Bank melalui Portal Kebijakan & Prosedur sebagai sarana resmi penyampaian dan pengelolaan ketentuan internal Bank untuk memastikan keterbukaan informasi internal kepada seluruh pegawai secara transparan, akurat, dan tepat waktu. Portal Kebijakan & Prosedur merupakan platform terintegrasi yang berfungsi sebagai pusat dokumentasi ketentuan internal antara lain Kebijakan Produk Aktivitas (KPA), Standard Operating

These policies have been signed by the Bank's Board of Directors and apply to all Bank employees. Several Bank policies, including the Vendor Management Policy, Communication Policy with Shareholders or Investors and the Anti-Bribery Management System Policy (SMAP), have been published on the official Bank Jatim website at www.bankjatim.co.id. Regarding policies that are not published on the Bank's website, they are socialized to Bank employees through the Policy & Procedure Portal as an official means of conveying and managing the Bank's internal provisions to ensure the transparency of internal information to all employees in a transparent, accurate, and timely manner. The Policy & Procedure Portal is an integrated platform that functions as a documentation center for internal provisions including Product Activity Policies (KPA), Standard Operating Procedures (SOP), Technical Instructions, Directors' Decrees

Procedure (SOP), Petunjuk Teknis, Surat Keputusan (SK) Direksi atau Surat Edaran serta ketentuan lain yang berlaku di internal Bank. Melalui portal ini, setiap pegawai memiliki akses yang mudah dan terkendali terhadap informasi yang relevan dengan tugas dan tanggung jawabnya. Kebijakan yang tidak diunggah dalam website Bank karenakan fokus kebijakan yaitu bersifat internal. Di samping itu, Bank Jatim juga melakukan sosialisasi kebijakan kepada mitra bisnis melalui surat kontrak kerja, website dan pertemuan dengan mitra bisnis.

Selain melakukan sosialisasi pada website dan Portal Kebijakan dan Prosedur, Bank Jatim juga melakukan pelatihan-pelatihan agar implementasi kebijakan berjalan dengan baik. Adapun pelatihan yang dilaksanakan Bank Jatim selama tahun 2025 berupa 204 Inhouse Training dan 321 Public Training.

(SK) or Circulars and other provisions that apply internally to the Bank. Through this portal, each employee has controlled and convenient access to information relevant to their roles and responsibilities. Policies that are not uploaded to the Bank's website are primarily internal in nature. In addition, Bank Jatim also disseminates its policies to business partners through contractual agreements, the website, and meetings with business partners.

In addition to conducting dissemination through the website and the Policy and Procedure Portal, Bank Jatim also organized training programs to ensure the effective implementation of policies. The training programs conducted by the Bank throughout 2025 consisted of 204 in-house training sessions and 321 public training sessions.



# Proses untuk Memulihkan Dampak Negatif [GRI 2-25]
# Process for Recovering Negative Impact

Dalam melaksanakan kegiatan usahanya, Bank Jatim masih menghadapi adanya potensi dampak negatif yang tidak bisa dihindari bagi pengguna layanan Bank. Dampak tersebut di antaranya terkait dengan keluhan nasabah atas kendala dalam menggunakan produk atau layanan perbankan.

Dalam hal terjadi dampak negatif, Bank Jatim berkomitmen untuk memulihkan dampak negatif dengan menyediakan saluran pengaduan berupa unit Call Center "Info Bank Jatim 14044" yang beroperasi selama 24 jam sehari dan selama 7 hari dalam seminggu, sepanjang tahun. Melalui layanan tersebut, nasabah akan senantiasa diberikan solusi atas permasalahan yang dihadapi ketika menggunakan produk dan layanan Bank Jatim, menampung berbagai keluhan nasabah yang kemudian ditindaklanjut ke bagian terkait di Bank Jatim sebagai upaya penyelesaian selanjutnya. Berbagai pengaduan yang disampaikan oleh nasabah akan ditindaklanjuti secara cepat oleh Sub Divisi Service Excellent, Grup Pengaduan dan Pelindungan Nasabah

Pengembangan mekanisme pengaduan senantiasa dilakukan penyempurnaan dengan mendapatkan masukan dari para pemangku kepentingan, khususnya nasabah. Untuk melakukan evaluasi efektivitas mekanisme pengaduan, Bank Jatim melakukan survei kepuasan nasabah. Survei kepuasan nasabah diselenggarakan secara berkala oleh Bank Jatim yang bertujuan untuk mengetahui tingkat kepuasan nasabah terhadap kualitas produk dan layanan yang ditawarkan, termasuk layanan penanganan pengaduan.

In carrying out its business activities, Bank Jatim still faces the potential for unavoidable negative impacts for users of the Bank's services. These impacts include, among others, customer complaints related to difficulties encountered in using banking products or services..

In the event of a negative impact, Bank Jatim is committed to restoring the negative impact by continuously improving the security of the information technology system in managing customer data and/or personal information. Bank Jatim has also providing a complaint channel in the form of a Call Center unit "Info Bank Jatim 14044" which operates 24 hours a day and 7 days a week, all year round. Through this service, customers will always be given solutions to problems faced when using Bank Jatim products and services, accommodating various customer complaints which are then followed up to the relevant section at Bank Jatim as an effort for further resolution. Various complaints submitted by customers will be followed up quickly by the Service Excellent Sub Division, Customer Complaints and Protection Group.

The development of the complaint mechanism is always being refined by obtaining input from stakeholders, especially customers. To assess the effectiveness of the complaint mechanism, Bank Jatim conducts periodic customer satisfaction surveys. These periodic customer satisfaction surveys conducted by Bank Jatim aim to gauge customer satisfaction levels with the quality of products and services offered, including the handling of complaints.

# Mekanisme Konsultasi dan Penyampaian Masukan [GRI 2-26]
# Consultation and Feedback Mechanisms

Bank Jatim telah menyediakan mekanisme yang memungkinkan individu untuk menyampaikan masukan terkait penerapan kebijakan serta praktik organisasi dalam menjalankan perilaku bisnis yang bertanggung jawab, sekaligus sebagai sarana untuk melaporkan perhatian atau dugaan penyimpangan terhadap perilaku bisnis organisasi. Dalam proses penyusunan dan pengembangan kebijakan, Bank Jatim juga secara aktif melibatkan berbagai unit kerja melalui forum diskusi maupun konsultasi.

Bank Jatim has established mechanisms that enable individuals to provide feedback regarding the implementation of policies and organizational practices in conducting responsible business behavior, as well as to report concerns or suspected violations related to the organization's business conduct. In the process of formulating and developing policies, the Bank Jatim also actively involves various work units through discussion forums and consultations.

Bank Jatim telah menyediakan sarana pelaporan whistleblowing yang dapat dimanfaatkan oleh masyarakat untuk menyampaikan laporan dan pengaduan terkait isu sosial maupun lingkungan hidup yang terjadi di wilayah operasional Bank Jatim. Sarana pengaduan ini dapat diakses melalui website https://wbs.Bankjatim.co.id https://wbs.Bankjatim.co.id, serta melalui SMS/WhatsApp atau telepon ke nomor 081330003040.

Bank Jatim has also provided a whistleblowing reporting channel that can be utilized by the public to submit reports and complaints related to social and environmental issues occurring within the Bank Jatim's operational areas. This reporting channel can be accessed through the website https://wbs.bankjatim.co.id, as well as via SMS/WhatsApp or telephone at 081330003040.

Seluruh informasi yang masuk ke dalam sarana WBS kemudian ditindaklanjuti oleh Divisi Audit Intern yang kemudian disampaikan kepada Direktur Utama dan Dewan Komisaris Bank. adapun alur WBS yang dimiliki Bank disampaikan pada bagian Pengaduan Masyarakat di Laporan Keberlanjutan ini.
Sepanjang tahun 2025, terdapat 5 (lima) pengaduan terkait masalah kritis yang disampaikan melalui WBS yang diterima dan diproses oleh Divisi Audit Intern dan disampaikan kepada Direktur Utama dan Dewan Komisaris Bank.

All information submitted through the WBS channel is subsequently followed up by the Internal Audit Division and reported to the President Director and the Board of Commissioners. The WBS flow mechanism is further described in the Public Complaints section of this Sustainability Report.
Throughout 2025, there were 5 (five) complaints related to critical issues submitted through the WBS, which were received, processed by the Internal Audit Division, and reported to the President Director and the Board of Commissioners of the Bank.

**2025**

**Laporan Keberlanjutan**
Sustainability Report


01 Tentang Laporan
About Sustainability Report

02 Strategi Keberlanjutan
Sustainability Strategy

03 **Ikhtisar Kinerja Keberlanjutan**
**Sustainability Performance Highlights**

04 Profil Perusahaan
Company Profile

05 Penjelasan Direksi
Director's Explanation

06 Tata Kelola
Governance

07 Kinerja Keberlanjutan
Sustainability Performance Overview




# Ikhtisar Kinerja Keberlanjutan

## Sustainability Performance Highlights


bankjatim

# Kinerja Aspek Ekonomi [OJK B.1]
# Economic Performance Aspects

| | | | 2025 | 2024 | 2023 |
|---|---|---|---|---|---|
| **Kuantitas Produk/Jasa**<br>Quantity of Products/Services | Produk dan Jasa/<br>Products and Services | **9** | 9 | 9 |
| **Nilai Penyaluran Pembiayaan UMKM**<br>MSME Financing Disbursement Value | Dalam Juta Rupiah/<br>In Millions of Rupiah | **22.456.725** | 20.512.458 | 14.561.391 |
| **Nilai Penyaluran Kredit Konvensional**<br>Conventional Loan Disbursement Value | Dalam Juta Rupiah/<br>In Millions of Rupiah | **64.517.188** | 61.390.809 | 52.573.044 |
| **Nilai Penyaluran Kredit**<br>Loan Distribution Value | Dalam Juta Rupiah/<br>In Millions of Rupiah | **67.244.137** | 64.056.633 | 53.395.998 |
| **Dana Pihak Ketiga Konvensional**<br>Conventional Third-Party Funds | Dalam Juta Rupiah/<br>In Millions of Rupiah | **78.605.372** | 77.495.528 | 72.396.365 |
| **Funding Syariah**<br>Sharia Funding | Dalam Juta Rupiah/<br>In Millions of Rupiah | **3.733.097** | 2.927.376 | 2.602.606 |
| **Penyaluran Kredit Bank Jatim Syariah**<br>Bank Jatim Sharia Financing Disbursement | Dalam Juta Rupiah/<br>In Millions of Rupiah | **2.726.948** | 2.665.824 | 2.187.858 |
| **Pendapatan Bunga**<br>Interest Income | Dalam Juta Rupiah/<br>In Millions of Rupiah | **10.291.308** | 8.381.809 | 7.357.284 |
| **Pendapatan Operasional Lainnya**<br>Other Operating Income | Dalam Juta Rupiah/<br>In Millions of Rupiah | **1.075.152** | 832.238 | 648.420 |
| **Penyisihan atas penurunan nilai aset keuangan**<br>Allowance for Impairment of Financial Assets | Dalam Juta Rupiah/<br>In Millions of Rupiah | **1.949.179** | 1.287.595 | 694.136 |
| **Beban Operasional Lainnya**<br>Other Operating Expenses | Dalam Juta Rupiah/<br>In Millions of Rupiah | **6.251.793** | 4.900.835 | 3.834.479 |
| **Laba Sebelum Pajak Penghasilan**<br>Profit Before Income Tax | Dalam Juta Rupiah/<br>In Millions of Rupiah | **2 .092.643** | 1.682.717 | 1.892.743 |
| **Beban Pajak Penghasilan**<br>Income Tax Expense | Dalam Juta Rupiah/<br>In Millions of Rupiah | **475.450** | 386.899 | 422.638 |
| **Laba /Rugi Bersih**<br>Net Profit/Loss | Dalam Juta Rupiah/<br>In Millions of Rupiah | **1 .617.193** | 1.295.818 | 1.470.105 |
| **Jumlah Laba Komprehensif**<br>Total Comprehensive Income | Dalam Juta Rupiah/<br>In Millions of Rupiah | **2 .018.040** | 1.175.633 | 1.502.381 |
| **Pelibatan pemasok lokal/Dalam Negeri**<br>Engagement of Local/Domestic Suppliers | Perusahaan/mitra /<br>Company/partner | **564 (100%)** | 392 (100%) | 378 (100%) |



| Produk Ramah Lingkungan<br>Environmentally Friendly Products | 2025 | 2024 | 2023 | |
|---|---|---|---|---|
| **Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB)/Produk Ramah Lingkungan**<br>Products that Meet the Criteria for Sustainable Business Activities (KKUB)/Environmentally Friendly Products | **12** | 10 | 8 | Unit Produk / Product Unit |
| **Persentase total portofolio KKUB terhadap total portofolio**<br>Percentage of Total KKUB Portfolio to Total Portfolio | **8,04** | 9,66 | 2,55 | % |
| **Nominal Produk dan/atau Jasa yang Memenuhi KKUB**<br>Nominal Value of Products and/or Services that Meet KKUB | **5.403.627** | 5.656.280 | 1.364.700 | Dalam Juta Rupiah/ In Millions of Rupiah |

| Kinerja Keuangan Inklusif<br>Inclusive Financial Performance | 2025 | 2024 | 2023 | |
|---|---|---|---|---|
| **Jumlah Agen**<br>Number of Agents | **14.847** | 12.822 | 7.154 | Agen / Agent |
| **Nominal Produk dan/atau Jasa yang Disediakan oleh Agen**<br>Nominal Value of Products and/or Services Provided by Agents | **13.121.618.174** | 8.930.831.247 | 2.767.168.396 | Dalam Rupiah Penuh /In Full of Rupiah |

# Kinerja Aspek Lingkungan Hidup [OJK B.2]
# Economic Performance Aspects

**Penggunaan BBM**
Fuel Usage

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| Liter/ Liter | 133.241 | 135.078 | 108.887 |
| Giga Joules | 4.556,84 | 4.619,63 | 3.723,94 |

**Penambahan (pengurangan) Penggunaan BBM**
Fuel Addition (Reduction)

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| Liter/ Liter | (1.837) | 26.191 | 2.447 |
| Giga Joules | (22,82) | 895,69 | 83,76 |

**Penggunaan Listrik (Kantor Pusat)**
Electricity Usage (Head Office)

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| Liter/ Liter | 2.494.569 | 2.762.146 | 2.885.552 |
| Giga Joules | 8.980,45 | 9.943,65 | 10.387,99 |

**Penambahan (pengurangan) Penggunaan Listrik**
Electricity Addition (Reduction)

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| Liter/ Liter | (267.577) | (123.406) | 393.328 |
| Giga Joules | (963,20) | (444,34) | 1.415,99 |

**Penggunaan Air (Kantor Pusat)**
Water Usage (Head Office)

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| m3 | 35.093 | 30.722 | 27.341 |

**Penambahan (pengurangan) Air**
Water Addition (Reduction)

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| m3 | 4.371 | 3.381 | 2.456 |



**Emisi GRK yang dihasilkan**
GHG emissions produced

| | Cakupan 1 Scope 1 | Cakupan 2 Scope 2 | Cakupan 3 Scope 3 |
|---|---|---|---|
| 2025 | 2.876,85 | 337,66 | 2.329,92 | 209,26 |
| 2024 | 3.094,84 | 342,34 | 2.579,84 | 172,65 |
| 2023 | 3.135,18 | 275,65 | 2.695,11 | 164,42 |
| | Ton CO2-eq | Ton CO2-eq | Ton CO2-eq | Ton CO2-eq |

**Pengurangan Intensitas Emisi**
Emission Intensity Reduction

| | |
|---|---|
| 2025 | 217,99 |
| 2024 | 40,34 |
| 2023 | – |

Ton Co2-eq

**Efluen***
Efluen*

| | |
|---|---|
| 2025 | – |
| 2024 | – |
| 2023 | – |

M3

**Limbah yang Dihasilkan***
Waste Produced*

| | |
|---|---|
| 2025 | 6.566 |
| 2024 | – |
| 2023 | – |

kg

**Pengurangan limbah dan Efluen***
Waste and Effluent Reduction*

| | |
|---|---|
| 2025 | – |
| 2024 | – |
| 2023 | – |

Ton

**Limbah B3**
Hazardous Waste

| | |
|---|---|
| 2025 | 86,4 |
| 2024 | – |
| 2023 | – |

kg

**Limbah non B3**
Non Hazardous Waste

| | |
|---|---|
| 2025 | 6.480 |
| 2024 | – |
| 2023 | – |

kg



**Pelestarian keanekaragaman hayati**
Biodiversity conservation

| | |
|---|---|
| 2025 | 569 |
| 2024 | 296 |
| 2023 | 140 |

Dalam Juta Rupiah / In Millions of Rupiah

**Pengaduan lingkungan**
Environmental Complaints

| | |
|---|---|
| 2025 | Nihil |
| 2024 | Nihil |
| 2023 | Nihil |

Kasus / Case

**Biaya Lingkungan Hidup**
Environmental Costs

| | |
|---|---|
| 2025 | 590 |
| 2024 | 317 |
| 2023 | 299 |

Dalam Juta Rupiah / In Millions of Rupiah

Keterangan/ Notes:

*Bank Jatim belum melakukan perhitungan terkait besarnya limbah yang dihasilkan dari kegiatan operasional Bank.
*Bank Jatim has not yet conducted calculations regarding the volume of waste generated from its operational activities.

# Kinerja Aspek Sosial [OJK B.3]
# Performance of Social Aspect




Dalam menjalankan aktivitas bisnisnya, Bank Jatim memiliki komitmen untuk memberikan dampak positif bagi pemangku kepentingan internal maupun eksternal. Upaya Bank Jatim dalam memberikan dampak positif terhadap masyarakat diwujudkan melalui aktivitas TJSL dan melakukan pembinaan kepada UMKM. Di tahun 2025, Bank Jatim telah merealisasikan dana TJSL sebesar Rp19.668 juta meningkat dibandingkan tahun 2024 yang sebesar Rp16.945 juta. Selain itu, dampak positif bagi karyawan tercermin dengan meningkatnya indeks kepuasan dan keterikatan pegawai menjadi sebesar 76,87% meningkat dibandingkan tahun 2024 sebesar 76,75%.

In carrying out its business activities, Bank Jatim is committed to delivering positive impacts to both internal and external stakeholders. The Bank's efforts to generate positive impacts on society are realized through Corporate Social and Environmental Responsibility (TJSL) activities and the development of MSMEs. In 2025, Bank Jatim disbursed TJSL funds amounting to IDR 19,668 million, an increase compared to 2024, which amounted to IDR 16,945 million. In addition, positive impacts on employees are reflected in the increase of the employee satisfaction and engagement index to 76.87%, up from 76.75% in 2024.

**Penyaluran Dana TJSL**
Distribution of CSR Funds

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| Dalam Juta Rupiah<br>In Millions of Rupiah | 19.668 | | |
| Dalam Juta Rupiah<br>Dalam Juta Rupiah | | 16.946 | 17.393 |

**Mitra Binaan**
Partner Beneficiaries

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| Mitra<br>Partner | 114.708 | | |
| Mitra<br>Partner | | 106.924 | 83.226 |

**Indeks Kepuasan dan Keterikatan Pegawai**
Employee Satisfaction and Engagement Index

| 2025 | 2024 | 2023 |
|---|---|---|
| 76,87% | 76,75% | 83,1% |




Namun demikian, kegiatan usaha yang dijalankan oleh Bank Jatim tidak terlepas dari kemungkinan timbulnya dampak negatif, yang biasanya berupa permasalahan atau kendala yang muncul dari interaksi nasabah dengan produk dan layanan perbankan. Untuk mengantisipasi dan menangani potensi dampak tersebut, Bank Jatim telah menyediakan saluran pengaduan yang dapat diakses oleh seluruh nasabah selama 24 jam melalui Call Center "Info Bank Jatim 14044". Melalui saluran ini, setiap keluhan atau permasalahan yang disampaikan oleh nasabah akan menerima respons yang tepat, ditangani secara sistematis, dan segera diteruskan ke unit atau bagian terkait untuk mendapatkan penyelesaian yang cepat dan efektif. Adapun rincian pengaduan yang diterima dari nasabah adalah sebagai berikut.

Nevertheless, the Bank's business activities are not entirely free from the potential for negative impacts, which generally arise in the form of issues or challenges encountered by customers when interacting with banking products and services. To anticipate and address such potential impacts, Bank Jatim has provided a complaint handling channel accessible to all customers 24 hours a day through the "Info Bank Jatim 14044" Call Center. Through this channel, every complaint or issue submitted by customers is responded to appropriately, handled systematically, and promptly forwarded to the relevant unit or division to ensure quick and effective resolution. The details of customer complaints received are as follows.

**Pengaduan Nasabah**
Customer Complaints

| 2025 | 2024 | 2023 |
|---|---|---|
| **26.521** | 17.087 | 12.869 |
| **Pengaduan /**Complaints | **Pengaduan /**Complaints | **Pengaduan /**Complaints |

**2025**

**Laporan Keberlanjutan**
Sustainability Report


01 Tentang Laporan
About Sustainability Report

02 Strategi Keberlanjutan
Sustainability Strategy

03 Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

04 **Profil Perusahaan**
**Company Profile**

05 Penjelasan Direksi
Director's Explanation

06 Tata Kelola
Governance

07 Kinerja Keberlanjutan
Sustainability Performance Overview




# Profil Perusahaan
## Company Profile [OJK C]


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bankjatim

# Visi, Misi, dan Nilai Keberlanjutan [OJK C.1]
# Vision, Mission, and Sustainability Values

Visi dan Misi Bank Jatim telah selaras dengan nilai-nilai keberlanjutan yang menekankan aspek ekonomi, lingkungan, dan sosial.

Bank Jatim's Vision and Mission are aligned with sustainability values that emphasize economic, environmental and social aspects.

## Visi Vision

**Menjadi BPD No. 1 di Indonesia.**
To become No. 1 BPD in Indonesia.

## Misi Mission

1. **Akselerasi kinerja dan transformasi bisnis yang sehat menuju digital bank dengan SDM yang berdaya saing tinggi.**
2. **Memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur**
3. **Menerapkan prinsip-prinsip keuangan berkelanjutan**

1. Accelerating performance and a healthy business transformation into a digital bank with highly competitive human resources.
2. Contributing to the economic growth of East Java's.
3. Applying sustainable finance principles.



## Nilai Keberlanjutan Sustainability Values

Governansi perusahaan memiliki peran sentral dalam mendorong pembentukan nilai integritas dan keberlanjutan yang menjadi fondasi budaya Bank Jatim. Dewan Komisaris dan Direksi menetapkan arah strategis dan kebijakan yang menekankan prinsip-prinsip keberlanjutan, yang kemudian dijadikan acuan bagi seluruh unit kerja.

Bank Jatim memiliki nilai keberlanjutan yaitu berkomitmen untuk memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur yang mengedepankan keselarasan antara aspek ekonomi, sosial dan lingkungan hidup.

Nilai keberlanjutan ditanamkan melalui sosialisasi serta program pelatihan dan pengembangan karyawan secara berkelanjutan. Budaya perusahaan yang menekankan keterbukaan, akuntabilitas, dan tanggung jawab tercermin dalam setiap aktivitas operasional, mulai dari pengambilan keputusan strategis, pemberian layanan, manajemen risiko, hingga evaluasi kinerja.

Implementasi nilai keberlanjutan dijalankan secara konsisten di seluruh lini organisasi melalui prosedur kerja yang selaras dengan kebijakan internal Bank. Melalui pendekatan ini, Bank Jatim memastikan bahwa nilai integritas dan keberlanjutan tidak hanya menjadi prinsip formal, tetapi juga praktik nyata yang mendukung efisiensi, kepercayaan stakeholder, dan penciptaan nilai jangka panjang yang berkelanjutan.

Corporate governance plays a central role in fostering the development of integrity values and sustainability as the foundation of Bank Jatim's corporate culture. The Board of Commissioners and the Board of Directors establish strategic directions and policies that emphasize sustainability principles, which subsequently serve as references for all working units.

Bank Jatim upholds sustainability values, demonstrating a commitment to fostering East Java's economic growth with a primary focus on harmonizing economic, social, and environmental considerations.

Sustainability values are embedded through continuous dissemination as well as employee training and development programs. A corporate culture that emphasizes transparency, accountability, and responsibility is reflected in every operational activity, ranging from strategic decision-making, service delivery, and risk management to performance evaluation.

The implementation of sustainability values is carried out consistently across all organizational levels through work procedures aligned with the Bank's internal policies. Through this approach, Bank Jatim ensures that integrity and sustainability values are not only formal principles but also tangible practices that support efficiency, stakeholder trust, and the creation of sustainable long-term value.

# Identitas Perusahaan [OJK C.2, GRI 2-1, GRI 2-6]
# Company Identity

Nama Perusahaan / Company Name [GRI 2-1]

**PT Bank Pembangunan Daerah Jawa Timur Tbk.**

Nama Panggilan
Nickname

**Bank Jatim**

Kode Saham
Stock Code

**BJTM**

Bidang Usaha [GRI 2-6]
Busines Activities

**Jasa Perbankan / Banking Service**

Tanggal Pendirian
Date of Establishment

17 Agustus 1961 / August 17, 1961

Pencatatan di Bursa Efek Indonesia
Listing on Stock Exchange

12 Juli 2012 / Jule 12, 2012

Modal Dasar
Authorized Capital

**Rp9.000.000.000.000**

Jumlah Pegawai [GRI 2-7]
Number of Employees

Per Desember 2025 sebanyak 7.543 Orang (termasuk Tenaga Alih Daya dan Magang)

As of December 2025, a total of 7,543 employees (including outsourced personnel and interns)

Kepemilikan [GRI 2-1]
Ownership

Pemda Tingkat I Provinsi Jawa Timur / Level I Regional Government, East Java Provincial Government (51,13%)
38 Pemda Kabupaten/Kota / 38 Regency/City Governments (28,35%)
Masyarakat / Public(20,52%)

Modal Ditempatkan dan Disetor Penuh/Issued and Fully Paid Capital

Sebanyak 15.015.498.082 lembar saham dengan nilai nominal sebesar Rp3.753.874.520.500 / Total of 15,015,498,082shares with a nominal value of IDR3,753,874,520,500

Dasar Hukum Pendirian
Legal Foundation for Establishment

Akta Notaris Anwar Mahajudin Nomor 91 tanggal 17 Agustus 1961 serta diperkuat oleh Surat Keputusan Menteri Keuangan Nomor BUM.9-4-5 tanggal 15 Agustus 1961.
Notary Deed of Anwar Mahajudin Number 91 dated August 17, 1961, and supported by the Decree of the Minister of Finance Number BUM.9- 4-5 dated August 15, 1961.

Data Jaringan Kantor
Office Network Data

| | |
|---|---|
| 1 | Kantor Pusat / Head Office |
| 49 | Kantor Cabang /Branch Offices |
| 175 | Kantor Cabang Pembantu / Sub-Branch offices |
| 220 | Kantor Fungsional/Functional Office |
| 200 | *Payment Point* |
| 868 | ATM |
| 108 | CRM |
| 33 | Kas Mobil / Mobile Cash |
| 207 | Kantor Layanan Syariah / Sharia Service Offices |

Akses Informasi [GRI 2-1]
Access to Information

**Kantor Pusat/Head Office**
Jalan Basuki Rachmad
98 – 104, Surabaya 60271

**Sekretaris Perusahaan/ Corporate Secretary**
Fenty Rischana
Corporate Secretary Kantor Pusat Bank Jatim / Corporate Secretary, Bank Jatim Head Office
Jl. Basuki Rachmat no. 98-104 Surabaya
Email: corsec@Bankjatim.co.id

**Investor Relation/ Investor Relations**
Derry Widya Ariyanta
*Corporate Secretary*
Kantor Pusat Bank Jatim
Jl. Basuki Rachmat no. 98-104 Surabaya
Email: iru@bankjatim.co.id

*Contact Address*

| | |
|---|---|
| **Call Center** | : 14044 |
| **SMS Banking** | : 3366 |
| **Telp** | : (031) 5310090-5310099 |
| **Faks.** | : (031) 5310838 |
| **Email** | : info@bankjatim.co.id |
| **Situs Web** | : www.bankjatim.co.id, www.bankjatim.id |

**Media Sosial**

@bankjatim
bankjatim
@bank_jatim
bank jatim

Negara Tempat Beroperasi [GRI 2-1]
Country of Operation

Indonesia

Informasi terkait alamat, nomor telepon, alamat surat elektronik (*e-mail*), dan situs web Kantor Cabang dan Kantor Cabang Syariah telah disampaikan secara rinci pada Laporan Tahunan bagian Profil Perusahaan.

Information regarding the addresses, telephone numbers, e-mail addresses, and websites of Branch Offices and Sharia Branch Offices has been presented in detail in the Annual Report, Company Profile section.

# Skala Perusahaan [OJK C.3]
# Enterprise Scale

| Uraian<br>Description | Satuan<br>Unit | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Pendapatan bunga dan syariah<br>Interest and Sharia Income | Dalam Jutaan Rupiah<br>In Millions of Rupiah | 10.291.308 | 8.381.809 | 7.357.284 |
| Total Aset [OJK C.3]<br>Total of Asset | Dalam Jutaan Rupiah<br>In Millions of Rupiah | 168.854.843 | 118.142.127 | 103.854.773 |
| Total Liabilitas [OJK C.3]<br>Total Liabilities | Dalam Jutaan Rupiah<br>In Millions of Rupiah | 128.900.598 | 88.452.774 | 89.337.227 |
| Total Ekuitas [OJK C.3]<br>Total of Equity | Dalam Jutaan Rupiah<br>In Millions of Rupiah | 22.499.302 | 14.600.039 | 12.151.069 |
| Total Kapitalisasi (Liabilitas, Hak Minoritas, dan Ekuitas) [OJK C.3]<br>Total Capitalization (Liabilities, Minority Rights, and Equity) | Dalam Jutaan Rupiah<br>In Millions of Rupiah | 168.854.843 | 118.142.127 | 103.854.774 |
| Total Pegawai [OJK C.3, GRI 2-7]<br>Total of Employees | Orang<br>People | 7.543 | 7.366 | 7.244 |
| Nama Pemegang Saham dan Persentase<br>Name of Shareholder and Percentage | Persen saham<br>Percentage of shares | • Pemda Tingkat I Provinsi Jawa Timur (51,13%)<br>• 38 Pemda Kabupaten/Kota (28,35%)<br>• Masyarakat (20,52%)<br>• Level I Regional Government of East Java Province (51.13%)<br>• 38 Regency/City Regional Governments (28.35%)<br>• Public (20.52%) | • Pemda Tingkat I Provinsi Jawa Timur (51,13%)<br>• 38 Pemda Kabupaten/Kota (28,35%)<br>• Masyarakat (20,52%)<br>• Level I Regional Government of East Java Province (51.13%)<br>• 38 Regency/City Regional Governments (28.35%)<br>• Public (20.52%) | • Pemda Tingkat I Provinsi Jawa Timur (51,13%)<br>• 38 Pemda Kabupaten/Kota (28,35%)<br>• Masyarakat (20,52%)<br>• Level I Regional Government of East Java Province (51.13%)<br>• 38 Regency/City Regional Governments (28.35%)<br>• Public (20.52%) |
| Jumlah produk dan jasa<br>Total of Product and Service | Jenis Produk/Jasa<br>Product/Service Type | • 11 Simpanan<br>• 10 Kredit Konsumer<br>• 16 Kredit Korporasi dan Sindikasi<br>• 10 Kredit Mikro<br>• 14 Kredit Ritel<br>• 2 Produk Tresuri<br>• 3 Produk Trade Finance<br>• 11 Jasa Bisnis<br>• 4 Jasa Kelembagaan<br>• 19 Jasa Pembiayaan Syariah<br>• 16 Produk Dana dan Jasa Syariah<br>• 16 E-Channel dan Jasa Lainnya<br>• 10 International Banking<br>• 11 Deposits<br>• 10 Consumer Loans<br>• 16 Corporate and Syndicated Loans<br>• 10 Micro Loans<br>• 14 Retail Loans<br>• 2 Treasury Products<br>• 3 Trade Finance Products<br>• 11 Business Services<br>• 4 Institutional Services<br>• 19 Sharia Financing Services<br>• 16 Sharia Fund Products and Services<br>• 16 E-Channels and Other Services<br>• 10 International Banking | • 11 Simpanan<br>• 22 Produk Pembiayaan<br>• 21 Produk dana/jasa syariah<br>• 2 Produk Tresuri<br>• 10 Jasa Bisnis<br>• 4 Jasa Kelembagaan<br>• 10 International Banking<br>• 14 Pembiayaan Syariah<br>• 20 Produk Dana dan Jasa Syariah<br>• 24 E-Channel dan Jasa Lainnya<br>• 11 Deposits<br>• 22 Financing Products<br>• 21 Sharia-compliant Funding/Service Products<br>• 2 Treasury Products<br>• 10 Business Services<br>• 4 Institutional Services<br>• 10 International Banking<br>• 14 Sharia-compliant Financing<br>• 20 Sharia-compliant Funding and Service Products<br>• 24 E-Channels and Other Services | • 11 Simpanan<br>• 6 Kredit Konsumer<br>• 21 Kredit Menengah dan Korporasi<br>• 3 Produk Tresuri<br>• 9 Jasa Bisnis<br>• 4 Jasa Kelembagaan<br>• 10 International Banking<br>• 14 Pembiayaan Syariah<br>• 20 Produk Dana dan Jasa Syariah<br>• 19 E-Channel dan Jasa Lainnya<br>• 11 Deposits<br>• 6 Consumer Loans<br>• 21 Medium and Corporate Loans<br>• 3 Treasury Products<br>• 9 Business Services<br>• 4 Institutional Services<br>• 10 International Banking<br>• 14 Sharia Financing<br>• 20 Sharia Fund Products and Services<br>• 19 E-Channels and Other Services |

## Informasi Mengenai Pegawai [OJK C.3, GRI 2-7, 2-8]

Pegawai Bank Jatim terdiri atas pegawai tetap, pegawai tidak tetap, tenaga alih daya (*outsourching*), dan pegawai magang. Pegawai tetap merupakan pegawai Bank yang diangkat menjadi pegawai tetap dengan Surat Keputusan Direksi. Pegawai tidak tetap merupakan pegawai Bank yang tidak diangkat/belum diangkat sebagai pegawai tetap. Tenaga Alih Daya (*outsourching*) merupakan pegawai dari perusahaan penyedia jasa yang dipekerjakan di Bank, yang ditempatkan pada bagian Administrasi dan non Administrasi. Dalam rangka mendukung program Pemerintah, Bank menyelenggarakan program pemagangan melalui Jatimers Internship Program (JIP) bagi talenta-talenta muda untuk dapat berkontribusi di dunia perbankan sebagai *experience* dan pengembangan kompetensi agar siap memasuki dunia kerja. Bank Jatim juga memberikan kesempatan magang kepada mahasiswa yang sedang/atau sudah lulus sebagai pemenuhan kebutuhan program universitas/kebutuhan literasi dan edukasi melalui program Merdeka Belajar Kampus Merdeka (MBKM).

Hingga akhir periode pelaporan, jumlah pegawai Bank Jatim tercatat sebanyak 7.543 orang yang terdiri dari 4.333 orang pegawai tetap, 68 orang pegawai tidak tetap, 2.213 orang outsourching, 670 tenaga kontrak dan 259 orang pegawai magang. Melalui Program Jatimers Internship Program (JIP) dan lanjutan program Pegawai Kontrak Waktu Tertentu (PKWT) , Bank telah mempekerjakan pegawai magang yang ditempatkan pada bagian Teller dan *Service Assistance*.

Bank tidak membagi pegawai berdasarkan waktu kerja yaitu penuh waktu dan paruh waktu. Oleh karenanya, seluruh pegawai Bank Jatim merupakan pegawai penuh waktu. Selain itu, Bank Jatim tidak mempekerjakan *non-guaranteed hours employees*. Metodologi yang digunakan untuk menyusun data adalah dengan menggunakan *in-head count* pada akhir periode pelaporan. Tidak terdapat fluktuasi yang signifikan selama periode maupun antar periode pelaporan.

Komposisi pegawai selengkapnya disajikan dalam tabel-tabel berikut:

## Information About Employees [OJK C.3, GRI 2-7, 2-8]

Bank Jatim employees consist of permanent employees, non-permanent employees, outsourced workers, and interns. Permanent employees are Bank employees who are appointed as permanent employees with a Board of Directors Decree. Non-permanent employees are Bank employees who are not appointed/have not been appointed as permanent employees. Outsourced workers are employees from service provider companies who are employed at the Bank, who are placed in the Administration and non-Administration sections. To support the Government's program, the Bank organizes an internship program through the Jatimers Internship Program (JIP) for young talents to be able to contribute to the banking world as experience and competency development so that they are ready to enter the world of work. Bank Jatim also provides internship opportunities for students who are/or have graduated as a fulfillment of university program needs/literacy and education needs through the Merdeka Belajar Kampus Merdeka (MBKM) program.

Until the end of the reporting period, the number of Bank Jatim employees was recorded at 7,543 people consisting of 4,333 permanent employees, 68 non-permanent employees, 2,213 outsourcing employees, 670 Employment Contracts and 259 interns. Through the Jatimers Internship Program (JIP), the Bank has employed interns who are placed in the Teller and Service Assistance sections.

The bank does not divide employees based on working hours, namely full time and part time. Therefore, all Bank Jatim employees are full time employees. In addition, Bank Jatim does not employ non-guaranteed hours employees. The methodology used to compile the data is by using in-head count at the end of the reporting period. There is no significant fluctuation during the period or between reporting periods.

The complete employee composition is presented in the following tables:

## Komposisi Pegawai Berdasarkan Jenis Kelamin

## Employee Composition Based on Gender

**Tabel Komposisi Pegawai Berdasarkan Jenis Kelamin**
**Table of Employee Composition Based on Gender**

(dalam satuan orang/ in units of people)

| Jenis Kelamin | 2025 | 2024 | 2023 | Gender |
|---|---|---|---|---|
| Pria | 4.483 | 4.432 | 4.420 | Male |
| Wanita | 3.060 | 2.934 | 2.824 | Female |
| **Jumlah** | **7.543** | **7.366** | **7.244** | **Total** |

## Komposisi Pegawai Berdasarkan Level Jabatan dan Jenis Kelamin

## Employee Composition Based on Position Level and Gender

### Tabel Komposisi Pegawai Berdasarkan Level Jabatan dan Jenis Kelamin

Table of Composition of Permanent and Non-Permanent Employees Based on Position Level and Gender

(dalam satuan orang/ in units of people)

| Level Jabatan Position Level | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total |
| NO | 200 | 1 | 201 | 213 | - | 213 | 244 | - | 244 |
| S, C & T | 1.434 | 1.379 | 2.813 | 1.441 | 1.389 | 2.830 | 1.507 | 1.420 | 2927 |
| PII, Pngl, PKF, Au, ARM dan An | 526 | 438 | 964 | 530 | 449 | 979 | 491 | 435 | 926 |
| PBO, PCP, S.Au & RM | 176 | 104 | 280 | 200 | 131 | 331 | 176 | 139 | 315 |
| AVP, PC & PB | 68 | 41 | 109 | 64 | 37 | 101 | 64 | 33 | 97 |
| VP & PCU | 28 | 5 | 33 | 27 | 4 | 31 | 28 | 2 | 30 |
| SEVP | 1 | - | 1 | 1 | 4 | 5 | 2 | 3 | 5 |
| TAD | 1.895 | 318 | 2.213 | 1.788 | 242 | 2.030 | 1.765 | 256 | 2.021 |
| JIP | 155 | 774 | 929 | 168 | 678 | 846 | 143 | 536 | 679 |
| **Jumlah** Total | **4.483** | **3.060** | **7.543** | **4.432** | **2.934** | **7.366** | **4.420** | **2.824** | **7.244** |

Keterangan/Note:

| | | | |
|---|---|---|---|
| NOs | Non Administrasi /Non-Administrative | S.Au | Senior Auditor /Senior Auditor |
| S, C, & T | Staf, Calon Pegawai & Tenaga Kontrak Ikatan Kerja / Staff, Prospective Employees & Employment Contracts | RM | Relationship Manager /Relationship Manager |
| PII | Penyelia /Supervisor | AVP | Assistant Vice President /Assistant Vice President |
| PKF | Pemimpin Kantor Fungsional /Head of the Functional Office | PC | Pemimpin Cabang /Branch Manager |
| Au | Auditor /Auditor | PB | Pemimpin Bidang /Field Manager |
| ARM | Assistant Relation Manager /Assistant Relations Manager | VP | Vice President /Vice President |
| An | Analis /Analyst | PCU | Pemimpin Cabang Utama /Main Branch Manager |
| PBO | Pemimpin Bidang Operasional /Operational Leader | SEVP | Senior Excecutive Vice President /Senior Executive Vice President |
| Pngl | Pengelola /Manager | TAD | Tenaga Alih D /Outsourching |
| PCP | Pemimpin Cabang Pembantu /Sub-Branch Manager | JIP | Jatim Internship Program /Jatim Internship Program |

## Komposisi Pegawai Berdasarkan Usia dan Jenis Kelamin

## Employee Composition Based on Age and Gender

### Tabel Komposisi Pegawai Berdasarkan Usia dan Jenis Kelamin

Table of Employee Composition Based on Age and Gender

(dalam satuan orang/ in units of people)

| Usia Age | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total |
| < 30 Tahun < 30 Years old | 819 | 1.200 | 2.019 | 679 | 429 | 1.108 | 898 | 1015 | 1.913 |
| 30-54 Tahun 30-54 Years old | 3.570 | 1.801 | 5.371 | 104 | 67 | 171 | 3.413 | 1.745 | 5.158 |

| Usia<br>Age | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total |
| > 54 Tahun<br>> 54 Years old | 94 | 59 | 153 | 3.649 | 2.438 | 6.087 | 109 | 64 | 173 |
| **Jumlah**<br>Total | **4.483** | **3.060** | **7.543** | **4.432** | **2.934** | **7.366** | **4.420** | **2.824** | **7.244** |

## Komposisi Pegawai Berdasarkan Tingkat Pendidikan dan Jenis Kelamin

## Composition of Employees Based On Educational Level and Gender

**Tabel Komposisi Pegawai Berdasarkan Tingkat Pendidikan dan Jenis Kelamin**
Table of Composition of Employees Based on Educational Level and Gender

(dalam satuan orang/ in units of people)

| Tingkat Pendidikan<br>Educational Level | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total |
| Non Strata | 1.804 | 449 | 2.253 | 1.790 | 419 | 2.209 | 1.830 | 597 | 2.427 |
| S1 | 2.440 | 2.452 | 4.892 | 2.429 | 2.377 | 4.806 | 2.386 | 2.100 | 4.486 |
| S2 | 234 | 158 | 392 | 209 | 137 | 346 | 199 | 127 | 326 |
| S3 | 5 | 1 | 6 | 4 | 1 | 5 | 5 | - | 5 |
| **Jumlah**<br>Total | **4.483** | **3.060** | **7.543** | **4.432** | **2.934** | **7.366** | **4.420** | **2.824** | **7.244** |

## Komposisi Pegawai Berdasarkan Status Kepegawaian dan Jenis Kelamin

## Composition of Employees Based On Employment Status and Gender

**Tabel Komposisi Pegawai Berdasarkan Status Kepegawaian dan Jenis Kelamin**
Table of Employee Composition Based on Employment Status and Gender

(dalam satuan orang/ in units of people)

| Status Kepegawaian<br>Employment Status | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total |
| Pegawai Tetap<br>Permanent Employees | 2.396 | 1.937 | 4.333 | 2.397 | 1.953 | 4.350 | 2.347 | 1.878 | 4.225 |
| Pegawai Tidak Tetap<br>Non- permanent Employees | 37 | 31 | 68 | 79 | 61 | 140 | 165 | 154 | 319 |
| *Outsourcing*<br>Outsourcing | 1.895 | 318 | 2.213 | 1.788 | 242 | 2.030 | 1.765 | 256 | 2.021 |
| Magang<br>Apprenticeship | 155 | 774 | 929 | 168 | 678 | 846 | 143 | 536 | 679 |
| **Jumlah**<br>Total | **4.483** | **3.060** | **7.543** | **4.432** | **2.934** | **7.366** | **4.420** | **2.824** | **7.244** |

## Komposisi Pegawai Berdasarkan Wilayah Kerja dan Jenis Kelamin

## Composition of Employees Based On Working Area and Gender

### Tabel Komposisi Pegawai Berdasarkan Wilayah Kerja dan Jenis Kelamin
Table of Employee Composition Based on Working Area and Gender

(dalam satuan orang/ in units of people)

| Wilayah Kerja Working Area | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total |
| Surabaya | 1.404 | 1.001 | 2.405 | 1.206 | 774 | 1.980 | 1.244 | 762 | 2.006 |
| Banyuwangi | 128 | 75 | 203 | 132 | 84 | 216 | 130 | 80 | 210 |
| Jember | 135 | 86 | 221 | 143 | 83 | 226 | 144 | 81 | 225 |
| Malang | 146 | 108 | 254 | 146 | 115 | 261 | 142 | 116 | 258 |
| Madiun | 92 | 70 | 162 | 128 | 92 | 220 | 129 | 87 | 216 |
| Kediri | 166 | 112 | 278 | 168 | 126 | 294 | 175 | 125 | 300 |
| Pamekasan | 57 | 27 | 84 | 61 | 27 | 88 | 60 | 21 | 81 |
| Bojonegoro | 92 | 60 | 152 | 99 | 62 | 161 | 96 | 57 | 153 |
| Lumajang | 77 | 44 | 121 | 87 | 43 | 130 | 82 | 39 | 121 |
| Ngawi | 111 | 64 | 175 | 113 | 66 | 179 | 109 | 61 | 170 |
| Jombang | 72 | 59 | 131 | 81 | 59 | 140 | 82 | 60 | 142 |
| Kraksaan | 72 | 37 | 109 | 70 | 38 | 108 | 65 | 37 | 102 |
| Probolinggo | 51 | 42 | 93 | 60 | 44 | 104 | 53 | 43 | 96 |
| Blitar | 88 | 84 | 172 | 95 | 79 | 174 | 98 | 71 | 169 |
| Tulungagung | 93 | 54 | 147 | 97 | 52 | 149 | 99 | 48 | 147 |
| Tuban | 80 | 56 | 136 | 83 | 57 | 140 | 80 | 55 | 135 |
| Mojokerto | 84 | 61 | 145 | 86 | 63 | 149 | 80 | 59 | 139 |
| Sumenep | 51 | 32 | 83 | 54 | 33 | 87 | 52 | 32 | 84 |
| Sampang | 38 | 26 | 64 | 49 | 26 | 75 | 46 | 25 | 71 |
| Bangkalan | 67 | 50 | 117 | 73 | 51 | 124 | 74 | 42 | 116 |
| Pasuruan | 103 | 68 | 171 | 98 | 79 | 177 | 102 | 73 | 175 |
| Nganjuk | 85 | 63 | 148 | 92 | 65 | 157 | 91 | 63 | 154 |
| Trenggalek | 78 | 47 | 125 | 84 | 47 | 131 | 81 | 47 | 128 |
| Ponorogo | 90 | 49 | 139 | 94 | 54 | 148 | 94 | 53 | 147 |
| Pacitan | 69 | 45 | 114 | 71 | 45 | 116 | 71 | 43 | 114 |
| Gresik | 119 | 79 | 198 | 129 | 90 | 219 | 116 | 87 | 203 |
| Sidoarjo | 156 | 140 | 296 | 156 | 148 | 304 | 161 | 147 | 308 |
| Lamongan | 99 | 61 | 160 | 102 | 69 | 171 | 102 | 70 | 172 |
| Situbondo | 58 | 40 | 98 | 67 | 39 | 106 | 62 | 39 | 101 |
| Bondowoso | 69 | 38 | 107 | 71 | 43 | 114 | 72 | 42 | 114 |
| Magetan | 86 | 58 | 144 | 87 | 55 | 142 | 87 | 51 | 138 |

| Wilayah Kerja Working Area | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total |
| Kangean | 20 | 8 | 28 | 25 | 8 | 33 | 27 | 6 | 33 |
| Jakarta | 76 | 43 | 119 | 76 | 49 | 125 | 70 | 45 | 115 |
| Batu | 51 | 47 | 98 | 54 | 51 | 105 | 52 | 47 | 99 |
| Bawean | 24 | 9 | 33 | 26 | 10 | 36 | 30 | 10 | 40 |
| Pare | 57 | 35 | 92 | 59 | 37 | 96 | 59 | 33 | 92 |
| Kepanjen | 78 | 57 | 135 | 85 | 65 | 150 | 85 | 60 | 145 |
| Batam | 21 | 5 | 26 | 25 | 6 | 31 | 18 | 7 | 25 |
| Balikpapan | 6 | 0 | 6 | | | | | | |
| Caruban | 34 | 20 | 54 | | | | | | |
| **Total** | **4.483** | **3.060** | **7.543** | **4.432** | **2.934** | **7.366** | **4.420** | **2.824** | **7.244** |

## Komposisi Pegawai Tetap Berdasarkan Wilayah Kerja dan Jenis Kelamin

## Composition of Permanent Employees Based On Working Area and Gender

**Tabel Komposisi Pegawai Tetap Berdasarkan Wilayah Kerja dan Jenis Kelamin**
Tabel of Composition of Permanent Employees Based on Working Area and Gender

(dalam satuan orang/ in units of people)

| Wilayah Kerja Working Area | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total |
| Surabaya | 886 | 841 | 1727 | 748 | 560 | 1.308 | 759 | 535 | 1.294 |
| Banyuwangi | 68 | 62 | 130 | 67 | 52 | 119 | 66 | 49 | 115 |
| Jember | 82 | 62 | 144 | 89 | 51 | 140 | 85 | 48 | 133 |
| Malang | 65 | 98 | 163 | 65 | 85 | 150 | 65 | 91 | 156 |
| Madiun | 44 | 58 | 102 | 63 | 62 | 125 | 67 | 57 | 124 |
| Kediri | 77 | 91 | 168 | 68 | 86 | 154 | 70 | 84 | 154 |
| Pamekasan | 32 | 21 | 53 | 30 | 17 | 47 | 30 | 11 | 41 |
| Bojonegoro | 47 | 45 | 92 | 51 | 41 | 92 | 43 | 39 | 82 |
| Lumajang | 43 | 37 | 80 | 46 | 25 | 71 | 44 | 24 | 68 |
| Ngawi | 69 | 52 | 121 | 72 | 45 | 117 | 70 | 40 | 110 |
| Jombang | 41 | 39 | 80 | 48 | 34 | 82 | 45 | 36 | 81 |
| Kraksaan | 35 | 28 | 63 | 30 | 20 | 50 | 33 | 18 | 51 |
| Probolinggo | 27 | 35 | 62 | 32 | 28 | 60 | 28 | 27 | 55 |
| Blitar | 41 | 58 | 99 | 45 | 52 | 97 | 44 | 53 | 97 |
| Tulungagung | 52 | 41 | 93 | 52 | 34 | 86 | 55 | 32 | 87 |
| Tuban | 43 | 41 | 84 | 40 | 39 | 79 | 40 | 33 | 73 |

| Wilayah Kerja<br>Working Area | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total |
| Mojokerto | 44 | 55 | 99 | 43 | 42 | 85 | 42 | 40 | 82 |
| Sumenep | 31 | 28 | 59 | 29 | 17 | 46 | 24 | 20 | 44 |
| Sampang | 29 | 20 | 49 | 33 | 10 | 43 | 29 | 11 | 40 |
| Bangkalan | 30 | 35 | 65 | 36 | 30 | 66 | 34 | 23 | 57 |
| Pasuruan | 52 | 55 | 107 | 47 | 49 | 96 | 48 | 50 | 98 |
| Nganjuk | 40 | 45 | 85 | 42 | 40 | 82 | 38 | 35 | 73 |
| Trenggalek | 41 | 40 | 81 | 39 | 31 | 70 | 36 | 32 | 68 |
| Ponorogo | 52 | 42 | 94 | 51 | 36 | 87 | 47 | 36 | 83 |
| Pacitan | 32 | 32 | 64 | 33 | 28 | 61 | 28 | 27 | 55 |
| Gresik | 64 | 70 | 134 | 66 | 57 | 123 | 57 | 56 | 113 |
| Sidoarjo | 69 | 113 | 182 | 70 | 108 | 178 | 73 | 106 | 179 |
| Lamongan | 51 | 55 | 106 | 47 | 43 | 90 | 44 | 46 | 90 |
| Situbondo | 36 | 26 | 62 | 43 | 20 | 63 | 35 | 22 | 57 |
| Bondowoso | 37 | 28 | 65 | 36 | 22 | 58 | 35 | 20 | 55 |
| Magetan | 54 | 43 | 97 | 51 | 37 | 88 | 50 | 37 | 87 |
| Kangean | 10 | 7 | 17 | 12 | 5 | 17 | 12 | 5 | 17 |
| Jakarta | 44 | 42 | 86 | 38 | 40 | 78 | 38 | 35 | 73 |
| Batu | 29 | 37 | 66 | 31 | 30 | 61 | 29 | 28 | 57 |
| Bawean | 12 | 8 | 20 | 14 | 6 | 20 | 18 | 6 | 24 |
| Pare | 35 | 25 | 60 | 34 | 23 | 57 | 35 | 20 | 55 |
| Kepanjen | 39 | 52 | 91 | 42 | 46 | 88 | 41 | 43 | 84 |
| Batam | 13 | 3 | 16 | 14 | 2 | 16 | 10 | 3 | 13 |
| Balikpapan | 0 | 0 | 0 | - | - | - | - | - | - |
| Caruban | 20 | 17 | 37 | - | - | - | - | - | - |
| **Total** | **2.516** | **2.487** | **5.003** | **2.397** | **1.953** | **4.350** | **2.347** | **1.878** | **4.225** |

## Komposisi Pegawai Tidak Tetap Berdasarkan Wilayah Kerja dan Jenis Kelamin

## Composition of Non-Permanent Employees Based On Working Area and Gender

**Tabel Komposisi Pegawai Tidak Tetap Berdasarkan Wilayah Kerja dan Jenis Kelamin**
Table of Composition of Non-Permanent Employees Based on Working Area and Gender (dalam satuan orang/ in units of people)

| Wilayah Kerja Working Area | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total | Pria Male | Wanita Female | Total |
| Surabaya | 25 | 21 | 46 | 18 | 22 | 40 | 44 | 50 | 94 |
| Banyuwangi | 0 | 0 | 0 | 2 | - | 2 | 1 | 5 | 6 |
| Jember | 1 | 1 | 2 | 4 | 4 | 8 | 10 | 5 | 15 |
| Malang | 0 | 0 | 0 | 1 | 1 | 2 | 2 | - | 2 |
| Madiun | 1 | 1 | 2 | 4 | 2 | 6 | 2 | 5 | 7 |
| Kediri | 0 | 0 | 0 | 4 | 1 | 5 | 6 | 5 | 11 |
| Pamekasan | 0 | 0 | 0 | 2 | 1 | 3 | 4 | 3 | 7 |
| Bojonegoro | 0 | 1 | 1 | - | 1 | 1 | 6 | 1 | 7 |
| Lumajang | 1 | 1 | 2 | 2 | 1 | 3 | 5 | 2 | 7 |
| Ngawi | 0 | 1 | 1 | 1 | 2 | 3 | 1 | 6 | 7 |
| Jombang | 1 | 1 | 2 | 1 | 1 | 2 | 6 | - | 6 |
| Kraksaan | 0 | 0 | 0 | 1 | 1 | 2 | - | 3 | 3 |
| Probolinggo | 0 | 0 | 0 | 1 | 2 | 3 | 2 | 3 | 5 |
| Blitar | 0 | 1 | 1 | 1 | 1 | 2 | 2 | 1 | 3 |
| Tulungagung | 0 | 0 | 0 | - | - | - | 1 | 1 | 2 |
| Tuban | 0 | 0 | 0 | 2 | - | 2 | 3 | 7 | 10 |
| Mojokerto | 0 | 0 | 0 | - | - | - | 2 | 3 | 5 |
| Sumenep | 1 | 0 | 1 | 2 | 4 | 6 | 3 | 4 | 7 |
| Sampang | 0 | 0 | 0 | 2 | 3 | 5 | 6 | 1 | 7 |
| Bangkalan | 0 | 2 | 2 | - | 2 | 2 | 3 | 3 | 6 |
| Pasuruan | 0 | 0 | 0 | - | 3 | 3 | 2 | 5 | 7 |
| Nganjuk | 0 | 0 | 0 | 2 | - | 2 | 5 | 7 | 12 |
| Trenggalek | 0 | 0 | 0 | 3 | - | 3 | 4 | 2 | 6 |
| Ponorogo | 1 | 0 | 1 | 1 | 1 | 2 | 4 | 2 | 6 |
| Pacitan | 0 | 0 | 0 | 1 | - | 1 | 5 | 3 | 8 |
| Gresik | 1 | 0 | 1 | 5 | 1 | 6 | 6 | 3 | 9 |
| Sidoarjo | 0 | 1 | 1 | 2 | 4 | 6 | 4 | 6 | 10 |
| Lamongan | 0 | 0 | 0 | 2 | - | 2 | 3 | 2 | 5 |
| Situbondo | 0 | 0 | 0 | - | 1 | 1 | 6 | - | 6 |
| Bondowoso | 0 | 0 | 0 | 2 | - | 2 | 1 | 3 | 4 |
| Magetan | 0 | 0 | 0 | 2 | - | 2 | 2 | - | 2 |

| Wilayah Kerja<br>Working Area | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total | Pria<br>Male | Wanita<br>Female | Total |
| Kangean | 0 | 0 | 0 | 1 | - | 1 | 2 | - | 2 |
| Jakarta | 2 | 0 | 2 | 5 | 2 | 7 | 4 | 5 | 9 |
| Batu | 1 | 0 | 1 | 2 | - | 2 | 3 | 1 | 4 |
| Bawean | 0 | 0 | 0 | - | - | - | - | 1 | 1 |
| Pare | 0 | 0 | 0 | - | - | - | 2 | 2 | 4 |
| Kepanjen | 0 | 0 | 0 | - | - | - | 1 | 3 | 4 |
| Batam | 1 | 0 | 1 | 3 | - | 3 | 2 | 1 | 3 |
| Balikpapan | 0 | 0 | 0 | - | - | - | - | - | - |
| Caruban | 1 | 0 | 1 | - | - | - | - | - | - |
| **Total** | **37** | **31** | **68** | **79** | **61** | **140** | **165** | **154** | **319** |

## Komposisi Pegawai Berdasarkan Wilayah Kerja dan Status Kepegawaian

## Composition of Employees Based On Working Area and Employment Status

**Tabel Komposisi Pegawai Berdasarkan Wilayah Kerja dan Status Kepegawaian**
Table of Composition of Employees Based on Working Area and Employment Status

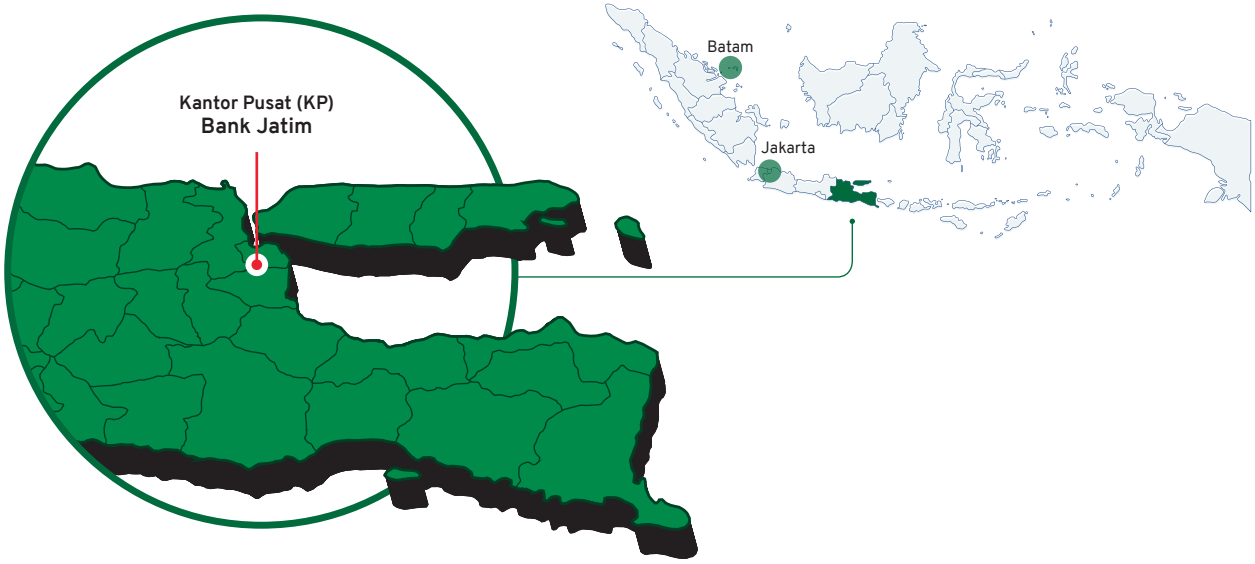
(dalam satuan orang/ in units of people)

| Wilayah Kerja<br>Working Area | 2025 | | | | |
|---|---|---|---|---|---|
| | Tetap<br>Permanent | Tidak Tetap<br>Non-Permanent | *Outsourcing* | Magang<br>Apprenticeship | Total |
| Kantor Pusat<br>Head Office | 1.168 | 43 | 291 | - | 1.212 |
| Kantor Cabang<br>Branch Offices | 3.165 | 25 | 1.922 | 929 | 6.331 |
| **Jumlah**<br>Total | **4.333** | **68** | **2.213** | **929** | **7.543** |

| Wilayah Kerja<br>Working Area | 2024 | | | | |
|---|---|---|---|---|---|
| | **Tetap**<br>Permanent | **Tidak Tetap**<br>Non-Permanent | ***Outsourcing*** | **Magang**<br>Apprenticeship | **Total** |
| Kantor Pusat<br>Head Office | 807 | 22 | 206 | - | 1.035 |
| Kantor Cabang<br>Branch Offices | 3.543 | 118 | 1.824 | 846 | 6.331 |
| **Jumlah**<br>**Total** | **4.350** | **140** | **2.030** | **846** | **7.366** |

| Wilayah Kerja<br>Working Area | 2023 | | | | |
|---|---|---|---|---|---|
| | **Tetap**<br>Permanent | **Tidak Tetap**<br>Non-Permanent | ***Outsourcing*** | **Magang**<br>Apprenticeship | **Total** |
| Kantor Pusat<br>Head Office | 776 | 59 | 181 | - | 1.016 |
| Kantor Cabang<br>Branch Offices | 3.449 | 260 | 1.840 | 679 | 6.228 |
| **Jumlah**<br>**Total** | **4.225** | **319** | **2.021** | **679** | **7.244** |

# Wilayah Operasional dan Pasar yang Dilayani [OJK C.3, GRI 2-1, 2-6]
# Operation Areas and Market Serves




Bank Jatim beroperasi beberapa wilayah di negara Republik Indonesia. Sampai dengan akhir tahun 2025, Bank Jatim memiliki 1 (satu) Kantor Pusat dan 1.861 jaringan kantor yang terdiri dari Kantor Cabang, Kantor Cabang Pembantu, Kantor Fungsional, Payment Point, Kas Mobil/ Counter dan ATM/CRM. Selain itu, Bank juga memiliki agen laku pandai. Informasi terkait Agen Laku Pandai disampaikan di bagian Kinerja Ekonomi pada Laporan Keberlanjutan ini.

Pasar yang dilayani oleh Bank Jatim adalah sebagai berikut:
- Penerima Manfaat
  - Masyarakat Umum
  - Pemerintah
  - Korporat
- Segmen Geografis
  - Jawa Timur
  - Jawa selain Jawa Timur
- Segmen Usaha
  - Mikro
  - Kecil
  - Menengah
  - Korporasi

Bank Jatim operates in several regions in the Republic of Indonesia. Until the end of 2024, Bank Jatim has 1 (one) Head Office and 1,861 office networks consisting of Branch Offices, Sub-Branch Offices, Functional Office, Payment Points, Mobile Cash/Counters and ATMs/ CRMs. In addition, the Bank also has smart agents. Information related to Smart Agents is presented in the Economic Performance section of this Sustainability Report.

Markets served by Bank Jatim are as follows:
- Beneficiaries
  - General Public
  - Government
  - Corporate
- Geographical Segment
  - East Java
  - Java other than East Java
- Business Segment
  - Micro
  - Small
  - Medium
  - Corporate

## Tabel Kantor Bank Jatim per Wilayah Tahun 2025
## Table of Bank Jatim Offices per Region in 2025

| Jenis Kantor<br>Type of Offices | KC | KCP | KF | PP | KM | KCS | KCPS | KFS | KLS | PPS | KMS | ATM | ATMS | CRM | CRMS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Surabaya | 4 | 24 | 28 | 16 | 2 | 1 | 4 | 1 | 28 | 2 | 1 | 101 | 5 | 14 | 3 |
| Banyuwangi | 1 | 6 | 11 | 4 | 1 | 0 | 1 | 0 | 7 | 0 | 0 | 28 | 1 | 6 | 0 |
| Jember | 1 | 6 | 8 | 6 | 0 | 1 | 0 | 0 | 7 | 0 | 1 | 25 | 1 | 2 | 1 |
| Malang | 1 | 5 | 9 | 14 | 1 | 1 | 0 | 1 | 6 | 1 | 1 | 28 | 3 | 7 | 2 |
| Madiun | 2 | 4 | 9 | 7 | 1 | 1 | 0 | 0 | 6 | 0 | 1 | 34 | 1 | 3 | 1 |
| Kediri | 1 | 7 | 9 | 9 | 1 | 1 | 0 | 1 | 8 | 1 | 1 | 31 | 2 | 2 | 1 |
| Pamekasan | 1 | 2 | 2 | 4 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 15 | 0 | 1 | 0 |
| Bojonegoro | 1 | 5 | 6 | 8 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 29 | 0 | 4 | 0 |
| Lumajang | 1 | 4 | 6 | 2 | 1 | 0 | 0 | 0 | 5 | 0 | 0 | 22 | 0 | 4 | 0 |
| Ngawi | 1 | 8 | 4 | 3 | 2 | 0 | 0 | 0 | 9 | 0 | 0 | 20 | 0 | 1 | 0 |
| Jombang | 1 | 3 | 7 | 6 | 1 | 0 | 1 | 0 | 4 | 0 | 0 | 20 | 1 | 3 | 0 |
| Kraksaan | 1 | 2 | 5 | 4 | 1 | 0 | 0 | 0 | 3 | 0 | 0 | 13 | 0 | 1 | 0 |
| Probolinggo | 1 | 3 | 3 | 2 | 2 | 0 | 1 | 0 | 4 | 0 | 0 | 20 | 1 | 1 | 0 |

| Jenis Kantor<br>Type of Offices | KC | KCP | KF | PP | KM | KCS | KCPS | KFS | KLS | PPS | KMS | ATM | ATMS | CRM | CRMS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Blitar | 1 | 5 | 7 | 13 | 1 | 0 | 1 | 1 | 6 | 0 | 0 | 21 | 2 | 3 | 1 |
| Tulungagung | 1 | 4 | 5 | 5 | 1 | 0 | 0 | 0 | 5 | 0 | 0 | 16 | 0 | 5 | 0 |
| Tuban | 1 | 5 | 4 | 3 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 25 | 0 | 2 | 0 |
| Mojokerto | 1 | 4 | 3 | 4 | 1 | 0 | 1 | 0 | 5 | 0 | 0 | 26 | 2 | 1 | 0 |
| Sumenep | 1 | 2 | 4 | 4 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 20 | 0 | 1 | 0 |
| Sampang | 1 | 1 | 4 | 2 | 0 | 0 | 1 | 0 | 2 | 0 | 0 | 14 | 1 | 1 | 0 |
| Bangkalan | 1 | 3 | 4 | 6 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 11 | 0 | 3 | 0 |
| Pasuruan | 1 | 7 | 5 | 7 | 1 | 0 | 0 | 0 | 8 | 0 | 0 | 30 | 0 | 1 | 0 |
| Nganjuk | 1 | 4 | 5 | 14 | 1 | 0 | 0 | 0 | 5 | 0 | 0 | 20 | 0 | 2 | 0 |
| Trenggalek | 1 | 3 | 7 | 1 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 19 | 0 | 1 | 0 |
| Ponorogo | 1 | 4 | 6 | 4 | 1 | 0 | 0 | 0 | 5 | 0 | 0 | 21 | 0 | 2 | 0 |
| Pacitan | 1 | 3 | 3 | 3 | 1 | 0 | 0 | 0 | 4 | 0 | 0 | 20 | 0 | 4 | 0 |
| Gresik | 1 | 5 | 6 | 3 | 1 | 1 | 0 | 0 | 6 | 2 | 1 | 22 | 3 | 1 | 1 |
| Sidoarjo | 1 | 8 | 11 | 7 | 0 | 1 | 0 | 0 | 9 | 2 | 1 | 45 | 3 | 1 | 1 |
| Lamongan | 1 | 5 | 5 | 7 | 1 | 0 | 1 | 0 | 6 | 0 | 0 | 27 | 1 | 1 | 0 |
| Situbondo | 1 | 2 | 4 | 4 | 1 | 0 | 0 | 0 | 3 | 0 | 0 | 19 | 0 | 4 | 0 |
| Bondowoso | 1 | 3 | 3 | 2 | 1 | 0 | 0 | 0 | 4 | 0 | 0 | 17 | 0 | 4 | 0 |
| Magetan | 1 | 4 | 6 | 2 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 22 | 0 | 2 | 0 |
| Kangean | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 6 | 0 | 1 | 0 |
| Jakarta | 1 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 8 | 0 | 1 | 0 |
| Batu | 1 | 2 | 4 | 3 | 1 | 0 | 0 | 0 | 3 | 0 | 0 | 11 | 0 | 2 | 0 |
| Bawean | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 7 | 0 | 1 | 0 |
| Pare | 1 | 2 | 2 | 6 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 13 | 0 | 2 | 0 |
| Kepanjen | 1 | 4 | 8 | 7 | 1 | 0 | 0 | 0 | 5 | 0 | 0 | 14 | 0 | 1 | 0 |
| Batam | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 |
| **Grand Total** | **42** | **165** | **216** | **192** | **26** | **7** | **10** | **4** | **207** | **8** | **7** | **841** | **27** | **97** | **11** |

## Tabel Jaringan Kantor Tahun Selama 5 (Lima) Tahun Terakhir
## Table of Office Networks for the last 5 (five) years

| Jenis Kantor<br>Type of Office | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|
| Kantor Pusat (KP) / Head Office (KP) | 1 | 1 | 1 | 1 | 1 |
| Kantor Cabang Konvensional (KC) / Conventional Branch Office (KC) | 42 | 41 | 41 | 41 | 41 |
| Kantor Cabang Syariah (KCS) / Sharia Branch Office (KCS) | 7 | 7 | 7 | 7 | 7 |
| Kantor Cabang Pembantu Konvensional (KCP) / Conventional Sub-Branch Office (KCP) | 165 | 165 | 163 | 162 | 182 |
| Kantor Cabang Pembantu Syariah (KCPS) / Sharia Sub-Branch Office (KCPS) | 10 | 10 | 10 | 10 | 10 |
| Kantor Kas (KK) / Cash Office (KK) | 216 | 210 | 212 | 212 | 211 |
| Kantor Kas Syariah (KKS) / Syariah Cash Office (KKS) | 4 | 4 | 4 | 3 | 2 |
| Kantor Layanan Syariah (KLS) / Sharia Service Office (KLS) | 207 | 198 | 196 | 195 | 195 |
| *Payment Point* (PP) | 192 | 189 | 191 | 196 | 248 |
| *Payment Point* Syariah (PPS) | 8 | 8 | 8 | 8 | 8 |
| Kas mobil (KM) / Car Cash (KM) | 26 | 33 | 32 | 36 | 97 |
| Kas Mobil Syariah (KMS) / Sharia Car Cash (KMS) | 7 | 7 | 7 | 7 | 7 |
| Anjungan Tunai Mandiri (ATM)* / Automated Teller Machines (ATM)* | 841 | 822 | 828 | 815 | 780 |
| Anjungan Tunai Mandiri (ATM) Syariah / Sharia Automated Teller Machines (ATM) | 27 | 26 | 26 | 26 | 25 |
| *Cash Recycle Machine* (CRM) | 97 | 96 | 84 | 58 | 51 |
| *Cash Recycle Machine* (CRM) Syariah | 11 | 10 | 10 | 7 | 7 |
| *Cash Deposit Machine* (CDM) | 0 | - | - | - | - |
| **Total** | **1.861** | **1.827** | **1.820** | **1.784** | **1.852** |

Keterangan:
*Anjungan Tunai Mandiri (ATM) Bank Jatim tergabung dengan 81.569 terminal jaringan ATM BERSAMA, 101.313 terminal ATM PRIMA, 695.971 *Electronic*

Notes:
*Bank Jatim's Automated Teller Machines (ATMs) are connected to 81,569 ATM BERSAMA network terminals, 101,313 ATM PRIMA network terminals, and 695,971 Electronic

# Rantai Nilai
# Value Chain

## Produk, Layanan dan Kegiatan Usaha yang Dijalankan [OJK C.4, GRI 2-6]

Bank Jatim melakukan usaha di bidang perbankan sesuai dengan Pasal 3 ayat (1) Anggaran Dasar berdasarkan Akta Rapat Umum Pemegang Saham no. 94 tanggal 24 juni 2025 yang dibuat dihadapan Sitaresmi Puspadewi Subianto, SH., M.Kn., Notaris di Surabaya mengenai perubahan pasal 15, 16, 17, 18, 20, dan 21. Akta perubahan ini telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0165771 tahun 2025 tanggal 24 Juni 2025. . Maksud dan Tujuan Bank adalah menjalankan usaha dalam bidang aktivitas keuangan, khususnya perbankan, sesuai dengan ketentuan dalam peraturan perundang-undangan yang berlaku.

Untuk mencapai maksud dan tujuan Bank Jatim, Bank melaksanakan kegiatan utama dan kegiatan penunjang yang mendukung kegiatan usaha utama. Bank telah menjalankan semua kegiatan usaha menurut Anggaran Dasar. Informasi terkait kegiatan usaha utama dan kegiatan usaha penunjang dalam Anggaran Dasar telah disampaikan secara lengkap pada Laporan Tahunan bagian Profil Perusahaan.

Kegiatan usaha utama dan kegiatan usaha penunjang Bank Jatim meliputi berbagai produk simpanan, produk pinjaman, serta berbagai layanan konvensional dan syariah. Informasi tentang Produk dan Jasa telah disampaikan secara lengkap pada Laporan Tahunan bagian Profil Perusahaan.

## Products, Services, and Business Activities Undertaken [OJK C.4, GRI 2-6]

Bank Jatim conducts business in the banking sector in accordance with Article 3 paragraph (1) of the Articles of Association based on the Deed of General Meeting of Shareholders no. 94 dated June 24, 2025 made before Sitaresmi Puspadewi Subianto, SH., M.Kn., Notary in Surabaya regarding changes to articles 15, 16, 17, 18, 20, and 21. This deed of change has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-AH.01.03-0165771 of 2025 dated June 24, 2025. . The Bank's Purpose and Objectives are to carry out business in the field of financial activities, especially banking, in accordance with the provisions of applicable laws and regulations.

To achieve its purpose and objectives, Bank Jatim carries out core business activities as well as supporting activities that facilitate the implementation of its primary business operations. The Bank has carried out all business activities according to the Articles of Association. Information related to the main business activities and supporting business activities in the Articles of Association has been submitted in full in the Annual Report in the Company Profile section.

Bank Jatim's business activities include various savings products, loan products, and various conventional and sharia services. Information on Products and Services has been presented in full in the Annual Report, Company Profile section.

## Rantai Pasok dan Relasi Bisnis Lainnya [GRI 2-6]

Dalam pelaksanaan kegiatan operasional, Bank Jatim bekerja sama dengan pemasok untuk memenuhi kebutuhan atas barang dan jasa yang diperlukan. Guna memperoleh barang dan jasa yang memiliki kualitas terbaik serta sesuai dengan kriteria dan spesifikasi yang telah ditetapkan, seluruh pemasok yang menjadi rekanan Bank Jatim wajib memenuhi persyaratan dan kebijakan umum sebagaimana diatur dalam Surat Keputusan Direksi Nomor 060/03/34/DIR/UMM/KEP tanggal 4 Oktober 2021 tentang Standard Operating Procedure (SOP) Pengadaan Barang/Jasa, serta Surat Keputusan Direksi Nomor 063/03/08/DIR/UMM/KEP tanggal 7 Februari 2024 tentang Standard Operating Procedure (SOP) Vendor Management PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim senantiasa memastikan bahwa setiap pemasok telah mematuhi seluruh ketentuan peraturan perundang-undangan yang

## Supply Chains and Other Business Relations [GRI 2-6]

In conducting its operational activities, Bank Jatim collaborates with suppliers to fulfill its needs for goods and services. To obtain goods and services of the highest quality in accordance with the established criteria and specifications, all suppliers partnering with Bank Jatim are required to comply with general requirements and policies as stipulated in Board of Directors Decree No. 060/03/34/DIR/UMM/KEP dated October 4, 2021 concerning the Standard Operating Procedure (SOP) for Procurement of Goods/Services, and Board of Directors Decree No. 063/03/08/DIR/UMM/KEP dated February 7, 2024 concerning the Standard Operating Procedure (SOP) for Vendor Management of PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim consistently ensures that each supplier complies with all applicable laws and regulations in conducting their business activities, including those related to

berlaku dalam menjalankan kegiatan usahanya, termasuk ketentuan yang berkaitan dengan aspek lingkungan dan sosial. Secara khusus, dalam Bab IV SOP tersebut diatur mengenai pelaksanaan pengadaan secara elektronik, yang mencakup pengelolaan data penyedia melalui sistem Vendor Management dengan melakukan akses melalui tautan e-procurement.

environmental and social aspects. Specifically, Chapter IV of the SOP regulates the implementation of electronic procurement, which includes the management of vendor data through the Vendor Management system by accessing the e-procurement platform.

Bank Jatim senantiasa menunjukkan komitmen dalam meningkatkan penggunaan produk dalam negeri. Komitmen tersebut telah dituangkan secara jelas dalam Standard Operating Procedure (SOP) Pengadaan Barang/Jasa. Upaya peningkatan penggunaan produk dalam negeri dilakukan melalui kerja sama dengan pemasok lokal. Pemasok lokal dimaknai sebagai pemasok yang berdomisili serta menjalankan kegiatan usahanya dalam satu provinsi yang sama dengan unit kerja Bank Jatim, dengan tetap mengedepankan pemenuhan kualitas sesuai dengan spesifikasi yang telah ditetapkan. Pelibatan pemasok lokal merupakan bentuk peran aktif Bank Jatim dalam memberikan manfaat ekonomi tidak langsung yang dapat dirasakan oleh masyarakat di sekitar unit kerja Bank Jatim. Selain mempertimbangkan peluang untuk memperoleh harga yang paling kompetitif, keberadaan pemasok yang berlokasi lebih dekat dengan kantor operasional Bank Jatim juga secara otomatis berkontribusi dalam pengurangan jejak karbon, yaitu besaran emisi gas rumah kaca yang dihasilkan dari penggunaan moda transportasi oleh pemasok.

Bank Jatim is always committed to increasing the use of domestic production. This commitment has been stated in the SOP for Procurement of Goods/Services. Increasing domestic production is carried out through cooperation with local suppliers. Local suppliers are suppliers who are domiciled and run businesses in the same province as the bank's work unit while still paying attention to quality in accordance with the specified specifications. The involvement of local suppliers is a manifestation of Bank Jatim's role in providing indirect economic benefits felt by the community around Bank Jatim's work unit. Besides considering the opportunity to get the best prices, the proximity of suppliers to Bank Jatim's operational offices automatically reduces the carbon footprint, which is the amount of greenhouse gas emissions produced from the use of supplier transportation modes.

Pada tahun 2025, Bank Jatim telah melibatkan 564 pemasok barang dan jasa yang seluruhnya berasal dari pemasok lokal. Beragam jenis pemasok terlibat dalam rantai operasional Bank Jatim, seperti pemasok teknologi informasi dan komputer, alat tulis dan peralatan kantor, layanan konsultasi, layanan komunikasi dan desain, dan penyelenggara acara (EO). Berikut rincian jumlah pemasok barang dan jasa beserta nilai kontraknya selama tahun 2023-2025 sebagaimana data dari Divisi Pengadaan Barang dan Jasa adalah sebagai berikut.

In 2025, Bank Jatim has involved 564 suppliers of goods and services, all of which are local suppliers. Various types of suppliers are involved in Bank Jatim's operational chain, such as suppliers of information technology and computers, stationery and office equipment, consulting services, communication and design services, and event organizers (EO). The following are details of the number of suppliers of goods and services along with their contract values during 2023-2025 as per data from the Procurement of Goods and Services Division as follows.

### Pemasok Barang Tahun 2023-2025
### Goods Supplier for the Year 2023-2025

| **Keterangan** Description | **Jumlah Pemasok** Number of Supplier | | | **Nilai Kontrak Pekerjaan (dalam Miliah Rupiah)** Work Contract Values (in billion Rupiah) | | |
|---|---|---|---|---|---|---|
| | **2025** | **2024** | **2023** | **2025** | **2024** | **2023** |
| Lokal (Indonesia) Local (Indonesia) | 133 | 127 | 118 | 122,8 | 67,9 | 89 |
| Luar Negeri Overseas | - | - | - | - | - | - |
| **Total** | **133** | **127** | **118** | **122,8** | **67,9** | **89** |

## Pemasok Jasa Tahun 2023-2025
Service Supplier for the Year 2023-2025

| Keterangan Description | Jumlah Pemasok Number of Supplier | | | Nilai Kontrak Pekerjaan (dalam Miliah Rupiah) Work Contract Values (in billion Rupiah) | | |
|---|---|---|---|---|---|---|
| | 2025 | 2024 | 2023 | 2025 | 2024 | 2023 |
| Lokal (Indonesia) Local (Indonesia) | 431 | 265 | 260 | 250 | 173,6 | 110 |
| Luar Negeri Overseas | - | - | - | - | - | - |
| **Total** | **431** | **265** | **260** | **250** | **173,6** | **110** |

## Jumlah Pemasok Barang dan Jasa Tahun 2023-2025
Number of Goods and Services Suppliers for the Year 2023-2025

| Keterangan Description | Jumlah Pemasok Number of Supplier | | | Nilai Kontrak Pekerjaan (dalam Miliah Rupiah) Work Contract Values (in billion Rupiah) | | |
|---|---|---|---|---|---|---|
| | 2025 | 2024 | 2023 | 2025 | 2024 | 2023 |
| Pemasok Barang Goods Supplier | 133 | 127 | 118 | 122,8 | 67,9 | 89 |
| Pemasok Jasa Services Supplier | 431 | 265 | 260 | 250 | 173,6 | 110 |
| **Total** | **564** | **392** | **378** | **372,8** | **241,5** | **199** |

# Entitas Hilir dan Relasi Bisnis Lainnya [GRI 2-6]
# Downstream Entities and Other Business Relations

Pada tahun 2025, Bank Jatim telah memiliki entitas anak yaitu Bank NTB Syariah, Bank Lampung, Bank NTT, dan Bank Pembangunan Daerah Banten. Sinergi antara Bank Jatim dengan entitas anak, sebagai berikut.

In 2025, Bank Jatim had subsidiary entities, namely Bank NTB Syariah, Bank Lampung, Bank NTT, and Bank Pembangunan Daerah Banten. The synergies between Bank Jatim and its subsidiaries are as follows.

| **Entitas Anak**<br>subsidiary | **Sinergi**<br>Sinergy |
|---|---|
| PT Bank Pembangunan Daerah Sulawesi Tenggara (Bank Sultra) | 1. Sinergi Bidang *Human Capital* melalui studi banding penentuan KPI, Implementasi *Reward Punishment* dan Remunerasi, pengembangan *blueprint Human Capital* serta Kamus Kompetensi *Human Capital*.<br>2. Sinergi Bidang *Treasury* melalui studi banding pengelolaan, pengukuran dan pelaporan likuiditas.<br>3. Sinergi Bidang Teknologi Informasi melalui studi banding kebijakan, pengelolaan dan standarisasi Teknologi Informasi.<br>4. Sinergi Bidang Kredit dan Pembiayaan melalui *workshop* pembahasan ketentuan (SOP), potensi kerjasama dan aplikasi perkreditan.<br>5. Sinergi Bidang Kepatuhan dan Tata Kelola melalui sharing *knowledge* kebijakan, mekanisme dan isu-isu terkait kepatuhan dan tata kelola serta APU PPT.<br>6. Sinergi Bidang Rencana Strategis Teknologi Informasi melalui *workshop* dan *sharing knowledge* rencana pengembangan ekosistem, isu-isu keamanan siber, tata kelola, infrastruktur dan pengembangan Teknologi Informasi.<br>7. Sinergi Bidang Manajemen Risiko melalui studi banding pembahasan implementasi dan program transformasi manajemen risiko dalam KUB.<br>8. Sinergi Bidang Konsolidasi Keuangan melalui *workshop* penyusunan laporan keuangan konsolidasi.<br>9. Sinergi Bidang Bisnis Produk dan Layanan berupa dokumen Nota Kesepahaman (MoU) Pemanfaatan Bersama Produk, Layanan, *Channel* dan Kapabilitas; dokumen Perjanjian Kerahasiaan (NDA) pertukaran informasi; Perjanjian Kerjasama (PKS) Layanan Prioritas dan PKS Kustodian.<br><br>1. Synergy in the Human Capital sector through benchmarking on KPI determination, implementation of reward and punishment systems and remuneration, as well as the development of a Human Capital blueprint and competency dictionary.<br>2. Synergy in the Treasury sector through benchmarking on liquidity management, measurement, and reporting.<br>3. Synergy in the Information Technology sector through benchmarking on policies, governance, and standardization of Information Technology.<br>4. Synergy in the Credit and Financing sector through workshops on regulatory provisions (SOP), potential collaboration, and credit application systems.<br>5. Synergy in the Compliance and Governance sector through knowledge sharing on policies, mechanisms, and issues related to compliance and governance, including Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT).<br>6. Synergy in the Information Technology Strategic Planning sector through workshops and knowledge sharing on ecosystem development plans, cybersecurity issues, governance, infrastructure, and Information Technology development.<br>7. Synergy in the Risk Management sector through benchmarking on the implementation and transformation programs of risk management within the KUB.<br>8. Synergy in the Financial Consolidation sector through workshops on the preparation of consolidated financial statements.<br>9. Synergy in the Business Products and Services sector through the preparation of Memorandum of Understanding (MoU) documents on the shared utilization of products, services, channels, and capabilities; Non-Disclosure Agreements (NDA) for information exchange; and Cooperation Agreements (PKS) for priority and custodian services. |
| PT Bank Pembangunan Daerah Lampung (Bank Lampung) | 1. Sinergi Bidang *Human Capital* melalui studi banding penentuan KPI, Implementasi *Reward Punishment* dan Remunerasi, pengembangan *blueprint* Human Capital serta Kamus Kompetensi Human Capital.<br>2. Sinergi Bidang *Treasury* melalui studi banding pengelolaan, pengukuran dan pelaporan likuiditas.<br>3. Sinergi Bidang Teknologi Informasi melalui studi banding kebijakan, pengelolaan dan standarisasi Teknologi Informasi.<br>4. Sinergi Bidang Kredit dan Pembiayaan melalui *workshop* pembahasan ketentuan (SOP), potensi kerjasama dan aplikasi perkreditan.<br>5. Sinergi Bidang Kepatuhan dan Tata Kelola melalui *sharing knowledge* kebijakan, mekanisme dan isu-isu terkait kepatuhan dan tata kelola serta APU PPT.<br>6. Sinergi Bidang Rencana Strategis Teknologi Informasi melalui *workshop* dan *sharing knowledge* rencana pengembangan ekosistem, isu-isu keamanan, tata kelola, infrastruktur dan pengembangan Teknologi Informasi.<br>7. Sinergi Bidang Manajemen Risiko melalui studi banding pembahasan implementasi dan program transformasi manajemen risiko dalam KUB.<br>8. Sinergi Bidang Konsolidasi Keuangan melalui *workshop* penyusunan laporan keuangan konsolidasi.<br>9. Sinergi Bidang *International Banking* dan Kredit Korporasi melalui *sharing knowledge* SKBDN, Kredit Pinjaman Daerah dan Kredit BLUD.<br>10. Sinergi Bidang Bisnis berupa penandatanganan Perjanjian Penyertaan dan Pengambilalihan Saham Bersyarat (CSSA).<br><br>1. Synergy in the Human Capital sector through benchmarking on KPI determination, implementation of reward and punishment systems and remuneration, as well as the development of a Human Capital blueprint and competency dictionary.<br>2. Synergy in the Treasury sector through benchmarking on liquidity management, measurement, and reporting.<br>3. Synergy in the Information Technology sector through benchmarking on policies, governance, and standardization of Information Technology. |

| Entitas Anak<br>subsidiary | Sinergi<br>Sinergy |
|---|---|
| | 4. Synergy in the Credit and Financing sector through workshops on regulatory provisions (SOP), potential collaboration, and credit application systems.<br>5. Synergy in the Compliance and Governance sector through knowledge sharing on policies, mechanisms, and issues related to compliance and governance, including Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT)<br>6. Synergy in the Information Technology Strategic Planning sector through workshops and knowledge sharing on ecosystem development plans, cybersecurity issues, governance, infrastructure, and Information Technology development.<br>7. Synergy in the Risk Management sector through benchmarking on the implementation and transformation programs of risk management within the KUB.<br>8. Synergy in the Financial Consolidation sector through workshops on the preparation of consolidated financial statements.<br>9. Synergy in the International Banking and Corporate Credit sector through knowledge sharing on SKBDN, regional loans, and BLUD financing.<br>10. Synergy in the Business sector through the signing of a Conditional Share Subscription and Acquisition Agreement (CSSA). |
| PT Bank Pembangunan Daerah Nusa Tenggara Timur (Bank NTT) | 1. Sinergi Bidang *Human Capital* melalui studi banding penentuan KPI, Implementasi *Reward Punishment* dan Remunerasi, pengembangan *blueprint Human Capital* serta Kamus Kompetensi *Human Capital*.<br>2. Sinergi Bidang *Treasury* melalui studi banding pengelolaan, pengukuran dan pelaporan likuiditas.<br>3. Sinergi Bidang Teknologi Informasi melalui studi banding kebijakan, pengelolaan dan standarisasi Teknologi Informasi.<br>4. Sinergi Bidang Kredit dan Pembiayaan melalui *workshop* pembahasan ketentuan (SOP), potensi kerjasama dan aplikasi perkreditan.<br>5. Sinergi Bidang Kepatuhan dan Tata Kelola melalui *sharing knowledge* kebijakan, mekanisme dan isu-isu terkait kepatuhan dan tata kelola serta APU PPT.<br>6. Sinergi Bidang Rencana Strategis Teknologi Informasi melalui *workshop* dan *sharing knowledge* rencana pengembangan ekosistem, isu-isu keamanan, tata kelola, infrastruktur dan pengembangan Teknologi Informasi.<br>7. Sinergi Bidang Manajemen Risiko melalui studi banding pembahasan implementasi dan program transformasi manajemen risiko dalam KUB.<br>8. Sinergi Bidang Konsolidasi Keuangan melalui *workshop* penyusunan laporan keuangan konsolidasi.<br>9. Sinergi Bidang Inklusi Keuangan melalui studi banding digitalisasi inklusi keuangan dan pengembangan produk DPK.<br>10. Sinergi Bidang Bisnis Produk dan Layanan berupa dokumen Nota Kesepahaman (MoU) Pemanfaatan Bersama Produk, Layanan, *Channel* dan Kapabilitas; Perjanjian Kerjasama (PKS) Layanan Prioritas dan PKS Kustodian.<br>1. Synergy in the Human Capital sector through benchmarking on KPI determination, implementation of reward and punishment systems and remuneration, as well as the development of a Human Capital blueprint and competency dictionary.<br>2. Synergy in the Treasury sector through benchmarking on liquidity management, measurement, and reporting.<br>3. Synergy in the Information Technology sector through benchmarking on policies, governance, and standardization of Information Technology.<br>4. Synergy in the Credit and Financing sector through workshops on regulatory provisions (SOP), potential collaboration, and credit application systems.<br>5. Synergy in the Compliance and Governance sector through knowledge sharing on policies, mechanisms, and issues related to compliance and governance, including Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT).<br>6. Synergy in the Information Technology Strategic Planning sector through workshops and knowledge sharing on ecosystem development plans, cybersecurity issues, governance, infrastructure, and Information Technology development.<br>7. Synergy in the Risk Management sector through benchmarking on the implementation and transformation programs of risk management within the KUB.<br>8. Synergy in the Financial Consolidation sector through workshops on the preparation of consolidated financial statements.<br>9. Synergy in the Financial Inclusion sector through benchmarking on digital financial inclusion and the development of third-party funds (DPK) products.<br>10. Synergy in the Business Products and Services sector through the preparation of Memorandum of Understanding (MoU) documents on the shared utilization of products, services, channels, and capabilities, as well as Cooperation Agreements (PKS) for priority and custodian services. |
| PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (Bank NTB Syariah) | 1. Sinergi Bidang *Human Capital* melalui studi banding penentuan KPI, Implementasi *Reward Punishment* dan Remunerasi, pengembangan *blueprint Human Capital* serta Kamus Kompetensi *Human Capital*.<br>2. Sinergi Bidang *Treasury* melalui studi banding pengelolaan, pengukuran dan pelaporan likuiditas.<br>3. Sinergi Bidang Teknologi Informasi melalui studi banding kebijakan, pengelolaan dan standarisasi Teknologi Informasi.<br>4. Sinergi Bidang Kredit dan Pembiayaan melalui *workshop* pembahasan ketentuan (SOP), potensi kerjasama dan aplikasi perkreditan.<br>5. Sinergi Bidang Kepatuhan dan Tata Kelola melalui *sharing knowledge* kebijakan, mekanisme dan isu-isu terkait kepatuhan dan tata kelola serta APU PPT.<br>6. Sinergi Bidang Rencana Strategis Teknologi Informasi melalui *workshop* dan *sharing knowledge* rencana pengembangan ekosistem, isu-isu keamanan, tata kelola, infrastruktur dan pengembangan Teknologi Informasi.<br>7. Sinergi Bidang Manajemen Risiko melalui studi banding pembahasan implementasi dan program transformasi manajemen risiko dalam KUB.<br>8. Sinergi Bidang Konsolidasi Keuangan melalui workshop penyusunan laporan keuangan konsolidasi.<br>9. Sinergi Bidang International Banking dan Kredit Ritel berupa *sharing knowledge* remitansi dan *Trade Processing Agent*.<br>10. Sinergi Bidang APUPPT berupa studi banding penerapan program dan pelaporan APUPPT/PPPSPM.<br>11. Sinergi Bidang Layanan dan Produk berupa *sharing session* pengelolaan ATM, implementasi standar layanan serta layanan remitansi.<br>12. Sinergi Bidang Layanan Perpajakan berupa *sharing knowledge* layanan PKB dan mekanisme pelimpahan Opsen PKB dan BBNKB.<br>13. Sinergi Bidang Bisnis Produk dan Layanan berupa dokumen Nota Kesepahaman (MoU) Pemanfaatan Bersama Produk, Layanan, *Channel* dan Kapabilitas. |

| **Entitas Anak** subsidiary | **Sinergi** Sinergy |
|---|---|
| | 1. Synergy in the Human Capital sector through benchmarking on KPI determination, implementation of reward and punishment systems and remuneration, as well as the development of a Human Capital blueprint and competency dictionary.<br>2. Synergy in the Treasury sector through benchmarking on liquidity management, measurement, and reporting.<br>3. Synergy in the Information Technology sector through benchmarking on policies, governance, and standardization of Information Technology.<br>4. Synergy in the Credit and Financing sector through workshops on regulatory provisions (SOP), potential collaboration, and credit application systems.<br>5. Synergy in the Compliance and Governance sector through knowledge sharing on policies, mechanisms, and issues related to compliance and governance, including Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT).<br>6. Synergy in the Information Technology Strategic Planning sector through workshops and knowledge sharing on ecosystem development plans, cybersecurity issues, governance, infrastructure, and Information Technology development.<br>7. Synergy in the Risk Management sector through benchmarking on the implementation and transformation programs of risk management within the KUB.<br>8. Synergy in the Financial Consolidation sector through workshops on the preparation of consolidated financial statements.<br>9. Synergy in the International Banking and Retail Credit sector through knowledge sharing on remittance services and Trade Processing Agent.<br>10. Synergy in the AML-CFT sector through benchmarking on the implementation and reporting of AML-CFT/PPPSPM programs.<br>11. Synergy in the Services and Products sector through sharing sessions on ATM management, service standards implementation, and remittance services.<br>12. Synergy in the Tax Services sector through knowledge sharing on motor vehicle tax (PKB) services and the mechanism for the distribution of the regional surcharge (opsen) on PKB and BBNKB.<br>13. Synergy in the Business Products and Services sector through the preparation of Memorandum of Understanding (MoU) documents on the shared utilization of products, services, channels, and capabilities. |
| PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (Bank Banten) | 1. Sinergi Bidang *Human Capital* melalui studi banding penentuan KPI, Implementasi *Reward Punishment* dan Remunerasi, pengembangan *blueprint Human Capital* serta Kamus Kompetensi *Human Capital*.<br>2. Sinergi Bidang *Treasury* melalui studi banding pengelolaan, pengukuran dan pelaporan likuiditas.<br>3. Sinergi Bidang Teknologi Informasi melalui studi banding kebijakan, pengelolaan dan standarisasi Teknologi Informasi.<br>4. Sinergi Bidang Kredit dan Pembiayaan melalui *workshop* pembahasan ketentuan (SOP), potensi kerjasama dan aplikasi perkreditan.<br>5. Sinergi Bidang Kepatuhan dan Tata Kelola melalui *sharing knowledge* kebijakan, mekanisme dan isu-isu terkait kepatuhan dan tata kelola serta APU PPT.<br>6. Sinergi Bidang Rencana Strategis Teknologi Informasi melalui *workshop* dan *sharing knowledge* rencana pengembangan ekosistem, isu-isu keamanan, tata kelola, infrastruktur dan pengembangan Teknologi Informasi.<br>7. Sinergi Bidang Manajemen Risiko melalui studi banding pembahasan implementasi dan program transformasi manajemen risiko dalam KUB.<br>8. Sinergi Bidang Konsolidasi Keuangan melalui *workshop* penyusunan laporan keuangan konsolidasi.<br>9. Sinergi Bidang Teknologi Informasi dan Digital Banking berupa studi banding dalam rangka implementasi ekosistem sistem informasi Rumah Sakit Umum Daerah.<br>10. Sinergi Bidang Produk perbankan melalui sosialisasi, *sharing session* dan *business matching* aplikasi JConnect Partnerpay.<br><br>1. Synergy in the Human Capital sector through benchmarking on KPI determination, implementation of reward and punishment systems and remuneration, as well as the development of a Human Capital blueprint and competency dictionary.<br>2. Synergy in the Treasury sector through benchmarking on liquidity management, measurement, and reporting.<br>3. Synergy in the Information Technology sector through benchmarking on policies, governance, and standardization of Information Technology.<br>4. Synergy in the Credit and Financing sector through workshops on regulatory provisions (SOP), potential collaboration, and credit application system.<br>5. Synergy in the Compliance and Governance sector through knowledge sharing on policies, mechanisms, and issues related to compliance and governance, including Anti-Money Laundering and Counter-Terrorism Financing (AML-CFT).<br>6. Synergy in the Information Technology Strategic Planning sector through workshops and knowledge sharing on ecosystem development plans, cybersecurity issues, governance, infrastructure, and Information Technology development.<br>7. Synergy in the Risk Management sector through benchmarking on the implementation and transformation programs of risk management within the KUB.<br>8. Synergy in the Financial Consolidation sector through workshops on the preparation of consolidated financial statements.<br>9. Synergy in the Information Technology and Digital Banking sector through benchmarking to support the implementation of hospital information system ecosystems (Regional Public Hospitals)<br>10. Synergy in the Banking Products sector through socialization, sharing sessions, and business matching for the JConnect Partnerpay application. |

Selain itu, sampai dengan 31 Desember 2025, Bank Jatim tidak memiliki hubungan bisnis lainnya dalam bentuk ventura bersama.

Furthermore, as of December 31, 2025, Bank Jatim did not have any other business relationships in the form of joint ventures.

# Keanggotaan Asosiasi [OJK C.5, GRI 2-28]
# Membership In Associations

Sepanjang tahun 2025, Bank Jatim telah menjadi anggota aktif dalam berbagai asosiasi yang mendukung keuangan berkelanjutan dan lembaga yang relevan dengan kegiatan usaha utamanya. Partisipasi ini bertujuan agar Bank tetap mengikuti perkembangan terbaru, isu terkini, dan topik penting dalam industri, sekaligus dapat saling bertukar informasi serta memberikan masukan untuk kemajuan bersama. Keanggotaan Bank Jatim dalam organisasi atau asosiasi tersebut memiliki nilai strategis, karena memungkinkan Bank menyesuaikan diri dengan tren perbankan modern sekaligus berkontribusi melalui pengetahuan dan pengalaman yang dimiliki kepada anggota lainnya.

Throughout 2025, Bank Jatim has been an active member of various associations supporting sustainable finance, as well as institutions relevant to its core business activities. This participation aims to ensure that the Bank remains up to date with the latest developments, emerging issues, and key topics within the industry, while also facilitating the exchange of information and enabling the Bank to contribute insights for mutual advancement. Bank Jatim's membership in these organizations and associations holds strategic value, as it allows the Bank to adapt to modern banking trends while contributing its knowledge and experience to fellow members.

Bank Jatim tidak memberikan kontribusi finansial di luar iuran keanggotaan rutin dan tidak terlibat dalam kegiatan politik atau memberikan dukungan kepada politisi manapun. Berikut adalah daftar asosiasi, perhimpunan, dan lembaga nasional yang menjadi tempat keanggotaan Bank Jatim:

Bank Jatim does not provide any financial contributions beyond its regular membership dues and does not engage in political activities or provide support to any politicians. The following is a list of associations, organizations, and national institutions in which Bank Jatim holds membership:

| **Nama Asosiasi** Association Name | **Tahun Bergabung** Joined Year | **Tingkat Asosiasi** Association Level | **Status Keanggotaan** Membership Status |
|---|---|---|---|
| Badan Musyawarah Perbankan Daerah (BMPD) Jawa Timur | 1975 | Nasional / National | Anggota / Member |
| Asosiasi Bank Pembangunan Daerah (Asbanda) | 1993 | Nasional / National | Anggota / Member |
| Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) | 2000 | Nasional / National | Anggota / Member |
| Asosiasi Sistem Pembayaran Indonesia (ASPI) | 2001 | Nasional / National | Anggota / Member |
| Forum Komunikasi Dewan Komisaris BPD Se-Indonesia (FKDK-BPDSI) | 2002 | Nasional / National | Anggota / Member |
| International Chamber of Commerce (ICC Indonesia) | 2025 | Nasional / National | Anggota / Member |
| Asosiasi SWIFT Indonesia (ASWIFTINDO) | 2007 | Nasional / National | Anggota / Member |
| Asosiasi Bank Syariah Indonesia (ASBISINDO) | 2008 | Nasional / National | Anggota / Member |
| Asosiasi Emiten Indonesia (AEI) | 2012 | Nasional / National | Anggota / Member |
| FCSR Social Ministry | 2016 | Nasional / National | Anggota / Member |
| Forum Komunikasi Industri Jasa Keuangan Daerah (FK-IJKD) | 2016 | Nasional / National | Anggota / Member |
| Indonesian *Corporate Secretary Association* (ICSA) | 2019 | Nasional / National | Anggota / Member |
| Asosiasi Bank Kustodian Indonesia (ABKI) | 2019 | Nasional / National | Anggota / Member |
| Masyarakat Ekonomi Syariah (MES) Provinsi Jawa Timur | 2022 | Nasional / National | Pengurus / Manager |
| Perhimpunan Pedagang Surat Utang (HIMDASUN) | 2022 | Nasional / National | Anggota / Member |
| Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO) | 2023 | Nasional / National | Pengurus / Manager |

# Perubahan Perusahaan yang Bersifat Signifikan Pada Organisasi [OJK C.6, GRI 2-6]
# Significant Changes In the Organization

Sepanjang tahun 2025, terdapat perubahan berusahaan yang signifikan. Terdapat penambahan Jaringan Kantor berupa peningkatan status dari sebelumnya, seperti Kantor Fungsional menjadi Kantor Cabang Pembantu dan Kantor Cabang Pembantu menjadi Kantor Cabang.

Di samping itu, untuk menghadapi dinamika perekonomian serta teknologi informasi domestik dan global diperlukan penguatan struktur, ketahanan, dan daya saing industri perbankan nasional yang bertujuan untuk mendukung stabilitas dan pertumbuhan ekonomi nasional yang dicapai dengan melakukan penguatan permodalan Bank dan konsolidasi perbankan di Indonesia melalui ketentuan regulasi Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2020 Tentang Konsolidasi Bank Umum. PT Bank Pembangunan Daerah Jawa Timur Tbk membentukan Kelompok Usaha Bank (KUB) dengan 5 (lima) Bank Pembangunan Daerah (BPD) di Indonesia, yaitu;

1. PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (Bank NTB Syariah);
2. PT Bank Pembangunan Daerah Nusa Tenggara Timur (Bank NTT);
3. PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (Bank Banten);
4. PT Bank Pembangunan Daerah Sulawesi Tenggara (Bank Sultra);
5. PT Bank Pembangunan Daerah Lampung (Bank Lampung).

Throughout 2025, the Company experienced significant changes. These included the expansion of its office network through the upgrading of office statuses, such as the transformation of Functional Offices into Sub-Branch Offices and Sub-Branch Offices into Branch Offices.

In addition, in response to the dynamics of the domestic and global economy as well as developments in information technology, strengthening the structure, resilience, and competitiveness of the national banking industry is essential to support economic stability and growth. This objective is pursued through strengthening bank capital and promoting banking consolidation in Indonesia, in accordance with the regulatory provisions of Financial Services Authority Regulation No. 12/POJK.03/2020 concerning Commercial Bank Consolidation. PT Bank Pembangunan Daerah Jawa Timur Tbk has established a Bank Business Group (KUB) with five (5) Regional Development Banks (BPDs) in Indonesia, namely;

1. PT Bank Pembangunan Daerah Nusa Tenggara Barat Syariah (Bank NTB Syariah);
2. PT Bank Pembangunan Daerah Nusa Tenggara Timur (Bank NTT);
3. PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (Bank Banten);
4. PT Bank Pembangunan Daerah Sulawesi Tenggara (Bank Sultra);
5. PT Bank Pembangunan Daerah Lampung (Bank Lampung).

01 Tentang Laporan
About Sustainability Report

02 Strategi Keberlanjutan
Sustainability Strategy

03 Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

04 Profil Perusahaan
Company Profile

05 **Penjelasan Direksi**
**Director's Explanation**

06 Tata Kelola
Governance

07 Kinerja Keberlanjutan
Sustainability Performance Overview



# Penjelasan Direksi
## Director's Explanation [OJK D.1, GRI 2-22]


bankjatim
ASRRAT
bankjatim
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bankjatim

# Penjelasan Direksi [OJK D.1, GRI 2-22]
# Explanation from the Board of Directors

**Komitmen Bank Jatim dalam mengimplementasikan keberlanjutan menunjukkan dampak positif berupa berhasilnya Bank Jatim dalam mencapai berbagai kinerja keberlanjutan selama tahun 2025. Di samping itu, capaian tersebut tidak terlepas dari ketepatan Bank dalam mengelola risiko, sehingga Bank Jatim mampu menunjukkan kinerja positif selama tahun 2025.**

The commitment of Bank Jatim in implementing sustainability has demonstrated positive impacts, as reflected in the Bank's successful achievement of various sustainability performance indicators throughout 2025. In addition, these achievements are inseparable from the Bank's effective risk management practices, enabling Bank Jatim to deliver strong and positive performance during 2025.

**Pemegang saham dan para pemangku kepentingan yang kami hormati,**
Dear Shareholders and Stakeholders,

Puji syukur kami panjatkan kehadirat Tuhan Yang Maha Esa atas rahmat dan karunia-Nya, sehingga Bank Jatim berhasil menutup tahun 2025 dengan berbagai capaian keberlanjutan yang sejalan dengan harapan pemegang saham dan pemangku kepentingan. Kami tetap berkomitmen untuk mewujudkan visi Bank Jatim, yaitu menjadi BPD nomor 1 di Indonesia, melalui penguatan kinerja operasional dan penerapan praktik keuangan berkelanjutan. Sebagai bagian dari upaya tersebut, Bank Jatim secara konsisten mengintegrasikan prinsip-prinsip keberlanjutan dalam seluruh aktivitas operasionalnya untuk memberikan manfaat jangka panjang bagi nasabah, karyawan, dan masyarakat luas.

We express our gratitude to Almighty God for His blessings and grace, which have enabled Bank Jatim to successfully close the year 2025 with various sustainability achievements in line with the expectations of shareholders and stakeholders. We remain committed to realizing Bank Jatim's vision of becoming the number one Regional Development Bank (BPD) in Indonesia, through strengthening operational performance and implementing sustainable finance practices. As part of this effort, Bank Jatim consistently integrates sustainability principles into all of its operational activities to deliver long-term value for customers, employees, and the wider community.

Pada kesempatan yang baik ini, izinkan kami menyampaikan kebijakan dalam merespon tantangan dalam pemenuhan strategi keberlanjutan, penerapan pembangunan berkelanjutan, serta strategi pencapaian target yang telah dijalankan Bank Jatim selama tahun 2025.

On this occasion, we would like to present the policies in responding to challenges in fulfilling sustainability strategies, the implementation of sustainable development, and the strategies for achieving the targets carried out by Bank Jatim throughout 2025.

## Kebijakan untuk Merespon Tantangan dalam Pemenuhan Strategi Keberlanjutan

Sebagai bagian dari industri perbankan di Indonesia, khususnya di wilayah Jawa Timur, Bank Jatim telah memiliki nilai keberlanjutan yaitu berkomitmen untuk senantiasa memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur yang mengedepankan keselarasan antara aspek ekonomi, sosial dan lingkungan hidup. Nilai keberlanjutan tersebut diwujudkan oleh Bank Jatim melalui pengembangan produk dan layanan perbankan, peningkatan kompetensi dalam pembiayaan ramah lingkungan, serta penguatan kontribusi terhadap pelestarian lingkungan.

## Policies to Respond to Challenges In Fulfilling Sustainability Strategies

As part of the banking industry in Indonesia, particularly in East Java, Bank Jatim upholds sustainability values by committing to continuously contribute to the economic growth of East Java while maintaining a balance between economic, social, and environmental aspects. These sustainability values are implemented through the development of banking products and services, enhancement of competencies in environmentally friendly financing, and strengthening contributions to environmental preservation.



# Winardi Legowo

Direktur Utama
President Director

Bank Jatim meyakini bahwa penerapan nilai keberlanjutan akan memberikan dampak positif terhadap kinerja keberlanjutan Bank. Dalam implementasinya, Bank Jatim masih menghadapi berbagai isu keberlanjutan, khususnya terkait dengan penguatan integritas dan kepatuhan dalam lingkungan kerja.

Bank Jatim masih menghadapi adanya insiden pelanggaran yang menjadi perhatian serius dan bahan evaluasi untuk terus memperkuat penerapan tata kelola perusahaan yang baik. Oleh karena itu, Bank Jatim secara konsisten mengambil langkah tegas dalam memberikan sanksi kepada pegawai yang terlibat dalam kasus kecurangan (*fraud*) sesuai dengan Kebijakan *Reward And Punishment* Bank Jatim yang berlaku, mulai dari pemberian surat peringatan, penurunan jabatan (demosi), hingga pemutusan hubungan kerja, tergantung pada jenis pelanggaran yang dilakukan serta tingkat kerugian yang ditimbulkan. Bank Jatim berkomitmen untuk meminimalkan potensi terjadinya pelanggaran di masa mendatang dan memastikan bahwa seluruh aktivitas usaha dijalankan secara transparan, akuntabel, dan berlandaskan prinsip keberlanjutan.

Dalam menjalankan komitmennya terhadap keberlanjutan, Bank Jatim turut berkontribusi pada Tujuan Pembangunan Berkelanjutan (TPB). Bank Jatim senantiasa mendukung TPB 13 *Climate Action* melalui pengukuran emisi yang bersumber dari aktivitas nasabah pembiayaan melalui sistem Credit Risk Management System (CRMS). Melalui penerapan CRMS, Bank Jatim melakukan identifikasi, pengukuran, serta analisis skenario risiko perubahan iklim untuk memahami potensi dampak terhadap kinerja dan keberlanjutan usaha, sekaligus sebagai dasar dalam penyusunan strategi mitigasi dan penguatan ketahanan Bank terhadap risiko iklim ke depan.

Bank Jatim mendukung TPB 16 *Peace, Justice, and Strong Institution* melalui peningkatan keamanan sistem informasi sebagai bentuk pelindungan informasi pribadi nasabah. Bank Jatim terus berupaya untuk meningkatkan kualitas produk dan layanan agar dapat memenuhi harapan nasabah dan memberikan kepuasan maksimal. Bank Jatim juga turut berkontribusi pada TPB 3 *Good, Health and Well-Being* melalui komitmen Bank dalam memberikan lingkungan bekerja yang layak dan aman, sarana dan prasarana K3 yang memadai, peningkatan kualitas kesehatan pegawai. Bank Jatim telah berupaya optimal untuk mewujudkan target *zero accident*. Bank Jatim juga telah menyelenggarakan berbagai program K3 untuk menjamin dan melindungi keselamatan dan kesehatan karyawan melalui upaya pencegahan kecelakaan kerja dan penyakit akibat kerja. Di samping itu Bank Jatim juga senantiasa berkontribusi pada TPB lainnya yang sejalan dengan aktivitas operasional Bank serta aktivitas TJSL yang dilaksanakan.

Bank Jatim believes that the implementation of sustainability values will have a positive impact on the Bank's sustainability performance. In its implementation, Bank Jatim still faces various sustainability issues, particularly related to strengthening integrity and compliance within the working environment.

Bank Jatim continues to encounter violation incidents that serve as serious concerns and evaluation points to further strengthen the implementation of good corporate governance. Therefore, Bank Jatim consistently takes firm actions by imposing sanctions on employees involved in fraud cases in accordance with the applicable Reward and Punishment Policy of Bank Jatim, ranging from warning letters, demotion, to termination of employment, depending on the type of violation and the level of loss incurred. Bank Jatim is committed to minimizing the potential for future violations and ensuring that all business activities are conducted transparently, accountably, and in accordance with sustainability principles.

In carrying out its commitment to sustainability, Bank Jatim also contributes to the Sustainable Development Goals (SDGs). Bank Jatim continuously supports SDG 13 Climate Action through the measurement of emissions generated from financing customer activities using the Credit Risk Management System (CRMS). Through the implementation of CRMS, Bank Jatim identifies, measures, and conducts scenario analysis of climate change risks to understand potential impacts on performance and business sustainability, while also serving as a basis for developing mitigation strategies and strengthening the Bank's resilience to climate risks going forward.

Bank Jatim supports SDG 16 Peace, Justice, and Strong Institutions by enhancing information system security as a form of protecting customers' personal data. Bank Jatim continuously strives to improve the quality of its products and services to meet customer expectations and deliver maximum satisfaction. Bank Jatim also contributes to SDG 3 Good Health and Well-Being through its commitment to providing a decent and safe working environment, adequate occupational health and safety (OHS) facilities and infrastructure, and improving employee health quality. Bank Jatim has made optimal efforts to achieve the zero accident target by implementing various OHS programs to ensure and protect employee safety and health through the prevention of workplace accidents and occupational diseases. In addition, Bank Jatim continues to contribute to other SDGs that are aligned with its operational activities and corporate social and environmental responsibility (TJSL) programs.

Sebagai wujud komitmen dalam menerapkan keuangan berkelanjutan, sepanjang tahun 2025 Bank Jatim berhasil meraih berbagai capaian di bidang keberlanjutan. Pada aspek ekonomi, Bank Jatim berhasil meningkatkan pelibatan pemasok lokal menjadi sebanyak 564 (100%) pemasok meningkat dibandingkan tahun 2024 yang sebesar 392 (100%) pemasok. Bank Jatim berhasil meningkatkan jumlah produk yang memenuhi kriteria KKUB menjadi sebanyak 12 unit produk, meningkat dibandingkan tahun 2024 yang sebanyak 10 unit produk. Jumlah agen Laku Pandai juga meningkat menjadi sebanyak 14.847 agen di tahun 2025, meningkat dibandingkan tahun 2024 yang sebanyak 12.822 agen. Bank Jatim telah meningkatkan nilai penyaluran kredit menjadi sebesar Rp67.244.137 juta meningkat dibandingkan tahun 2024 yang sebesar Rp64.056.633 juta. Bank Jatim berhasil meningkatkan pendapatan menjadi sebesar Rp10.291.308 juta meningkat dibandingkan tahun 2024 yang sebesar Rp8.381.809 juta.

As a manifestation of its commitment to implementing sustainable finance, throughout 2025 Bank Jatim achieved various sustainability milestones. In the economic perspective, Bank Jatim increased the involvement of local suppliers to 564 (100%) suppliers, up from 392 (100%) suppliers in 2024. The number of products meeting the KKUB criteria increased to 12 products, compared to 10 products in 2024. The number of Laku Pandai agents also rose to 14,847 agents in 2025, up from 12,822 agents in 2024. Bank Jatim increased its loan disbursement to IDR 67,244,137 million, compared to IDR 64,056,633 million in 2024. Revenue also increased to IDR 10,291,308 million from IDR 8,381,809 million in 2024.

Pada aspek lingkungan, Bank Jatim berhasil menurunkan penggunaan BBM menjadi sebesar 4.556,84 gigajoule, menurun dibandingkan tahun 2024 yang sebesar4.619,63 gigajoule. Bank Jatim berhasil melakukan efisiensi penggunaan listrik di tahun 2025 menjadi sebesar 8.980,45 gigajoule, menurun dibandingkan tahun 2024 yang sebesar 9.943,65 gigajoule. Atas efisiensi penggunaan energi yang dilakukan, di tahun 2025 emisi GRK yang dihasilkan dari aktivitas operasional Bank mengalami penurunan menjadi sebesar 2.876,85 Ton CO2-eq menurun dibandingkan tahun 2024 yang sebesar 3.094,84 Ton CO2-eq. Bank Jatim telah meningkatkan kontribusinya terhadap pelestarian keanekaragaman hayati yang tercermin dari peningkatan realisasi penyaluran dana untuk pelestarian keanekaragaman hayati menjadi sebesar Rp569 juta, meningkat dibandingkan tahun 2024 yang sebesar Rp296 juta.

In the environmental aspect, Bank Jatim successfully reduced fuel consumption to 4,556.84 gigajoules, lower than 4,619.63 gigajoules recorded in 2024. The Bank also achieved electricity efficiency in 2025, with usage decreasing to 8,980.45 gigajoules, compared to 9,943.65 gigajoules in the previous year. As a result of these energy efficiency initiatives, greenhouse gas (GHG) emissions from the Bank's operational activities declined to 2,876.85 tons CO -eq in 2025, down from 3,094.84 tons CO -eq in 2024. In addition, Bank Jatim strengthened its contribution to biodiversity conservation, as reflected in the increase in realized funding for biodiversity preservation, which rose to IDR 569 million, compared to IDR 296 million in 2024.

Pada aspek sosial, Bank Jatim telah meningkatkan penyaluran dana TJSL menjadi sebanyak Rp19.668 juta, meningkat dibandingkan tahun 2024 yang sebesar Rp16.946 juta. Bank Jatim telah berhasil meningkatkan persentase kepuasan dan keterikatan pegawai menjadi sebesar 76,87% di tahun 2025, meningkat dibandingkan tahun 2024 yang sebesar 76,75%. Bank Jatim berhasil menurunkan tingkat turnover karyawan menjadi sebesar 1,36% di tahun 2025, menurun dibandingkan tahun 2024 yang sebesar 2,57%. Penurunan tingkat *turnover* pegawai menunjukkan bahwa terdapat peningkatan retensi pegawai di Bank Jatim.

In the social aspect, Bank Jatim increased the distribution of TJSL funds to IDR 19,668 million, up from IDR 16,946 million in 2024. The Bank also successfully increased its employee satisfaction and engagement level to 76.87% in 2025, compared to 76.75% in the previous year. In addition, Bank Jatim succeeded in decreasing its employee turnover rate to 1.36% in 2025, compared to 2.57% in 2024. This decrease in turnover reflects improved employee retention within Bank Jatim.

Namun demikian, selain berbagai capaian yang telah diraih, Bank Jatim juga masih menghadapi tantangan internal dalam penerapan keuangan berkelanjutan, di antaranya kebutuhan untuk terus meningkatkan kapasitas internal Bank. Dalam

However, despite these achievements, Bank Jatim still faces internal challenges in implementing sustainable finance, including the need to continuously enhance the Bank's internal capacity. To address these challenges, Bank Jatim

menghadapi tantangan tersebut, Bank Jatim melakukan berbagai upaya, antara lain dengan meningkatkan frekuensi pelatihan bagi karyawan, khususnya yang terlibat dalam program pembiayaan berkelanjutan. Selain itu, Bank Jatim juga menjalin kolaborasi dengan Otoritas Jasa Keuangan, Bank Indonesia, lembaga swadaya masyarakat, serta para ahli ESG untuk memberikan pelatihan kepada karyawan Bank.

Bank Jatim juga masih menghadapi tantangan lainnya dalam mencapai target keberlanjutan, antara lain belum optimalnya pengembangan produk keberlanjutan berbasis layanan digital. Meskipun demikian, Bank Jatim terus berupaya meningkatkan pengembangan produk keberlanjutan dengan secara berkelanjutan melakukan pemantauan terhadap efektivitas pengembangan produk-produk tersebut. Melalui berbagai upaya dalam menghadapi tantangan yang ada, Bank Jatim meyakini bahwa penerapan keuangan berkelanjutan dapat dilaksanakan secara optimal.

has undertaken various efforts, including increasing the frequency of employee training, particularly for those involved in sustainable financing programs. In addition, Bank Jatim collaborates with the Financial Services Authority (OJK), Bank Indonesia, non-governmental organizations, and ESG experts to provide training for employees.

Bank Jatim also faces other challenges in achieving sustainability targets, including the need to further optimize the development of sustainability-based digital products. Nevertheless, Bank Jatim continues to enhance the development of such products by continuously monitoring their effectiveness. Through these efforts in addressing existing challenges, Bank Jatim believes that the implementation of sustainable finance can be carried out optimally.

## Penerapan Keuangan Berkelanjutan

Atas komitmen Bank Jatim dalam mengimplementasikan keuangan berkelanjutan, Bank Jatim telah berhasil mencapai berbagai target keberlanjutan yang telah ditetapkan. Pada aspek ekonomi, Bank Jatim berhasil mencapai target 100% atas meningkatnya pembiayaan pada sektor *green financing*. Bank Jatim berhasil mencapai target 100% atas target PKS dengan PT Sewu Segar Nusantara sebagai *Offtaker* pembiayaan petani melon dengan metode *green house*. Bank Jatim berhasil mencapai target outstanding kredit yang memiliki manfaat jangka panjang bagi keberlangsungan kehidupan sebesar 100%. Bank Jatim juga terus melakukan penyaluran kredit berbasis *green Banking sustainability*.

Pada aspek lingkungan, Bank Jatim berhasil mencapai target 100% pada Penerapan Suasana Ruang Kerja dengan Konsep *Green Building*. Bank Jatim berhasil mencapai target 100% implementasi E-*Procurement*. Bank Jatim berhasil mencapai target 100% pada pemeliharaan, kebersihan dan keamanan gedung kantor.

Pada aspek sosial, Bank Jatim berhasil mencapai target 100% pada pengembangan aplikasi digital. Bank Jatim berhasil mencapai target 100% dalam pembuatan penyelenggaraan Kearsipan yang bersifat autentik, partisipatif dan akuntabilitas. Bank Jatim juga turut mendorong pengembangan aplikasi yang mendukung kinerja cabang beserta analisis risiko bisnisnya.

## Sustainable Finance Implementation

In line with Bank Jatim's commitment to implementing sustainable finance, Bank Jatim successfully achieved various sustainability targets that had been established. In the economic aspect, Bank Jatim achieved 100% of its target for increased financing in the green financing sector. Bank Jatim also achieved 100% of its target for cooperation with PT Sewu Segar Nusantara as the Offtaker for melon farmer financing using the greenhouse method. Bank Jatim achieved 100% of its outstanding loan target that provides long-term benefits for the sustainability of life. Bank Jatim also continuously distributed loans based on green banking sustainability.

In the environmental aspect, Bank Jatim achieved 100% of its target in the implementation of a workspace environment with a Green Building concept. Bank Jatim achieved 100% of its E-Procurement implementation target. Bank Jatim also achieved 100% of its target in building maintenance, cleanliness, and security.

In the social aspect, Bank Jatim achieved 100% of its target in digital application development. Bank Jatim achieved 100% of its target in organizing records management that is authentic, participatory, and accountable. Bank Jatim also encouraged the development of applications that support branch performance along with their business risk analysis.

Selain itu, capaian lain yang dimiliki oleh Bank Jatim selama tahun 2025 yaitu dengan mendapatkannya penghargaan terkait keberlanjutan sebagai berikut:

1. Best Public Relation in Building Strong Brand Identity Through Strategic Collaboration Category Regional Bank pada acara Indonesia Public Relation Awards (IPRA) 2025 yang diselenggarakan oleh Warta Ekonomi
2. Brilliant Digital Transformation in Human Capital of Year 2024 pada acara Indonesia Human Capital Brilliance Award (IHCBA) 2025 yang diselenggarakan oleh Business Update
3. Brilliant Equality and Inclusion Initiativies of Year 2024 pada acara Indonesia Human Capital Brilliance Award (IHCBA) 2025 yang diselenggarakan oleh Business Update
4. Brilliant Employee Development Strategies of Year 2024 pada acara Indonesia Human Capital Brilliance Award (IHCBA) 2025 yang diselenggarakan oleh Business Update
5. Terbaik Mitra Transaksi Treasury Dealing Room Tahun 2024 kategori Bank Pembangunan Daerah pada acara Penandatanganan kerjasama Dengan Direktorat Jenderal Perbendaharaan (DJPb) Kementerian Keuangan Republik Indonesia tentang Pengelolaan Kas Negara yang diselenggarakan oleh Direktorat Jenderal Indonesia
6. Call Center Reguler Banking For Archieving "Exceptional" Service Performance pada acara Contact Center Service Excellence Award (CCSEA) Tahun 2025
7. Telah mengimplimentasikan pengendalian gratifikasi dengan baik hasil monitoring dan evaluasi pengendalian gratifikasi tahun 2024 kategori BUMN/BUMD pada acara Unit Pengendalian Gratifikasi UPG/ KPK
8. The Best Conventional Bank KBMI 2-Asset >IDR 100 Trillion pada acara 14th Infobank Isentia Digital Brand yang diselenggarakan oleh Infobank
9. The Best Mortgage Loan Conventional Bank KBMI 2-Asset >IDR 100 Trillion pada acara 14th Infobank Isentia Digital Brand yang diselenggarakan oleh Infobank
10. The Best Savings Account Conventional Bank KBMI 2-Asset >IDR 100 Trillion pada acara 14th Infobank Isentia Digital Brand yang diselenggarakan oleh Infobank
11. The Best Internet Banking Conventional Bank KBMI 2-Asset >IRD 100 Trillion pada acara 14th Infobank Isentia Digital Brand yang diselenggarakan oleh Infobank
12. The Best Mobile Banking Conventional Bank KBMI 2-Asset >IDR 100 Trillion pada acara 14th Infobank Isentia Digital Brand yang diselenggarakan oleh Infobank
13. The Best Deposits Conventional Bank KBMI 2 Asset >IDR 100 Trillion pada acara 14th Infobank Isentia Digital Brand yang diselenggarakan oleh Infobank
14. The 2nd Best Debit Card Conventional Bank KBMI 2 -Asset >IDR 100 Trillion pada acara 14th Infobank Isentia Digital Brand yang diselenggarakan oleh Infobank

In addition, other achievements obtained by Bank Jatim during 2025 include receiving the following sustainability-related awards:

1. Best Public Relation in Building Strong Brand Identity Through Strategic Collaboration Category Regional Bank at the Indonesia Public Relation Awards (IPRA) 2025 organized by Warta Ekonomi
2. Brilliant Digital Transformation in Human Capital of Year 2024 at the Indonesia Human Capital Brilliance Award (IHCBA) 2025 organized by Business Update
3. Brilliant Equality and Inclusion Initiatives of Year 2024 at the Indonesia Human Capital Brilliance Award (IHCBA) 2025 organized by Business Update
4. Brilliant Employee Development Strategies of Year 2024 at the Indonesia Human Capital Brilliance Award (IHCBA) 2025 organized by Business Update
5. Best Treasury Dealing Room Transaction Partner 2024 in the Regional Development Bank category at the signing ceremony of cooperation with the Directorate General of Treasury (DJPb), Ministry of Finance of the Republic of Indonesia regarding State Cash Management organized by the Directorate General of Treasury
6. Call Center Regular Banking for Achieving "Exceptional" Service Performance at the Contact Center Service Excellence Award (CCSEA) 2025
7. Has implemented gratuity control effectively based on the monitoring and evaluation of gratuity control in 2024 in the BUMN/BUMD category at the Gratification Control Unit (UPG/KPK) event
8. The Best Conventional Bank KBMI 2 – Asset > IDR 100 Trillion at the 14th Infobank Isentia Digital Brand organized by Infobank
9. The Best Mortgage Loan Conventional Bank KBMI 2 – Asset > IDR 100 Trillion at the 14th Infobank Isentia Digital Brand organized by Infobank
10. The Best Savings Account Conventional Bank KBMI 2 – Asset > IDR 100 Trillion at the 14th Infobank Isentia Digital Brand organized by Infobank
11. The Best Internet Banking Conventional Bank KBMI 2 – Asset > IDR 100 Trillion at the 14th Infobank Isentia Digital Brand organized by Infobank
12. The Best Mobile Banking Conventional Bank KBMI 2 – Asset > IDR 100 Trillion at the 14th Infobank Isentia Digital Brand organized by Infobank
13. The Best Deposits Conventional Bank KBMI 2 – Asset > IDR 100 Trillion at the 14th Infobank Isentia Digital Brand organized by Infobank
14. The 2nd Best Debit Card Conventional Bank KBMI 2 – Asset > IDR 100 Trillion at the 14th Infobank Isentia Digital Brand organized by Infobank

15. The 3rd Best Bank Sharia Business Unit-Asset IDR 2,5 To <5Trillion pada acara The Asian Post Best Regional Champion 2025 yag diselenggarakan oleh The Asian Post
16. Excellent for The Financial Performance During 2023-2024 pada acara 22nd Infobank MRI Banking Service Excellence Appreciation 2025 yang diselenggarakan oleh Infobank
17. Titanium Champion: The Best Region Bank in Service Excellence For 15 Consecutive Years (2010-2024) pada acara 22nd InfoBank MRI Banking Service Excellence Appreciation 2025 yang diselenggarakan oleh Infobank
18. The Best Region Bank in Excellence E-Mail Service pada acara 22nd InfoBank MRI Banking Service Excellence Appreciation 2025 yang diselenggarakan oleh InfoBank
19. The 2nd Best Region Bank in Excellence Chatbot Rank 2 pada acara 22nd Infobank MRI Banking Service Excellence Appreciation 2025 yang diselenggarakan oleh Infobank
20. Indonesia Best Bank 2025 for Strengthening Regional Banking Ecosystem Through Innovation and Collaboration (Category: KBMI 2,BPD) pada acara Indonesia Best Bank Award 2025 yang diselenggarakan oleh Warta Ekonomi
21. Best Social Media BUMD pada acara Radar Surabaya Awards 2025 yang diselenggarakan oleh Radar Surabaya
22. The Best Bank in Credit Expansion - KBMI 2 pada acara 30th Infobank banking Appreciation 2025 yang diselenggarakan oleh Infobank
23. The Excellent Performance Bank-KBMI 2 (Asset Class Above IDR 100 Trillion) pada acara 30th Infobank banking Appreciation 2025 yang diselenggarakan oleh Infobank
24. The Best Bank in Credit Expansion - KBMI 2 pada acara The 16th IICD Corporate Governance Conference and Award yang diselenggarakan oleh IICD
25. Most Efficient Bank pada acara Bisnis Indonesia Finansial Awards 2025 yang diselenggarakan oleh Bisnis Indonesia
26. The Most Transaction Growth ATM Bersama pada acara ATM Bersama Award 2025 yang diselenggarakan oleh Artajasa
27. Institusi Publik Terpopuler di Media Sosial sub kategori BUMD pada acara Anugerah Humas Indonesia 2025 yang diselenggarakan oleh Humas Indonesia
28. Apresiasi Atas Penyediaan Sistem Pembayaran Cashless pada Layanan Transjatim Ekspedisi pada acara Peresmian Operasional Bus Trans Jatim Koridor VII yang diselenggarakan oleh Dinas Perhubungan Provinsi Jatim
29. Best Issuing Bank (ATM)-Platinum Award pada acara Prima Awards 2025 yang diselenggarakan oleh PT Rintis Sejahtera & Infobank
30. Regional Financial Inclusion Accelerator pada acara CNN Award 2025 yang diselenggarakan oleh CNN
31. Anugerah Program Bisnis terpuji 2025 kategori Peningkatan Pemniayaan Usaha Berkelanjutan pada acara Anugerah Program Bisnis terpuji 2025 Detik Jatim Award yang diselenggarakan oleh Detik Jatim

15. The 3rd Best Bank Sharia Business Unit – Asset IDR 2.5 to < 5 Trillion at The Asian Post Best Regional Champion 2025 organized by The Asian Post
16. Excellent for The Financial Performance During 2023–2024 at the 22nd Infobank MRI Banking Service Excellence Appreciation 2025 organized by Infobank
17. Titanium Champion: The Best Regional Bank in Service Excellence for 15 Consecutive Years (2010–2024) at the 22nd Infobank MRI Banking Service Excellence Appreciation 2025 organized by Infobank
18. The Best Regional Bank in Excellence E-Mail Service at the 22nd Infobank MRI Banking Service Excellence Appreciation 2025 organized by Infobank
19. The 2nd Best Regional Bank in Excellence Chatbot at the 22nd Infobank MRI Banking Service Excellence Appreciation 2025 organized by Infobank
20. Indonesia Best Bank 2025 for Strengthening Regional Banking Ecosystem Through Innovation and Collaboration (Category: KBMI 2, BPD) at the Indonesia Best Bank Award 2025 organized by Warta Ekonomi
21. Best Social Media BUMD at the Radar Surabaya Awards 2025 organized by Radar Surabaya
22. The Best Bank in Credit Expansion – KBMI 2 at the 30th Infobank Banking Appreciation 2025 organized by Infobank
23. The Excellent Performance Bank – KBMI 2 (Asset Class Above IDR 100 Trillion) at the 30th Infobank Banking Appreciation 2025 organized by Infobank
24. The Best Bank in Credit Expansion – KBMI 2 at The 16th IICD Corporate Governance Conference and Award organized by IICD
25. Most Efficient Bank at the Bisnis Indonesia Financial Awards 2025 organized by Bisnis Indonesia
26. The Most Transaction Growth ATM Bersama at the ATM Bersama Award 2025 organized by Artajasa
27. The Most Popular Public Institution on Social Media in the BUMD sub-category at the Anugerah Humas Indonesia 2025 organized by Humas Indonesia
28. Appreciation for the Provision of Cashless Payment Systems in Trans Jatim Expedition Services at the inauguration of Trans Jatim Bus Corridor VII operations organized by the East Java Provincial Transportation Office
29. Best Issuing Bank (ATM) – Platinum Award at the Prima Awards 2025 organized by PT Rintis Sejahtera & Infobank
30. Regional Financial Inclusion Accelerator at the CNN Award 2025 organized by CNN
31. Commendable Business Program Award 2025 in the category of Increasing Sustainable Business Financing at the Anugerah Program Bisnis Terpuji 2025 Detik Jatim Award organized by Detik Jatim

32. Piagam Penghargaan Anggota Forum CSR Jawa Timur Yang Telah Berkontribusi Dalam Mendukung Pembangunan dan Kesejahteraan Masyarakat di Jawa Timur pada acara Forum CSR yang diselenggarakan oleh Pemprov Jatim
33. Inovasi Pengembangan UMKM Akses Pembiayaan pada acara Inovasi Membangun Negeri 2025 yang diselenggarakan oleh TVOne
34. Best ESG Reporting and Transparency Predikat 5 Gold pada acara ESG Initiative Awards (EIA) 2025 yang diselenggarakan oleh SustainLife Today
35. Platinum Rank In accordance Category: Asia Sustainability Reporting Rating 2025 pada acara Asia Sustainability Reporting yang diselenggarakan oleh National Center for Corporate Reporting (NCCR)
36. Bank Penggerak Ekonomi Kerakyatan Bank KBMI 1 & 2 pada acara Pertemuan Tahunan Bank Indonesia 2025 yang diselenggarakan oleh Bank Indonesia.

## Strategi Pencapaian Target

Berbagai capaian yang diraih Bank Jatim sepanjang tahun 2025 merupakan hasil dari penerapan pengelolaan risiko yang efektif. Dalam penerapan keuangan berkelanjutan, Bank Jatim telah mengidentifikasi berbagai risiko keberlanjutan yang mencakup aspek ekonomi, lingkungan, dan sosial, termasuk risiko perubahan iklim. Bank Jatim memiliki kebijakan manajemen risiko keberlanjutan yang menetapkan prosedur identifikasi dan penilaian risiko, pengukuran risiko, pengelolaan dan pengendalian risiko, pemantauan dan pelapotan terkait risiko ekonomi, lingkungan, dan sosial termasuk perubahan iklim yang memengaruhi portofolio dan operasi Bank.

Sebagai bagian dari komitmen Bank Jatim dalam menjalankan praktik keuangan berkelanjutan, Direksi bersama Dewan Komisaris senantiasa memastikan bahwa penerapan manajemen risiko di Bank Jatim berjalan secara efektif, terintegrasi, dan selaras dengan prinsip kehati-hatian. Direksi secara aktif mengarahkan kebijakan, strategi, serta penguatan tata kelola risiko, sementara Dewan Komisaris menjalankan fungsi pengawasan secara independen guna memastikan seluruh proses tersebut berjalan sesuai dengan kerangka tata kelola yang baik dan prinsip keberlanjutan.

Dalam konteks risiko ekonomi, Bank Jatim terus mendorong penerapan prinsip kehati-hatian melalui integrasi aspek lingkungan, sosial, dan tata kelola (ESG) dalam proses bisnis, khususnya pada penyaluran kredit dan pengelolaan portofolio. Upaya ini dilakukan untuk menjaga kualitas aset, mengantisipasi perubahan regulasi dan dinamika pasar, serta memastikan keberlanjutan bisnis dalam jangka panjang. Penguatan tata

32. Certificate of Appreciation as a Member of the East Java CSR Forum for contributing to supporting development and community welfare in East Java at the CSR Forum organized by the East Java Provincial Government
33. Innovation in MSME Financing Access Development at the Inovasi Membangun Negeri 2025 organized by TVOne
34. Best ESG Reporting and Transparency with 5 Gold Predicate at the ESG Initiative Awards (EIA) 2025 organized by SustainLife Today
35. Platinum Rank in accordance with Asia Sustainability Reporting Rating 2025 at the Asia Sustainability Reporting event organized by the National Center for Corporate Reporting (NCCR)
36. People's Economy Driving Bank KBMI 1 & 2 at the Bank Indonesia Annual Meeting 2025 organized by Bank Indonesia

## Strategies for Achieving Targets

The various achievements attained by Bank Jatim throughout 2025 were the result of effective risk management implementation. In advancing sustainable finance, Bank Jatim has identified a range of sustainability-related risks encompassing economic, environmental, and social aspects, including climate change risks. Bank Jatim has established a Sustainability Risk Management Policy that sets forth procedures for risk identification and assessment, risk measurement, risk management and control, as well as monitoring and reporting related to economic, environmental, and social risks, including climate change, that may affect the Bank's portfolio and operations.

As part of Bank Jatim's commitment to implementing sustainable finance practices, the Board of Directors, together with the Board of Commissioners, consistently ensures that risk management is implemented effectively, in an integrated manner, and in alignment with the prudential principles. The Board of Directors actively directs policies, strategies, and the strengthening of risk governance, while the Board of Commissioners performs its supervisory function independently to ensure that all processes are conducted in accordance with sound corporate governance frameworks and sustainability principles.

In the context of economic risk, Bank Jatim continues to promote the application of prudential principles through the integration of Environmental, Social, and Governance (ESG) aspects into its business processes, particularly in loan disbursement and portfolio management. These efforts are undertaken to maintain asset quality, anticipate regulatory changes and market dynamics, and ensure long-term business

kelola, sistem pemantauan, dan mekanisme pelaporan juga menjadi bagian penting dalam mendukung transparansi dan akuntabilitas kepada seluruh pemangku kepentingan.

Sejalan dengan meningkatnya risiko lingkungan dan perubahan iklim, Direksi memastikan kesiapan Bank Jatim dalam menghadapi potensi gangguan operasional serta memperkuat kemampuan dalam mengelola risiko iklim secara terukur. Bank Jatim menerapkan pendekatan proaktif melalui penguatan ketahanan bisnis dan pemanfaatan Climate Risk Management System (CRMS) untuk mengidentifikasi dan mengukur eksposur risiko terkait emisi dan aktivitas pembiayaan. Langkah ini mendukung pengambilan keputusan yang lebih tepat serta memperkuat upaya mitigasi risiko secara berkelanjutan.

Pada aspek sosial, Bank Jatim senantiasa mengedepankan prinsip kehati-hatian dan kepatuhan dalam setiap aktivitas usaha, termasuk dalam pengelolaan hubungan dengan para pihak. Direksi, dengan dukungan Dewan Komisaris, memastikan bahwa seluruh proses bisnis dilaksanakan secara transparan, akuntabel, dan sesuai dengan ketentuan yang berlaku. Melalui penguatan manajemen risiko yang berkelanjutan, Bank Jatim optimistis dapat menjaga stabilitas kinerja sekaligus menciptakan nilai tambah yang berkesinambungan bagi seluruh pemangku kepentingan.

Di samping itu, Bank Jatim juga senantiasa memanfaatkan peluang dan prospek untuk mencapai target yang ditetapkan. Bank Jatim yakin bahwa Bank memiliki prospek yang baik di masa yang akan datang dengan memaksimalkan keunggulan internal yang dimilikinya. Adapun peluang yang dapat dimanfaatkan Bank Jatim antara lain:

1. Penurunan Cost Of Fund sebagai dampak dari trend penurunan suku bunga perbankan;
2. Peningkatan CASA melalui pengembangan ekosistem dengan Pemda serta pihak potensial lainnya;
3. Penignkatan penyaluran kredit melalui program prioritas nasional (ketahanan pangan & energi, perumahan rakyat, makan bergizi gratis, serta pembiayaan hijau);
4. Peningkatan DPK atas sinkronisasi Program Prioritas Nasional dan Nawa Bhakti Satya bidang pendidikan dan perlindungan sosial melaui penyaluran Bansos (OS, PIP, KIP, BSU, dll) kepada masyarakat;
5. Perkembangan transformasi & dinamika bisnis keuangan digital;

sustainability. Strengthening governance, monitoring systems, and reporting mechanisms also constitutes a vital component in supporting transparency and accountability to all stakeholders.

In line with the increasing environmental risks and the impacts of climate change, the Board of Directors ensures the Bank Jatim readiness to address potential operational disruptions while strengthening its capability to manage climate-related risks measurably. Bank Jatim adopts a proactive approach by reinforcing business resilience and leveraging the Climate Risk Management System (CRMS) to identify and measure risk exposures related to emissions and financing activities. This initiative supports more informed decision-making and enhances sustainable risk mitigation efforts.

From a social perspective, Bank Jatim consistently upholds prudential principles and regulatory compliance in all business activities, including the management of relationships with stakeholders. The Board of Directors, with the support of the Board of Commissioners, ensures that all business processes are carried out transparently, accountably, and in accordance with prevailing regulations. Through the continuous strengthening of risk management, the Bank Jatim remains optimistic about maintaining performance stability while creating sustainable value for all stakeholders.

In addition, Bank Jatim continuously capitalizes on opportunities and prospects to achieve its established targets. The Bank believes it has strong future prospects by maximizing its internal strengths. Opportunities that Bank Jatim can leverage include:

1. A reduction in the Cost of Funds as a result of the downward trend in banking interest rates;
2. An increase in CASA through ecosystem development with Regional Governments and other potential partners;
3. Expansion of loan disbursement through National Priority Programs, including food and energy security, public housing, the Free Nutritious Meals Program, and green financing);
4. Growth in Third-Party Funds (DPK) through the synchronization of National Priority Programs and the Nawa Bhakti Satya initiatives in education and social protection, particularly through the distribution of social assistance programs (BOS, PIP, KIP, BSU, etc.) to the public;
5. The advancement of financial digital transformation and evolving business dynamics;

6. Keberlanjutan Proyek Strategis Nasional (PSN), khususnya di Provinsi Jawa Timur;
7. Iklim positif dari pertumbuhan ekonomi di Jawa Timur serta peluang bisnis dari implementasi strategi dan arah kebijakan sinkronisasi program Pemerintah Daerah.

Bank Jatim optimis bahwa Bank dapat memanfaatkan seluruh peluang yang ada melalui keunggulan yang dimiliki. Keunggulan – keunggulan yang dimiliki Bank Jatin meliputi reputasi Bank sebagai Bank milik Pemerintah Daerah dan para pemegang sahamnya yang berperan sebagai pemangku kepentingan utama dalam pengembangan ekonomi di Jawa Timur.

Bank Jatim juga menyadari bahwa keberlanjutan sangat dipengaruhi oleh berbagai faktor eksternal. Oleh karena itu, Bank Jatim telah melakukan pemetaan terhadap faktor-faktor eksternal yang dapat memengaruhi kinerja dan risiko keberlanjutan Bank, meliputi:

1. Dinamika Lingkungan
   Untuk mendukung pelaksanaan aksi keuangan berkelanjutan, kondisi lingkungan dan iklim yang sehat menjadi salah satu faktor penting yang sangat memengaruhi keberhasilan dari rencana tersebut. Upaya dalam mewujudkan lingkungan yang sehat dapat dilakukan melalui penerapan prinsip go green dalam aktivitas sehari-hari, seperti menggunakan kertas secara bolak-balik, mematikan perangkat elektronik yang sudah tidak digunakan, serta berbagai tindakan ramah lingkungan lainnya. Selain itu, Bank Jatim juga berkomitmen untuk memastikan bahwa pembangunan jaringan kantornya dilakukan di lokasi yang sesuai dan layak, sehingga tidak menimbulkan gangguan terhadap keseimbangan ekosistem di sekitarnya;
2. Kondisi Perekonomian Regional dan Nasional
   Kondisi perekonomian regional dan nasional mempengaruhi perbankan Indonesia, termasuk Bank Jatim. Pemerintah memperkuat kondisi fundamental perekonomian melalui pembangunan infrastruktur dan reformasi kebijakan untuk kemudahan investasi. Dalam merespons hal tersebut, Bank Jatim melakukan penyesuaian strategi dengan mendukung berbagai program pemerintah, antara lain melalui pembiayaan pada sektor-sektor yang berwawasan lingkungan, sekaligus dalam pelaksanaan aksi keuangan berkelanjutan Bank Jatim perlu memiliki pemahaman yang komprehensif terhadap berbagai faktor yang memengaruhi

6. The continuation of National Strategic Projects (PSN), particularly in East Java Province; and;
7. A positive climate driven by sustainable economic growth in East Java, as well as business opportunities arising from the implementation of strategies and policy directions aligned with Regional Government programs.

Bank Jatim is optimistic that it will be able to capitalize on these opportunities by leveraging its competitive advantages. These strengths include the Bank's reputation as a Regional Government-owned bank and the support of its shareholders, who serve as key stakeholders in driving economic development in East Java.

Bank Jatim also recognizes that sustainability is significantly influenced by various external factors. Therefore, the Bank has mapped external factors that may affect its performance and sustainability risks, which include:

1. Environmental Dynamics
   To support the implementation of sustainable finance initiatives, a healthy environmental and climate condition is a critical factor influencing the success of such plans. Efforts to foster a healthy environment can be undertaken through the adoption of green principles in daily activities, such as utilizing paper on both sides, turning off unused electronic devices, and implementing other environmentally friendly practices. Furthermore, Bank Jatim is committed to ensuring that the development of its office network is carried out in appropriate and feasible locations, thereby preventing disruptions to the surrounding ecosystem balance.
2. Regional and National Economic Conditions
   Regional and national economic conditions influence the Indonesian banking industry, including Bank Jatim. The Government continues to strengthen economic fundamentals through infrastructure development and policy reforms aimed at facilitating investment. In response, Bank Jatim adjusts its strategies by supporting various government programs, including financing environmentally sustainable sectors. In implementing sustainable finance initiatives, Bank Jatim maintains a comprehensive understanding of factors affecting both regional and national economic conditions, which may

kondisi perekonomian baik secara regional maupun nasional yang dapat berdampak pada preferensi konsumen serta dinamika pasar, yang kemudian menjadi dasar dalam perumusan kebijakan mitigasi risiko guna menjaga keberlangsungan usaha perusahaan serta mendukung pengembangan produk-produk perbankan yang ramah lingkungan;

3. Ketentuan Regulator
   Kebijakan serta berbagai ketentuan yang mendukung pentingnya penerapan dan pelaksanaan aksi keuangan berkelanjutan memiliki peran yang sangat penting dalam mendorong keberhasilan program tersebut, yang pada akhirnya berkontribusi dalam mewujudkan pembangunan ekonomi yang berkelanjutan;
4. Kondisi Sosial dan Budaya
   Kondisi sosial dan budaya menjadi salah satu faktor penting dalam mendukung terwujudnya pembangunan berkelanjutan. Dalam rangka mengimplementasikan aksi keuangan berkelanjutan, aspek sosial perlu diperhatikan secara serius. Bank Jatim memiliki tanggung jawab moral kepada masyarakat sebagai agen pembangunan, yaitu dengan memberikan manfaat melalui program *Corporate Social Responsibility* (CSR) kepada pihak-pihak yang berhak menerimanya. Selain itu, dalam menjalankan kegiatan bisnisnya seperti penyaluran kredit, Bank Jatim juga mempertimbangkan sektor serta jenis usaha para debitur, agar tidak terjadi penyalahgunaan dana untuk kegiatan usaha yang bersifat negatif.;
5. Kondisi Politik
   Iklim politik, baik di tingkat regional maupun nasional, dapat memengaruhi perilaku pasar yang pada akhirnya berdampak secara tidak langsung terhadap sektor perbankan, khususnya Bank Jatim. Oleh karena itu, Bank Jatim dapat berperan dalam mendukung aksi keuangan berkelanjutan dengan turut mendukung berbagai program pemerintah, namun tetap menjaga independensi dari intervensi politik agar tidak terjadi penyalahgunaan oleh pihak-pihak tertentu.;
6. Pengawasan yang Sehat dan Efektif
   Pengawasan yang berjalan secara sehat dan efektif merupakan salah satu faktor krusial dalam pelaksanaan aksi keuangan berkelanjutan. Tujuan utamanya adalah untuk meminimalkan terjadinya asimetri informasi di antara berbagai pihak yang terlibat dalam kegiatan operasional, khususnya dalam penerapan program-program keuangan berkelanjutan.

influence consumer preferences and market dynamics. This understanding serves as the basis for formulating risk mitigation policies to ensure business continuity while supporting the development of environmentally friendly banking products.

3. Regulatory Framework
   Policies and regulations that support the implementation of sustainable finance initiatives play a vital role in driving the success of such programs, ultimately contributing to the realization of sustainable economic development.

4. Socio-Cultural Conditions
   Socio-cultural conditions constitute an important factor in supporting the achievement of sustainable development. In implementing sustainable finance initiatives, social aspects must be addressed with due diligence. As an agent of development, Bank Jatim bears a moral responsibility to society by delivering benefits through its Corporate Social Responsibility (CSR) programs to eligible beneficiaries. Moreover, in conducting its business activities, such as lending, Bank Jatim carefully considers the sectors and types of its debtors' businesses to prevent the misuse of funds for activities of a negative nature.

5. Political Conditions
   The political climate, both at the regional and national levels, may influence market behavior, which in turn indirectly affects the banking sector, particularly Bank Jatim. Therefore, Bank Jatim plays a role in supporting sustainable finance initiatives by contributing to various government programs while maintaining independence from political intervention to prevent misuse by any party.

6. Sound and Effective Supervision
   Sound and effective supervision constitutes a crucial factor in the implementation of sustainable finance initiatives. Its primary objective is to minimize information asymmetry among parties involved in operational activities, particularly in the execution of sustainable finance programs.

## Apresiasi

Berbagai pencapaian keberlanjutan yang diraih selama tahun 2025 mencerminkan ketepatan strategi Bank Jatim sekaligus dukungan berkelanjutan dari para pemangku kepentingan. Dukungan ini menjadi sumber kekuatan utama kami dalam meningkatkan penerapan praktik keuangan berkelanjutan di seluruh kegiatan operasional Bank.

Atas nama jajaran manajemen Bank Jatim, kami mengucapkan terima kasih yang sebesar-besarnya kepada seluruh pemangku kepentingan atas kepercayaan, dukungan, dan kerja sama yang senantiasa diberikan. Komitmen dan kontribusi para pemangku kepentingan memiliki peran penting dalam setiap pencapaian yang kami raih, dan kami berharap hubungan yang telah terjalin dapat terus diperkuat sehingga bersama-sama kita dapat mewujudkan keberlanjutan dan kesuksesan yang lebih besar di masa depan.

## Appreciation

The various sustainability achievements attained throughout 2024 reflect the appropriateness of Bank Jatim's strategies as well as the continuous support of its stakeholders. Such support serves as our primary source of strength in enhancing the implementation of sustainable finance practices across all of the Bank's operational activities..

On behalf of the management of Bank Jatim, we extend our deepest gratitude to all stakeholders for their trust, support, and continued collaboration. The commitment and contributions of our stakeholders play a vital role in every milestone we achieve. We hope that the strong relationships that have been established will continue to grow, enabling us to jointly realize greater sustainability and success in the future.

Surabaya, 14 April 2026



**Winardi Legowo**
Direktur Utama
President Director

# Tanggung Jawab Laporan Keberlanjutan [GRI 2-14]
# Responsibility for the Sustainability Report

Kami yang bertandatangan di bawah ini telah meninjau dan menyetujui informasi yang dilaporkan dalam Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. Tahun Buku 2025, termasuk di dalamnya mencakup informasi topik material Bank. Kami bertanggungjawab penuh atas kebenaran isi laporan ini sesuai dengan POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, *Consolidated Set of GRI Standards*, *GRI G4 Sector Disclosures Financial Services*, dan SASB.

Surabaya, 14 April 2026

**Direksi**
**Board of Directors**

**Winardi Legowo**
Direktur Utama
President Director

**R. Arief Wicaksono**
Wakil Direktur Utama
Vice President Director

**Arif Suhirman**
Direktur Bisnis Menengah, Korporasi & Jaringan
Medium, Corporate Business, & Network Director

**Umi Rodiyah**
Direktur Kepatuhan
Compliance Director

**Tonny Prasetyo**
Direktur Bisnis Mikro, Ritel & Usaha Syariah
Micro, Retail, & Sharia Business Director

**RM Wahyukusumo Wisnubroto**
Direktur Keuangan, Treasury & Global Services
Finance, Treasury, & Global Services Director

**Wiweko Probojakti**
Direktur IT, Digital & Operasional
IT, Digital & Operation Director

We, the undersigned, have reviewed and approved the information reported in the Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. 2025 report includes information on the Bank's material topics. We are fully responsible for the correctness of the contents of this report in accordance with POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, Consolidated Set of GRI Standards, GRI G4 Sector Disclosures Financial Services, and SASB.

Surabaya, April 14, 2026

**Dewan Komisaris**
**Board of Commissioners**

**Adi Sulistyowati**
Komisaris Utama Independen
President Independent Commissioner

**Adhy Karyono**
Komisaris
Commissioner

**Muhammad Mas'ud**
Komisaris Independen
Independent Commissioner

**Dadang Setiabudi**
Komisaris Independen
Independent Commissioner

**Asri Agung Putra**
Komisaris Independen
Independent Commissioner

01 Tentang Laporan
About Sustainability Report

02 Strategi Keberlanjutan
Sustainability Strategy

03 Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

04 Profil Perusahaan
Company Profile

05 Penjelasan Direksi
Director's Explanation

06 **Tata Kelola Keberlanjutan**
**Sustainability Governance**

07 Kinerja Keberlanjutan
Sustainability Performance Overview



# Tata Kelola Keberlanjutan
## Sustainability Governance [OJK E]


bankjatim



# Struktur dan Komposisi *Governance* [GRI 2-9, GRI 2-11]
# Structure and Composition of Governance

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UUPT), Organ Perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*), yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanatkan dalam Anggaran Dasar dan peraturan perundang-undangan. Bank Jatim juga memiliki organ penunjang baik di bawah Dewan Komisaris dan Direksi dalam rangka mendukung efektivitas tugas dan tanggung jawab Organ Utama.

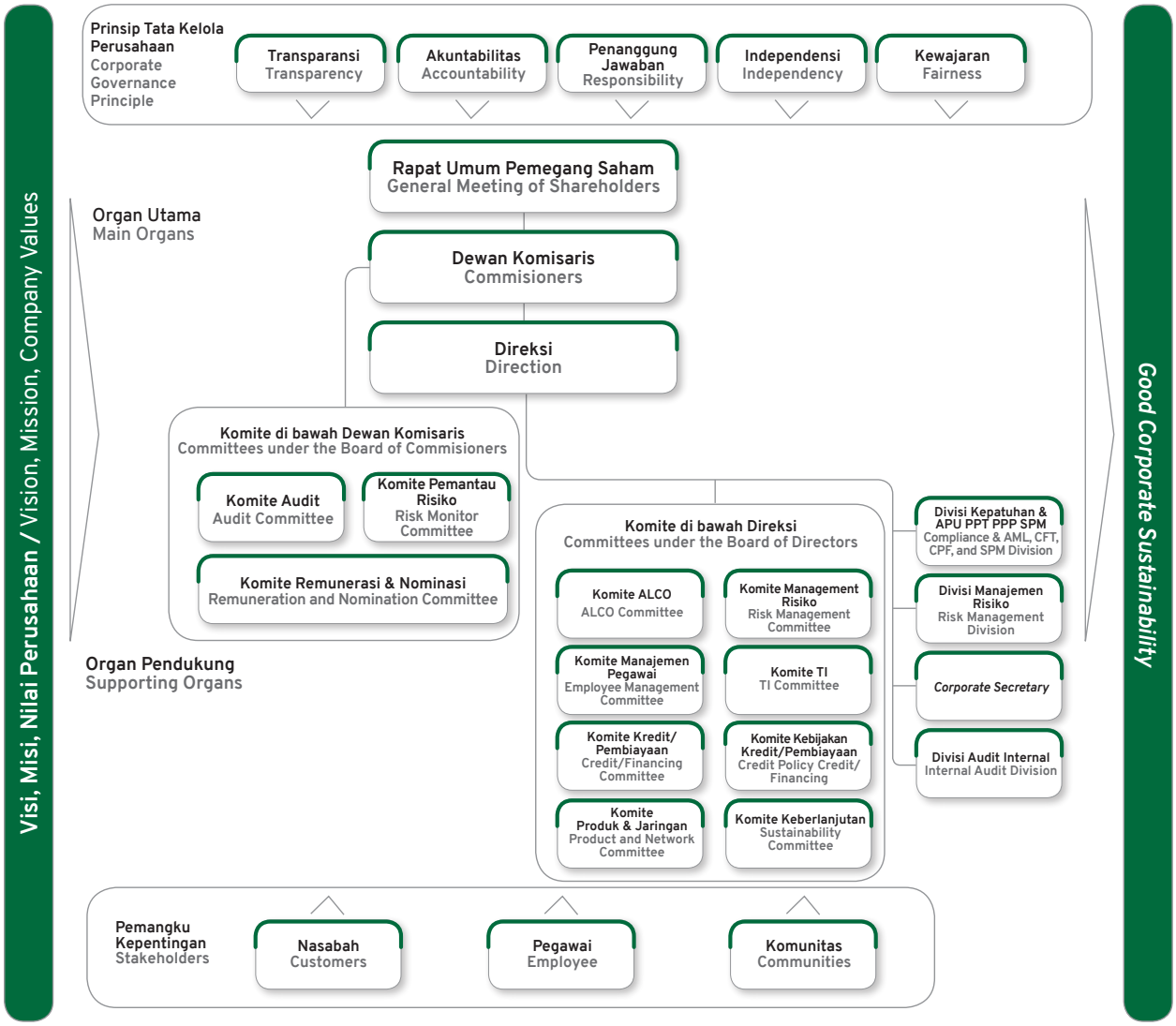
Dewan Komisaris dibantu oleh organ pendukung yang meliputi Komite Audit, Komite Pemantau Risiko serta Komite Remunerasi dan Nominasi. Sedangkan, Direksi dibantu oleh organ pendukung komite di bawah Direksi yang meliputi Komite ALCO, Komite Manajemen Kepegawaian, Komite Kredit/Pembiayaan, Komite Manajemen Risiko, Komite Teknologi Informasi, Komite Kebijakan Kredit/Pembiayaan,

Pursuant to Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies (UUPT), the Company's governing bodies consist of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The governance system adopts a two-tier structure, comprising the Board of Commissioners and the Board of Directors, each of which has clearly defined authorities and responsibilities in accordance with their respective functions, as stipulated in the Articles of Association and prevailing laws and regulations. Bank Jatim also maintains supporting organs under both the Board of Commissioners and the Board of Directors to enhance the effectiveness of the duties and responsibilities of the main governing bodies.

The Board of Commissioners is supported by several supporting organs, including the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee. Meanwhile, the Board of Directors is supported by committees under the Board of Directors, including the Asset and Liability Committee (ALCO), the Human Capital Management Committee, the Credit/Financing Committee, the Risk Management

Komite Produk dan Jaringan, serta Komite Keberlanjutan. Selain itu, Direksi juga dibantu oleh Divisi Kepatuhan & APU PPT PPP SPM, Divisi Manajemen Risiko, Corporate Secretary dan Divisi Audit Internal. Dalam struktur tata kelola Bank Jatim, Komisaris Utama dan Direktur Utama merupakan ketua badan tata kelola tertinggi tidak termasuk sebagai pejabat eksekutif di Bank Jatim. Adapun struktur organ Bank sebagai berikut.

Committee, the Information Technology Committee, the Credit Policy Committee, the Product and Network Committee, and the Sustainability Committee. In addition, the Board of Directors is also supported by the Compliance & AML–CFT–CPF Division, the Risk Management Division, the Corporate Secretary, and the Internal Audit Division. Within the corporate governance structure of Bank Jatim, the President Commissioner and the President Director serve as the heads of the highest governance bodies and are not categorized as executive officers of the Bank. The structure of the Bank's governance organs is as follows.




Informasi terkait profil Direksi dan Dewan Komisaris yang meliputi informasi Komisaris Independen, masa jabatan, jenis kelamin, kompetensi, dan rangkap jabatan telah disajikan dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur Tbk. Tahun 2025 bagian Profil Perusahaan. Sedangkan profil komite, tugas dan tanggung jawab badan tata kelola tertinggi dapat dilihat di dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur Tbk. Tahun 2025 bagian Tata Kelola Perusahaan.

Information regarding the profiles of the Board of Directors and Board of Commissioners—including details on Independent Commissioners, tenure, gender, competencies, and concurrent positions is presented in the 2025 Annual Report of PT Bank Pembangunan Daerah Jawa Timur Tbk. under the Company Profile section. Meanwhile, information including the committee profile along with the duties and responsibilities of the Board of Commissioners and Board of Directors can be seen in the 2025 Annual Report of PT Bank Pembangunan Daerah Jawa Timur Tbk.

# Kode Etik
# Code of Conduct

Kode Etik Bank Jatim Diatur dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor: 063/03/30/DIR/HCP/KEP tanggal 29 Februari 2024 tentang Standard Operating Procedur (SOP) Perilaku, Etika Kerja Dan Bisnis PT Bank Pembangunan Daerah Jawa Timur Tbk. Kode Etik merupakan referensi utama tentang sikap atau tindakan yang wajib dilakukan dan yang tidak boleh dilakukan Insan Bank Jatim dalam menjalankan aktivitas sehari-hari di lingkungan Bank Jatim. Artinya pengurus dan pegawai wajib tunduk dan patuh terhadap kode etik yang ada di Bank Jatim. Adapun pokok-pokok kode etik Bank Jatim mengatur tentang penanganan benturan kepentingan, pengendalian gratifikasi, kegiatan politik, etika bisnis, etika Bank dengan pegawai, etika Bank dengan nasabah, etika Bank dengan penyedia barang dan jasa, etika Bank dengan pesaing, etika Bank dengan mitra kerja, etika Bank dengan pemerintah dan regulator, etika Bank dengan masyarakat, etika Bank dengan media massa, dan etika Bank dengan organisasi profesi. Informasi terkait Kode Etik disajikan secara rinci dalam Bab Tata Kelola Perusahaan di Laporan Tahunan Bank Jatim tahun 2025.

The Bank Jatim Code of Conduct is stipulated in the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Timur Tbk No. 063/03/30/DIR/HCP/KEP dated 29 February 2024 concerning the Standard Operating Procedure (SOP) on Conduct, Work Ethics, and Business Ethics of PT Bank Pembangunan Daerah Jawa Timur Tbk. The Code of Conduct serves as the primary reference outlining the attitudes and actions that must be adhered to, as well as those that are prohibited for Bank Jatim personnel in carrying out their daily activities within the Bank. The Board of Directors and employees are required to comply with and adhere to the Code of Ethics applicable at Bank Jatim. Accordingly, both management and employees are required to comply with and uphold the Code of Conduct applicable at Bank Jatim. The key principles of the Bank Jatim Code of Conduct govern, among others, the management of conflicts of interest, gratuity control, political activities, business ethics, ethics in the Bank's relationships with employees, customers, goods and service providers, competitors, business partners, government and regulators, the community, the mass media, and professional organizations. Information regarding the Code of Conduct is presented in detail in the Corporate Governance chapter of Bank Jatim's 2025 Annual Report.

# *Conflict of Interest* [GRI 2-15]
# Conflict of Interest

Bank Jatim menyadari bahwa pengelolaan benturan kepentingan merupakan bagian dari pelaksanaan tata kelola perusahaan yang harus dikelola dengan baik. Oleh karenanya, dalam menghadapi potensi adanya benturan kepentingan yang terjadi, Bank Jatim telah melakukan pengaturan konflik kepentingan atau benturan kepentingan telah ditetapkan melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor 063/03/68/DIR/KPP/KEP tanggal 29 April 2024 tentang Pedoman Pelaksanaan Benturan Kepentingan PT Bank Pembangunan Daerah Jawa Timur Tbk. Pengaturan benturan kepentingan ini bertujuan agar proses pengambilan keputusan dan pelaksanaannya dilakukan secara *Transparency, Accountability, Responsibility, Independency*, dan *Fairness*, sehingga kepentingan Bank dan para pemangku kepentingannya tidak ada yang dirugikan dan tetap dapat dilindungi.

Bank Jatim recognizes that conflicts of interest are an inherent part of corporate governance that must be managed effectively. Therefore, to address potential conflicts of interest, Bank Jatim has established conflict-of-interest regulations through the Board of Directors Decree of PT Bank Pembangunan Daerah Jawa Timur Tbk. Number 063/03/68/DIR/KPP/KEP dated April 29, 2024, concerning the Guidelines for Managing Conflicts of Interest at PT Bank Pembangunan Daerah Jawa Timur Tbk. This regulation aims to ensure that decision-making and its implementation adhere to the principles of Transparency, Accountability, Responsibility, Independency, and Fairness so that the interests of the Bank and its stakeholders are not harmed and remain protected.

Pengelolaan benturan kepentingan pada Direksi dilakukan apabila terjadi benturan kepentingan antara Bank Jatim dengan kepentingan pribadi Direksi. Dalam hal ini, Bank akan diwakili oleh anggota Direksi lainnya dan dalam hal Bank mempunyai kepentingan yang bertentangan dengan kepentingan seluruh

The management of conflicts of interest within the Board of Directors is handled as follows: If a conflict of interest arises between Bank Jatim and an individual Director's interests, the Bank will be represented by another member of the Board of Directors. However, if Bank Jatim has interests that conflict

anggota Direksi, maka Bank diwakili oleh Dewan Komisaris. Dalam hal terjadi benturan kepentingan, anggota Direksi dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan.

Dalam mengelola benturan kepentingan yang terjadi pada Dewan Komisaris, Bank Jatim memiliki Pedoman dan Tata Tertib Dewan Komisaris yang di dalamnya telah mengatur sebagai berikut:

1. Anggota Komisaris wajib menjaga informasi yang berdasarkan peraturan perundang-undangan wajib dirahasiakan termasuk tidak boleh terlibat dalam Perdagangan Orang Dalam (*Insider Trading* atau *self-dealing*) dengan tujuan untuk memperoleh keuntungan pribadi.
2. Tidak memanfaatkan perusahaan untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
3. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang ditetapkan RUPS.
4. Tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank Jatim, kecuali penyediaan dana kepada pihak terkait dan hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank Jatim atau peraturan perundangan yang berlaku.
5. Tidak melakukan transaksi yang mempunyai benturan kepentingan dan/atau mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Bank Jatim selain penghasilan yang sah sebagai Anggota Dewan Komisaris.
6. Tidak terpengaruh oleh pihak lain dalam melaksanakan tugas dan pengambilan keputusan yang menyebabkan penyalahgunaan wewenang dan/atau pembuatan keputusan yang tidak tepat.
7. Tidak memangku jabatan rangkap sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang diatur sesuai ketentuan perundang-undangan yang berlaku termasuk jabatan lain yang dapat menimbulkan benturan kepentingan dan/atau jabatan lainnya sesuai peraturan perundang-undangan.

Tidak hanya Dewan Komisaris dan Direksi, pengelolaan benturan kepentingan juga diterapkan kepada seluruh karyawan. Seluruh karyawan harus menjaga kondisi agar bebas dari segala bentuk benturan kepentingan (*conflict of interest*). Bank Jatim mewajibkan kepada seluruh karyawan dan manajemen agar menghindari transaksi yang berpotensi menimbulkan Benturan Kepentingan, sebagai salah satu implementasi Tata Kelola Perusahaan yang baik yang akan berdampak pada peningkatan kinerja perusahaan. Setiap transaksi yang teridentifikasi mengandung Benturan Kepentingan akan ditindaklanjuti dengan melakukan koordinasi dengan unit kerja terkait untuk melakukan pemeriksaan lebih lanjut khususnya identifikasi

with those of the entire Board of Directors, the Bank will be represented by the Board of Commissioners. Furthermore, if a conflict of interest occurs, members of the Board of Directors are prohibited from taking actions that could harm the Bank or reduce its profits. They are also required to disclose any conflicts of interest in every decision-making process.

In managing conflicts of interest within the Board of Commissioners, Bank Jatim has established the Guidelines and Rules of Procedure for the Board of Commissioners, which regulate the following:

1. Commissioners must safeguard information that, based on legal regulations, is required to be kept confidential, including refraining from engaging in Insider Trading or self-dealing with the aim of personal gain.
2. Commissioners shall not utilize the company for personal, family, and/or other parties' interests that may harm or reduce the Bank's profits.
3. Commissioners shall not take and/or receive personal benefits from the Bank other than remuneration and other facilities determined by the General Meeting of Shareholders (GMS).
4. Commissioners shall not be involved in making operational decisions for Bank Jatim, except for funding arrangements with related parties and other matters stipulated in Bank Jatim's Articles of Association or applicable regulations.
5. Commissioners shall not engage in transactions that create conflicts of interest and/or derive personal benefits, whether directly or indirectly, from Bank Jatim's activities, except for legitimate income as members of the Board of Commissioners.
6. Commissioners shall not be influenced by external parties in carrying out their duties and decision-making processes that may result in the abuse of authority and/or improper decision-making.
7. Commissioners shall not hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers regulated in accordance with applicable legal provisions, including other positions that may cause conflicts of interest and/or other positions as stipulated by the laws and regulations.

Conflict-of-interest management is not only applied to the Board of Commissioners and the Board of Directors but also to all employees. Every employee must maintain a work environment free from any form of conflict of interest. Bank Jatim requires all employees and management to avoid transactions that may lead to conflicts of interest. This policy serves as part of the implementation of Good Corporate Governance, which ultimately contributes to improving the Bank's overall performance. Every transaction identified to involve a conflict of interest will be followed up by coordinating with the relevant department for further examination, particularly the identification of potential violations of such

kemungkinan adanya pelanggaran atas transaksi tersebut yang selanjutnya akan dilaporkan kepada Manajemen. Pihak yang terbukti melakukan pelanggaran atas transaksi khususnya transaksi Benturan kepentingan akan dikenakan sanksi sesuai ketentuan internal Bank.

Sepanjang tahun 2025, seluruh anggota Direksi dan Komisaris tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris dan Direksi lainnya, dan pemegang saham pengendali, baik dalam hubungan keuangan, keluarga dan kepengurusan. Pemegang saham pengendali adalah Pemerintah Provinsi Jawa Timur dengan kepemilikan saham sebesar 51,13%. Di samping itu, seluruh anggota Direksi dan Dewan Komisaris tidak memiliki hubungan kepengurusan dengan perusahaan lainnya. Informasi hubungan afiliasi anggota Dewan Komisaris dan Direksi telah mengacu pada Laporan Tahunan bagian Profil Perusahaan.

Selain itu, berdasarkan data dan informasi yang diterima oleh Bank Jatim, pada tahun 2025 tidak terdapat transaksi yang memenuhi kategori transaksi benturan kepentingan. Pembahasan ini mengacu pada Laporan Tahunan bagian Tata Kelola Perusahaan.

transactions, which will then be reported to the management. Parties proven to violate transactions, especially those involving conflicts of interest, will be subject to sanctions in accordance with the bank's internal regulations.

Throughout 2025, all members of the Board of Directors and Board of Commissioners had no affiliate relationships with other members of the Board of Commissioners, Board of Directors, or the controlling shareholder whether in terms of financial, familial, or managerial ties. The controlling shareholder is the East Java Provincial Government, holding 51.13% of the Bank's shares. Additionally, all members of the Board of Directors and Board of Commissioners have no managerial affiliations with other companies. Information regarding the affiliate relationships of the Board of Commissioners and Board of Directors can be found in the Company Profile section of the Annual Report.

Furthermore, based on the data and information received by Bank Jatim, there were no transactions in 2024 that met the criteria for a conflict-of-interest transaction. This discussion refers to the Corporate Governance section of the Annual Report.

## Nominasi dan Seleksi Dewan Komisaris dan Direksi [GRI 2-10]
## Nomination and Selection of the Board of Commissioners and Directors

Dalam proses nominasi dan seleksi Dewan Komisaris dan Direksi, Bank Jatim senantiasa memperhatikan berbagai kriteria yang meliputi pandangan pemangku kepentingan yang disampaikan, keberagaman, keahlian, pengetahuan serta pengalaman yang sesuai untuk fungsi dan jabatan yang dituju serta kebutuhan organisasi. Kriteria tersebut telah tercantum dalam Sistem dan Prosedur Pemilihan dan/atau Penggantian Anggota Dewan Komisaris dan Direksi, yang mengatur kebijakan terkait pemilihan atau pergantian anggota Dewan Komisaris dan Direksi. Kebijakan ini merujuk pada POJK No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, serta peraturan terkait lainnya yang mengatur prosedur pemilihan dan pergantian anggota Dewan Komisaris/Direksi.

Kebijakan ini disusun dengan tujuan sebagai pedoman dalam pelaksanaan proses pemilihan maupun penggantian Anggota Dewan Komisaris dan Anggota Direksi, yang dilakukan sesuai dengan peraturan yang berlaku. Selain itu, kebijakan ini juga bertujuan untuk menjamin bahwa prinsip tata kelola perusahaan yang baik senantiasa diterapkan dalam seluruh proses tersebut. Nominasi Anggota Dewan Komisaris maupun Direksi diajukan kepada Rapat Umum Pemegang Saham

In the nomination and selection process for the Board of Commissioners and Board of Directors, Bank Jatim consistently considers various criteria, including diversity, independence, expertise, knowledge, relevant experience for the intended function and position, and the organization's needs. These criteria are outlined in the System and Procedure for the Selection and/or Replacement of Members of the Board of Commissioners and Board of Directors, which regulates policies related to their appointment or replacement. This policy refers to POJK No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, POJK No. 17 of 2023 on the Implementation of Governance for Commercial Banks, and other relevant regulations governing the procedures for selecting and replacing members of the Board of Commissioners and Board of Directors.

This policy is established as a guideline for the implementation of the nomination and replacement process of members of the Board of Commissioners and the Board of Directors, carried out in accordance with prevailing regulations. In addition, this policy aims to ensure that the principles of good corporate governance are consistently applied throughout the entire process. Nominations for members of the Board of Commissioners and Board of Directors are submitted to the General Meeting of Shareholders (GMS)

(RUPS) dengan mempertimbangkan rekomendasi oleh Komite Remunerasi dan Nominasi. Proses seleksi Anggota Dewan Komisaris dan/atau Direksi dilakukan oleh Panitia Seleksi dengan tahapan sebagai berikut:

1. Pengumuman penerimaan lowongan calon anggota Komisaris dan/atau Direksi.
2. Seleksi administratif.
3. Pelaksanaan *assessment* oleh lembaga Independen yang ditunjuk.
4. Evaluasi hasil *assessment.*
5. Wawancara akhir oleh Panitia Seleksi.
6. Pelaksanaan Uji Kemampuan danKepatutan oleh Otoritas Jasa Keuangan.
7. Pengangkatan calon terpilih pada RUPS.

Proses pengangkatan calon terpilih pada RUPS dimungkinkan dilakukan sebelum dilakukan pelaksanaan Uji Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan, namun calon Anggota Dewan Komisaris dan/atau Direksi efektif dapat melaksanakan tugas dan kewajiban setelah ditetapkan lulus dalam PKK oleh OJK. Informasi terkait proses nominasi dan seleksi Dewan Komisaris dan Direksi telah disajikan secara rinci pada Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur Tbk. bagian Tata Kelola Perusahaan.

after considering recommendations from the Remuneration and Nomination Committee. The selection process for members of the Board of Commissioners and/or Board of Directors is carried out by the Selection Committee with the following stages:

1. Announcement of the acceptance of applications for candidates for Commissioners and/or Directors.
2. Administrative selection.
3. Conducting assessments by the appointed Independent institution.
4. Evaluation of assessment results.
5. Final interview by the Selection Committee.
6. Implementation of Competency and Suitability Test by the Financial Services Authority.
7. Appointment of the selected candidates at the General Meeting of Shareholders (GMS).

The appointment process of selected candidates at the General Meeting of Shareholders (GMS) may be carried out prior to the implementation of the Fit and Proper Test conducted by the Otoritas Jasa Keuangan; however, the candidates for members of the Board of Commissioners and/or the Board of Directors may effectively perform their duties and responsibilities only after being declared to have passed the Fit and Proper Test by the Otoritas Jasa Keuangan. Information regarding the nomination and selection process of the Board of Commissioners and the Board of Directors has been presented in detail in the Annual Report of PT Bank Pembangunan Daerah Jawa Timur Tbk under the Corporate Governance section.

## Penilaian Kinerja Dewan Komisaris dan Direksi [GRI 2-18]
## Performance Assessment of the Board of Commissioners and Directors

Penilaian kinerja Dewan Komisaris dan Direksi dilakukan oleh Pemegang Saham dalam Rapat Umum Pemegang Saham (RUPS) Tahunan pada saat penyampaian Laporan tugas pengawasan Dewan Komisaris kepada RUPS dalam Laporan Tahunan Bank. Penilaian yang dilakukan berdasarkan pencapaian indikator kinerja kunci (KPI) yang telah disetujui sebelumnya oleh Pemegang Saham, Dewan Komisaris, dan Direksi.

Penilaian kinerja juga dilakukan dengan cara *self-assessment* yang ditentukan dengan mempertimbangkan tugas dan kewajibannya yang sesuai dengan Anggaran Dasar Bank Jatim dan peraturan perundang-undangan yang berlaku. Penilaian *self-assessment* dilaksanakan setiap semester dan dibahas dalam Rapat Internal Dewan Komisaris dengan melihat realisasi pencapaian dari masing-masing indikator penilaian. Di samping itu, Dewan Komisaris juga mempertanggung jawabkan kinerjanya kepada Pemegang Saham dalam RUPS berdasarkan

The performance assessment of the Board of Commissioners and the Board of Directors is conducted by the Shareholders at the Annual General Meeting of Shareholders (AGMS), during the presentation of the Board of Commissioners' supervisory report to the AGMS as part of the Bank's Annual Report. The assessment is based on the achievement of Key Performance Indicators (KPIs) that have been previously approved by the Shareholders, the Board of Commissioners, and the Board of Directors.

Performance evaluation is also carried out through a self-assessment mechanism, determined by taking into account the duties and responsibilities in accordance with Bank Jatim's Articles of Association and prevailing laws and regulations. The self-assessment is conducted semi-annually and discussed in the Internal Meetings of the Board of Commissioners by reviewing the realization of each performance indicator. In addition, the Board of Commissioners is accountable for its performance to the Shareholders at the AGMS in

kewajiban yang tercantum dalam Perundang-undangan yang berlaku. Dewan Komisaris akan mempertanggung jawabkan kinerja mereka pada periode 2025 dalam RUPS Tahunan yang akan diselenggarakan pada tahun 2026.

Kinerja Dewan Komisaris tercermin dari pencapaian realisasi Program Kerja atau Rencana Kerja Tahunan Dewan Komisaris yang seluruhnya telah tercapai. Salah satu kriteria penilaian kinerja Dewan Komisaris adalah pelaksanaan reviu dan tanggapan Rencana Bisnis Bank (RBB), serta penyusunan laporan pengawasan RBB yang didalamnya terdapat Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dapat memberikan dampak terhadap aspek ekonomi, lingkungan dan sosial.

Selanjutnya, penilaian atas kinerja Direksi yang dilakukan oleh Pemegang Saham diselenggarakan di dalam proses Rapat Umum Pemegang Saham (RUPS) Tahunan. Penilaian yang dilakukan berdasarkan pencapaian indikator kinerja kunci (KPI) yang telah disetujui sebelumnya oleh Pemegang Saham, Dewan Komisaris, dan Direksi. Salah satu indikator KPI adalah memastikan laporan Rencana Aksi Keuangan Berkelanjutan (RAKB) sesuai dengan ketentuan dan tepat waktu. Pihak yang melaksanakan penilaian kinerja Direksi adalah Dewan Komisaris dan RUPS. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi serta pencapaian kinerja pada periode 2025 akan disampaikan dan dipertanggung jawabkan di dalam RUPS yang akan dilaksanakan pada tahun 2026.

Hasil evaluasi terhadap kinerja Dewan Komisaris dan Direksi secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris dan Direksi merupakan bagian yang tidak terpisahkan dalam skema remunerasi untuk Dewan Komisaris dan Direksi. Informasi penilaian kineja Dewan Komisaris dan Direksi telah disampaikan secara lengkap pada Laporan Tahunan bagian Tata Kelola Perusahaan.

accordance with applicable laws and regulations. The Board of Commissioners will report on its performance for the 2025 period at the Annual General Meeting of Shareholders to be held in 2026.

The performance of the Board of Commissioners is reflected in the realization of the Work Program or Annual Work Plan of the Board of Commissioners, all of which have been achieved. One of the performance assessment criteria for the Board of Commissioners is the review and response to the Bank's Business Plan (RBB), as well as the preparation of the RBB oversight report, which includes the Sustainable Financial Action Plan (RAKB) that can impact economic, environmental, and social aspects.

Furthermore, the assessment of the Directors' performance is conducted by the Shareholders during the Annual General Meeting (AGM) process. The assessment is based on the achievement of key performance indicators (KPIs) previously approved by the Shareholders, Board of Commissioners, and Directors. One of the KPI indicators includes ensuring that the Sustainable Finance Action Plan (RAKB) report is prepared in accordance with applicable regulations and submitted in a timely manner. The parties responsible for conducting the performance assessment of the Board of Directors are the Board of Commissioners and the AGMS. The implementation of the duties and responsibilities of both the Board of Commissioners and the Board of Directors, as well as their performance achievements for the 2025 period, will be presented and accounted for at the AGMS to be held in 2026.

The evaluation results of the overall performance of the Board of Commissioners and Directors and the performance of each member of the Board of Commissioners and Directors are integral parts of the remuneration scheme for the Board of Commissioners and Directors. Information on the performance evaluation of the Board of Commissioners and Board of Directors is comprehensively presented in the Corporate Governance section of the Annual Report.

## Kebijakan Remunerasi [GRI 2-19, GRI 2-20, GRI 2-21]
## Remuneration Policy

Dalam memberikan remunerasi kepada Dewan Komisaris dan Direksi, Bank Jatim telah mengacu pada Peraturan Otoritas Jasa Keuangan POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum. Bank Jatim telah menerapkan tata kelola dalam pemberian remunerasi yang telah mempertimbangkan beberapa aspek termasuk kemampuan Bank dan kepatutan, kompetitif, adil dan berbasis risiko dapat dipertanggungjawabkan serta sesuai peraturan perundang-undangan yang berlaku. Bank Jatim

In providing remuneration to the Board of Commissioners and Board of Directors, Bank Jatim refers to Financial Services Authority Regulation (POJK) No. 45/POJK.03/2015 on the Implementation of Governance in Providing Remuneration for Commercial Banks. Bank Jatim applies governance principles in its remuneration practices by considering several aspects, including the Bank's financial capability, propriety, competitiveness, fairness, risk-based accountability, and compliance with applicable laws and regulations. Bank Jatim

dapat menunda pemberian remunerasi yang bersifat variabel yang ditangguhkan (malus) atau menarik kembali remunerasi bersifat variabel yang sudah dibayarkan (*clawback*) kepada pejabat yang tergolong Material Risk Taker (MRT), dengan ketentuan sebagai berikut:

1. Bank Jatim dapat menunda pembayaran Remunerasi yang bersifat variabel yang ditangguhkan (malus) kepada Material Risk Taker dalam kondisi tertentu, yaitu:
   - Bank Mengalami Kerugian
     Yaitu kondisi dimana neraca keuangan Bank (Laporan Laba Rugi) mengalami kerugian (laba negatif);
   - Terjadi fraud yang dilakukan oleh *Material Risk Takers* yang merugikan Bank. Yaitu kondisi dimana MRT telah terbukti melakukan fraud melalui putusan yang memiliki kekuatan hukum tetap (*inkracht van gewijsde*).
2. Remunerasi yang bersifat variabel wajib ditangguhkan sebesar persentase tertentu yang ditetapkan oleh Bank.
3. Prosedur pelaksanaan Malus dilaksanakan dengan penangguhan kembali atau membatalkan remunerasi yang masih ditangguhkan apabila terjadi kondisi tertentu sesuai poin 1 di atas.

**Indikator Penetapan Remunerasi Bagi Dewan Komisaris dan Direksi**

Bank Jatim menetapkan remunerasi menjadi 2 (dua), yakni:

1. Remunerasi yang bersifat tetap
   Kebijakan remunerasi yang bersifat tetap paling sedikit memperhatikan:
   - Skala usaha, kompleksitas usaha, peer group, inflasi, kondisi dan kemampuan perusahaan, peraturan perundang-undangan yang berlaku;
   - Remunerasi yang bersifat tetap terdiri dari:
     1. Honorarium;
     2. Tunjangan Perumahan;
     3. Tunjangan Komunikasi;
     4. Tunjangan Hari Raya;
     5. Tunjangan Cuti;
     6. Fasilitas /Biaya Kesehatan;
     7. Fasilitas/Tunjangan lainnya yang ditetapkan oleh Bank sebagai remunerasi yang diberikan tidak berkaitan dengan kinerja.
2. Remunerasi yang bersifat variabel terdiri dari:
   - Tantiem;
   - Fasilitas/tunjangan lainnya yang ditetapkan oleh Bank sebagai remunerasi yang diberikan berdasarkan atas kinerja.

Dalam pemberian remunerasi, pencapaian Rencana Anggaran Kegiatan Bank (RAKB) turut menjadi salah satu pertimbangan untuk menentukan besaran remunerasi bagi Dewan Komisaris dan Direksi. Hal ini dikarenakan RAKB merupakan bagian integral dari Rencana Bisnis Bank (RBB). Dengan demikian, proses penentuan remunerasi telah memperhitungkan kinerja yang mencakup aspek keberlanjutan.

can postpone the payment of deferred variable remuneration (malus) or recover already paid variable remuneration (clawback) for individuals classified as Material Risk Takers (MRT), with the following provisions:

1. Bank Jatim may postpone the payment of deferred variable remuneration (malus) to Material Risk Takers under certain conditions, namely:
   - Bank Incurs Losse
     This condition occurs when the financial balance of the Bank (Profit and Loss Statement) incurs losses (negative profit);
   - Fraud committed by Material Risk Takers that harms the bank. This condition occurs when MRT has been proven to commit fraud through a legally binding court decision (inkracht van gewijsde).
2. Variable remuneration must be deferred by a certain percentage determined by the Bank.
3. The Malus implementation procedure is carried out by suspending or canceling the remuneration that is still deferred if certain conditions occur as per point 1 above.

**Indicators for Determining Remuneration for the Board of Commissioners and Directors**

Bank Jatim establishes two types of remuneration, namely:

1. Fixed remuneration
   The policy for fixed remuneration considers at least:
   - Business scale, business complexity, peer group, inflation, company conditions and capabilities, and applicable regulations;
   - Fixed remuneration includes:
     1. Honorarium
     2. Housing Allowance
     3. Communication Allowance
     4. Holiday Allowance
     5. Leave Allowance
     6. Health Facility/Cost
     7. Other Facilities/Allowances determined by the Bank as remuneration unrelated to performance.
2. Variable Remuneration, consisting of:
   - Tantiem;
   - Other facilities/allowances determined by the Bank as remuneration based on performance.

In the provision of remuneration, the achievement of Sustainable Financial Action Plan (RAKB) is also considered for the remuneration of the Board of Commissioners and Directors. This is because RAKB is part of the Bank's Business Plan (RBB). Thus, the provision of remuneration has taken sustainability performance into account.

### Struktur Remunerasi Dewan Komisaris dan Direksi

Struktur Remunerasi Anggota Dewan Komisaris dan Direksi Remunerasi Dewan Komisaris dan Direksi diberikan dengan memperhatikan pada ketentuan remunerasi yang berlaku, yaitu dalam bentuk:

1. Remunerasi bersifat tetap, adalah remunerasi yang tidak dikaitkan dengan kinerja dan risiko antara lain gaji/ honorarium, Tunjangan Perumahan, Tunjangan Komunikasi, Tunjangan Hari Raya, Tunjangan Cuti, Fasilitas/Biaya Kesehatan, Fasilitas/Tunjangan lainnya yang ditetapkan oleh Bank sebagai Remunerasi yang diberikan tidak berkaitan dengan kinerja.
2. Remunerasi bersifat variabel, adalah remunerasi yang dikaitkan dengan kinerja dan risiko antara lain tantiem dan Fasilitas/Tunjangan lainnya yang ditetapkan oleh Bank sebagai remunerasi yang diberikan berdasarkan atas kinerja. Remunerasi berupa Tantiem diberikan dalam bentuk tunai dan saham atau instrumen saham yang diterbitkan oleh Bank Jatim.

### Remuneration Structure for the Board of Commissioners and Directors

The remuneration structure for members of the Board of Commissioners and Directors is provided in accordance with existing remuneration provisions, in the form of:

1. Fixed remuneration, which is not linked to performance and risk, including salary/honorarium, Housing Allowance, Communication Allowance, Holiday Allowance, Leave Allowance, Health Facility/Cost, and Other Facilities/ Allowances determined by the Bank as remuneration unrelated to performance.

2. Variable remuneration, which is linked to performance and risk, including Tantiem and Other Facilities/Allowances determined by the Bank as remuneration based on performance. Tantiem remuneration is provided in the form of cash and shares or stock instruments issued by Bank Jatim.

### Tabel struktur Remunerasi Dewan Komisaris dan Direksi
### Table of Remuneration Structure for the Board of Commissioners and Directors

| NO | Jenis Penghasilan<br>Types of Income | Keterangan<br>Description | |
|---|---|---|---|
| | | **DEWAN KOMISARIS**<br>BOARD OF COMMISSIONERS | **DIREKSI**<br>BOARD OF DIRECTORS |
| 1. | Honorarium<br>Honorarium | • Komisaris Utama 45% dari honorarium Direktur Utama<br>• Komisaris 90% dari honorarium Komisaris Utama<br>• President Commissioner 45% of the President Director's honorarium<br>• Commissioner 90% of the President Commissioner's honorarium | • Direktur Utama 100%<br>• Wakil Direktur Utama 90% dari honorarium direktur utama<br>• Direktur 80% dari honorarium Direktur Utama<br>• President Director 100%<br>• Wakil Direktur Utama 90% dari honorarium direktur utama<br>• Director 80% of the President Director's honorarium |
| 2. | Tunjangan<br>Allowances | • Tunjangan Hari Raya<br>• Religious Holiday Allowance | • Tunjangan Hari Raya<br>• Religious Holiday Allowance |
| | | • Tunjangan Perumahan diberikan secara bulanan apabila tidak menempati rumah dinas<br>• Housing Allowance provided monthly if not occupying official residence | • Tunjangan Perumahan diberikan secara bulanan apabila tidak menempati rumah dinas<br>• Housing Allowance provided monthly if not occupying official residence |
| | | | • Tunjangan Cuti Tahunan 1 (satu) kali honorarium<br>• Annual Leave Allowance: 1 (one) time the honorarium |
| | | • Tunjangan Komunikasi diberikan secara *lumpsum* setiap bulan<br>• Communication Allowance provided on a lump-sum basis each month | • Tunjangan Komunikasi diberikan secara *lumpsum* setiap bulan<br>• Communication Allowance provided on a lump-sum basis each month |
| | | • Penghargaan Purna Jabatan sebesar 38 (tiga puluh delapan) kali honorarium<br>• Post-Service Award amounting to 38 (thirty-eight) times the honorarium | • Penghargaan Purna Jabatan sebesar 48 (empat puluh delapan) kali honorarium<br>• Post-Service Award amounting to 48 (forty-eight) times the honorarium |

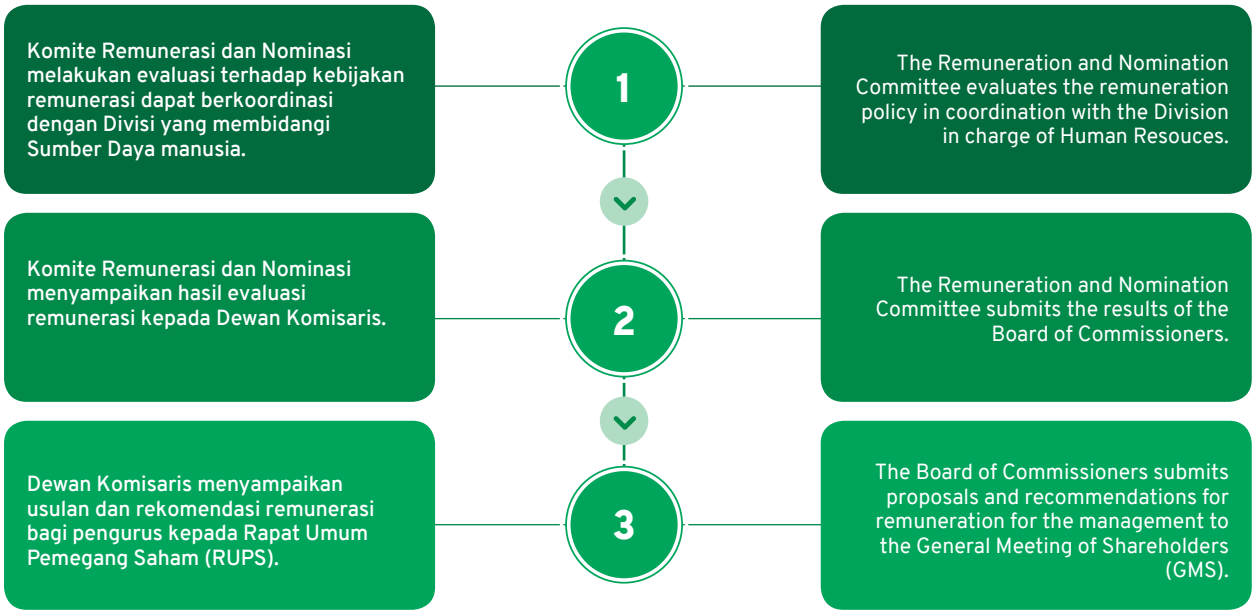
| NO | Jenis Penghasilan<br>Types of Income | Keterangan<br>Description | |
|---|---|---|---|
| | | **DEWAN KOMISARIS**<br>BOARD OF COMMISSIONERS | **DIREKSI**<br>BOARD OF DIRECTORS |
| 3. | Fasilitas<br>Facilities | • Fasilitas kendaraan dinas melalui program *Car Ownership Program* (COP)<br>• Company Vehicle Facility through the Car Ownership Program (COP) program | • Fasilitas kendaraan dinas melalui program *Car Ownership Program* (COP)<br>• Company Vehicle Facility through the Car Ownership Program (COP) program |
| | | • Fasilitas kesehatan rawat inap dan rawat jalan sesuai ketentuan internal Nomor: 064/03/01/DKM/KEP tanggal 24 Juni 2025<br>• Inpatient and outpatient healthcare facilities in accordance with internal regulation No. 064/03/01/DKM/KEP dated June 24, 2025 | • Fasilitas kesehatan rawat inap dan rawat jalan sesuai ketentuan internal Nomor: 064/03/01/DKM/KEP tanggal 24 Juni 2025<br>• Inpatient and outpatient healthcare facilities in accordance with internal regulation No. 064/03/01/DKM/KEP dated June 24, 2025 |
| | | • Fasilitas Bantuan Hukum sesuai dengan ketentuan Bank<br>• Legal assistance facilities in accordance with Bank regulations | • Fasilitas Bantuan Hukum sesuai dengan ketentuan Bank<br>• Legal assistance facilities in accordance with Bank regulations |
| 4. | Bonus dan Tantiem<br>Bonus and Tantiem | • Bonus diberikan secara tunai<br>• Bonus given in cash | • Bonus diberikan secara tunai<br>• Bonus given in cash |
| | | • Tantiem diberikan tunai dan dalam bentuk saham yang diterbitkan Bank Jatim.<br>• Tantiem is given in cash and in the form of shares issued by Bank Jatim | • Tantiem diberikan tunai dan dalam bentuk saham yang diterbitkan Bank Jatim.<br>• Tantiem is given in cash and in the form of shares issued by Bank Jatim |

Informasi nominal remunerasi Dewan Komisaris dan Direksi telah disampaikan secara rinci pada Laporan Tahunan bagian Tata Kelola Perusahaan.

Information on the remuneration amounts for the Board of Commissioners and Board of Directors is detailed in the Corporate Governance section of the Annual Report.

Prosedur penetapan remunerasi Dewan Komisaris dan Direksi dilakukan dengan berbagai tahap sebagai berikut:

The remuneration process for the Board of Commissioners and Board of Directors is carried out in several stages, including:



Dalam proses penentuan remunerasi Dewan Komisaris dan Direksi, Bank Jatim melibatkan pemangku kepentingan, antara lain, dari pemegang saham sebagaimana disampaikan dalam RUPS. Adapun usulan dan rekomendasi remunerasi dari Dewan Komisaris kepada Rapat Umum Pemegang Saham (RUPS) dapat berupa:

1. Persetujuan struktur, skala, bentuk dan besaran remunerasi; atau
2. Memberikan kuasa kepada Dewan Komisaris untuk menetapkan struktur, skala, bentuk dan besaran remunerasi.

Hasil pemungutan suara para pemangku kepentingan terkait remunerasi Dewan Komisaris dan Direksi dapat dilihat di Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur Tbk bagian Tata Kelola Perusahaan.

**Konsultan Ekstern Terkait Kebijakan Remunerasi**

Dalam penetapan kebijakan remunerasi, Bank bekerja sama dengan Wilis Tower Watson yang bertugas untuk melakukan benchmarking dan/atau Salary Survey sesuai dengan permintaan Bank mengenai kebijakan remunerasi agar dapat selalu mengikuti perkembangan pasar tenaga kerja.

Bank Jatim juga melaporkan rasio total kompensasi tahunan Direksi terhadap median total kompensasi tahunan karyawan. Total kompensasi tahunan karyawan merupakan jumlah dari seluruh kompensasi yang diterima oleh karyawan. Selain itu, Bank Jatim juga melaporkan rasio persentase kenaikan total gaji tahunan untuk Direksi terhadap peningkatan persentase median total gaji untuk semua karyawan. Adapun rincian disajikan sebagai berikut.

In the process of determining the remuneration of the Board of Commissioners and the Board of Directors, Bank Jatim involves stakeholders, including shareholders, as conveyed through the General Meeting of Shareholders (GMS). The proposals and recommendations on remuneration submitted by the Board of Commissioners to the GMS may take the following forms:

1. Approval of the structure, scale, form, and amount of remuneration; or
2. Delegation of authority to the Board of Commissioners to determine the structure, scale, form, and amount of remuneration.

The results of stakeholder voting regarding the remuneration of the Board of Commissioners and the Board of Directors can be found in the Annual Report of PT Bank Pembangunan Daerah Jawa Timur Tbk, under the Corporate Governance section.

**External Consultant Related to Remuneration Policy**

In establishing its remuneration policy, the Bank collaborates with Willis Towers Watson, which is responsible for conducting benchmarking and/or salary surveys based on the Bank's requirements, in order to ensure that its remuneration policy remains aligned with developments in the labor market.

Bank Jatim also reports the total compensation ratio of the Board of Commissioners and Directors to total employee compensation. Total employee compensation is the sum of all compensation received by employees. Additionally, Bank Jatim reports the percentage ratio of the annual total salary increase for the highest-level employees to the percentage increase ratio of the median total salary for all employees. The details are presented as follows.

| **Uraian**<br>Description | **Rasio** |
|---|---|
| Rasio total gaji karyawan dengan level tertinggi terhadap median total gaji tahunan untuk semua karyawan<br>Ratio of the total remuneration of the highest-paid employee to the median total annual remuneration of all employees | 1:16 |
| Rasio persentase kenaikan total gaji tahunan untuk karyawan dengan level tertinggi terhadap peningkatan persentase median total gaji untuk semua karyawan<br>Ratio of the percentage increase in total annual remuneration of the highest-paid employee to the median percentage increase in total annual remuneration of all employees | 0 |

(Dalam Jutaan Rupiah/In Million Rupiah)

| **Keterangan**<br>Description | **2025** | **2024** | **2023** | **Kenaikan (Penurunan)**<br>Increase (Decrease)<br>**2025:2024** |
|---|---|---|---|---|
| A. Total kompensasi Dewan Komisaris dan Direksi<br>Total compensation of the Board of Commissioners and the Board of Directors | 64.563 | 55.522 | 68.256 | 1,16 |
| B. Total kompensasi karyawan<br>Total compensation of employees | 1.195.646 | 1.067.358 | 973.217 | 1,12 |
| Rasio Total Kompensasi (A:B)<br>Total Compensation Ratio (A:B) | 0,054 | 0,052 | 0,070 | |

# Rapat Dewan Komisaris dan Direksi
# Meeting of Board of Commissioners and Directors

Rapat internal Dewan Komisaris wajib diadakan secara berkala paling kurang 2 (dua) bulan sekali (6 kali dalam setahun). Selama tahun 2025, Dewan Komisaris telah melaksanakan dan mengikuti rapat internal sebanyak 21 (dua puluh satu) kali dan rapat gabungan Dewan Komisaris bersama Direksi sebanyak 13 (tiga belas) kali. Direksi wajib mengadakan Rapat Direksi secara berkala paling kurang 1 (satu) kali dalam setiap bulan dan/atau setiap waktu.

Internal meetings of the Board of Commissioners must be held periodically at least once every 2 (two) months (six times a year). During 2025, the Board of Commissioners held and attended 21 (twenty-one) internal meetings and 13 (thirteen) joint meetings between the Board of Commissioners and the Board of Directors. The Board of Directors is required to hold Board of Directors meetings regularly at least once each month and/or at any time as necessary.

### Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
### Table of Frequency and Attendance of Board of Commissioners Meetings

| **Nama** Name | **Jabatan** Position | **Rapat Dewan Komisaris** Board of Commissioners Meeting | | | **Rapat Gabungan Dewan Komisaris dengan Direksi** Joint Meeting of the Board of Commissioners and the Board of Directors | | | **RUPS** GMS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | **Jumlah dan Persentasi Kehadiran** Number and Percentage of Attendance | | | **Jumlah dan Persentasi Kehadiran** Number and Percentage of Attendance | | | **Jumlah dan Persentasi Kehadiran** Number and Percentage of Attendance | | |
| | | **Jumlah Rapat** Number of Meetings | **Jumlah Kehadiran** Number of Attendance | **Persentase** Percentage | **Jumlah Rapat** Number of Meetings | **Jumlah Kehadiran** Number of Attendance | **Persentase** Percentage | **Jumlah Rapat** Number of Meetings | **Jumlah Kehadiran** Number of Attendance | **Persentase** Percentage |
| Adi Sulistyowati[1)] | Komisaris Utama Independen Independent President Commissioner | 3 | 3 | 100% | 4 | 4 | 100% | 1 | 1 | 100% |
| Adhy Karyono | Komisaris Commissioner | 21 | 1 | 5% | 13 | 3 | 23% | 1 | 1 | 100% |
| Muhammad Mas'ud | Komisaris Independen Independent Commissioner | 21 | 21 | 100% | 13 | 17 | 100% | 1 | 1 | 100% |
| Dadang Setiabudi | Komisaris Independen Independent Commissioner | 21 | 21 | 100% | 13 | 17 | 100% | 1 | 1 | 100% |
| Sumaryono[2)] | Komisaris Independen Independent Commissioner | 9 | 9 | 100% | 5 | 5 | 100% | 1 | 1 | 100% |
| Asri Agung Putra[3)] | Komisaris Independen Independent Commissioner | 2 | 2 | 100% | 2 | 2 | 100% | 1 | 1 | 100% |

**Keterangan :**
1) Diangkat pada RUPS Tahunan Tahun Buku 2024 tanggal 22 Mei 2025 dan efektif sejak Surat Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan tanggal 16 Oktober 2025.
2) Diberhentikan pada RUPS Tahunan Tahun Buku 2024 tanggal 22 Mei 2025.
3) Diangkat pada RUPS Tahunan Tahun Buku 2024 tanggal 22 Mei 2025 dan efektif sejak Surat Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan tanggal 29 Oktober 2025.

**Description :**
1) Appointed at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 16, 2025.
2) Dismissed at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025.
3) Appointed at the Annual General Meeting of Shareholders for the 2024 Financial Year on May 22, 2025, and effective as of the Decree of the Members of the Board of Commissioners of the Financial Services Authority dated October 29, 2025.

| Nama<br>Name | Jabatan<br>Position | Rapat Direksi<br>Board of Directors Meeting | | | Rapat Gabungan Direksi dengan Dewan Komisaris<br>Joint Meeting of the Board of Directors and the Board of Commissioners | | | RUPS<br>GMS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Jumlah dan Persentasi Kehadiran<br>Number and Percentage of Attendance | | | Jumlah dan Persentasi Kehadiran<br>Number and Percentage of Attendance | | | Jumlah dan Persentasi Kehadiran<br>Number and Percentage of Attendance | | |
| | | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Number of Attendance | Persentase<br>Percentage | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Number of Attendance | Persentase<br>Percentage | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Number of Attendance | Persentase<br>Percentage |
| Busrul Iman[1] | Direktur Utama<br>President Director | 6 | 6 | 100% | 5 | 5 | 100% | 1 | 1 | 100% |
| Winardi Legowo[2] | Direktur Utama<br>President Director | 5 | 5 | 100% | 5 | 5 | 100% | - | - | - |
| R. Arief Wicaksono[3] | Wakil Direktur Utama<br>Vice President Director | 10 | 10 | 100% | 9 | 7 | 87.5% | 1 | 1 | 100% |
| Edi Masrianto[1] | Direktur Keuangan, Treasury & Global Services<br>Finance, Treasury, & Global Services Director | 6 | 6 | 100% | 5 | 5 | 100% | 1 | 1 | 100% |
| Zulhelfi Abidin[1] | Direktur IT, Digital & Operasional<br>IT, Digital & Operation Director | 6 | 6 | 100% | 5 | 5 | 100% | 1 | 1 | 100% |
| Eko Susetyono[1] | Direktur Manajemen Risiko<br>Risk Management Director | 6 | 6 | 100% | 5 | 5 | 100% | 1 | 1 | 100% |
| Arif Suhirman | Direktur Bisnis Menengah, Korporasi & Jaringan<br>Medium, Corporate Business, & Network Director | 23 | 23 | 100% | 13 | 11 | 85,6% | 1 | 1 | 100% |
| Umi Rodiyah | Direktur Kepatuhan<br>Compliance Director | 23 | 23 | 100% | 13 | 13 | 100% | 1 | 1 | 100% |
| Tonny Prasetyo2 | Direktur Bisnis Mikro, Ritel & Usaha Syariah<br>Micro, Retail & Shariah Business Director | 4 | 4 | 100% | 4 | 4 | 100% | - | - | - |
| RM Wahyukusumo Wisnubroto[2] | Direktur Keuangan, Treasury & Global Services<br>Finance, Treasury, & Global Services Director | 4 | 4 | 100% | 4 | 2 | 50% | - | - | - |
| Wiweko Probojakti[2] | Direktur IT, Digital & Operasional<br>IT, Digital & Operation Director | 4 | 4 | 100% | 4 | 3 | 100% | - | - | - |

# Penanggung Jawab Penerapan Keuangan Berkelanjutan
[OJK E.1, IFRS S1-GOVERNANCE, IFRS S2-GOVERNANCE]

# The Responsible Party In Implementing Sustainable Development

## Peran Badan Tata Kelola Tertinggi Dalam Mengawasi Manajemen Dampak
[OJK E.1, GRI 2-9, GRI 2-12, 2-14, FS12]

Sebagai bagian dari industri perbankan nasional, Bank Jatim berperan aktif dalam mendukung pembangunan berkelanjutan melalui penerapan keuangan berkelanjutan sesuai dengan mengacu pada ketentuan dan regulasi yang berlaku. Bank Jatim senantiasa menerapkan keuangan berkelanjutan serta mengintegrasikannya ke dalam strategi maupun proses bisnis Bank. Dalam mengintegrasikan penerapan keuangan berkelanjutan di seluruh proses bisnis Bank telah didasarkan pada prinsip integritas, transparansi, dan akuntabilitas.

Penerapan tersebut didukung oleh peran aktif Direksi dan Dewan Komisaris dalam memastikan bahwa aspek keberlanjutan menjadi bagian integral dalam perumusan strategi jangka panjang yang dituangkan dalam RAKB Bank dan pengambilan keputusan strategis. Pengawasan dilakukan melalui penetapan kebijakan, sistem manajemen risiko, serta evaluasi kinerja yang mempertimbangkan aspek ESG. Di samping itu, Dewan Komisaris dan Direksi Bank senantiasa memastikan bahwa insan Bank memiliki pemahaman dan kesiapan yang memadai untuk memenuhi kewajiban pengungkapan keberlanjutan sesuai SPK 1 dan SPK 2.

Selain itu, Bank juga menetapkan indikator kinerja yang selaras dengan tujuan keberlanjutan serta melakukan pemantauan secara berkala untuk memastikan implementasi yang konsisten di seluruh unit kerja. Melalui pendekatan tersebut, Bank Jatim mampu memperkuat ketahanan usaha dalam menghadapi dinamika lingkungan bisnis yang terus berubah serta menciptakan nilai jangka panjang yang berkelanjutan bagi seluruh pemangku kepentingan.

Sebagai bentuk nyata dari komitmen Bank Jatim dalam mengimplementasikan prinsip-prinsip keberlanjutan pada seluruh kegiatan operasionalnya, Bank Jatim menitikberatkan aktivitas bisnisnya pada tiga aspek utama, yaitu ekonomi, lingkungan, dan sosial, termasuk perubahan iklim. Fokus ini dituangkan dan diatur secara sistematis dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). Dokumen RAKB disahkan oleh Direksi dan disampaikan kepada Dewan Komisaris untuk selanjutnya dilaporkan kepada Otoritas Jasa Keuangan.

Direktur Utama telah memberikan kewenangan terkait pengembangan kebijakan dan strategi mengenai isu-isu ekonomi, lingkungan, dan sosial, termasuk perubahan yang

## The Role of the Highest Governance Body in Overseeing Impact Management
[OJK E.1, GRI 2-9, GRI 2-12, 2-14, FS12]

As part of the national banking industry, Bank Jatim plays an active role in supporting sustainable development through the implementation of sustainable finance in accordance with applicable laws and regulations. The Bank consistently implements sustainable finance and integrates it into its strategies as well as business processes. The integration of sustainable finance across the Bank's business processes is carried out based on the principles of integrity, transparency, and accountability.

This implementation is supported by the active role of the Board of Directors and the Board of Commissioners in ensuring that sustainability aspects become an integral part of the formulation of long-term strategies as outlined in the Bank's Sustainable Finance Action Plan (RAKB) and in strategic decision-making. Oversight is conducted through the establishment of policies, risk management systems, and performance evaluations that incorporate ESG aspects. In addition, the Board of Commissioners and the Board of Directors continuously ensure that all employees possess adequate understanding and readiness to fulfill sustainability disclosure obligations in accordance with SPK 1 and SPK 2.

Furthermore, the Bank has established performance indicators aligned with sustainability objectives and conducts periodic monitoring to ensure consistent implementation across all working units. Through this approach, the Bank strengthens its business resilience in responding to the dynamic business environment while creating sustainable long-term value for all stakeholders.

As a tangible manifestation of its commitment to implementing sustainability principles across all operational activities, Bank Jatim focuses its business activities on three main aspects: economic, environmental, and social aspects, including climate change. This focus is systematically outlined and regulated in the Sustainable Finance Action Plan (RAKB). The RAKB document is approved by the Board of Directors and submitted to the Board of Commissioners and subsequently reported to the Otoritas Jasa Keuangan.

The President Director has delegated authority for the development of policies and strategies on economic, environmental, and social issues, including changes facing the

dihadapi perusahaan, beserta dampaknya, kepada Vice President Perencanaan Strategis dan Manajemen Kinerja yang bertanggung jawab atas pelaksanaan keuangan berkelanjutan di Bank Jatim. Pendelegasian kewenangan tersebut diperkuat dengan dikeluarkannya Surat Keputusan nomor 063/037/DIR/PSM/KEP tanggal 12 Juni 2024 tentang Tim Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk.

Dalam melaksanakan tugasnya, Vice President Perencanaan Strategis dan Manajemen Kinerja dibantu oleh Vice President Manajemen Risiko dan Perusahaan sebagai Wakil Manajer Proyek, serta Assistant Vice President (AVP) Perencanaan Strategis dan CMO sebagai Koordinator Pelaksana. Selanjutnya, Divisi Perencanaan Strategis dan Manajemen bertanggung jawab kepada Pembina, yaitu Direktur Bank Jatim, yang memiliki tugas untuk membina, membimbing, dan memastikan tercapainya tujuan dari RAKB. Setiap tahun, Bank Jatim melakukan evaluasi terhadap RAKB, yang kemudian disampaikan kepada Direksi dan dilaporkan kepada Dewan Komisaris. Dewan Komisaris, dengan dukungan dari Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko, melakukan pengawasan aktif terhadap pelaksanaan RAKB, melakukan evaluasi berkala atas pencapaian RAKB, serta memberikan arahan dan saran untuk memastikan keberhasilan pelaksanaan RAKB.

Dewan Komisaris dan Direksi, sebagai badan tata kelola tertinggi di Bank Jatim, memiliki peran strategis dalam mengembangkan, menyetujui, dan menetapkan tujuan, nilai-nilai, serta strategi perusahaan, termasuk yang berkaitan dengan aspek ekonomi, lingkungan, dan sosial, termasuk perubahan beserta dampaknya, termasuk risiko dan peluang keberlanjutan dan perubahan iklim sebagai bentuk dukungan terhadap Tujuan Pembangunan Berkelanjutan. Peran tersebut diwujudkan melalui proses pengkajian, penyusunan, pemantauan, dan evaluasi terhadap RBB, RAKB, Program Tanggung Jawab Sosial dan Lingkungan (TJSL), serta kebijakan-kebijakan lain yang mendukung implementasi keberlanjutan. Dalam pelaksanaan pengkajian, penyusunan, serta pemantauan dan evaluasi RBB, RAKB, TJSL, dan kebijakan terkait, Direksi dan Dewan Komisaris melibatkan berbagai pemangku kepentingan melalui berbagai saluran komunikasi, antara lain melalui Rapat Umum Pemegang Saham (RUPS), penyampaian laporan berkala, evaluasi triwulanan terhadap rencana program yang disampaikan dalam RBB, RAKB, dan TJSL, serta lainnya. Program keuangan berkelanjutan mengukur sejauh mana sebuah Bank berkontribusi terhadap keberlanjutan lingkungan secara menyeluruh, tidak hanya dari sisi pembiayaan, tetapi juga mencakup peran Bank dalam menerapkan praktik bisnis berkelanjutan.

Mekanisme pemungutan suara yang berkaitan dengan isu-isu lingkungan dan sosial dilaksanakan dengan prosedur yang sama seperti mekanisme pemungutan suara untuk permasalahan lainnya dalam rapat pimpinan maupun dalam Rapat Umum

company and their impacts, to the Vice President of Strategic Planning and Performance Management, who is responsible for the implementation of sustainable finance at Bank Jatim. This delegation of authority was reinforced by the issuance of Decree No. 063/037/DIR/PSM/KEP dated June 12, 2024, concerning the Sustainable Finance Action Plan Team of PT Bank Pembangunan Daerah Jawa Timur Tbk.

In carrying out their duties, the Vice President of Strategic Planning and Performance Management is assisted by the Vice President of Risk and Corporate Management as Deputy Project Manager, and the Assistant Vice President (AVP) of Strategic Planning and the Chief Financial Officer (CMO) as Implementation Coordinator. Furthermore, the Strategic Planning and Management Division reports to the Supervisor, namely the Director of Bank Jatim, who is responsible for fostering, guiding, and ensuring the achievement of the RAKB objectives. Bank Jatim conducts an annual evaluation of the RAKB, which is then submitted to the Board of Directors and reported to the Board of Commissioners. The Board of Commissioners, with support from the Audit Committee, the Remuneration and Nomination Committee, and the Risk Monitoring Committee, actively oversees the implementation of the RAKB, conducts regular evaluations of RAKB achievements, and provides guidance and advice to ensure its successful implementation.

The Board of Commissioners and the Board of Directors, as the highest governance bodies at Bank Jatim, have a strategic role in developing, approving, and establishing the company's objectives, values, and strategies, including those related to economic, environmental, and social aspects, including changes and their impacts, including risks and opportunities related to sustainability and climate change, in support of the Sustainable Development Goals. This role is realized through the review, preparation, monitoring, and evaluation of the RBB, RAKB, Social and Environmental Responsibility Program (TJSL), and other policies that support sustainability implementation. In the implementation of the review, preparation, as well as monitoring and evaluation of the RBB, RAKB, TJSL, and related policies, the Board of Directors and the Board of Commissioners involve various stakeholders through various communication channels, including through the General Meeting of Shareholders (GMS), submission of periodic reports, quarterly evaluations of program plans submitted in the RBB, RAKB, and TJSL, and others. The sustainable finance program measures the extent to which a Bank contributes to environmental sustainability as a whole, not only from the financing side, but also includes the Bank's role in implementing sustainable business practices.

The voting mechanism related to environmental and social issues is conducted using the same procedures as the voting mechanism for other matters in management meetings as well as in the General Meeting of Shareholders (GMS). Information

Pemegang Saham (RUPS). Informasi mengenai ketentuan kuorum, hak suara, serta proses pengambilan keputusan dalam RUPS dijelaskan lebih lanjut pada Bab Tata Kelola Perusahaan dalam Laporan Tahunan Bank Jatim Tahun 2025.

## Delegasi Tanggung Jawab untuk Mengelola Dampak [OJK E.1, GRI 2-13]

Bank Jatim telah membentuk Tim RAKB, yang resmi ditetapkan melalui Surat Keputusan Tim RAKB nomor 063/037/DIR/PSM/KEP tanggal 12 Juni 2024 mengenai pembentukan Tim Rencana Aksi Keuangan Berkelanjutan pada Bank Jatim. Melalui Surat Keputusan tersebut, Direktur Utama memberikan pendelegasian kewenangan kepada Vice President Perencanaan Strategis dan Manajemen Kinerja untuk mengembangkan kebijakan serta strategi yang berkaitan dengan isu-isu ekonomi, lingkungan, dan sosial yang dihadapi perusahaan beserta dampaknya. Pejabat tersebut juga bertanggung jawab dalam pelaksanaan program keuangan berkelanjutan di lingkungan Bank Jatim. Tim RAKB senantiasa melakukan evaluasi setiap triwulanan terhadap rencana program yang disampaikan dalam RBB, RAKB, dan TJSL, serta lainnya yang disampaikan kepada Direktur Utama Bank yang selanjutnya disampaikan kepada Dewan Komisaris Bank Jatim. Susunan tim ini telah disesuaikan dengan implementasi struktur organisasi terbaru, yang terdiri dari posisi-posisi sebagai berikut:

| | | |
|---|---|---|
| **Penasehat** | : | Direktur Utama |
| **Pembina** | : | Direktur Keuangan, *Treasury* & *Global Services*<br>Direktur Mikro, Ritel dan Menengah<br>Direktur Operasi<br>Direktur Manajemen Risiko<br>Direktur IT & Digital<br>Direktur Kepatuhan |
| **Manajer Proyek** | : | VP Perencanaan Strategis & Manajemen Kinerja |
| **Wakil Manajer Proyek** | : | VP Manajemen Risiko |
| **Koordinator Pelaksana** | : | AVP Perencanaan Strategis & *Change Management* |

regarding quorum requirements, voting rights, and decision-making processes at the GMS is further elaborated in the Corporate Governance Chapter of the 2025 Annual Report of Bank Jatim.

## Delegation of Responsibility for Managing Impacts [OJK E.1, GRI 2-13]

Bank Jatim has established a Sustainable Finance Action Plan Team, officially established through the RAKB Team Decree number 063/037/DIR/PSM/KEP dated June 12, 2024, concerning the establishment of the Sustainable Finance Action Plan Team at Bank Jatim. Through the Decree, the President Director delegated authority to the Vice President of Strategic Planning and Performance Management to develop policies and strategies related to the economic, environmental, and social issues faced by the company and their impacts. This official is also responsible for implementing sustainable finance programs within Bank Jatim. The RAKB Team consistently conducts quarterly evaluations of program plans submitted in the RBB, RAKB, and TJSL, as well as others submitted to the Bank's President Director, who is then submitted to the Board of Commissioners of Bank Jatim. The composition of this team has been adjusted to the implementation of the latest organizational structure, which consists of the following positions:

| | | |
|---|---|---|
| **Advisory Trustee** | : | President Director<br>Finance, Treasury & Global Services Director<br>Micro, Retail, and Medium Director<br>Operations Director<br>Risk Management Director<br>IT & Digital Director<br>Compliance Director |
| **Project Manager** | : | VP of Strategic Planning & Performance Management |
| **Deputy Project Manager** | : | VP of Risk Management |
| **Managing Coordinator** | : | AVP of Strategic Planning & Change Management |

**I. Proyek Penghematan Pelestarian Lingkungan**

**I. Environmental Conservation Savings Project**

| **Sub Manajer Proyek**<br>Sub-Project Manager | **Pelaksana**<br>Organizer | |
|---|---|---|
| VP Umum<br>VP of General | AVP Manajemen Aset | AVP of Asset Management |
| | AVP Pengadaan Barang & Jasa | AVP of Procurement of Goods & Services |
| | AVP Fasilitas & Layanan | AVP of Facilities & Services |
| VP Akuntansi & Manajemen Keuangan<br>VP of Accounting & Financial Management | AVP Akuntansi & Pelaporan Keuangan | AVP of Accounting & Financial Reporting |
| | AVP Manajemen Keuangan & Perpajakan | AVP of Financial Management & Taxation |

## II. Proyek Bisnis dan Operasional

## II. Business and Operations Project

| **Sub Manajer Proyek**<br>Sub-Project Manager | **Pelaksana**<br>Organizer | |
|---|---|---|
| VP Dana dan Jasa<br>VP of Funds and Services | AVP Dana dan Jasa Ritel dan Perorangan | AVP of Retail and Individual Funding & Services |
| | AVP *Priority Banking* dan Kustodian | AVP of Priority Banking and Custodian |
| Unit Hubungan Kelembagaan<br>Institutional Relations Unit | AVP Hubungan Kelembagaan | AVP of Institutional Relations |
| VP Operasi<br>VP of Operations | AVP Operasional Dana | AVP of Fund Operations |
| | AVP Rekonsiliasi *E-Channel & Card Center* | AVP of E-Channel & Card Center Reconciliation |
| VP Kredit Komersial, Korporasi & Sindikasi<br>VP of Commercial, Corporate and Syndicated Credit | AVP Kredit Komersial | AVP of Commercial Credit |
| | AVP Kredit Korporasi & Sindikasi | APV of Corporate and Syndicated Credit |
| VP Kredit Konsumer<br>VP of Consumer Credit | AVP Kredit Konsumer | AVP of Consumer Credit |
| | AVP Kredit Properti | AVP of Property Loans |
| VP Kredit Ritel & Menengah<br>VP Retail Credit & Medium | AVP Kredit Ritel | AVP of Retail Loans |
| | AVP Kredit Menengah | AVP of Medium Loans |
| VP Kredit Mikro<br>VP of Micro Credit | AVP Manajemen Kredit Mikro | AVP of Micro Credit Management |
| VP *International Banking*<br>VP of International Banking | AVP *Marketing Trade Finance & Remittance* | AVP of Marketing Trade Finance & Remittance |
| | AVP *Financial Institution* | AVP of Financial Institution |
| | AVP *Business Processing Trade Finnance & Remittance* | AVP of Business Processing Trade Finnance & Remittance |
| VP Tresuri<br>VP of Treasury | AVP ALMA | AVP of ALMA |
| | AVP *Global Market* | AVP of Global Market |
| VP Analis Risiko Kredit<br>VP of Credit Risk Analysis | AVP Analis Risiko Kredit Menengah, Korporasi & Sindikasi | AVP of Medium, Corporate & Syndicated Credit Risk Analy |
| | AVP Analis Risiko Kredit Konsumer, Ritel & Analis Risiko Pembiayaan | AVP of Consumer, Retail Credit Risk Analyst & Financing Risk Analyst |
| VP Restrukturisasi dan Pemulihan Kredit<br>VP of Credit Restructuring and Recovery | AVP Restrukturisasi & Pemulihan Kredit Komersial, Korporasi & Pembiayaan Syariah | AVP of Commercial, Corporate & Sharia Financing Credit Restructuring & Recovery |
| | AVP Restrukturisasi & Pemulihan Kredit Konsumer, Ritel, Menengah & Koordinator Cabang | AVP of Consumer, Retail, Medium Credit Restructuring & Branch Coordinator |
| VP Bisnis Syariah<br>VP of Sharia Business | AVP Dana dan Jasa Syariah | AVP of Sharia Funds and Services |
| | AVP Pembiayan Mikro & Konsumer Syariah | AVP of Sharia Micro and Consumer Financing |
| | AVP Pembiayaan Ritel, Menengah & Korporat Syariah | AVP of Sharia Retail, Medium & Corporate Financing |
| VP Pendukung Bisnis Syariah<br>VP of Sharia Business Support | AVP Operasional Jasa | AVP of Service Operations |
| | AVP Perencanaan, Akuntansi & Umum | AVP of Planning, Accounting & General |
| VP Manajemen Jaringan & Layanan<br>VP of Network & Service Management | AVP Manajemen Cabang | AVP of Branch Management |
| | AVP *Service Excellent* | AVP of Service Excellent |
| VP Manajemen Anak Perusahaan<br>VP of Subsidiary Management | AVP Perencanaan & Sinergi Anak Perusahaan | AVP of Subsidiary Planning & Synergy |
| VP Pengembangan Produk<br>VP of Product Development | AVP Pengembangan Produk Kredit Dana & Jasa | AVP of Credit, Funding & Service Product Development |
| | AVP Pengembangan Produk Tresuri & Syariah | AVP of Treasury & Sharia Product Development |
| VP Administrasi Kredit<br>VP of Credit Administration | AVP Administrasi Kredit | AVP of Credit Administration |
| | AVP Operasi Administrasi Kredit Cabang | AVP Branch Credit Administration Operations |

## III. Proyek Pelaporan

| **Sub Manajer Proyek**<br>Sub-Project Manager | III. Reporting Project<br>**Pelaksana**<br>Organizer | |
|---|---|---|
| VP *Corporate Secretary*<br>VP of Corporate Secretary | AVP Kesekretariatan | AVP of Secretariat |
| | AVP Komunikasi Korporat | AVP of Corporate Communications |
| | AVP Manajemen Investor | AVP of Investor Relations Management |

**IV. Proyek Pembuatan Kebijakan dan SOP** **IV. Policy and SOP Development Project**

| **Sub Manajer Proyek**<br>Sub-Project Manager | **Pelaksana**<br>Organizer | |
|---|---|---|
| VP Kebijakan dan Prosedur<br>VP of Policy and Procedures | AVP Kepatuhan & Tata Kelola | AVP of Compliance & Governance |
| | AVP APU PPT | AVP of Anti-Money Laundering & Counter-Terrorism Financing (AML CTF) |
| | AVP Kebijakan dan Prosedur | AVP of Policy and Procedures |
| | AVP Manajemen Risiko Pasar, Likuiditas dan Perusahaan | AVP of Market, Liquidity & Corporate Risk Management |
| | AVP Manajemen Risiko Kredit | AVP of Credit Risk Management |
| | AVP Manajemen Risiko Operasional | AVP of Operational Risk Management |
| | AVP Operasional Human Capital | AVP of Human Capital Operations |
| | AVP Hubungan Industrial & HCBP | AVP of Industrial Relations & HCBP |
| | AVP *Learning Center* | AVP of Learning Center |
| | AVP Pengembangan *Human Capital* | AVP of Human Capital Development |
| | AVP Pengembangan Audit | AVP of Audit Development |
| | AVP Audit Wilayah | AVP of Regional Audit |
| | AVP Audit Kantor Pusat | AVP of Head Office Audit |
| | AVP Audit Teknologi Informasi | AVP of Information Technology Audit |
| | AVP Hukum Wilayah | AVP of Regional Legal |
| | AVP Hukum Perusahaan | AVP of Corporate Legal |
| | AVP Penanganan Kasus | AVP of Case Handling |

**V. Proyek Pengembangan Sistem** **V. System Development Project**

| **Sub Manajer Proyek**<br>Sub-Project Manager | **Pelaksana**<br>Organizer | |
|---|---|---|
| VP Teknologi Informasi<br>VP of Information Technology | AVP Perancanaan TI & Tata Kelola | AVP of IT Planning & Governance |
| | AVP Manajemen Aplikasi | AVP of Application Management |
| | AVP Infrastruktur TI & Operasi | AVP of IT Infrastructure & Operations |
| | AVP Manajemen Data Perusahaan | AVP of Corporate Data Management |
| VP Digital Banking<br>VP of Digital Banking | AVP Pengembangan Ekosistem & Bisnis Digital | AVP of Digital Ecosystem & Business Development |
| | AVP Pengembangan Digital Banking | AVP of Digital Banking Development |
| | AVP Digital Banking QA & Evaluasi | AVP of Digital Banking QA & Evaluation |
| Unit Security TI<br>IT Security Unit | AVP Security TI | AVP of IT Security |

Tugas dan tanggung jawab Tim RAKB adalah sebagai berikut.

Duties and Responsibilities of the RAKB Team are as follows.

| **Susunan Tim Keuangan Berkelanjutan** Sustainable Finance team Composition | **Tugas dan Tanggungjawab** Duties and Responsibilities |
|---|---|
| Penasihat<br>Advisory | a. Memberikan kebijakan, masukan, nasehat dan pertimbangan-pertimbangan dalam pengelolaan dan pelaksanaan Keuangan Berkelanjutan<br>b. Melakukan pengawasan dan penilaian atas sistem pengendalian, pengelolaan, dan pelaksanaan pada seluruh kegiatan Keuangan Berkelanjutan dan memberikan saran-saran perbaikannya.<br>a. Providing policies, inputs, advice, and considerations in the management and implementation of Sustainable Finance<br>b. Supervising and assessing the system of control, management, and implementation of all Sustainable Finance activities and providing suggestions for improvment |
| Pembina<br>Trustee | a. Pembina berwenang bertindak untuk dan atas nama pembina;<br>b. Pengesahan program kerja dan rancangan anggaran;<br>c. Memberikan keputusan mengenai perubahan Anggaran sesuai dengan kewenangan limitnya;<br>d. Pengangkatan dan pemberhentian anggota.<br>a. The Trustee is authorized to act for and on behalf of the Trustee;<br>b. Ratification of work programs and budget plans;<br>c. Providing decisions regarding changes to the Budget based on the authority of the limit;<br>d. Appointment and dismissal of members. |
| Manajer Proyek<br>Project Manager | a. Bertanggungjawab kepada Pembina atas usulan Rencana Aksi Keuangan Berkelanjutan;<br>b. Di dalam melaksanakan tugasnya, Manajer Proyek bertanggung jawab secara operasional dan administratif kepada Pembina;<br>c. Memastikan Keuangan Berkelanjutan dalam hal pelaksanaannya berjalan sesuai dengan usulan rencana;<br>d. Sebagai koordinator dan mengarahkan Tim sehingga tujuan Keuangan Berkelanjutan tercapai sesuai dengan target yang ditetapkan.<br>a. Responsible to the Trustees for the proposed Sustainable Finance Action Plan;<br>b. In carrying out their duties, the Project Manager is operationally and administratively responsible to the Trustee;<br>c. Ensuring Sustainable Finance in terms of its implementation based on the proposed plan;<br>d. Coordinating and directing the Teams so that Sustainable Finance goals are achieved based on the targets set. |
| Wakil Manajer Proyek<br>Deputy Project Manager | a. Bertanggungjawab kepada Manager Proyek atas usulan rencana serta realisasi pencapaian Keuangan Berkelanjutan;<br>b. Sebagai koordinator dan mengarahkan Tim sehingga tujuan Keuangan Berkelanjutan tercapai sesuai dengan target yang ditetapkan.<br>a. Responsible to the Project Manager for the proposed plan and realization of Sustainable Finance Achievement;<br>b. As a coordinator and directing tge Team so that Sustainable Finance goals are achieved based on the targets set. |
| Sub Manajer Proyek<br>Sub Project Manager | a. Bertanggungjawab kepada manajer proyek atas realisasi pencapaian Keuangan Berkelanjutan;<br>b. Melakukan koordinasi bersama Tim agar pelaksanaan Keuangan Berkelanjutan berjalan sesuai dengan usulan rencana;<br>c. Memastikan pendampingan Tim atas rencana Keuangan Berkelanjutan berjalan sesuai dengan usulan rencana.<br>a. Responsible to the Project Manager for the realization of Sustainable Finance achievements;<br>b. Coordinating with the Team so that the implementation of Sustainable Finance runs based on the proposed plan;<br>c. Ensuring that the Team's assistance on the Sustainable Finance plan runs based on the proposed plan. |
| Koordinator Pelaksana<br>Managing Coordinator | a. Bertanggungjawab kepada Manajer Proyek atas realisasi pencapaian Keuangan Berkelanjutan;<br>b. Memastikan pelaksanaan Keuangan Berkelanjutan berjalan sesuai dengan usulan rencana.<br>a. Responsible to the Project Manager for the realization of Sustainable Finance achievement;<br>b. Ensuring the implementation of Sustainable Finance runs based on the proposed plan. |
| Pelaksana<br>Organizer | a. Bertanggung jawab kepada Manajer Proyek atas pelaksanaan dan kelengkapan data diunit kerjanya/divisinya;<br>b. Sebagai Tim yang mewakili unit kerjanya sehingga tujuan Keuangan Berkelanjutan tercapai sesuai dengan target yang ditetapkan.<br>a. Responsible to the Project Manager for the implementation and completeness of data in his work unit/ division;<br>b. As a team representing its work unit so that Sustainable Finance goals are achieved based on the targets set. |

Dewan Komisaris dan Direksi, sebagai badan tata kelola tertinggi di Bank Jatim, memiliki peran strategis dalam mengembangkan, menyetujui, dan menetapkan tujuan, nilai-nilai, serta strategi perusahaan, termasuk yang berkaitan dengan aspek ekonomi, lingkungan, dan sosial beserta dampaknya, sebagai bentuk dukungan terhadap Tujuan Pembangunan Berkelanjutan. Peran tersebut diwujudkan melalui proses pengkajian, penyusunan, pemantauan, dan evaluasi terhadap RBB, RAKB, Program Tanggung Jawab Sosial dan Lingkungan (TJSL), serta kebijakan-kebijakan lain yang mendukung implementasi keberlanjutan.

The Board of Commissioners and Directors as the highest governance body at Bank Jatim plays a significant role in developing, approving, and setting goals, values, and corporate strategies, including those related to economic, environmental, and social aspects and their impacts as a form of support for the Sustainable Development Goals. This role is manifested among others in the review, preparation, monitoring, and evaluation of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RKSB), and Social Environmental Responsibility Programs (TJSL) as well as policies that support the achievement of sustainability programs.

Dalam pelaksanaan pengkajian, penyusunan, serta pemantauan dan evaluasi RBB, RAKB, TJSL, dan kebijakan terkait, Direksi dan Dewan Komisaris melibatkan berbagai pemangku kepentingan melalui berbagai saluran komunikasi, antara lain melalui Rapat Umum Pemegang Saham (RUPS), penyampaian laporan berkala, evaluasi triwulanan terhadap rencana program yang disampaikan dalam RBB, RAKB, dan TJSL, serta lainnya.

In the review, preparation, monitoring, and evaluation, RBB, RKAB, and TJSL as well as policies, the Board of Directors, and the Board of Commissioners involve various stakeholders through various channels or media, such as GMS, periodic reports, quarterly periodic evaluations of program plans submitted in RBB, RKAB, and TJSL, and so on.

Peran badan tata kelola dalam mengidentifikasi dan mengelola isu ekonomi, sosial, dan lingkungan beserta dampak, risiko, serta peluangnya terwujud dalam penyusunan RAKB. Badan tata kelola tertinggi bertanggung jawab atas pelaksanaan berbagai program keuangan berkelanjutan yang dipilih dalam RAKB. Program keuangan berkelanjutan ini mengukur sejauh mana sebuah Bank berkontribusi terhadap keberlanjutan lingkungan secara menyeluruh, tidak hanya dari sisi pembiayaan, tetapi juga mencakup peran Bank dalam menerapkan praktik bisnis berkelanjutan.

The role of governance bodies in identifying and managing economic, social, and environmental topics along with impacts, risks, and opportunities is realized in the preparation of RKAB. The role carried out by the highest governing body is to be responsible for the implementation of various selected sustainable finance programs in the RKAB. The sustainable finance program refers to how environmentally friendly a bank is as a whole, not only in terms of financing but also includes the bank's participation in implementing sustainable business.

# Pengembangan Kompetensi Terkait Keuangan Berkelanjutan [OJK E.2, GRI 2-17, FS4, IFRS S1-GOVERNANCE, IFRS S2-GOVERNANCE]
# Competency Development Related to Sustainable Finance

Pada tahun 2025, Bank Jatim menyelenggarakan pelatihan maupun seminar untuk Dewan Komisaris, Direksi, dan unit penanggungjawab keberlanjutan yang bertujuan meningkatkan pengetahuan kolektif, keterampilan dan pengalaman terkait keuangan berkelanjutan. Pelaksanaan pendidikan dan pelatihan bagi insan Bank Jatim telah tertuang pada SK Direksi No.062/03/05/DIR/HCP/KEP Tanggal 01 Februari 2023 Perihal SOP Pendidikan dan Pelatihan. Rincian disampaikan pada tabel di bawah ini.

In 2025, Bank Jatim will hold training and seminars for the Board of Commissioners, Directors, and sustainability units aimed at enhancing collective knowledge, skills, and experience related to sustainable finance. The implementation of education and training for Bank Jatim employees is stipulated in Board of Directors Decree No. 062/03/05/DIR/HCP/KEP dated February 1, 2023, concerning SOPs for Education and Training. Details are presented in the table below.

**Tabel Pengembangan Kompetensi Keuangan Berkelanjutan bagi Dewan Komisaris**
**Table of Sustainable Development Competency Development for the Board of Commissioners**

| **Nama** Name | **Jabatan** Position | **Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Type of Training and Competency Development Materials / Training | **Waktu / Tempat Pelaksanaan** Time and Place of Implementation | **Penyelenggara** Organizer |
|---|---|---|---|---|
| Muhammad Mas'ud | Komisaris Independen Independent Commissioner | Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7 | Jakarta, 25 Februari 2025 Jakarta, February 25, 2025 | Badan Sertifikasi Manajemen Risiko (BSMR) |

| **Nama**<br>Name | **Jabatan**<br>Position | **Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan**<br>Type of Training and Competency Development Materials / Training | **Waktu / Tempat Pelaksanaan**<br>Time and Place of Implementation | **Penyelenggara**<br>Organizer |
|---|---|---|---|---|
| Asri Agung Putra | Komisaris Independen<br>Independent Commissioner | Sertifikasi Manajemen Risiko Jenjang 6<br>Risk Management Certification Level 6 | Jakarta, 03 Juli 2025<br>Jakarta, July 3, 2025 | Badan Sertifikasi Manajemen Risiko (BSMR) |

## Tabel Pengembangan Kompetensi Keuangan Berkelanjutan bagi Direksi
Sustainable Finance Competency Development Table for Directors

| **Nama**<br>Name | **Jabatan**<br>Position | **Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan**<br>Type of Training and Competency Development Materials / Training | **Waktu / Tempat Pelaksanaan**<br>Time and Place of Implementation | **Penyelenggara**<br>Organizer |
|---|---|---|---|---|
| Winardi Legowo | Direktur Utama<br>President Director | Strategic Governance For Banking Executive<br>Strategic Governance For Banking Executive | Jakarta, 15 Desember 2025<br>Jakarta, December 15, 2025 | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
| Busrul Iman* | Direktur Utama<br>President Director | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |
| | | Tantangan Perbankan 2025 Serta Arah Kebijakan Ojk Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |
| R Arief Wicaksono | Wakil Dikretur Utama<br>Vice President Director | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |
| | | Tantangan Perbankan 2025 Serta Arah Kebijakan Ojk Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |
| | | Tantangan Perbankan 2025 Serta Arah Kebijakan Ojk Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |
| | | Strategic Governance For Banking Executive<br>Strategic Governance For Banking Executive | Jakarta, 16 Desember 2025<br>Jakarta, December 16, 2025 | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
| | | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |
| Arif Suhirman | Direktur Bisnis Menengah, Korporasi & Jaringan<br>Medium, Corporate Business, and Network Director | Tantangan Perbankan 2025 Serta Arah Kebijakan Ojk Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |
| | | Strategic Governance For Banking Executive<br>Strategic Governance For Banking Executive | Jakarta, 16 Desember 2025<br>Jakarta, December 16, 2025 | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
| | | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |

| **Nama**<br>Name | **Jabatan**<br>Position | **Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan**<br>Type of Training and Competency Development Materials / Training | **Waktu / Tempat Pelaksanaan**<br>Time and Place of Implementation | **Penyelenggara**<br>Organizer |
|---|---|---|---|---|
| Edi Masrianto* | Direktur Keuangan, Treasury Dan Global Services<br>Finance, Treasury, and Global Services Director | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |
| | | Tantangan Perbankan 2025 Serta Arah Kebijakan Ojk Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |
| Eko Susetyono* | Direktur Manajemen Risiko<br>Risk Management Director | Tantangan Perbankan 2025 Serta Arah Kebijakan Ojk Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |
| | | Webinar Kelangsungan Bisnis 2025 Pendekatan Risiko Hukum Dan Manajemen Kepatuhan<br>Webinar Kelangsungan Bisnis 2025 Pendekatan Risiko Hukum Dan Manajemen Kepatuhan | Jakarta, 22 Januari 2025<br>Jakarta, January 22, 2025 | Institute of Compliance Profesional Indonesia (Icopi) |
| | | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |
| Raden Mas Wahyukusumo Wisnubroto | Direktur Keuangan, Treasury Dan Global Services<br>Finance, Treasury, and Global Services Director | Strategic Governance For Banking Executive<br>Strategic Governance For Banking Executive | Jakarta, 16 Desember 2025<br>Jakarta, December 16, 2025 | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
| | | Implementasi Internal Control Over Financial Reporting (Icofr) | Jakarta, 28 Agustus 2025<br>Jakarta, August 28, 2025 | Center For Risk Management & Sustainability (CRMS) |
| Tonny Prasetyo | Direktur Bisnis Mikro, Ritel & Usaha Syariah<br>Micro, Retail & Sharia Business Director | Strategic Governance For Banking Executive<br>Strategic Governance For Banking Executive | Jakarta, 15 Desember 2025<br>Jakarta, December 15, 2025 | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
| Umi Rodiyah | Direktur Kepatuhan<br>Compliance Director | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |
| | | Tantangan Perbankan 2025 Serta Arah Kebijakan OJK Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |
| | | Strategic Governance For Banking Executive<br>Strategic Governance For Banking Executive | Jakarta, 16 Desember 2025<br>Jakarta, December 16, 2025 | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
| Wiweko Probojakti | Direktur It, Digital & Operasional<br>IT, Digital and Operation Director | Strategic Governance For Banking Executive<br>Strategic Governance For Banking Executive | Jakarta, 15 Desember 2025<br>Jakarta, December 15, 2025 | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
| | | Peningkatan Profesionalisme Chartered Accountant PPCA<br>Improving the Professionalism of Chartered Accountants PPCA | Jakarta, 09 Juni 2025<br>Jakarta, June 9, 2025 | Ikatan Akuntan Indonesia (IAI) |
| Zulhelfi Abidin* | Direktur It, Digital & Operasional<br>IT, Digital and Operation Director | Change For Breakthrough<br>Change For Breakthrough | Jakarta, 21 Januari 2025<br>Jakarta, January 21, 2025 | Remaja Tampubolon |
| | | Tantangan Perbankan 2025 Serta Arah Kebijakan OJK Dan Antisipasinya<br>Banking Challenges in 2025 and OJK Policy Directions and Anticipation | Jakarta, 20 Januari 2025<br>Jakarta, January 20, 2025 | Heru Kristiyana |

Keterangan:
*)Berhenti menjabat sejak berakhirnya Rapat Umum Pemegang Saham Tahunan Tahun Buku 2024 yang di selenggarakan tanggal 22 Mei 2025

Note:
*) Ceased his/her term of office at the end of the Annual General Meeting of Shareholders for the 2024 Financial Year, which was held on May 22, 2025.

### Tabel Pengembangan Kompetensi Keuangan Berkelanjutan bagi Dewan Pengawas Syariah
Table of Sustainable Finance Competency Development for the Sharia Supervisory Board

| **Nama** Name | **Jabatan** Position | **Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Type of Training and Competency Development Materials / Training | **Waktu / Tempat Pelaksanaan** Time and Place of Implementation | **Penyelenggara** Organizer |
|---|---|---|---|---|
| Drs. Kh. Afifuddin Muhajir | Dewan Pengawas Syariah Sharia Supervisory Board | Workshop Pra Ijtima Sanawi (ANNUAL MEETING) DPS X DPS X Pre-Ijtima Sanawi (ANNUAL MEETING) Workshop | 10 September 2025 September 10, 2025 | DSN MUI |
| Muhammad Nasih | Dewan Pengawas Syariah Sharia Supervisory Board | Pelatihan Dasar Muamalah Maliyah dan Fatwa DSN-MUI Basic Training in Muamalah Maliyah and DSN-MUI Fatwa | 10 Juli 2025 July 10, 2025 | DSN MUI |
| Tamhid Masyhudi | Dewan Pengawas Syariah Sharia Supervisory Board | Pelatihan Dasar Muamalah Maliyah dan Fatwa DSN-MUI Basic Training in Muamalah Maliyah and DSN-MUI Fatwa | 10 Juli 2025 July 10, 2025 | DSN MUI |

### Tabel Pengembangan Kompetensi Keuangan Berkelanjutan bagi Unit Penanggung Jawab Keuangan Berkelanjutan
Table of Finance Competency Development Table for the Sustainable Finance Responsible Unit

| **Materi Pengembangan Kompetensi/ Pelatihan** Competency Development Material/ Training | **Jumlah Peserta** Number of Participants | **Waktu dan Tempat Pelaksanaan** Date and Location | **Penyelenggara** Organizer |
|---|---|---|---|
| *Corporate Secretary For Sustainability Governance* | 1 | 25 September 2025, Jakarta September 25, 2025, Jakarta | Infobank Media Group |
| *Governance Risk And Compliance* (GRC) | 1 | 25 September 2025, Jakarta September 25, 2025, Jakarta | Asbanda |
| Membangun Sistem Kepatuhan Terintegrasi Untuk Penguatan Tata Kelola Dan Kesehatan Bank Yang Berkualitas Building an Integrated Compliance System to Strengthen Quality Bank Governance and Health | 4 | 19 Juni 2025, Jakarta June 19, 2025, Jakarta | Learning Media Indonesia (LMI) |
| Optimalisasi Tata Kelola Bank Umum Berdasarkan SEOJK Optimization of Commercial Bank Governance Based on SEOJK Regulations | 3 | 29 Oktober 2025, Online October 29, 2025, Online | PT Van Institusi Indonesia |
| Pelatihan Kelembagaan, Manajemen Risiko, Strategi Anti Fraud Dan Perlindungan Konsumen Dana Pensiun Institutional Training, Risk Management, Anti-Fraud Strategy, and Consumer Protection for Pension Funds | 6 | 09 Oktober 2025, Online October 09, 2025, Online | Dhani Gunawan Idat |
| Pelatihan Manajemen Risiko Kredit Credit Risk Management Training | 4 | 27 November 2025, Online November 27, 2025, Online | Pt Nayottama Dinamika Indonesia |
| *Public Training Digital Maturity, Artificial Intelligence, Cybersecurity, And Cyber Resilience "A Governance Essential Strategy"* | 2 | 10 Desember 2025, Online December 10, 2025, Online | Intellectual Business Community (Ibc) |
| *Strategic Governance For Banking Executive* | 7 | 15 December 2025, Online December 15, 2025, Online | Lembaga Pengembangan Perbankan Indonesia (LPPI) |

# Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

**[OJK E.3, FS2, IFRS S1-RISK MANAGEMENT, IFRS S2-RISK MANAGEMENT]**

# Risk Assessment of Sustainable Financial Implementation

Dalam menjalankan kegiatan usahanya, Bank Jatim menyadari bahwa terdapat berbagai potensi risiko yang dapat timbul sebagai konsekuensi dari aktivitas operasional yang dilakukan. Oleh karena itu, melalui penerapan manajemen risiko yang terintegrasi, Bank Jatim secara berkelanjutan berupaya meminimalkan dampak negatif yang mungkin muncul dari potensi risiko tersebut, termasuk risiko yang berkaitan dengan tiga aspek utama, yaitu aspek ekonomi, sosial, dan lingkungan. Penerapan manajemen risiko ini ditujukan untuk mengelola berbagai risiko yang melekat pada seluruh aktivitas Bank sehingga mampu memberikan nilai tambah yang berkelanjutan serta mendukung tercapainya kinerja yang optimal dalam setiap kegiatan operasional. Proses manajemen risiko dijalankan sebagai bagian yang tidak terpisahkan dari aktivitas operasional sehari-hari, dengan tujuan memastikan bahwa setiap risiko dapat diidentifikasi, dipertimbangkan, dievaluasi, serta direspons secara tepat baik dari segi metode penanganan maupun waktu pelaksanaannya. Adapun pelaksanaan manajemen risiko di Bank Jatim terdiri dari:

a. Identifikasi dan Penilaian Risiko
   Agar tercipta manajemen risiko yang efektif, risiko perlu didefinisikan dengan jelas, diidentifikasi secara proaktif dan dinilai secara berkelanjutan dengan dasar *forward looking*. Identifikasi dan penilaian risiko yang tepat berfokus pada kesadaran dan memahami seluruh risiko inheren yang utama dalam aktivitas bisnis atau risiko-risiko utama yang dapat muncul dari faktor eksternal atau ketidakpastian.

   Bank melakukan identifikasi risiko melalui hasil *self assesment* Profil risiko cabang (PRC) sebagai alat *Risk Control Self-Assessment* di cabang, yang merupakan suatu pendekatan terstruktur yang memungkinkan *First Line of Defense* untuk melakukan identifikasi dan penilaian terhadap risiko kunci dan kontrol sehingga dapat merencanakan tindakan perbaikan yang tepat untuk meminimalkan eksposur risiko yang ada.

b. Pengukuran Risiko
   Pengukuran risiko bertujuan untuk mengukur profil risiko Bank guna memperoleh gambaran efektifitas penerapan manajemen risiko dengan mengetahui besaran risiko suatu produk, portofolio dan aktifitas, serta dampaknya terhadap profitabilitas dan permodalan Bank.

c. Pengelolaan dan Pengendalian Risiko
   Pengelolaan dan mitigasi risiko merupakan bagian yang tidak terpisahkan dari bisnis Bank yang bertujuan untuk mengurangi risiko sampai kepada tingkat yang dapat dikelola dan dalam batasan *risk appetite*.

In carrying out its business activities, Bank Jatim cannot avoid potential risks arising from its operational activities. Through risk management, Bank Jatim strives to minimize the negative impact of potential risks including risks faced related to 3 (three) aspects namely economic, social, and environmental aspects. Risk management aims to manage the risks inherent in the Bank's activities that will provide maximum sustainable additional value to all bank activities. The risk management process is implemented as part of daily activities to ensure that risks can be considered, evaluated, and responded to in an appropriate manner and time. The implementation of Bank Jatim's risk management consists of:

a. Risk Identification and Assessment
   To create effective risk management, risks need to be clearly defined, proactively identified, and assessed on an ongoing basis on a forward-looking basis. Proper risk identification and assessment focuses on awareness of and understanding all major inherent risks in business activities or key risks that may arise from external factors or uncertainty.

   The Bank conducts risk identification through the results of the (PRC) branch risk profile self-assessment as a risk control self-assessment tool in the branch, which is a structured approach that allows the First Line of Defense to identify and assess key risks and controls to plan appropriate corrective actions to minimize existing risk exposure.

b. Risk Measurement
   Risk measurement aims to measure the Bank's risk profile to obtain an overview of the effectiveness of risk management implementation by knowing the amount of risk of a product, portfolio, and activity, as well as its impact on the Bank's profitability and capital.

c. Risk Management and Control
   Risk management and mitigation is an integral part of the Bank's business which aims to reduce risk to a manageable level and within the limits of risk appetite.

d. Pemantauan dan pelaporan
Pemantauan risiko bertujuan untuk mengevaluasi eksposur risiko secara berkesinambungan dan melakukan penyempurnaan proses pelaporan apabila terdapat perubahan kegiatan usaha Bank, produk, transaksi, faktor risiko, teknologi informasi dan sistem informasi manajemen risiko yang bersifat material. Risiko-risiko tersebut dipantau dan dilaporkan secara berkala untuk memastikan bahwa risiko-risiko tersebut masih dalam batasan *risk appetite* Bank.

Dalam kerangka *three lines of defense*, Bank Jatim menerapkan pembagian peran yang jelas dalam pengelolaan risiko, termasuk risiko terkait perubahan iklim. Lini pertama, yaitu unit bisnis dan operasional, bertanggung jawab dalam mengidentifikasi, menilai, dan mengelola risiko yang timbul dari aktivitas operasional maupun penyaluran kredit, antara lain melalui pelaksanaan *Risk Control Self-Assessment*. Lini kedua, yaitu Satuan Kerja Manajemen Risiko (SKMR) dan fungsi kepatuhan, berperan dalam merumuskan kebijakan, melakukan pemantauan, serta memastikan bahwa pengelolaan risiko, termasuk risiko iklim, telah sesuai dengan kerangka manajemen risiko dan *risk appetite* Bank. Sementara itu, lini ketiga, yaitu Satuan Kerja Audit Intern (SKAI), menjalankan fungsi assurance secara independen untuk mengevaluasi efektivitas penerapan pengendalian internal dan manajemen risiko secara menyeluruh.

Dalam proses mengidentifikasi dan mengelola risiko iklim, terdapat kemungkinan munculnya risiko yang disebabkan oleh perubahan iklim yang semakin ekstrem. Salah satu bentuk dampak dari kondisi tersebut adalah terjadinya perubahan cuaca yang ekstrem yang berpotensi memicu bencana hidrometeorologi, seperti hujan lebat, tanah longsor, angin puting beliung, kemarau berkepanjangan, hujan es, serta genangan air. Oleh karena itu, Bank Jatim memiliki *Business Continuity Management* (BCM) yang digunakan sebagai pedoman dalam penanganan berbagai potensi bencana maupun gangguan operasional yang dapat terjadi. Melalui pelaksanaan aktivitas dalam kerangka *Business Continuity Management* (BCM) tersebut, Bank Jatim secara rutin melakukan pemantauan terhadap informasi yang disampaikan oleh Badan Meteorologi, Klimatologi, dan Geofisika (BMKG), sehingga Bank Jatim dapat melakukan identifikasi risiko sejak tahap awal, memberikan peringatan dini (*early warning*), serta menyosialisasikan informasi tersebut kepada seluruh pegawai agar senantiasa meningkatkan kewaspadaan terhadap kemungkinan terjadinya bencana.

Bank Jatim juga telah melaksanakan pengukuran Climate Risk Management System (CRMS) yang merupakan pengukuran emisi yang bersumber dari aktivitas nasabah pembiayaan. Pendekatan yang digunakan dalam proses penghitungan emisi nasabah pembiayaan mengacu pada estimasi emisi gas rumah kaca (GRK) yang mencakup cakupan 1, dan cakupan 2. Data

d. Monitoring and Reporting
Risk monitoring aims to evaluate risk exposure on an ongoing basis and improve the reporting process if there are changes in the Bank's business activities, products, transactions, risk factors, information technology, and risk management information systems is material. These risks are monitored and reported regularly to endure that they are within the Bank's risk appetite.

In the framework of the three lines of defense, Bank Jatim implements a clear division of roles in risk management, including climate-related risks. The first line, namely the business and operational units, is responsible for identifying, assessing, and managing risks arising from operational activities and credit distribution, among others through the implementation of Risk Control Self-Assessment. The second line, comprising the Risk Management Unit (RMU) and the compliance function, is responsible for formulating policies, conducting monitoring, and ensuring that risk management, including climate risk, is aligned with the Bank's risk management framework and risk appetite. Meanwhile, the third line, namely the Internal Audit Unit (IAU), performs an independent assurance function to evaluate the effectiveness of internal control and risk management implementation comprehensively.

In the process of identifying and managing climate risk, there is a possibility of risks arising from increasingly extreme climate change conditions. One form of impact from such conditions is extreme weather variability that may trigger hydrometeorological disasters, such as heavy rainfall, landslides, strong winds, prolonged drought, hail, and flooding. Therefore, the Bank has implemented a Business Continuity Management (BCM) framework as a guideline for handling various potential disasters and operational disruptions. Through the implementation of BCM activities, Bank Jatim regularly monitors information issued by the Meteorology, Climatology, and Geophysics Agency (BMKG), enabling the Bank Jatim to conduct early risk identification, provide early warnings, and disseminate information to all employees to enhance preparedness against potential disasters.

Bank Jatim has also implemented a Climate Risk Management System (CRMS) measurement, which measures emissions from financing customer activities. The approach used in calculating financing customer emissions refers to estimated greenhouse gas (GHG) emissions covering Scope 1 and Scope 2. The data and information used in these

dan informasi yang digunakan dalam pengukuran tersebut disesuaikan dengan ketersediaan data berdasarkan klasifikasi Tier 4.

Dewan Komisaris dan Direksi senantiasa menjalankan fungsi pengawasan aktif atas penerapan manajemen risiko terhadap seluruh aktivitas operasional dan strategis Bank. Dalam rangka mendukung penerapan Manajemen Risiko secara efektif, Direksi secara aktif terlibat dalam Komite Manajemen Risiko serta pembentukan Komite dalam struktur Dewan Komisaris seperti Komite Pemantau Risiko dan Komite Audit.

Dalam menjalankan fungsi penerapan Manajemen Risiko secara efektif, Direksi memperoleh dukungan dari Satuan Kerja Manajemen Risiko (SKMR) yang bertanggung jawab melaksanakan berbagai tahapan pengelolaan risiko, mulai dari proses identifikasi risiko, pengukuran tingkat risiko, pelaksanaan mitigasi risiko, hingga pengendalian risiko. Dalam pelaksanaan tugasnya, Satuan Kerja Manajemen Risiko (SKMR) secara berkala menyusun Laporan Evaluasi Risiko yang disusun setiap 3 (tiga) bulan sekali. Laporan tersebut kemudian disampaikan kepada berbagai tingkatan manajemen di dalam organisasi, termasuk kepada Dewan Komisaris, serta dilaporkan kepada pihak eksternal yang berwenang seperti Otoritas Jasa Keuangan.

## Cakupan dan Frekuensi Audit [FS9]

Satuan kerja Audit Internal (SKAI) Bank Jatim bertanggung jawab untuk melaksanakan evaluasi serta berperan aktif dalam meningkatkan efektivitas pelaksanaan keuangan berkelanjutan secara berkala di seluruh unit kerja. Satuan Kerja Audit Internal (SKAI) melakukan fungsi *assurance* terhadap debitur yang bidang usahanya memiliki potensi dampak negatif terhadap lingkungan dengan melakukan pengecekan dokumen terkait ramah lingkungan, untuk memastikan bahwa debitur telah memenuhi peraturan perundang-undangan yang berlaku. Audit dilakukan dengan metode *sampling* dengan pendekatan *Risk Based Audit*, yaitu pendekatan audit yang dimulai dengan proses penilaian risiko audit *(risk profile),* sehingga dalam perencanaan, pelaksanaan dan pelaporan auditnya lebih difokuskan pada area penting yang berisiko tinggi. Metode pengambilan *sampling* menggunakan pendekatan metode *Judgmental Sampling* dengan memperhatikan populasi dan historis permasalahan.

Teknik audit yang dilakukan untuk memperoleh bahan pembuktian yang relevan dalam rangka membandingkan keadaan yang ada (kondisi) dengan keadaan yang seharusnya (kriteria) antara lain *substantive test* atas laporan keuangan, wawancara, verifikasi, analisa, trasir, rekonsiliasi, inspeksi dan bila diperlukan dapat dilakukan konfirmasi kepada pihak ketiga (Notaris, KJPP, KAP, *Bouwheer*, dan lainnya).

measurements are adjusted based on data availability based on the Tier 4 classification.

The Board of Commissioners and the Board of Directors consistently exercise an active oversight role over the implementation of risk management across all operational and strategic activities of the Bank. To support the effective implementation of Risk Management, the Board of Directors is actively involved in the Risk Management Committee and has established committees within the Board of Commissioners structure, such as the Risk Monitoring Committee and the Audit Committee.

To effectively implement Risk Management, the Board of Directors receives support from the Risk Management Work Unit (SKMR), which is responsible for implementing various stages of risk management, from risk identification and risk measurement to risk mitigation and risk control. In carrying out its duties, the Risk Management Work Unit (SKMR) periodically prepares a Risk Evaluation Report, which is prepared every three months. The report is then submitted to various levels of management within the organization, including the Board of Commissioners, and reported to authorized external parties such as the Financial Services Authority.

## Scope and Frequency of Audits [FS9]

Bank Jatim's Internal Audit Unit (SKAI) is responsible for conducting evaluations and playing an active role in improving the effectiveness of sustainable finance implementation periodically in all work units. The Internal Audit Work Unit (SKAI) performs an assurance function for debtors whose business fields have a potential negative impact on the environment by checking documents related to environmental friendliness, to ensure that debtors have complied with applicable laws and regulations. The audit is conducted using a sampling method with a Risk-Based Audit approach, which begins with an audit risk assessment process (risk profile). This ensures that audit planning, execution, and reporting focus more on high-risk and critical areas. The sampling method applied is the Judgmental Sampling approach, taking into account the population and historical issues.

The audit techniques used to obtain relevant evidence in order to compare the actual conditions (condition) with the expected conditions (criteria) include substantive testing of financial statements, interviews, verification, analysis, tracing, reconciliation, inspection, and, if necessary, confirmation with third parties (Notary, Public Appraisal Office/KJPP, Public Accounting Firm/KAP, Bouwheer, and others).

Kegiatan Audit pada tahun 2025 sesuai Rencana Kerja Audit Divisi Audit Internal (Audit Plan) Tahun 2025 No. 064/001/AUI/AUDITPLAN Tanggal 22 Januari 2025. Divisi Audit Internal telah melaksanakan pemeriksaan General Audit di Kantor Cabang Konvensional, Kantor Cabang Syariah, Audit Tematik, Audit Teknologi Informasi, dan Audit Klarifikasi sesuai dengan kewenangan yang dimiliki.

The audit activities in 2025 according to the Internal Audit Division Audit Work Plan (Audit Plan) for 2025 No. 064/001/AUI/AUDITPLAN dated January 22, 2025. The Internal Audit Division has conducted General Audits at Conventional Branch Offices, Sharia Branch Offices, Thematic Audits, Information Technology Audits, and Clarification Audits under its authority.

Frekuensi pemeriksaan General Audit di Kantor Cabang dan Divisi adalah sekali dalam setahun, dengan rincian pemeriksaan pada tahun 2025 adalah sebagai berikut:

The frequency of General Audit inspections at Branch Offices and Divisions is once a year, with the details of the inspections in 2025 as follows:

| No. | Cabang/Divisi<br>Branch/Division | | Tanggal Pelaksanaan<br>Implementation date | |
|---|---|---|---|---|
| 1 | Cabang Probolinggo | Probolinggo Branch | 10 Februari – 21 Februari 2025 | February 10 – February 21, 2025 |
| 2 | Cabang Kediri | Kediri Branch | 10 Februari – 21 Februari 2025 | February 10 – February 21, 2025 |
| 3 | Cabang Perak | Perak Branch | 10 Februari – 21 Februari 2025 | February 10 – February 21, 2025 |
| 4 | Cabang Kraksaan | Kraksaan Branch | 10 Februari – 21 Februari 2025 | February 10 – February 21, 2025 |
| 5 | Cabang Dr Sutomo | Dr. Sutomo Branch | 22 April – 6 Mei 2025 | April 22 – May 6, 2025 |
| 6 | Cabang HR Muhammad | HR Muhammad Branch | 23 April – 7 Mei 2025 | April 23 – May 7, 2025 |
| 7 | Cabang Jombang | Jombang Branch | 24 April – 8 Mei 2025 | April 24 – May 8, 2025 |
| 8 | Cabang Bojonegoro | Bojonegoro Branch | 15 Mei – 28 Mei 2025 | May 15 – May 28, 2025 |
| 9 | Cabang Lamongan | Lamongan Branch | 21 Mei – 5 Juni 2025 | May 21 – June 5, 2025 |
| 10 | Cabang Sampang | Sampang Branch | 10 Juni – 23 Juni 2025 | June 10 – June 23, 2025 |
| 11 | Cabang Madiun | Madiun Branch | 20 Juni – 4 Juli 2025 | June 20 – July 4, 2025 |
| 12 | Cabang Ponorogo | Ponorogo Branch | 20 Juni – 4 Juli 2025 | June 20 – July 4, 2025 |
| 13 | Cabang Pacitan | Pacitan Branch | 30 Juni – 11 Juli 2025 | June 30 – July 11, 2025 |
| 14 | Cabang Ngawi | Ngawi Branch | 30 Juni – 11 Juli 2025 | June 30 – July 11, 2025 |
| 15 | Cabang Kepanjen | Kepanjen Branch | 03 Februari – 26 Februari 2025 | 03 February – 26 February 2025 |
| 16 | Cabang Bondowoso | Bondowoso Branch | 12 februari – 18 Februari 2025 | February 12 – February 18, 2025 |
| 17 | Cabang Syariah Madiun | Madiun Sharia Branch | 24 Juni – 1 Juli 2025 | June 24 – July 1, 2025 |
| 18 | Divisi Umum | General Affairs Division | 10 Februari – 21 Februari 2025 | February 10 – February 21, 2025 |
| 19 | Divisi Human Capital | Human Capital Division | 13 Maret – 26 Maret 2025 | March 13 – March 26, 2025 |
| 20 | Divisi Kebijakan & Prosedur | Policy & Procedures Division | 13 Maret – 26 Maret 2025 | March 13 – March 26, 2025 |
| 21 | Divisi Manajemen Anak Perusahaan | Subsidiary Management Division | 13 Maret – 26 Maret 2025 | March 13 – March 26, 2025 |
| 22 | Divisi Operasi | Operations Division | 13 Maret – 26 Maret 2025 | March 13 – March 26, 2025 |
| 23 | Divisi Restrukturisasi & Penyelesaian Kredit | Credit Restructuring & Settlement Division | 13 Maret – 26 Maret 2025 | March 13 – March 26, 2025 |

| No. | Cabang/Divisi<br>Branch/Division | | Tanggal Pelaksanaan<br>Implementation date | |
|---|---|---|---|---|
| 24 | Divisi Kredit Menengah Korporasi dan Sindikasi | Corporate and Syndicated Medium-Scale Loan Division | 24 April – 8 Mei 2025 | April 24 – May 8, 2025 |
| 25 | Divisi Bisnis Syariah | Sharia Business Division | 27 Mei – 13 Juni 2025 | May 27 – June 13, 2025 |
| 26 | Divisi Kredit Ritel | Retail Loan Division | 2 Juni – 17 Juni 2025 | June 2 – June 17, 2025 |
| 27 | Divisi Kredit Mikro | Micro Loan Division | 23 Juni – 7 Juli 2025 | June 23 – July 7, 2025 |
| 28 | Cabang Syariah Jember | Jember Sharia Branch | 14 Juli – 25 Juli 2025 | July 14 – July 25, 2025 |
| 29 | Cabang Kangean | Kangean Branch | 14 Juli – 25 Juli 2025 | July 14 – July 25, 2025 |
| 30 | Cabang Sumenep | Sumenep Branch | 04 Agustus – 15 Agustus 2025 | August 4 – August 15, 2025 |
| 31 | Cabang Jakarta | Jakarta Branch | 13 Agustus – 27 Agustus 2025 | August 13 – August 27, 2025 |
| 32 | Cabang Batu | Batu Branch | 14 Agustus – 28 Agustus 2025 | August 14 – August 28, 2025 |
| 33 | Cabang Malang | Malang Branch | 15 Agustus – 29 Agustus 2025 | August 15 – August 29, 2025 |
| 34 | Cabang Batam | Batam Branch | 20 Agustus – 02 September 2025 | August 20 – September 2, 2025 |
| 35 | Cabang Situbondo | Situbondo Branch | 15 September – 26 September 2025 | September 15 – September 26, 2025 |
| 36 | Cabang Syariah Kediri | Kediri Sharia Branch | 17 September – 30 September 2025 | September 17 – September 30, 2025 |
| 37 | Cabang Pasuruan | Pasuruan Branch | 22 September – 03 Oktober 2025 | September 22 – October 3, 2025 |
| 38 | Cabang Banyuwangi | Banyuwangi Branch | 22 September – 03 Oktober 2025 | September 22 – October 3, 2025 |
| 39 | Cabang Jember | Jember Branch | 22 September – 03 Oktober 2025 | September 22 – October 3, 2025 |
| 40 | Cabang Mojokerto | Mojokerto Branch | 16 Oktober – 29 Oktober 2025 | October 16 – October 29, 2025 |
| 41 | Cabang Syariah Sidoarjo | Sidoarjo Sharia Branch | 20 Oktober – 31 Oktober 2025 | October 20 – October 31, 2025 |
| 42 | Cabang Sidoarjo | Sidoarjo Branch | 20 Oktober – 31 Oktober 2025 | October 20 – October 31, 2025 |
| 43 | Cabang Utama Surabaya | Surabaya Main Branch | 23 Oktober – 05 November 2025 | October 23 – November 5, 2025 |
| 44 | Cabang Syariah Surabaya | Surabaya Sharia Branch | 27 Oktober – 07 November 2025 | October 27 – November 7, 2025 |
| 45 | Cabang Caruban | Caruban Branch | 04 Agustus – 08 Agustus 2025 | August 4 – August 8, 2025 |
| 46 | Cabang Trenggalek | Trenggalek Branch | 24 November – 28 November 2025 | November 24 – November 28, 2025 |
| 47 | Divisi Kredit Konsumer | Consumer Credit Division | 22 Juli – 04 Agustus 2025 | July 22 – August 4, 2025 |
| 48 | Divisi Treasury | Treasury Division | 28 Juli – 12 Agustus 2025 | July 28 – August 12, 2025 |
| 49 | Divisi Dana Jasa | Fund Services Division | 20 Oktober – 31 Oktober 2025 | October 20 – October 31, 2025 |
| 50 | Divisi Perencanaan Strategis dan Manajemen Kinerja | Strategic Planning and Performance Management Division | 27 Oktober – 07 November 2025 | October 27 – November 7, 2025 |

# Hubungan dengan Pemangku Kepentingan [OJK E.4, GRI 2-29, FS5]
# Relationship with Stakeholders

Proses pelibatan para pemangku kepentingan dilakukan dengan tujuan untuk memenuhi harapan serta kebutuhan mereka melalui pendekatan yang sesuai, tepat sasaran, dan dapat dipertanggungjawabkan. Di samping itu, upaya dalam memenuhi harapan tersebut harus tetap selaras dengan ketentuan peraturan perundang-undangan yang berlaku. Hal ini menjadi penting karena para pemangku kepentingan memiliki peran yang sangat krusial dalam memastikan keberhasilan pelaksanaan strategi serta tercapainya tujuan yang telah ditetapkan.

The stakeholder engagement process is conducted with the aim of fulfilling their expectations and needs through approaches that are appropriate, targeted, and accountable. In addition, efforts to meet these expectations must remain aligned with applicable laws and regulations. This is important as stakeholders play a crucial role in ensuring the successful implementation of strategies and the achievement of the established objectives.

Pelibatan pemangku kepentingan yang dilakukan oleh Bank Jatim diarahkan pada kepentingan bisnis Bank Jatim dengan mengedepankan isu tanggung jawab sosial perusahaan, kepedulian terhadap masalah lingkungan, serta memperhatikan skala prioritas dalam membangun komunikasi dengan berbagai mitra strategis. Identifikasi pemangku kepentingan, dilakukan berdasarkan pendekatan (*proximity*) dan besarnya pengaruh/kepentingan (*influence*) mereka terhadap Bank. Penentuan pemangku kepentingan yang akan dilibatkan ditentukan melalui analisis oleh pihak internal Bank yang dikoordinasikan oleh Divisi Corporate Secretary. Dari identifikasi tersebut, pemangku kepentingan dan upaya pelibatan Bank Jatim dapat dilihat sebagai berikut.

Stakeholder engagement carried out by Bank Jatim is directed toward the Bank's business interests by prioritizing corporate social responsibility issues, environmental concerns, and by considering priority levels in establishing communication with various strategic partners. Stakeholder identification is conducted based on proximity and their level of influence/importance on the Bank. The determination of stakeholders to be engaged is carried out through internal analysis coordinated by the Corporate Secretary Division. Based on this identification process, the Bank's stakeholders and engagement initiatives are presented as follows.

## Pelibatan Pemangku Kepentingan
The involvement of stakeholders

| **Pemangku Kepentingan** Stakeholder | **Metode Pelibatan dan Frekuensi Pelibatan** Engagement Method and Frequency of Engagement | **Respon Perusahaan** Company Response | **Topik Bahasan** Topics Covered |
|---|---|---|---|
| Investor<br>Investors | Pertemuan berkala, minimal satu kali dalam setahun<br>Periodic meetings, at least once a year | • Penyediaan informasi berkala kinerja Bank Jatim.<br>• Komunikasi secara langsung maupun melalui analisis, guna memastikan penyampaian informasi material.<br>• Penyelenggaraan RUPS.<br>• Provision of periodic information on Bank Jatim's performance.<br>• Communication directly or through analysis, to ensure the delivery of material information.<br>• Holding GMS. | • Penerapan tata kelola organisasi.<br>• Kinerja Bank Jatim termasuk kinerja sosial dan lingkungan<br>• Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material<br>• Implementation of organizational governance.<br>• Bank Jatim's performance including social and environmental performance<br>• Discussing sustainability issues that have a material impact |
| Nasabah<br>Customer | • Kunjungan nasabah, dilakukan sesuai kebutuhan<br>• Survei kepuasan nasabah, dilakukan satu tahun sekali<br>• Penyelesaian permasalahan yang disampaikan oleh nasabah, dilakukan sesuai kebutuhan<br>• Customer visits are conducted as needed.<br>• Customer satisfaction surveys are conducted once a year. | • Melakukan Inovasi produk, jasa serta layanan sesuai kebutuhan dan perkembangan teknologi.<br>• Penyampaian informasi produk, jasa dan layanan.<br>• Perlindungan data nasabah sesuai peraturan.<br>• Penyediaan layanan pengaduan nasabah baik manual maupun berbasis digital, dan mekanisme penyelesaiannya. | • Perlindungan data nasabah.<br>• Informasi tentang produk, jasa dan Perusahaan.<br>• Penanganan dan penyelesaian keluhan.<br>• Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material<br>• Protection of customer data.<br>• Information about products, services, and the Company. |

| **Pemangku Kepentingan** Stakeholder | **Metode Pelibatan dan Frekuensi Pelibatan** Engagement Method and Frequency of Engagement | **Respon Perusahaan** Company Response | **Topik Bahasan** Topics Covered |
|---|---|---|---|
| | • Problem resolution reported by customers is carried out according to needs. | • Innovating products, services, and services according to needs and technological developments.<br>• Providing product, service, and service information.<br>• Protecting customer data in accordance with regulations.<br>• Providing both manual and digital customer complaint services and mechanisms. | • Handling and resolving complaints.<br>• Discussing sustainability issues that have a material impact |
| Karyawan<br>Employee | • Pertemuan antara manajemen dengan serikat pekerja, minimal satu kali setahun.<br>• Jatim Improvement Meeting, satu kali setahun.<br>• Pelatihan dan Pendidikan karyawan<br>• Silaturahmi perayaan dan peringatan hari besar keagamaan.<br>• Pemberian layanan kesehatan bagi karyawan<br>• *Employee gathering*<br>• Meetings between management and the labor union, at least once a year.<br>• East Java Improvement Meeting, once a year.<br>• Employee training and education.<br>• Gatherings for celebrations and religious holidays.<br>• Provision of health services for employees.<br>• Employee gatherings. | • Penyusunan Perjanjian Kerja Bersama (PKB).<br>• Penyelenggaraan pelatihan dan peningkatan kompetensi pekerja, serta pembentukan assessment center.<br>• Lingkungan kerja yang kondusif dan produktif.<br>• Reviu dan survei kesejahteraan pekerja secara berkala.<br>• Memastikan seluruh karyawan sehat<br>• Melakukan kegiatan refreshing berupa employee gathering.<br>• Preparation of the Collective Labor Agreement (CLA).<br>• Implementation of employee training and competency development programs, as well as the establishment of an assessment center.<br>• Provision of a conducive and productive working environment.<br>• Periodic review and employee welfare surveys.<br>• Ensuring the health and well-being of all employees.<br>• Organizing refreshment activities in the form of employee gatherings. | • Kepastian dan perlindungan hubungan ketenagakerjaan.<br>• Kesejahteraan dan pemenuhan hak-hak normatif.<br>• Pengembangan kompetensi dan karier.<br>• Pencapaian kinerja karyawan<br>• Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material<br>• Certainty and protection of employment relations.<br>• Employee welfare and fulfillment of normative rights.<br>• Competency and career development.<br>• Employee performance achievement.<br>• Discussion of sustainability issues that have material impacts. |
| Masyarakat<br>Community | • Visits and communication with the community and the local community around the Bank's operational areas, according to needs and requirements.<br>• Pelaksanaan program TJSL, dan Program Bank Jatim Peduli<br>• Perekrutan masyarakat sekitar wilayah operasional<br>• Visit and communication with the community, as needed and required.<br>• Implementation of the CSR program and Bank Jatim Peduli Program<br>• Recruitment of communities around operational areas | • Pemberian kesempatan kepada masyarakat sebagai Agen Laku Pandai.<br>• Bantuan pembinaan dan pendampingan mitra binaan.<br>• Program Bank Jatim Peduli meliputi Budaya, Kesehatan, Pendidikan, dan Sosial Lainnya<br>• Pemberian kesempatan sebagai karyawan Bank Jatim<br>• Providing opportunities to the community as Laku Pandai Agents.<br>• Assistance in coaching and mentoring fostered partners.<br>• Bank Jatim Peduli Program includes Culture, Health, Education, and Other Social.<br>• Providing opportunities as employees of Bank Jatim | • Informasi akses dan pendidikan keuangan.<br>• Pemberdayaan dan peningkatan kesejahteraan.<br>• Akses pendidikan dan pengembangan budaya.<br>• Pembangunan dan Revitalisasi infrastruktur.<br>• Pembangunan, Revitalisasi, dan Bantuan untuk peningkatan kesehatan masyarakat.<br>• Memberikan kesempatan yang sama bagi seluruh calon karyawan<br>• Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material<br>• Access information and financial education.<br>• Empowerment and welfare improvement.<br>• Access to education and cultural development.<br>• Infrastructure development and revitalization.<br>• Development, revitalization, and assistance to improve public health.<br>• Providing equal opportunities for all prospective employees<br>• Discussing sustainability issues that have a material impact. |

| **Pemangku Kepentingan** Stakeholder | **Metode Pelibatan dan Frekuensi Pelibatan** Engagement Method and Frequency of Engagement | **Respon Perusahaan** Company Response | **Topik Bahasan** Topics Covered |
|---|---|---|---|
| Regulator | • Pertemuan dengan regulator, sesuai kebutuhan.<br>• Melaksanakan koordinasi dan komunikasi dengan regulatir dan atau pengawas perbankan<br>• Keterlibatan pada kegiatan pemerintah daerah setempat, sesuai dengan kebutuhan<br>• Meetings with regulators, as needed.<br>• Coordination and communication with banking regulators and/or supervisors.<br>• Participation in local government activities, as required. | • Penyesuaian kebijakan dan peraturan internal, sesuai peraturan yang diterbitkan regulator.<br>• Penerapan prinsip-prinsip GCG di seluruh unit kerja.<br>• Penyampaian laporan kinerja<br>• Meetings with regulators are conducted as needed.<br>• Coordination and communication with regulators and/or banking supervisory authorities are carried out as required.<br>• Participation in activities of local government is conducted as needed. | • Kepatuhan terhadap hukum dan perundang undangan yang berlaku<br>• Komitmen pada regulator/otoritas perbankan.<br>• Komunikasi berkesinambungan.<br>• Pembahasan atas kinerja Bank Jatim<br>• Penyampaian Laporan Tahunan, Laporan Keberlanjutan, serta laporan lain.<br>• Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material<br>• Compliance with applicable laws and regulations.<br>• Commitment to regulators/ banking supervisory authorities.<br>• Continuous communication.<br>• Discussion of Bank Jatim's performance.<br>• Submission of the Annual Report, Sustainability Report, and other reports.<br>• Discussion of sustainability issues with material impacts. |
| Lembaga Swadaya Masyarakat (LSM) | Komunikasi<br>Communication | • Pemberian informasi terkait kinerja Bank Jatim<br>• Pelaksanaan Program TJSL<br>• Providing information regarding Bank Jatim's performance<br>• Implementing the CSR Program | • Kepatuhan terhadap hukum.<br>• Komitmen pada Tanggung Jawab Sosial dan Lingkungan (TJSL).<br>• Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material<br>• Compliance with the law.<br>• Commitment to Social and Environmental Responsibility (TJSL).<br>• Discussing sustainability issues that have a material impact |
| Media Massa<br>Mass media | Press Release<br>Press Release | Pemberian informasi atas isu terkini Bank Jatim<br>Providing information on the latest issues at Bank Jatim | • Kinerja keuangan<br>• Kinerja non keuangan<br>• Informasi lain yang relevan<br>• Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material<br>• Financial performance<br>• Non-financial performance<br>• Other relevant information<br>• Discuss sustainability issues that have a material impact |

# Permasalahan Terhadap Penerapan Keuangan Berkelanjutan [OJK E.5]
# Problems with the Development of Sustainable Development

Dalam penerapan keuangan berkelanjutan, Bank Jatim masih menemui berbagai tantangan yang bersumber dari faktor internal Bank, antara lain:

1. Pengembangan Kapasitas Internal: Bank Jatim dalam memenuhi target penyelenggaraan pelatihan internal seperti *In House Training Sustainable Finance Awareness* belum tercapai sepenuhnya.
2. Penyaluran Kredit Berbasis Keberlanjutan: realisasi penyaluran kredit tersebut belum mencapai target yang ditetapkan. Hal ini menunjukkan perlunya strategi lebih lanjut dalam mendorong pembiayaan ke sektor-sektor ramah lingkungan.
3. Konsolidasi Proses Bisnis: Bank Jatim memerlukan waktu dan upaya yang signifikan untuk memastikan seluruh elemen organisasi selaras dengan prinsip keuangan berkelanjutan.
4. Pemahaman dan Implementasi Prinsip Keberlanjutan: Masih terdapat kebutuhan untuk meningkatkan pemahaman mendalam serta penerapan prinsip-prinsip keuangan berkelanjutan di seluruh jajaran internal Bank. Langkah serius telah diambil dengan membentuk Tim Rencana Aksi Keuangan Berkelanjutan, namun implementasi di lapangan memerlukan komitmen dan adaptasi dari seluruh karyawan.

Atas berbagai tantangan internal yang dihadapi, Bank Jatim telah melakukan berbagai upaya mitigasi atas tantangan tersebut yaitu dengan:

1. Meningkatkan Frekuensi Pelatihan dengan menjadwalkan pelatihan rutin dan wajib bagi seluruh karyawan, khususnya bagi yang terlibat langsung dalam pembiayaan berkelanjutan.
2. Melakukan kolaborasi dengan pihak eksternal yaitu menggandeng Otoritas Jasa Keuangan, Bank Indonesia, dan Lembaga Swadaya Masyarakt (LSM) lingkungan untuk memberikan pelatihan yang lebih mendalam serta mengundang pakar ESG (*Environmental, Social, Governance*) sebagai mentor bagi tim internal.
3. Sertifikasi dan Insentif: Bank Jatim memberikan sertifikasi khusus bagi karyawan yang telah menyelesaikan pelatihan keuangan berkelanjutan serta menyediakan insentif atau penghargaan bagi karyawan yang berhasil menerapkan konsep sustainable finance dalam pekerjaannya.
4. Penguatan Kebijakan Kredit Berkelanjutan
5. Pengembangan Produk Keuangan Berkelanjutan
6. Kemitraan dengan Lembaga Keuangan dan Pemerintah
7. Integrasi Keberlanjutan dalam Struktur Organisasi
8. Digitalisasi dan Otomasi Proses Bisnis
9. Audit dan Evaluasi Berkala
10. Penyusunan Panduan dan SOP Berbasis ESG

In implementing sustainable finance, Bank Jatim still faces internal challenges, including:

1. Internal Capacity Development: The bank has not yet fully achieved its target for internal training programs, such as the In-House Training on Sustainable Finance Awareness.
2. Sustainable Credit Distribution: The realization of sustainable credit disbursement has not yet met the set targets, indicating the need for further strategies to drive financing in environmentally friendly sectors.
3. Business Process Consolidation: Significant time and effort are required to ensure that all organizational elements align with sustainable finance principles.
4. Understanding and Implementing Sustainability Principles: There is still a need to enhance in-depth understanding and application of sustainable finance principles across all internal levels. While a Sustainable Finance Action Plan Team has been established, effective implementation requires commitment and adaptation from all employees.

To address various internal challenges, Bank Jatim has implemented several mitigation efforts, including:

1. Increasing Training Frequency by scheduling regular and mandatory training for all employees, especially those directly involved in sustainable financing.
2. Collaboration with External Parties by partnering with the Financial Services Authority (OJK), Bank Indonesia, and environmental NGOs to provide more in-depth training and inviting ESG (Environmental, Social, and Governance) experts as mentors for the internal team.
3. Certification and Incentives: Providing special certification for employees who complete sustainable finance training and offering incentives or rewards for those who successfully implement sustainable finance concepts in their work.
4. Strengthening Sustainable Credit Policies
5. Developing Sustainable Financial Products
6. Partnerships with Financial Institutions and Government Entities
7. Integration of Sustainability into the Organizational Structure
8. Digitalization and Automation of Business Processes
9. Periodic Audits and Evaluations
10. Development of ESG-Based Guidelines and Standard Operating Procedures (SOPs)

11. Meningkatkan Keterlibatan Karyawan dan Budaya Perusahaan
12. Komitmen dan Komunikasi Manajemen

Selain, tantangan dari internal, Bank juga menghadapi tantangan yang berasal dari eksternal Bank di di antaranya:

1. Kurangnya Literasi dan Kesadaran Masyarakat tentang Keuangan Berkelanjutan: Banyak nasabah dan pelaku usaha yang belum memahami pentingnya praktik keuangan berkelanjutan, sehingga minat terhadap produk dan layanan ramah lingkungan masih rendah.
2. Ekosistem Pendukung yang Belum Optimal: Keterbatasan infrastruktur dan dukungan dari berbagai pihak, seperti pemerintah daerah dan lembaga keuangan lainnya, menghambat pengembangan produk keuangan hijau dan penyaluran kredit ke sektor-sektor ramah lingkungan.
3. Kondisi Sosial dan Budaya: Preferensi masyarakat yang masih terbiasa dengan praktik perbankan konvensional menjadi tantangan dalam mengedukasi dan mengalihkan mereka ke layanan perbankan yang berkelanjutan.
4. Dinamika Lingkungan dan Perubahan Iklim: Perubahan kondisi lingkungan dan iklim dapat mempengaruhi portofolio kredit Bank Jatim, terutama jika debitur terdampak oleh bencana alam atau perubahan iklim yang ekstrem.
5. Ketentuan Regulator yang Berubah: Perubahan kebijakan dan regulasi terkait keuangan berkelanjutan memerlukan penyesuaian cepat dari Bank Jatim, baik dalam hal operasional maupun kepatuhan terhadap standar baru.

Bank Jatim telah melakukan berbagai upaya untuk memitigasi atas tantangan eksternal yaitu dengan melakukan:

1. Kampanye dan Edukasi Publik
2. Inklusi Keuangan Berkelanjutan
3. Inovasi Produk Keuangan Berkelanjutan
4. Kolaborasi dengan Pemangku Kepentingan
5. Pengembangan Infrastruktur Digital
6. Pemberian Insentif bagi Debitur Hijau
7. Peningkatan Kesadaran Sosial tentang perbankan Berkelanjutan
8. Program Insentif untuk Nasabah
9. Pengembangan Produk Sesuai Kebutuhan Lokal
10. Diversifikasi Portofolio Kredit
11. Penerapan Prinsip ESG dalam Penilaian Kredit
12. Pengembangan Asuransi Berbasis Keberlanjutan
13. Fleksibilitas dalam Kepatuhan Regulasi
14. Penguatan Sistem Pelaporan Keberlanjutan
15. Partisipasi dalam Forum Regulasi dan Keuangan Berkelanjutan

11. Enhancing Employee Engagement and Corporate Culture
12. Commitment and Management Communication

In addition to internal challenges, the Bank also faces external challenges, including:

1. Lack of Financial Literacy and Public Awareness of Sustainable Finance: Many customers and business actors have yet to understand the importance of sustainable financial practices, leading to low interest in eco-friendly products and services.
2. Suboptimal Supporting Ecosystem: Limited infrastructure and support from various parties, such as local governments and other financial institutions, hinder the development of green financial products and the distribution of credit to environmentally friendly sectors.
3. Social and Cultural Conditions: People's preference for conventional banking practices poses a challenge in educating and transitioning them to sustainable banking services.
4. Environmental Dynamics and Climate Change: Changes in environmental conditions and climate can impact Bank Jatim's credit portfolio, especially if debtors are affected by natural disasters or extreme climate changes.
5. Changing Regulatory Requirements: Adjustments in policies and regulations related to sustainable finance require Bank Jatim to quickly adapt both operationally and in compliance with new standards.

Bank Jatim has undertaken various initiatives to mitigate external challenges by implementing:

1. Public Campaigns and Education
2. Sustainable Financial Inclusion
3. Innovation in Sustainable Financial Products
4. Collaboration with Stakeholders
5. Development of Digital Infrastructure
6. Incentives for Green Debtors
7. Raising Social Awareness on Sustainable Banking
8. Incentive Programs for Customers
9. Development of Products Based on Local Needs
10. Credit Portfolio Diversification
11. Implementation of ESG Principles in Credit Assessment
12. Development of Sustainability-Based Insurance
13. Flexibility in Regulatory Compliance
14. Strengthening Sustainability Reporting Systems
15. Participation in Regulatory and Sustainable Finance Forums

# Praktik Pengadaan Barang dan Jasa
# Procurement Practices for Goods and Services

Dalam rangka memperoleh barang dan jasa dengan kualitas terbaik serta sesuai dengan kriteria dan spesifikasi yang telah ditetapkan, seluruh pemasok yang menjadi mitra kerja Bank Jatim diwajibkan untuk memenuhi persyaratan serta kebijakan umum yang telah ditentukan. Ketentuan tersebut diatur dalam Surat Keputusan Direksi Nomor 060/03/34/DIR/UMM/KEP tanggal 4 Oktober 2021 tentang Standard Operating Procedure (SOP) Pengadaan Barang/Jasa, serta Surat Keputusan Direksi Nomor 063/03/08/DIR/UMM/KEP tanggal 7 Februari 2024 tentang Standard Operating Procedure (SOP) Vendor Management PT Bank Pembangunan Daerah Jawa Timur Tbk. Selain itu, Bank Jatim secara konsisten memastikan bahwa setiap pemasok telah mematuhi seluruh ketentuan peraturan perundang-undangan yang berlaku dalam menjalankan kegiatan usahanya, termasuk berbagai ketentuan yang berkaitan dengan aspek lingkungan dan sosial.

In order to obtain goods and services of the highest quality in accordance with the established criteria and specifications, all suppliers partnering with Bank Jatim are required to comply with the specified requirements and general policies. These provisions are regulated under the Board of Directors Decree No. 060/03/34/DIR/UMM/KEP dated October 4, 2021 concerning the Standard Operating Procedure (SOP) for Procurement of Goods/Services, as well as the Board of Directors Decree No. 063/03/08/DIR/UMM/KEP dated February 7, 2024 concerning the Standard Operating Procedure (SOP) for Vendor Management of PT Bank Pembangunan Daerah Jawa Timur Tbk. In addition, Bank Jatim consistently ensures that all suppliers comply with applicable laws and regulations in conducting their business activities, including provisions related to environmental and social aspects.

Proses pemilihan penyedia dalam pengadaan barang dan jasa merupakan tahapan penting untuk memastikan bahwa perusahaan memperoleh penyedia yang kompeten, legal, serta mampu memenuhi kebutuhan pekerjaan secara efektif. Prosedur ini umumnya dimulai dari identifikasi kebutuhan hingga penetapan vendor terpilih melalui beberapa tahapan evaluasi.

The vendor selection process in the procurement of goods and services is a critical stage to ensure that the Company engages providers who are competent, legally compliant, and capable of effectively meeting operational requirements. This process generally begins with the identification of needs and concludes with the appointment of selected vendors through several evaluation stages.

Tahap pertama adalah identifikasi kebutuhan pengadaan. Pada tahap ini unit kerja yang membutuhkan barang atau jasa menyusun spesifikasi kebutuhan secara rinci, meliputi jenis barang atau jasa, jumlah atau volume, standar kualitas, serta estimasi waktu pelaksanaan. Informasi tersebut menjadi dasar bagi tim pengadaan dalam menentukan jenis vendor yang dibutuhkan serta kriteria seleksi yang akan digunakan.

The first stage is the identification of procurement needs. At this stage, the requesting unit prepares detailed specifications, including the type of goods or services required, quantity or volume, quality standards, and estimated implementation timeline. This information serves as the basis for the procurement team in determining the type of vendor required as well as the selection criteria to be applied.

Tahap berikutnya adalah pencarian dan pengumpulan calon vendor yang dilakukan oleh Manajemen Vendor. Manajemen vendor melakukan pencarian calon penyedia melalui VMS (*vendor management system*) yang sudah dimiliki perusahaan. Data vendor yang akan diikutkan dalam pengadaan barang dan jasa khususnya metode pengadaan langsung bisa merupakan RFI (*request for information*) dari inisiator pada saat pembuatan Harga Perkiraan Sendiri (HPS) dan juga gabungan dari data di VMS.

The next stage is the search and collection of potential vendors, conducted by Vendor Management. Vendor management searches for potential suppliers through the company's existing vendor management system (VMS). Vendor data to be included in the procurement of goods and services, particularly for direct procurement methods, can be derived from RFIs (request for information) from the initiator when creating the Own Estimated Price (HPS) and also from a combination of data from the VMS.

Selanjutnya dilakukan evaluasi administratif dan legalitas perusahaan. Pada tahap ini tim pengadaan memverifikasi kelengkapan dan keabsahan dokumen perusahaan, seperti Nomor Induk Berusaha (NIB), akta pendirian dan perubahannya, Nomor Pokok Wajib Pajak (NPWP), serta dokumen perizinan lainnya. Salah satu aspek penting yang diperhatikan adalah kesesuaian Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) yang tercantum dalam izin usaha dengan jenis barang atau jasa yang akan diadakan. Vendor yang memiliki KBLI yang relevan dianggap memiliki legalitas dan kompetensi usaha yang sesuai dengan ruang lingkup pekerjaan yang akan dilaksanakan. Disamping itu juga dilakukan pengecekan SLIK OJK / BI Checking terhadap perusahaan dan juga pengurusnya agar melihat kemampuan financial dan karakter dari penyedia barang dan jasa.

Subsequently, an administrative and legal evaluation of the companies is conducted. At this stage, the procurement team verifies the completeness and validity of corporate documents, such as the Business Identification Number (NIB), deed of establishment and its amendments, Taxpayer Identification Number (NPWP), and other relevant licensing documents. One of the key aspects assessed is the alignment of the Indonesian Standard Industrial Classification (KBLI) stated in the business license with the type of goods or services to be procured. Vendors with relevant KBLI classifications are considered to possess appropriate legal standing and business competence in line with the scope of work to be performed. In addition, a creditworthiness check is conducted through the Financial Information Service System (SLIK) of the Financial Services Authority/Bank Indonesia (OJK/BI Checking) on both the company and its management to assess financial capacity and integrity..

Setelah lolos tahap administrasi, dilakukan evaluasi kemampuan dan pengalaman vendor. Penilaian difokuskan pada kemampuan teknis perusahaan dan rekam jejak pekerjaan sebelumnya. Salah satu indikator utama adalah pengalaman dalam pengadaan atau proyek sejenis, yang dapat dibuktikan melalui kontrak kerja, daftar proyek, atau referensi dari klien sebelumnya. Pengalaman ini menunjukkan tingkat kompetensi vendor dalam melaksanakan pekerjaan yang memiliki karakteristik yang sama atau serupa dengan kebutuhan perusahaan.

Upon passing the administrative stage, an evaluation of the vendor's capabilities and experience is carried out. This assessment focuses on the company's technical competence and track record of previous projects. One of the main indicators is experience in similar procurement or projects, which can be demonstrated through work contracts, project lists, or references from previous clients. Such experience reflects the vendor's level of competence in executing work with characteristics similar to the Company's requirements.

Selain pengalaman, perusahaan juga menilai kapasitas teknis dan sumber daya yang dimiliki vendor, seperti tenaga kerja yang kompeten, peralatan pendukung, serta sistem manajemen yang digunakan dalam menjalankan pekerjaan. Evaluasi ini bertujuan memastikan bahwa vendor memiliki kemampuan operasional yang memadai untuk menyelesaikan pekerjaan sesuai spesifikasi yang ditetapkan.

In addition to experience, the Company also evaluates the vendor's technical capacity and available resources, including qualified personnel, supporting equipment, and management systems used in executing the work. This evaluation aims to ensure that the vendor possesses sufficient operational capability to complete the work in accordance with the specified requirements.

Tahap selanjutnya adalah evaluasi teknis dan harga terhadap penawaran vendor. Penawaran tersebut kemudian dievaluasi dengan mempertimbangkan kesesuaian spesifikasi teknis, metode pelaksanaan pekerjaan, jadwal pelaksanaan, serta nilai biaya yang diajukan. Perusahaan berupaya memilih vendor yang mampu memberikan kombinasi terbaik antara kualitas, kemampuan pelaksanaan, dan harga yang kompetitif.

The next stage involves the technical and commercial evaluation of vendor proposals. The submitted proposals are assessed based on their compliance with technical specifications, proposed work methodologies, implementation schedules, and the proposed cost. The Company seeks to select vendors that offer the best combination of quality, execution capability, and competitive pricing.

Apabila diperlukan, dilakukan klarifikasi dan negosiasi dengan vendor untuk memastikan kesesuaian informasi yang disampaikan serta memperoleh kesepakatan terbaik terkait aspek teknis maupun komersial. Setelah proses evaluasi selesai, tim pengadaan menyusun rekomendasi vendor yang dinilai paling memenuhi kriteria.

Tahap terakhir adalah penetapan vendor terpilih dan penyusunan kontrak kerja. Vendor yang memperoleh nilai evaluasi terbaik ditetapkan sebagai pemenang pengadaan setelah mendapat persetujuan dari pihak manajemen. Selanjutnya dilakukan penandatanganan kontrak atau penerbitan *purchase order* sebagai dasar pelaksanaan pekerjaan dilakukan bersama dengan inisiator pekerjaan.

Where necessary, clarification and negotiation are conducted with vendors to ensure the accuracy of the information provided and to obtain the most favorable agreement on both technical and commercial aspects. Upon completion of the evaluation process, the procurement team prepares a recommendation identifying the vendor that best meets the established criteria.

The final stage is the appointment of the selected vendor and the preparation of the contract. The vendor achieving the highest evaluation score is designated as the procurement winner upon approval from management. This is followed by the signing of a contract or the issuance of a purchase order as the basis for the execution of the work, carried out in coordination with the initiating unit.

2025

Laporan Keberlanjutan
Sustainability Report


01 Tentang Laporan
About Sustainability Report

02 Strategi Keberlanjutan
Sustainability Strategy

03 Ikhtisar Kinerja Keberlanjutan
Sustainability Performance Highlights

04 Profil Perusahaan
Company Profile

05 Penjelasan Direksi
Director's Explanation

06 Tata Kelola
Governance

07 **Kinerja Keberlanjutan**
**Sustainability Performance Overview**





# Kinerja Keberlanjutan
## Sustainability Performance Overview [OJK F]


bankjatim

# Kegiatan Membangun Budaya Keberlanjutan [OJK F.1]
# Activities to Build A Culture of Sustainabiility

Dalam upaya mendukung pembangunan yang berkelanjutan, Bank Jatim berkomitmen untuk menerapkan nilai-vilai keberlanjutan tidak hanya dalam aspek operasionalnya, tetapi juga dalam menciptakan budaya keberlanjutan di lingkungan kerja. Sebagai bagian dari inisiatif keberlanjutan, Bank Jatim secara aktif menanamkan nilai-nilai keberlanjutan kepada seluruh karyawan dan *stakeholder*. Salah satunya adalah dengan memberikan himbauan terkait penghematan energi, seperti mematikan lampu dan alat elektronik yang tidak digunakan, serta penggunaan air secara bijaksana. Selain itu, Bank Jatim juga mendorong pengurangan kunjungan dan pertemuan fisik melalui pemanfaatan teknologi informasi yang lebih efisien. Hal ini tidak hanya berkontribusi terhadap penghematan sumber daya alam, tetapi juga mendukung upaya mitigasi perubahan iklim dan peningkatan efisiensi operasional perusahaan.

In an effort to support sustainable development, Bank Jatim is committed to implementing sustainability values not only in its operations but also in fostering a culture of sustainability within the workplace. As part of its sustainability initiatives, Bank Jatim actively instills these values among employees and stakeholders. One approach is by promoting energy conservation practices, such as turning off unused lights and electronic devices, as well as using water wisely. Additionally, Bank Jatim encourages the reduction of physical visits and meetings by leveraging more efficient information technology. These efforts not only contribute to the conservation of natural resources but also support climate change mitigation and enhance the company's operational efficiency.

Selain itu, Bank Jatim juga terus berupaya untuk menerapkan budaya perusahaan yang lebih *paperless* di seluruh level perusahaan. Bank Jatim mengoptimalkan penggunaan kertas bekas yang tidak bersifat rahasia untuk digunakan kembali (*reuse*) pada sisi lainnya yang masih kosong untuk keperluan-keperluan internal. Sebagai upaya untuk mengurangi penggunaan kertas, Bank Jatim merilis himbauan terkait pentingnya melakukan pengecekan secara optimal sebelum naskah dicetak, yang bertujuan agar terhindar dari kemungkinan harus mencetak ulang karena kesalahan pengetikan dokumen. Berdasarkan upaya yang telah dilakukan, dapat dilihat bahwa Bank Jatim berhasil melakukan penurunan penggunaan kertas menjadi sebesar 2.002 rim di tahun 2025, menurun dibandingkan tahun 2024 yang sebesar 2.017.

Additionally, Bank Jatim continues to promote a more paperless corporate culture across all levels of the company. The bank optimizes the reuse of non-confidential paper by utilizing the blank side for internal purposes. To further reduce paper usage, Bank Jatim has issued recommendations emphasizing the importance of thoroughly reviewing documents before printing to avoid unnecessary reprints due to typographical errors. Based on the initiatives undertaken, it can be observed that Bank Jatim successfully reduced paper usage to 2,002 reams in 2025, a decrease compared to 2,017 reams in 2024.

**Tabel Penggunaan Kertas**
**Table of Paper Usage**

(Dalam Rim / In Ream)

| 2025 | 2024 | 2023 |
|---|---|---|
| 2.002 | 2.017 | 2.035 |

Bank Jatim juga memanfaatkan teknologi digital sebagai bagian dari upaya untuk mengurangi penggunaan kertas, salah satunya dengan mengimplementasikan e-filing. Dengan sistem e-filing, dokumen dan data dapat disimpan, dikelola, dan diakses secara elektronik tanpa perlu mencetaknya. Hal ini tidak hanya mengurangi penggunaan kertas, tetapi juga meningkatkan efisiensi dalam hal pengelolaan arsip dan dokumen. Selain itu, e-filing memungkinkan akses yang lebih cepat dan aman terhadap informasi yang diperlukan, sekaligus mendukung transformasi digital di Bank Jatim. Dengan penerapan sistem ini, Bank Jatim berhasil mengurangi ketergantungan pada dokumen fisik dan memperkuat komitmennya terhadap praktik bisnis yang lebih ramah lingkungan.

Bank Jatim also leverages digital technology as part of its efforts to reduce paper usage, one of which is through the implementation of an e-filing system. Through the e-filing system, documents and data can be stored, managed, and accessed electronically without the need for printing. This initiative not only reduces paper consumption but also improves efficiency in archive and document management. Additionally, E-Filing enables faster and more secure access to necessary information while supporting Bank Jatim's digital transformation. Through this system, Bank Jatim has successfully reduced reliance on physical documents and reinforced its commitment to more environmentally friendly business practices.

# Kinerja Ekonomi
# Economic Performance

## Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi [OJK F.2]

Bank Jatim telah menyusun Rencana Bisnis Bank (RBB) yang didalamnya memuat target-target kinerja Bank yang ditetapkan untuk tahun 2025. Adapun target dan realisasi kinerja keuangan lainnya sebagai berikut.

## Comparison of Production Targets and Performance, Portfolio, Target Financing, or Investment, Profit and Loss [OJK F.2]

Bank Jatim has prepared its Bank Business Plan (RBB), which outlines the Bank's performance targets for 2025. The targets and realizations of other financial performance indicators are as follows.

**Tabel Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Tahun 2023-2025**

Table of Production Targets and Performance, Portfolio, Target Financing, or Investment, Profit and Loss in Year 2023-2025

(Dalam Jutaan Rupiah / In Million Rupiah)

| Uraian Description | 2025 | | | 2024 | | | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Target | Realisasi Realization | Pencapaian Realisasi RBB Terhadap Target Achievement of RBB Realization Against Target | Target | Realisasi Realization | Pencapaian Realisasi RBB Terhadap Target Achievement of RBB Realization Against Target | Target | Realisasi Realization | Pencapaian Realisasi RBB Terhadap Target Achievement of RBB Realization Against Target |
| Kredit Yang Diberikan (Neto) Loans Provided (Net) | 73.138.194 | 67.244.137 | 91,94% | 66.831.046 | 64.056.633 | 95,85% | 54.738.950 | 53.395.998 | 97,55% |
| Dana Pihak Ketiga Third-party funds | | | | | | | | | |
| Giro Current Account | 22.243.253 | 21.406.953 | 96,24% | 25.150.894 | 19.021.559 | 75,63% | 25.606.820 | 20.926.362 | 81,72% |
| Tabungan Savings | 35.037.996 | 30.857.540 | 88,07% | 34.625.447 | 31.462.455 | 90,87% | 28.461.000 | 28.815.896 | 101,25% |
| Deposito Berjangka Time Deposit | 28.495.427 | 26.340.880 | 92,44% | 30.981.919 | 27.011.514 | 87,18% | 36.338.820 | 28.454.652 | 78,30% |
| Pendapatan Bunga dan Syariah Neto Net Interest and Sharia Income | 8.673.889 | 8.566.570 | 98,76% | 8.010.033 | 8.025.378 | 100,19% | 5.360.605 | 5.041.100 | 94,04% |
| Pendapatan Operasional Lainnya Other Operating Income | 1.440.399 | 1.255.316 | 87,15% | 1.956.811 | 1.074.866 | 54,93% | 1.786.030 | 648.420 | 36,31% |
| Laba Tahun Berjalan Current year profit | 2.059.891 | 1.545.687 | 75,04% | 2.015.820 | 1.651.325 | 81,92% | 2.258.780 | 1.470.105 | 65,08% |

## Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan [OJK F.3, FS7, FS8]

Bank Jatim telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), yang memuat rencana kegiatan operasional dan program kerja baik untuk jangka pendek (satu tahun) maupun jangka panjang (lima tahun). Rencana ini dilengkapi dengan strategi pelaksanaan yang bertujuan untuk mewujudkan program kerja sesuai dengan target dan jadwal yang telah ditetapkan, sambil tetap mengedepankan prinsip kehati-hatian serta penerapan manajemen risiko secara konsisten.

Dalam penyaluran kredit, Bank Jatim senantiasa melaksanakan prinsip kehati-hatian. Bank Jatim melakukan penyaluran kredit ke sektor-sektor usaha yang memenuhi prinsip Kriteria Kegiatan Usaha Berkelanjutan (KKUB), antara lain, dalam prosesnya mengutamakan upaya efisiensi dan efektivitas penggunaan sumber daya alam secara berkelanjutan. Bank senantiasa memberikan perhatian serius terhadap Analisis Mengenai Dampak Lingkungan (AMDAL) bagi perusahaan yang besar atau berisiko tinggi dalam mengajukan kredit. Penyaluran kredit pada kegiatan usaha berkelanjutan merupakan dukungan Bank Jatim dalam menuju pertumbuhan ekonomi yang berkelanjutan. Namun demikian, Bank Jatim belum menetapkan target terkait penyaluran produk yang memenuhi KKUB.

## Comparison of Portfolio Target and Performance, Financing Targets, or Investments In Financial Instruments or Compatible Project with Sustainable Development [OJK F.3, FS7, FS8]

Bank Jatim has formulated a Sustainable Financial Action Plan (RAKB), encompassing both short-term (one year) and long-term (five years) plans for the bank's business activities and work programs. This plan is complemented by implementation strategies aimed at realizing the work programs in accordance with the established targets and timelines, while consistently upholding the prudential principles and the application of risk management.

In extending credit, Bank Jatim consistently adheres to the principle of prudence. The bank provides credit to business sectors that comply with the Criteria for Sustainable Business Activities (KKUB), prioritizing efficiency and effectiveness in the sustainable use of natural resources. Bank Jatim also places significant emphasis on Environmental Impact Analysis (AMDAL) for large or high-risk companies applying for credit. The distribution of credit for sustainable business activities represents Bank Jatim's commitment to supporting sustainable economic growth. However, Bank Jatim has not yet established specific targets related to the distribution of products that meet the criteria of KKUB.

### Tabel Realisasi Penerapan Keuangan Berkelanjutan Tahun 2023-2025
### Table of Realization of Implementation of Sustainable Finance for Year 2023-2025

(Dalam Jutaan Rupiah / In Millions of Rupiah)

| **Jumlah dan kualitas kredit/ pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan**<br>Number and quality of credit/financing based on sustainable business activity categories | **2025** | **2024** | **2023** |
|---|---|---|---|
| Jumlah Produk yang memenuhi KKUB<br>Number of products that meet the criteria for sustainable business activities (KKUB) | | | |
| a. Penghimpunan Dana<br>a. Fundraising | - | - | - |
| b. Penyaluran Dana<br>b. Distribution of Funds | 5.403.627 | 5.656.280 | 1.364.700 |
| Total Aset Produktif Kegiatan Usaha Berkelanjutan<br>Total Productive Assets of Sustainable Business Activities (KKUB) | | | |
| a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan<br>a. Total Credit/Financing for Sustainable Business Activitie | 5.403.627 | 5.656.280 | 1.364.700 |
| b. Total Non Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan<br>b. Total Non-Credit/ Financing for Non-Sustainable Business Activities | 61.840.510 | 58.547.617 | 53.396.202 |
| Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/ pembiayaan bank (%)<br>Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%) | 8,04% | 9,66% | 2,55% |

Bank Jatim telah menyalurkan pembiayaan pada sektor pembiayaan hijau dan infrastruktur hijau yaitu pembiayaan yang telah memiliki ijin terhadap dampak lingkungan dan infrastruktur yang memiliki manfaat jangka panjang, memperhatikan aspek tata ruang dan solusi/alternatif efisiensi energi, tingkat perekonomian dan sosial, serta pertumbuhan Kredit Kendaraan Bermotor (KKB) khusus kendaraan bermotor berwawasan lingkungan (Kendaraan bermotor listrik berbasis baterai) dan KPR berwawasan lingkungan.

Bank Jatim has extended financing to the green financing and green infrastructure sectors, namely financing for projects that have obtained environmental impact permits and infrastructure that provides long-term benefits, taking into account spatial planning aspects, energy efficiency solutions or alternatives, as well as economic and social considerations. This also includes the growth of Motor Vehicle Loans (KKB), particularly for environmentally friendly vehicles (battery-based electric vehicles), and environmentally friendly mortgage loans.

**Tabel Jumlah dan kualitas kredit/pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan [FS7]**
**Table of quantity and quality of credit/financing based on sustainable business activity categories**

| **Jumlah dan kualitas kredit/ pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan**<br>Number and quality of credit/financing based on sustainable business activity categories | | **Kredit (dalam Jutaan Rupiah)**<br>Loans (In Millions of Rupiah) | | |
|---|---|---|---|---|
| | | **2025** | **2024** | **2023** |
| a. | Energi Terbarukan<br>Renewable Energy | 173.745 | 178.754 | 365.000 |
| b. | Efisiensi Energi<br>Energy Efficiency | 1.833.307 | 2.402.643 | - |
| c. | Pencegahan dan Pengendalian Polusi<br>Pollution Prevention and Control | - | - | - |
| d. | Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan<br>Management of Biological Resources and Sustainable Land Use | 1.366.172 | 2.012.764 | - |
| e. | Konservasi Keanekaragaman Hayati Darat dan Air<br>Land and Water Biodiversity Conservat | 6.859 | 11.661 | - |
| f. | Transportasi Ramah Lingkungan<br>Eco-Friendly Transportation | 4.599 | 4.924 | 999.401 |
| g. | Pengelolaan Air dan Air Limbah yang Berkelanjutan<br>Sustainable Water and Wastewater Management | 968.927 | 557.406 | - |
| h. | Adaptasi Perubahan Iklim<br>Climate Change Adaptation | - | - | - |
| i. | Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Ecoefficient*)<br>Products That Can Reduce Resource Use and Produce Less Pollution (Ecoefficient) | 9.005 | 20.789 | 303 |
| j. | Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional<br>Environmentally Friendly Buildings That Meet Nationally, Regionally, or Internationally Recognized Standards or Certifications | 967.356 | 122.000 | - |
| k. | Kegiatan Usaha dan/ atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya<br>Business Activities and/or Other Environmentally Friendly Activities | 58.442 | 323.871 | - |
| l. | Kegiatan UMKM (Rp miliar)<br>MSME Activities (Millions in rupiah) | 15.215 | 21.469 | 14.437 |
| m. | Taksonomi Keuangan Berkelanjutan Indonesia<br>Indonesian Sustainable Finance Taxonomy | 2.831 | 253 | 401 |

## Penyaluran Kredit Sektor Perkebunan Skim Kredit Divisi Kredit Mikro dan Ritel Tahun 2025
Distribution of Loans to the Plantation Sector under the Credit Scheme of the Micro and Retail in 2025

| Sektor<br>Sector | NOA | Plafond | OS | Tercatat<br>Recorded |
|---|---|---|---|---|
| Jasa Pertanian, Perkebunan, dan Peternakan<br>Agriculture, Plantation and Animal Husbandry Services | 140 | 27.933.383.024 | 17.187.178.635 | 17.135.323.602 |
| Perkebunan Tebu dan Tanaman Pemanis Lain<br>Sugarcane and Other Sweetening Plantation | 6.826 | 2.156.207.509.809 | 1.919.644.897.239 | 1.928.972.801.584 |
| Perkebunan Tanaman Obat / Bahan Farmasi<br>Plantation of Medicinal Plants / Pharmaceutical Materials | 2 | 170.000.000 | 95.000.000 | 102.902.628 |
| Perkebunan Tanaman Lain Tidak Diklasifikasikan Daftar Tidak Lulus<br>Unsuccessful List of Other and Unclassified Plantations | 0 | 0 | 0 | 0 |
| Perkebunan Cengkeh<br>Clove Plantation | 299 | 36.443.542.203 | 29.604.740.560 | 29.647.263.013 |
| Perkebunan Kelapa<br>Coconut Plantation | 94 | 918.000.000 | 394.349.063 | 394.016.039 |
| Perkebunan Kelapa Sawit<br>Oil palm Plantation | 1.366 | 8.884.000.000 | 3.671.637.431 | 3.669.380.747 |
| Perkebunan Tanaman Kopi<br>Coffee Plantation | 1.366 | 169.137.000.000 | 134.383.824.576 | 135.376.466.163 |
| Perkebunan Tembakau<br>Tobacco Plantation | 463 | 79.369.984.082 | 68.794.304.217 | 69.286.782.674 |
| **Total** | **10.556** | **2.479.063.419.118** | **2.173.775.931.721** | **2.184.584.936.450** |

## Penyaluran Kredit Sektor Perkebunan Skim Kredit Divisi Kredit Mikro, Ritel dan Program Tahun 2024
Distribution of Loans to the Plantation Sector under the Credit Scheme of the Micro, Retail, and Program in 2024

| Sektor<br>Sector | NOA | Plafond | OS | Tercatat<br>Recorded |
|---|---|---|---|---|
| Jasa Pertanian, Perkebunan, dan Peternakan<br>Agriculture, Plantation and Animal Husbandry Services | 20 | 11.630.000.000 | 8.967.611.521 | 8.952.104.078 |
| Perkebunan Tebu dan Tanaman Pemanis Lain<br>Sugarcane and Other Sweetening Plantation | 827 | 666.071.373.764 | 632.630.442.581 | 632.643.283.111 |
| Perkebunan Tanaman Obat / Bahan Farmasi<br>Plantation of Medicinal Plants / Pharmaceutical Materials | 1 | 2.500.000.000 | 2.499.813.473 | 2.499.813.473 |
| Perkebunan Tanaman Lain Tidak Diklasifikasikan Daftar Tidak Lulus<br>Unsuccessful List of Other and Unclassified Plantations | 4 | 936.029.139 | 717.066.679 | 717.066.679 |
| Perkebunan Cengkeh<br>Clove Plantation | 24 | 2.460.000.000 | 1.715.539.155 | 1.710.835.680 |
| Perkebunan Kelapa<br>Coconut Plantation | 1 | 600.000.000 | 189.231.193 | 189.231.193 |
| Perkebunan Kelapa Sawit<br>Oil palm Plantation | 1 | 800.000.000 | 800.000.000 | 800.000.000 |
| Perkebunan Tanaman Kopi<br>Coffee Plantation | 15 | 12.360.000.000 | 11.639.246.541 | 11.800.237.553 |
| Perkebunan Tembakau<br>Tobacco Plantation | 14 | 4.400.000.000 | 3.260.330.742 | 3.260.131.732 |
| **Total** | **907** | **701.757.402.903** | **662.419.281.887** | **662.572.703.500** |

**Penyaluran Kredit Sektor Perkebunan Skim Kredit Divisi Kredit Mikro, Ritel dan Program Tahun 2023**
Distribution of Loans to the Plantation Sector under the Credit Scheme of the Micro, Retail, and Program in 2023

| Sektor Sector | NOA | Plafond | OS | Tercatat Recorded |
|---|---|---|---|---|
| Jasa Pertanian, Perkebunan, dan Peternakan<br>Agriculture, Plantation and Animal Husbandry Services | 8 | 8.560.000.000 | 4.544.170.286 | 4.535.914.870 |
| Perkebunan Tebu dan Tanaman Pemanis Lain<br>Sugarcane and Other Sweetening Plantation | 415 | 211.197.822.114 | 201.479.080.595 | 200.887.477.222 |
| Perkebunan Tanaman Obat / Bahan Farmasi<br>Plantation of Medicinal Plants / Pharmaceutical Materials | 1 | 2.500.000.000 | 1.761.016.154 | 1.761.016.154 |
| Perkebunan Kelapa<br>Coconut Plantation | 1 | 600.000.000 | 345.063.236 | 345.063.236 |
| Perkebunan Kelapa Sawit<br>Oil palm Plantation | 1 | 800.000.000 | 800.000.000 | 800.000.000 |
| Perkebunan Tanaman Kopi<br>Coffee Plantation | 6 | 5.850.000.000 | 5.500.000.000 | 5.490.048.179 |
| Perkebunan Tembakau<br>Tobacco Plantation | 1 | 750.000.000 | 750.000.000 | 745.934.623 |
| Perkebunan Tanaman Coklat (Kakao)<br>Chocolate Plantation (Cocoa) | 1 | 4.000.000.000 | 2.985.252.408 | 2.982.576.059 |
| **Total** | **434** | **234.257.822.114** | **218.164.582.680** | **217.548.030.344** |

## Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan [GRI 201-1]

Nilai ekonomi langsung yang dihasilkan merupakan sejumlah pendapatan yang diperoleh Bank Jatim dari aktivitas bisnis yang dilaksanakan. Sedangkan, nilai ekonomi yang didistribusikan merupakan sejumlah pengeluaran yang didistribusikan sebagai bentuk kontribusi Bank Jatim dalam meningkatkan laju pertumbuhan ekonomi dan kesejahteraan para pemangku kepentingan, seperti pembayaran gaji, pajak, dividen, pembayaran untuk pemasok, maupun realisasi dana untuk masyarakat sebagai salah satu bentuk perwujudan Tanggung Jawab Sosial dan Lingkungan (TJSL). Nilai ekonomi langsung yang ditahan merupakan selisih antara nilai ekonomi yang dihasilkan dikurangi dengan nilai ekonomi yang didistribusikan, yang digunakan untuk melanjutkan dan mengembangkan usaha Bank Jatim.

Nilai ekonomi yang dihasilkan dan didistribusikan Bank Jatim disajikan pada tabel di bawah ini.

## Direct Economic Value Generated and Distributed [GRI 201-1]

The directly generated economic value represents the revenue earned by Bank Jatim from its business activities. Meanwhile, the distributed economic value refers to the expenses allocated as part of Bank Jatim's contribution to economic growth and stakeholder welfare, including salary payments, taxes, dividends, payments to suppliers, and funds allocated for community programs as part of its Corporate Social and Environmental Responsibility (CSR). The retained economic value is the difference between the generated economic value and the distributed economic value, which is used to sustain and expand Bank Jatim's business operations.

The economic value generated and distributed by Bank Jatim in accordance with the Consolidated Financial Statements.

**Tabel Nilai Ekonomi yang Dihasilkan dan Didistribusikan**
Table of Economic Value Generated and Distributed

(Dalam Jutaan Rupiah / In Millions of Rupiah)

| Uraian | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| **Nilai Ekonomi yang Diterima** | | | | **Direct Economic Value Received** |
| Pendapatan Bunga dan Syariah | 10.291.308 | 8.381.809 | 7.357.284 | Interest and Sharia Income |
| Pendapatan operasional lainnya | 1.075.152 | 832.238 | 648.420 | Other Operating Income |
| Pendapatan Non-Operasional | 52.646 | 25.716 | 37.702 | Non-Operating Income |
| Jumlah Nilai Ekonomi Langsung yang Diterima | 11.419.106 | 9.239.763 | 8.043.406 | Total direct Economic Value recei |

| Uraian | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| **Nilai Ekonomi yang Didistribusikan** | | | | **Distributed Direct Economic Value** |
| Beban Bunga dan Syariah | 3.074.670 | 2.656.211 | 2.316.184 | Interest and Sharia Expenses |
| Beban Operasional Lainnya | 6.251.793 | 4.900.835 | 3.834.479 | Other Operating Expenses |
| Beban Pajak | 475.450 | 386.899 | 422.638 | Tax expense |
| Pembayaran Dividen | 821.497 | 816.693 | 797.173 | Dividend Payment |
| Investasi Masyarakat | 19.668 | 16.946 | 17.393 | Community Investment (CSR) |
| Jumlah Nilai Ekonomi Langsung yang Didistribusikan | 10.643.078 | 8.777.584 | 7.387.867 | / Total Distributed Direct Economic Value |
| **Nilai Ekonomi Langsung yang Ditahan** | **776.028** | **462.179** | **655.539** | **Retained Direct Economic Value** |

## Tabel Produktivitas, Pendapatan dan Profitabilitas Segmen

Table of Segmen of Productivity, Income, and Profit

(Dalam Jutaan Rupiah / In Million Rupiah)

| **Uraian** Description | **Konversional** Conventional | **Syariah** Sharia | **Eliminasi** | **Total** |
|---|---|---|---|---|
| **2025** | | | | |
| Pendapatan Segmen<br>Segmented Income | 6.490.091 | 726.547 | - | 7.216.638 |
| Pendapatan Operasional lainnya<br>Other Operational Income | 673.572 | 401.580 | - | 1.075.152 |
| Laba Tahun Berjalan<br>Profit for The Year | 1.559.120 | 58.073 | - | 1.617.193 |
| **Jumlah Aset**<br>**Total Asset** | **146.261.067** | **22.593.776** | **-** | **168.854.843** |
| **2024** | | | | |
| Pendapatan Segmen<br>Segmented Income | 5.388.852 | 921.304 | 584.558 | 5.725.598 |
| Pendapatan Operasional lainnya<br>Other Operational Income | 1.043.264 | 239.018 | - | 1.282.282 |
| Laba Tahun Berjalan<br>Profit for The Year | 1.559.561 | 320.816 | 585.558 | 1.295.818 |
| **Jumlah Aset**<br>**Total Asset** | **98.646.067** | **19.547.079** | **(51.020)** | **118.142.127** |
| **2023** | | | | |
| Pendapatan Segmen<br>Segmented Income | 4.900.974 | 140.126 | - | 5.041.100 |
| Pendapatan Operasional lainnya<br>Other Operational Income | 621.079 | 27.341 | - | 648.420 |
| Laba Tahun Berjalan<br>Profit for The Year | 1.435.860 | 34.245 | - | 1.470.105 |
| **Jumlah Aset**<br>**Total Asset** | **100.761.038** | **3.620.590** | **(526.855)** | **103.854.773** |

## Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya [GRI 201-3]

Bank Jatim berkomitmen untuk memenuhi hak-hak karyawan secara normatif, dengan tujuan menciptakan hubungan industrial yang harmonis. Salah satu hak karyawan yang diberikan adalah hak pensiun atau manfaat pensiun pada saat karyawan sudah tidak lagi bekerja di Bank. Komitmen tersebut dipenuhi oleh Bank Jatim dengan mengikutsertakan seluruh karyawan ke dalam program pensiun, baik yang diwajibkan oleh Undang-undang maupun yang dikelola secara mandiri oleh Dana Pensiun Pegawai. Adapun program pensiun yang diberikan oleh Bank Jatim, antara lain:

1. Jaminan Pensiun dari Badan Penyelenggara (BP) Jamsostek
   Program ini bersifat *mandatory* sehingga seluruh karyawan wajib didaftarkan dalam seluruh program BP Jamsostek mulai Jaminan Hari Tua (JHT), Jaminan Kematian (JKM), Jaminan Kecelakaan Kerja (JKK) dan Jaminan Pensiun (JP). Besarnya iuran program Jaminan Pensiun (JP) dihitung sebesar 3% yang terdiri dari 2% beban perusahaan dan 1% beban pegawai dari Gaji Pokok/Personal Grade.

2. Program Pensiun Manfaat Pasti (PPMP)
   Program Pensiun ini dikelola oleh Dana Pensiun Pegawai Bank Pembangunan Daerah Jawa Timur. Peserta Program adalah seluruh pegawai yang telah diangkat sebagai pegawai tetap sebelum tanggal 25 Agustus 2012. Adapun besaran iuran pemberi kerja sebesar 21,70% sedangkan iuran pegawai sebesar 5% dari Penghasilan Dasar Pensiun (PhDP). Perhitungan kewajiban program pensiun manfaat pasti yang diakui di dalam laporan posisi keuangan adalah liabilitas (aset) imbalan pasti – neto sebesar Rp103.847.012.226,-juta, turun Rp 2.562.930.416 juta atau 2,4% dibandingkan tahun 2024 sebesar Rp106.409.942.642,-juta.
3. Program Pensiun Iuran Pasti (PPIP)
   Program pensiun ini dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) BRI. Seluruh Pegawai tetap diikutkan dalam program pensiun ini yang seluruh iurannya menjadi beban pemberi kerja sebesar 10% dari Gaji Pokok/Personal Grade pegawai. Beban pensiun iuran pasti yang dibebankan pada laporan laba rugi adalah sebesarRp. 6.172.869.885,-juta dan Rp5.446.602.033,-juta masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

## Obligations of Defined Benefit Pension Plans and Other Pension Plans [GRI 201-3]

Bank Jatim is committed to fulfilling the normative rights of employees which aims to support the realization of harmonious industrial relations. Employee rights include pension rights or retirement benefits when the employee no longer works at the Bank. This commitment is fulfilled by Bank Jatim by including all employees in pension programs, both those required by law and those managed independently by the Employee Pension Fund. The pension programs provided by Bank Jatim include:

1. Pension Guarantee from the Jamsostek Organizing Body (BP)
   This program is mandatory; therefore, all employees must be registered in all BP Jamsostek programs, including Old Age Security (JHT), Death Benefit (JKM), Work Accident Insurance (JKK), and Pension Security (JP). The contribution for the Pension Security (JP) program is set at 3%, consisting of 2% borne by the Company and 1% borne by the employee, calculated based on the Basic Salary/ Personal Grade.
2. Defined Benefit Pension Plan (PPMP)
   This pension program is managed by the Pension Fund of Employees of the Regional Development Bank of East Java. Participants in the program include all employees who were appointed as permanent employees prior to August 25, 2012. The employer contribution is set at 21.70%, while the employee contribution is 5% of the Pension Base Salary (PhDP). The calculation of the defined benefit pension obligation recognized in the statement of financial position is a net defined benefit liability (asset) amounting to IDR103,847,012,226 million, a decrease of IDR2,562,930,416 million or 2.4% compared to 2024, which amounted to IDR106,409,942,642 million.
3. Defined Contribution Pension Program (PPIP)
   This pension program is managed by the Financial Institution Pension Fund (DPLK) of BRI. All permanent employees are enrolled in this pension program, with the entire contribution borne by the employer at 10% of the employee's Basic Salary/Personal Grade. The defined contribution pension expense recognized in the statement of profit or loss amounted to IDR6,172,869,885 million and IDR5,446,602,033 million for the years ended December 31, 2025 and 2024, respectively.

### Jumlah Pegawai yang Diikutsertakan dalam Program Pensiun
Number of Employees Enrolled in the Pension Program

| Program | 2025 | 2024 | 2023 | Program |
|---|---|---|---|---|
| Jaminan Pensiun dari Badan Penyelenggara (BP) Jamsostek | 4.423 | 4.498 | 4.551 | Pension Guarantee from BP Jamsostek |
| Program Pensiun Manfaat Pasti | 1.073 | 1.140 | 1.212 | Defined Benefit Pension Program |
| Program Pensiun Iuran Pasti | 4.328 | 4.342 | 4.216 | Defined Contribution Pension Program |

## Bantuan Finansial yang Diterima dari Pemerintah [GRI 201-4]

Sepanjang tahun 2025, Bank Jatim tidak menerima bantuan finansial dari pemerintah baik berupa pembebasan pajak, subsidi, hibah, pemberian fasilitas pembebasan royalti sementara, insentif finansial dan tunjangan finansial lainnya. Namun demikian, kepemilikan saham Bank Jatim sebesar 51,13% berasal dari Pemerintah Daerah Tingkat 1 Provinsi Jawa Timur dan sebesar 28,35% dimilliliki oleh 38 Pemerintah Daerah Kabupaten/Kota.

## Financial Assistance from the Government [GRI 201-4]

Throughout 2025, Bank Jatim did not receive any financial assistance from the government, including tax exemptions, subsidies, grants, temporary royalty exemptions, financial incentives, or other financial benefits. However, Bank Jatim's share ownership of 51.13% comes from the Level 1 Regional Government of East Java Province and 28.35% is owned by 38 Regency/City Regional Governments.

## Portfolio Kredit dan Pembiayaan [FS6, FS7]

Bank Jatim telah menyediakan dana bagi masyarakat dan korporasi dalam bentuk kredit dan pembiayaan. Pembiayaan diperuntukkan bagi masyarakat kecil dan menengah sementara kredit diperuntukkan bagi masyarakat dan korporasi.

## Credit Portfolio and Financing [FS6, FS7]

Bank Jatim has provided funding for individuals and corporations in the form of loans and financing. Financing is intended for small and medium-sized enterprises, while loans are available for individuals and corporations.

### Tabel Penyaluran Pembiayaan Pelaku UMKM
Table of Financing Distribution for MSME Actors

| 2025 | | 2024 | | 2023 | |
|---|---|---|---|---|---|
| **Debitur** Debtor | **Nilai (Rp Juta)** Value (Rp Million) | **Debitur** Debtor | **Nilai (Rp Juta)** Value (Rp Million) | **Debitur** Debtor | **Nilai (Rp Juta)** Value (Rp Million) |
| 145.001 | 22.456.725 | 223.857 | 20.512.458 | 281.911 | 14.561.391 |

### Tabel Penyaluran Kredit Bank Jatim (Korporasi) [FS7]
Table of Bank Jatim Lending (Corporate)

| 2025 | | 2024 | | 2023 | |
|---|---|---|---|---|---|
| **Debitur** Debtor | **Nilai (Rp Juta)** Value (Rp Million) | **Debitur** Debtor | **Nilai (Rp Juta)** Value (Rp Million) | **Debitur** Debtor | **Nilai (Rp Juta)** Value (Rp Million) |
| 101 | 6.131.440 | 105 | 7.377.495 | 1.828 | 7.064.083 |

## Penyaluran Kredit Sindikasi Tahun 2025
Distribution of Syndicated Loans Year 2025

| Sektor Ekonomi | Plafon Kredit (Rp Juta) Credit Limit (IDR Million) | Economic Sector |
|---|---|---|
| Keuangan | 147.078 | Finance |
| Industri - Gula | 601.140 | Industry - Sugar |
| Industri – Peternakan | 167.110 | Industry - Livestock |
| Industri – Pulp & Paper | 1.274.888 | Industry - Pulp & Paper |
| Pengelola Bandara | 957.487 | Airport Manager |
| Konstruksi – Jalan Tol | 11.833.140 | Construction - Toll Road |

## Penyaluran Kredit Sindikasi Tahun 2024
Distribution of Syndicated Loans Year 2024

| Sektor Ekonomi | Plafon Kredit (Rp Juta) Credit Limit (IDR Million) | Economic Sector |
|---|---|---|
| Keuangan | 389.364 | Finance |
| Industri - Gula | 145.259 | Industry - Sugar |
| Industri – Peternakan | 167.319 | Industry - Livestock |
| Industri – Pulp & Paper | 1.915.402 | Industry - Pulp & Paper |
| Pengelola Bandara | 998.498 | Airport Manager |
| Konstruksi – Jalan Tol | 2.405.418 | Construction - Toll Road |

**Portofolio Pembiayaan Berdasarkan Kategori Debitur**
**[FN-CB-000.A, FN-CB-000.B]**

**Financing Portfolio by Debtor Category**
**[FN-CB-000.A, FN-CB-000.B]**

## Jumlah Pinjaman dan Nominal Pinjaman per Segmen
Number of Loans and Loan Amount per Segment

| Jenis Type | | Segmen | | Noa Loan Loan Noa | Nominal Loan (Dalam Rupiah Penuh) Loan Amount (In Full IDR) |
|---|---|---|---|---|---|
| Konvensional | Conventional | Konsumer | Consumer | 328.570 | 35.438.848.501.748,20 |
| Konvensional | Conventional | Korporasi | Corporation | 107 | 6.192.340.769.502,98 |
| Konvensional | Conventional | Menengah | Medium | 589 | 429.274.248.770,87 |
| Konvensional | Conventional | Mikro | Micro | 125.454 | 10.284.249.323.464,30 |
| Konvensional | Conventional | Ritel | Retail | 19.547 | 12.172.475.797.711,80 |
| Syariah | Sharia | Konsumer | Consumer | 10.094 | 1.103.560.504.242,00 |
| Syariah | Sharia | Korporasi | Corporation | 58 | 907.299.074.493,00 |
| Syariah | Sharia | Menengah | Medium | 3 | 7.825.625.715,00 |
| Syariah | Sharia | Mikro | Micro | 2.078 | 195.958.369.594,00 |
| Syariah | Sharia | Ritel | Retail | 623 | 512.304.718.195,00 |

### Jumlah Giro dan Nominal Giro pe Segmen
Number of Current Accounts and Current Account Balances per Segment

| Jenis Type | | Segmen | | Noa Loan Loan Noa | Nominal Loan (Dalam Rupiah Penuh) Loan Amount (In Full IDR) |
|---|---|---|---|---|---|
| Konvensional | Conventional | Konsumer | Consumer | 1.008 | 43.273.499.617,71 |
| Konvensional | Conventional | Korporasi | Corporation | 207 | 1.875.187.542.129,77 |
| Konvensional | Conventional | Menengah | Medium | 767 | 709.031.895.580,72 |
| Konvensional | Conventional | Mikro | Micro | 509 | 13.015.414.396,09 |
| Konvensional | Conventional | Ritel | Retail | 10.910 | 2.254.852.005.534,74 |
| Syariah | Sharia | Konsumer | Consumer | 17 | 115.576.608,97 |
| Syariah | Sharia | Korporasi | Corporation | 9 | 33.377.473.672,65 |
| Syariah | Sharia | Menengah | Medium | 6 | 1.434.811.253,73 |
| Syariah | Sharia | Mikro | Micro | 11 | 112.260.281,80 |
| Syariah | Sharia | Ritel | Retail | 594 | 81.866.160.701,07 |

### Jumlah Tabungan dan Nominal Tabungan per Segmen
Number of Savings Accounts and Savings Balances by Segment

| Jenis Type | | Segmen | | Noa Loan Loan Noa | Nominal Loan (Dalam Rupiah Penuh) Loan Amount (In Full IDR) |
|---|---|---|---|---|---|
| Konvensional | Conventional | Konsumer | Consumer | 568.669 | 4.605.185.626.250,59 |
| Konvensional | Conventional | Mikro | Micro | 125.063 | 763.976.368.611,66 |
| Konvensional | Conventional | Ritel | Retail | 22.946 | 2.965.909.466.618,69 |
| Syariah | Sharia | Konsumer | Consumer | 15.048 | 73.345.383.980,63 |
| Syariah | Sharia | Mikro | Micro | 2.541 | 16.303.095.049,31 |
| Syariah | Sharia | Ritel | Retail | 315 | 12.505.627.165,59 |

## Anti Korupsi

### Operasi-Operasi yang Dinilai Memiliki Risiko Terkait Korupsi [GRI 205-1]

Bank Jatim memahami bahwa seluruh (100%) aktivitas bisnis yang dijalankan memiliki potensi terjadinya tindakan fraud pada setiap fungsi perusahaan. Manajemen Bank mengidentifikasi fungsi yang memiliki potensi risiko tinggi yaitu fungsi pengadaan barang dan jasa karena terlibat langsung dengan mitra bisnis, serta fungsi kredit terkait dengan transparansi kredit yang disalurkan.

## Anti-Corruption

### Operations Evaluated to Have Corruption-Related Risks [GRI 205-1]

Bank Jatim recognizes that all (100%) of its business activities carry the potential risk of fraud across every function within the organization. Management has identified functions with higher risk exposure, particularly the procurement of goods and services, due to its direct interaction with business partners, as well as the credit function, in relation to transparency in credit disbursement.

Setiap kasus yang teridentifikasi sebagai tindak kecurangan akan ditindaklanjuti melalui proses investigasi atas laporan yang diterima serta pemberian sanksi yang dilakukan oleh Divisi Audit Intern. Bank Jatim melaksanakan langkah mitigasi dengan memanfaatkan sarana pengaduan pelanggaran melalui *whistleblowing system* yang telah disediakan, antara lain dengan datang langsung ke kantor pusat Bank Jatim, mengirimkan surat kepada Divisi Audit Internal yang beralamat di Graha Bumi Surabaya lantai 4, Jalan Basuki Rahmat No. 106–128 Surabaya, menyampaikan laporan melalui website [https://wbs.bankjatim.co.id](https://wbs.bankjatim.co.id), serta melalui SMS/WhatsApp atau telepon ke nomor 081330003040 yang dikelola oleh Divisi Audit Intern. Bank Jatim berkomitmen untuk memberikan perlindungan atas keamanan serta menjaga kerahasiaan identitas pelapor yang menyampaikan laporan dengan itikad baik. Seluruh basis data pengaduan dari *Whistleblower* beserta informasi pengaduan berada di bawah kewenangan dan tanggung jawab Divisi Audit Internal.

Dalam pelaksanaannya, Divisi Audit Internal melakukan penelaahan atas informasi yang diterima melalui laporan *Whistleblower* maupun hasil pemeriksaan yang dilakukan oleh Tim Audit Internal Bank, serta mengumpulkan berbagai bukti pendukung, baik berupa bukti fisik, informasi mengenai lokasi kejadian, maupun informasi relevan lainnya. Selain itu, saksi-saksi yang terkait dengan penyimpangan yang terjadi serta pihak-pihak yang diduga terlibat dalam tindakan kejahatan (*fraud*) akan dipanggil untuk dimintai keterangan.

Proses pemeriksaan dilakukan dengan cara memverifikasi seluruh bukti dan informasi yang tersedia guna memastikan kebenarannya. Apabila hasil verifikasi menunjukkan bahwa bukti dan informasi tersebut tidak dapat dipastikan kebenarannya, maka bukti yang ada akan dijadikan sebagai dokumen atau arsip, dan proses pemeriksaan dihentikan. Dalam hal pelaku atau saksi bersikap tidak kooperatif, akan dilakukan konfrontasi. Pemeriksaan juga mencakup identifikasi terhadap kelemahan sistem dan prosedur, kelemahan sistem teknologi, maupun faktor lainnya, serta perhitungan estimasi kerugian keuangan (*financial loss*) yang timbul akibat tindakan *fraud* tersebut.

## Komunikasi dan Pelatihan Tentang Kebijakan dan Prosedur Anti-Korupsi [GRI 205-2]

Bank Jatim secara rutin melakukan sosialisasi dan pelatihan terkait anti korupsi. Hal ini merupakan wujud nyata komitmen Bank Jatim dalam meningkatkan budaya anti korupsi. Khusus terkait sosialisasi anti korupsi kepada seluruh mitra bisnis di seluruh wilayah operasonal Bank Jatim dilakukan melalui pertemuan dengan mitra bisnis, pengisian pakta integritas dan disampaikan melalui dokumen kontrak kerja. Adapun sosialisasi dan pelatihan anti korupsi bagi Dewan Komisaris, Direksi, dan karyawan dirinci sebagai berikut.

Any case identified as fraudulent activity will be followed up through an investigation process based on reports received, along with the imposition of sanctions carried out by the Internal Audit Division. Bank Jatim implements mitigation measures by utilizing a whistleblowing system as a reporting mechanism for violations. Reports can be submitted by visiting Bank Jatim's head office, sending a letter to the Internal Audit Division at Graha Bumi Surabaya, 4th Floor, Jalan Basuki Rahmat No. 106–128, Surabaya, submitting a report through the website [https://wbs.bankjatim.co.id](https://wbs.bankjatim.co.id), or via SMS/WhatsApp or telephone at +62 813-3000-3040, managed by the Internal Audit Division. Bank Jatim is committed to ensuring the protection and confidentiality of whistleblowers who submit reports in good faith. All whistleblowing data and related information are under the authority and responsibility of the Internal Audit Division.

In its implementation, the Internal Audit Division reviews information received through whistleblower reports as well as findings from internal audit examinations conducted by the Bank's Internal Audit Team, and collects various supporting evidence, including physical evidence, information regarding the location of the incident, and other relevant information. In addition, witnesses related to the identified irregularities, as well as parties suspected of being involved in fraudulent activities, are summoned to provide statements.

The examination process is carried out by verifying all available evidence and information to ensure their validity. If the verification results indicate that the evidence and information cannot be substantiated, the available evidence will be documented and archived, and the examination process will be discontinued. In cases where the perpetrators or witnesses are uncooperative, a confrontation process will be conducted. The examination also includes identifying weaknesses in systems and procedures, technological system vulnerabilities, and other contributing factors, as well as calculating the estimated financial losses arising from the fraudulent activities.

## Communication and Training On Anti-Corruption Policies and Procedures [GRI 205-2]

Bank Jatim regularly conducts anti-corruption socialization and training. This reflects the Bank's strong commitment to strengthening an anti-corruption culture. Specifically, anti-corruption socialization for all business partners across Bank Jatim's operational areas is carried out through meetings with business partners, the signing of integrity pacts, and inclusion in work contract documents. Meanwhile, anti-corruption socialization and training for the Board of Commissioners, the Board of Directors, and employees are detailed as follows.

### Tabel Jumlah Dewan Komisaris, Direksi, BOD-1 yang Telah Mengikuti Sosialisasi dan Pelatihan Tentang Kebijakan dan Prosedur Anti-Korupsi

Table of the Number of Members of the Board of Commissioners, Board of Directors, and BOD-1 Who Participated in Anti-Corruption Policy and Procedure Socialization and Training

| **Wilayah** Region | **Jumlah** Total | **Persentase** Percentage |
|---|---|---|
| Surabaya | 3 | 42% |

### Tabel Sosialisasi Kebijakan dan Pelatihan Anti Korupsi Bagi Karyawan

Table of Socialization of Anti-Corruption Policy and Training for Employees

| **Kategori Karyawan** | **Jumlah Karyawan** Number of Employees | **Persentase** Percentage | Employee Categories |
|---|---|---|---|
| ESELON 1 | 4 | 2% | Echelon 1 |
| ESELON 2 | 2 | 1% | Echelon 2 |
| ESELON 3 | 1 | 0% | Echelon 3 |
| ESELON 4 | 16 | 7% | Echelon 4 |
| PELAKSANA | 29 | 13% | EXECUTOR |
| KONTRAK | 169 | 76% | CONTRACT |
| **Jumlah** | **221** | **100%** | **Total** |

### Tabel Sosialisasi Kebijakan dan Pelatihan Anti Korupsi Berdasarkan Wilayah Kerja

Table of Anti-Corruption Policy Socialization and Training by Work Area

| **Wilayah** | **Pegawai** Employees | **Persentase** Percentage | Region |
|---|---|---|---|
| Cab. Bangkalan | 7 | 3% | Bangkalan Branch Office |
| Cab. Banyuwangi | 4 | 2% | Banyuwangi Branch Office |
| Cab. Batu | 1 | 0% | Batu Branch Office |
| Cab. Blitar | 13 | 6% | Blitar Branch Office |
| Cab. Bojonegoro | 9 | 4% | Bojonegoro Branch Office |
| Cab. Caruban | 1 | 0% | Caruban Branch Office |
| Cab. Jakarta | 2 | 1% | Jakarta Branch Office |
| Cab. Jember | 16 | 7% | Jember Branch Office |
| Cab. Jombang | 3 | 1% | Jombang Branch Office |
| Cab. Kangean | 1 | 0% | Kangean Branch Office |
| Cab. Kediri | 7 | 3% | Kediri Branch Office |
| Cab. Kraksaan | 2 | 1% | Kraksaan Branch Office |
| Cab. Lumajang | 3 | 1% | Lumajang Branch Office |
| Cab. Madiun | 7 | 3% | Madiun Branch Office |
| Cab. Magetan | 5 | 2% | Magetan Branch Office |
| Cab. Malang | 1 | 0% | Malang Branch Office |
| Cab. Nganjuk | 4 | 2% | Nganjuk Branch Office |
| Cab. Ngawi | 1 | 0% | Ngawi Branch Office |

| Wilayah | Pegawai Employees | Persentase Percentage | Region |
|---|---|---|---|
| Cab. Pacitan | 2 | 1% | Pacitan Branch Office |
| Cab. Pamekasan | 2 | 1% | Pamekasan Branch Office |
| Cab. Pare | 2 | 1% | Pare Branch Office |
| Cab. Pasuruan | 3 | 1% | Pasuruan Branch Office |
| Cab. Ponorogo | 2 | 1% | Ponorogo Branch Office |
| Cab. Probolinggo | 5 | 2% | Probolinggo Branch Office |
| Cab. Sampang | 2 | 1% | Sampang Branch Office |
| Cab. Sidoarjo | 7 | 3% | Sidoarjo Branch Office |
| Cab. Situbondo | 7 | 3% | Situbondo Branch Office |
| Cab. Syariah Gresik | 1 | 0% | Gresik Sharia Branch Office |
| Cab. Syariah Kediri | 1 | 0% | Kediri Sharia Branch Office |
| Cab. Syariah Madiun | 1 | 0% | Madiun Sharia Branch Office |
| Cab. Trenggalek | 4 | 2% | Trenggalek Branch Office |
| Cab. Tuban | 4 | 2% | Tuban Branch Office |
| Cab. Tulungagung | 8 | 4% | Tulungagung Branch Office |
| WILAYAH SURABAYA | 86 | 38% | Surabaya Region |
| **Jumlah** | **221** | **100%** | **Total** |

Dalam rangka mendukung prinsip tata kelola yang baik dan pencegahan praktik korupsi, Bank Jatim mewajibkan seluruh mitra kerja untuk mengikuti sosialisasi kebijakan anti korupsi. Proses ini dilakukan melalui beberapa mekanisme, antara lain pertemuan langsung dengan mitra bisnis, penandatanganan pakta integritas, serta penyampaian kebijakan melalui dokumen kontrak kerja.

Selama proses pengadaan barang dan jasa, sosialisasi anti korupsi selalu dipaparkan pada saat negosiasi harga dan menjadi bagian dari prosedur klarifikasi teknis. Seluruh pemasok dan mitra kerja telah disosialisasikan mengenai prinsip-prinsip anti korupsi, yang juga ditandatangani oleh pihak mitra dan Divisi Umum Subdivisi Pengadaan.

Kegiatan sosialisasi ini dikelola secara terpusat oleh Kantor Pusat Bank Jatim melalui manajemen vendor dalam proses seleksi pemasok. Pada tahun 2025, tercatat 564 mitra kerja telah mengikuti sosialisasi kebijakan anti korupsi yang diselenggarakan Bank Jatim, menunjukkan komitmen bank dalam membangun ekosistem bisnis yang bersih, transparan, dan akuntabel.

In supporting the principles of good corporate governance and the prevention of corrupt practices, Bank Jatim requires all business partners to participate in the socialization of its anti-corruption policies. This process is carried out through several mechanisms, including direct meetings with business partners, the signing of integrity pacts, and the communication of policies through contractual documents.

During the procurement process for goods and services, anti-corruption socialization is consistently delivered during price negotiations and forms an integral part of the technical clarification procedures. All suppliers and business partners have been informed of anti-corruption principles, which are formally acknowledged through signatures by both the partners and the General Affairs Division – Procurement Subdivision.

This socialization activity is centrally managed by Bank Jatim's Head Office through vendor management as part of the supplier selection process. In 2025, a total of 564 business partners participated in the Bank's anti-corruption policy socialization programs, demonstrating the Bank's commitment to fostering a clean, transparent, and accountable business ecosystem.

### Sosialisasi Kebijakan Anti Korupsi Bagi Mitra Kerja
### Socialization of Anti-Corruption Policy for Work Partners

| Relasi Bisnis | Jumlah Total | Persentase Percentage | Business Relations |
|---|---|---|---|
| Penyedia Barang dan Jasa | 564 | 100% | Goods and Services Providers |

**Tabel Sosialisasi Kebijakan Anti Korupsi Bagi Mitra Kerja Berdasarkan Wilayah Kerja**
Table of Anti-Corruption Policy Socialization for Work Partners Based on Work Area

| **Wilayah Kerja** | **Jumlah** Total | **Persentase** Percentage | Working area |
|---|---|---|---|
| Surabaya | 564 | 100% | Surabaya |

## Insiden Korupsi yang Terbukti dan Tindakan yang Diambil [GRI 205-3]

Bank Jatim menyadari bahwa kepercayaan dari para pemangku kepentingan merupakan aspek yang sangat penting dan harus senantiasa dijaga. Oleh karena itu, Bank secara konsisten berupaya mempertahankan kepercayaan tersebut dengan menerapkan tindakan tegas terhadap karyawan, mitra bisnis, maupun pemangku kepentingan lainnya yang terbukti terlibat dalam tindakan kecurangan. Bank Jatim memberikan sanksi kepada pegawai yang terlibat dalam kasus kecurangan (*fraud*) sesuai dengan Pedoman *Reward & Punishment* Bank Jatim yang berlaku, mulai dari pemberian surat peringatan, penurunan jabatan (demosi), hingga pemutusan hubungan kerja, tergantung pada jenis pelanggaran yang dilakukan serta tingkat kerugian yang ditimbulkan.

Hingga akhir periode pelaporan, terdapat 22 insiden fraud yang terjadi pada karyawan tetap dan 3 (tiga) insiden *fraud* pada pegawai tidak tetap. Berdasarkan data tersebut, terdapat 16 pegawai tetap dan 3 (tiga) pegawai tidak tetap yang diberhentikan akibat insiden *fraud*. Selama tahun 2025, tidak terdapat insiden *fraud* yang mengakibatkan kontrak dengan mitra bisnis diakhiri. Adapun informasi mengenai jumlah penyimpangan internal fraud dapat dilihat pada tabel di bawah ini.

## Confirmed Incidents of Corruption and Actions Taken [GRI 205-3]

Bank Jatim recognizes that stakeholder trust is a crucial aspect that must be well maintained. Therefore, the Bank continuously strives to uphold stakeholder trust by taking firm action against employees, business partners, or other stakeholders who are proven to be involved in fraudulent activities. Bank Jatim imposes sanctions on employees involved in fraud cases in accordance with the applicable Bank Jatim Reward & Punishment Guidelines, ranging from the issuance of warning letters and demotion to termination of employment, depending on the nature of the violation and the level of losses incurred.

As of the end of the reporting period, there were 22 fraud incidents involving permanent employees and 3 (three) fraud incident involving a non-permanent employee. Based on this data, 16 permanent employees and 3 non-permanent employee were terminated due to fraud incidents. Throughout 2025, no fraud incidents led to the termination of contracts with business partners. Information regarding the number of internal fraud violations can be found in the table below.

| **Internal *Fraud*** Internal Fraud | **Jumlah Kasus Yang Dilakukan** Number of Frauds Committed | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Anggota Dewan Komisaris dan Anggota Direksi** Members of the Board of Commissioners and Members of the Directors | | | **Pegawai Tetap** Permanent Employee | | | **Pegawai Tidak Tetap** Non-permanent Employee | | |
| | **2025** | **2024** | **2023** | **2025** | **2024** | **2023** | **2025** | **2024** | **2023** |
| Total *Fraud* Total Fraud | - | - | - | 22 | 13 | 11 | 3 | 1 | 1 |
| Telah Diselesaikan Cases Resolved | - | - | - | 22 | 13 | 11 | 3 | 1 | 1 |
| Dalam Proses Penyelesaian di internal Bank In the settlement process in the Bank's internal | - | - | - | - | - | - | - | - | - |

| **Internal *Fraud***<br>Internal Fraud | **Jumlah Kasus Yang Dilakukan**<br>Number of Frauds Committed | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Anggota Dewan Komisaris dan Anggota Direksi**<br>Members of the Board of Commissioners and Members of the Directors | | | **Pegawai Tetap**<br>Permanent Employee | | | **Pegawai Tidak Tetap**<br>Non-permanent Employee | | |
| | **2025** | **2024** | **2023** | **2025** | **2024** | **2023** | **2025** | **2024** | **2023** |
| Belum diupayakan penyelesaiannya<br>Not resolved yet | - | - | - | - | - | - | - | - | - |
| Telah ditindaklanjuti melalui proses hukum<br>Has been followed up through the legal process | - | - | - | - | - | - | - | - | - |

# Pajak

## Pendekatan Pajak

Pendekatan perpajakan yang dilakukan oleh Bank Jatim didasarkan pada kepatuhan terhadap seluruh peraturan perpajakan yang berlaku. Bank Jatim telah mengembangkan kebijakan dan strategi pajak yang disetujui dan dievaluasi oleh Direktur Keuangan, Treasury & Global Services dalam pelaporan SPT Tahunan PPh Badan. Strategi pajak ini dievaluasi setiap tahun oleh Direktur Treasury dan Global Services.

## Tata Kelola, Kontrol, dan Risiko Pengelolaan Pajak

Dalam pelaksanaan tata kelola dan pengontrolan pajak, Bank Jatim telah menetapkan proses yang komprehensif dan terstruktur, seperti:

1. Badan tata kelola (eksekutif) yang bertanggung jawab untuk menerapkan strategi pajak adalah Direktur Keuangan, Trasury & Global Services.
2. Pendekatan terhadap pajak ditanamkan dalam perusahaan melalui tersedianya Standar Operasioal Prosedur Perpajakan, mengembangkan sistem aplikasi yang mengakomodir proses perpajakan, dan peningkatan kesadaran perpajakan melalui sarana training dan sosialisasi.
3. Mengidentifikasi, mengelola, dan memonitor risiko pajak melalui *monitoring* dan rekonsiliasi berkesinambungan yang dilakukan oleh Grup Perpajakan dan unit kerja terkait.
4. Perhitungan PPh Badan dilakukan oleh Konsultan Pajak dan diaudit oleh KAP.

# Tax

## Approach to Tax

Bank Jatim's tax approach is based on compliance with all applicable tax regulations. Bank Jatim has developed tax policies and strategies that are approved and reviewed by the Director of Finance, Treasury & Global Services in relation to the submission of the Corporate Income Tax Annual Return. This tax strategy is evaluated annually by the Director of Treasury and Global Services.

## Tax Governance, Control, and Risk Management

In implementing tax governance and control, Bank Jatim has established a comprehensive and structured process, as follows:

1. The governance body (executive level) responsible for implementing the tax strategy is the Director of Finance, Treasury & Global Services.
2. The tax approach is embedded within the Company through the availability of Tax Standard Operating Procedures (SOPs), the development of supporting tax application systems, and the enhancement of tax awareness through training and socialization programs.
3. Tax risks are identified, managed, and monitored through continuous monitoring and reconciliation carried out by the Tax Group and relevant work units.
4. Corporate Income Tax calculations are prepared by a tax consultant and audited by a Public Accounting Firm (KAP).

Sebagai wajib pajak badan dalam negeri, Bank Jatim berhak mendapatkan insentif dari pemerintah berupa keringanan pajak. Hal ini sesuai dengan Peraturan Menteri Keuangan Nomor 40 Tahun 2023 tentang Bentuk dan Tata Cara Penyampaian Laporan serta Daftar Wajib Pajak dalam rangka Pemenuhan Persyaratan Penurunan Tarif Pajak Penghasilan bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka, Wajib Pajak badan dalam negeri dapat mendapatkan penurunan tarif sebesar 3% dengan persyaratan sebagaimana disebutkan dalam Pasal 3:

1. Berbentuk Perseroan Terbuka;
2. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling rendah 40%; dan
3. Memenuhi persyaratan tertentu:
    a. Saham harus dimiliki oleh paling sedikit 300 Pihak;
        1. Tiga ratus pihak yang memiliki saham kurang dari 5% tidak termasuk:
            a. Wajib Pajak Perseroan Terbuka yang membeli kembali sahamnya; dan/ atau
            b. Yang memiliki hubungan istimewa sebagaimana diatur dalam UU PPh dengan Wajib Pajak Perseroan Terbuka.
        2. Hubungan istimewa bagi Wajib Pajak Perseroan Terbuka meliputi:
            a. Pemegang saham pengendali; dan/ atau
            b. Pemegang saham utama, sebagaimana diatur dalam ketentuan perundang undangan di bidang pasar modal.
4. Masing-masing Pihak hanya boleh memiliki saham kurang dari 5% dari keseluruhan saham yang ditempatkan dan disetor penuh;
5. Ketentuan tersebut harus dipenuhi dalam waktu paling singkat 183 hari kalender dalam jangka waktu 1 Tahun Pajak; dan
6. Pemenuhan persyaratan dilakukan oleh Wajib Pajak Perseroan Terbuka dengan menyampaikan laporan kepada Direktorat Jenderal Pajak.

Sesuai ketentuan di atas, Bank Jatim dapat memperoleh tarif sebesar 3% lebih rendah dari tarif umum PPh Badan sebesar 22%, sehingga tarif pajak yang digunakan dalam perhitungan PPh Badan Bank adalah 19%.

## Keterlibatan Pemangku Kepentingan dan Manajemen Masalah yang Terkait dengan Pajak

Pemangku kepentingan yang terpenting dalam hal perpajakan adalah pemerintah melalui kantor pajak. Untuk itu, Bank Jatim senantiasa membina hubungan baik dengan otoritas perpajakan. Bank Jatim menerapkan kepatuhan terhadap seluruh peraturan perundangan yang dikeluarkan oleh otoritas perpajakan. Bank Jatim dalam kegiatan operasionalnya telah menjalankan Tata Kelola Perusahaan Yang Baik (Good Corporate Governance) yang

As a domestic corporate taxpayer, Bank Jatim is entitled to government incentives in the form of tax relief. This is in accordance with Minister of Finance Regulation Number 40 of 2023 concerning the Form and Procedures for Submitting Reports and the List of Taxpayers in Order to Fulfill the Requirements for Income Tax Rate Reductions for Domestic Corporate Taxpayers in the Form of Public Companies. Domestic corporate taxpayers can receive a 3% rate reduction under the following conditions:

1. Be in the form of a publicly listed company;
2. Have at least 40% of its total paid-up shares traded on the Indonesia Stock Exchange; and
3. Fulfil certain requirements, including:
    a. Shares must be owned by at least 300 parties;
        1. The 300 parties owning shares of less than 5% exclude:
            a. a publicly listed company taxpayer that repurchases its shares; and/or
            b. parties with a special relationship as defined under the Income Tax Law with the publicly listed company taxpayer.
        2. A special relationship for publicly listed corporate taxpayers includes:
            a. controlling shareholders; and/or
            b. principal shareholders, as regulated under capital market regulations.
4. Each party may only own less than 5% of the total issued and fully paid-up shares;
5. These requirements must be met for at least 183 calendar days within one fiscal year; and
6. Compliance with these requirements must be reported by the publicly listed corporate taxpayer to the Directorate General of Taxes.

In accordance with the above provisions, Bank Jatim is eligible for a 3% reduction from the standard Corporate Income Tax rate of 22%, resulting in an applicable tax rate of 19% used in the calculation of the Bank's Corporate Income Tax.

## Stakeholder Engagement and Management of Concerns Related to Tax

The most important stakeholder in taxation matters is the government through the tax authority. Therefore, Bank Jatim continuously maintains good relations with the tax authorities. Bank Jatim applies compliance with all laws and regulations issued by the tax authorities. In its operational activities, Bank Jatim implements Good Corporate Governance in a transparent and accountable manner,

dilakukan secara transparan dan akuntabel, khususnya dalam mengelola hak dan kewajiban perpajakannya, hak dan kewajiban perpajakannya dilakukan sesuai dengan peraturan yang berlaku.

Namun dalam keterlibatannya dengan otoritas pajak, Bank Jatim tidak memiliki pendekatan advokasi dalam bidang perpajakan. Di sisi lain, terkait pendekatannya pada pemangku kepentingan eksternal, khususnya pemasok, proses yang dilakukan oleh Bank untuk mengumpulkan dan mempertimbangkan pandangan serta perhatian pemasok yaitu dengan melakukan diskusi dengan pemasok untuk membahas hal-hal yang menjadi hak dan kewajiban perpajakan masing-masing pihak.

particularly in managing its tax rights and obligations, which are carried out in accordance with applicable regulations.

However, in its engagement with the tax authorities, Bank Jatim does not adopt an advocacy approach in tax matters. On the other hand, with regard to its engagement with external stakeholders, particularly suppliers, the Bank collects and considers suppliers' views and concerns through discussions with suppliers to address the respective tax rights and obligations of each party.

## Pelaporan Pajak

Bank Jatim hanya beroperasi di Indonesia, sehingga laporan perpajakan hanya dilakukan untuk Indonesia dan tidak terdapat pendapatan dari transaksi intra-grup dengan yurisdiksi pajak lainnya. Setiap tahunnya, Bank Jatim senantiasa melakukan kewajibannya terhadap negara yaitu dengan membayar pajak. Di tahun 2025, pajak yang dibayarkan Bank Jatim sebesar Rp775.625 juta meningkat dibandingkan tahun 2024 sebesar Rp747.026 juta. Selain itu, tidak terdapat perbedaan antara pajak penghasilan badan yang masih harus dibayar pada laba/rugi dan pajak terutang. Adapun pembayaran pajak yang dilakukan adalah sebagai berikut:

## Tax Reporting

Bank Jatim operates solely in Indonesia, therefore, its tax reporting is limited to Indonesia, and there is no income from intra-group transactions with other tax jurisdictions. Every year, Bank Jatim consistently fulfills its obligations to the state by paying taxes. In 2025, Bank Jatim paid Rp775,625 million in taxes, an increase compared to Rp747,026 million in 2024. Furthermore, there is no difference between the corporate income tax payable on profit/loss and the tax payable. The tax payments are as follows:

### Tabel Pembayaran dan Pelaporan Pajak
### Table of Tax Payment and Tax Reporting

(dalam Jutaan Rupiah / In Millions of Rupiah)

| Uraian Pajak | 2025 | 2024 | 2023 | Tax Description |
|---|---|---|---|---|
| Pajak Penghasilan Pasal 21 | 196.139 | 228.546 | 173.259 | Income Tax Article 21 |
| Pajak Penghasilan Pasal 23 | 7.854 | 8.234 | 5.775 | Income Tax Article 23 |
| Pajak Penghasilan Pasal 25/29 Badan | 381.448 | 317.125 | 368.453 | Income Tax Article 25/29 Agency |
| Pajak Penghasilan Pasal 26 | 4.282 | 8.909 | 9.611 | Income Tax Article 26 |
| Pajak Penghasilan Pasal 4 Ayat 2 Final | 175.108 | 176.482 | 135.935 | Income Tax Article 4 Paragraph 2 Final |
| Pajak Pertambahan Nilai (PPN) | 5.879 | 3.005 | 1.047 | Value Added Tax (VAT) |
| Pajak Bea Meterai | 4.916 | 4.725 | 5.793 | Stamp Duty Tax |
| **Total** | **775.625** | **747.026** | **699.873** | **Total** |

### Tabel Dasar Perhitungan Pajak
### Table of Basic Tax Calculation

(dalam Jutaan Rupiah / In Millions of Rupiah)

| Keterangan | 2025 | 2024 | 2023 | Information |
|---|---|---|---|---|
| Pendapatan Bunga dan Syariah | 10.291.308 | 8.381.809 | 7.357.284 | Interest and Sharia Income |
| Laba Sebelum Pajak | 2 .092.643 | 1.682.717 | 1.892.744 | Profit before tax |

| Keterangan | 2025 | 2024 | 2023 | Information |
|---|---|---|---|---|
| Aset Berwujud Selain Kas dan Setara Kas | 112.499.260 | 77.785.103* | 56.412.422 | Tangible Assets Other Than Cash and Cash Equivalents |
| Pembayaran Pajak Penghasilan Badan Secara Tunai | 381.446 | 317.126 | 378.522 | Payment of Corporate Income Tax in Cash |
| Pembayaran Pajak Penghasilan Badan yang Masih Harus Dibayar atas Laba/ Rugi | 50.760 | 13.125 | 20.951 | Payment of Accrued Corporate Income Tax on Profit/Loss |

Keterangan/Note:
*) Disajikan Kembali/ Restatement

# Kinerja Lingkungan Hidup
# Environmental Performance

## Aspek Umum

### Biaya Lingkungan Hidup [OJK F.4]

Dalam menjalankan kegiatan operasionalnya, Bank Jatim berkomitmen untuk berperan aktif dalam upaya menjaga kelestarian lingkungan hidup. Komitmen tersebut diwujudkan melalui pelaksanaan berbagai program dan kegiatan yang bertujuan untuk mendukung pelestarian lingkungan serta meminimalkan dampak lingkungan dari aktivitas perusahaan. Sepanjang tahun 2025, Bank Jatim telah mengalokasikan biaya lingkungan hidup sebesar Rp590.204.000, meningkat dibandingkan dengan tahun 2024 yang sebesar Rp317.143.000. Rincian biaya lingkungan hidup disampaikan pada tabel berikut.

## General Aspect

### Environmental Costs [OJK F.4]

In carrying out its operational activities, Bank Jatim is committed to playing an active role in environmental preservation efforts. This commitment is realized through the implementation of various programs and initiatives aimed at supporting environmental sustainability and minimizing the environmental impact of the Company's activities. Throughout 2025, Bank Jatim allocated environmental costs amounting to IDR590,204,000, representing an increase compared to IDR317,143,000 in 2024. The details of the environmental costs are presented in the following table.

**Tabel Biaya Lingkungan Hidup**
Table of Environmental Costs

| Tahun Year | Penggunaan/Pemanfaatan Usage/Utilization | Biaya (Rp) Cost (Rp) |
|---|---|---|
| 2025 | Biaya Pembuangan Sampah Domestik di Kantor<br>Domestic waste disposal costs at office premises | 21.600.000 |
| | Pelepasan 30 Tukik Penyu dan 1 ekor Penyu besar di Pantai Cemara, Banyuwangi<br>Release of 30 sea turtle hatchlings and 1 adult sea turtle at Cemara Beach, Banyuwangi | 2.350.000 |
| | Penanaman 500 bibit Cemara dan 750 bibit Mangrove di Pantai Cemara, Banyuwangi<br>Planting of 500 casuarina seedlings and 750 mangrove seedlings at Pantai Cemara, Banyuwangi | 17.500.000 |
| | Rehabilitasi Hutan di Kabupaten Malang<br>Forest rehabilitation in Malang Regency | 46.000.000 |
| | Penyulaman Taman Depan Museum BI di Jln Diponegoro Surabaya<br>Replanting and maintenance of the front garden of the BI Museum on Diponegoro Street, Surabaya | 169.000.000 |
| | Bantuan pengadaan tanaman hias dan pohon kelapa di Area I Love You Full Hill YPA Winongo Kota Madiun<br>Support for the procurement of ornamental plants and coconut trees in the "I Love You Full Hill" area of YPA Winongo, Madiun City | 333.754.000 |
| **Total** | | **590.204.000** |

| Tahun<br>Year | Penggunaan/Pemanfaatan<br>Usage/Utilization | Biaya (Rp)<br>Cost (Rp) |
|---|---|---|
| 2024 | Biaya Pembuangan Sampah Domestik di Kantor<br>Cost of disposal of Domestic Office Waste | 21.600.000 |
| | Pelepasan 100 Tukik di Pantai Kilikili Trenggalek<br>Release of 100 Baby Turtles at Kilikili Beach, Trenggalek | 20.000.000 |
| | Rehabilitasi Taman di Alun-Alun Probolinggo<br>Rehabilitation of Parks at Alun-Alun Probolinggo | 275.543.000 |
| **Total** | | **317.143.000** |
| 2023 | Biaya Pembuangan Sampah Domestik Kantor<br>Cost of disposal of Domestic Office Waste | 21.600.000 |
| | Pembangunan 5 unit PJU solar cell di Pulau Kangean<br>Construction of 5 solar cell PJU units on Kangean Island | 137.893.000 |
| | Rehabilitasi Mangrove di KOARMADA 2 – Bekerjasama dengan Dinas Kehutanan Provinsi Jawa Timur<br>Mangrove Rehabilitation at KOARMADA 2 – Collaborating with the East Java Provincial Forestry Service | 140.000.000 |
| **Total** | | **299.493.000** |

## Aspek Material

### Penggunaan Material yang Ramah Lingkungan [OJK F.5]

Dalam menjalankan kegiatan usahanya, PT Bank Pembangunan Daerah Jawa Timur Tbk menunjukkan komitmen dalam mendukung pelestarian lingkungan melalui pemanfaatan teknologi digital, antara lain melalui layanan Jatim Kilat dan *E-Filing*. Penggunaan teknologi digital tersebut memungkinkan aktivitas operasional perusahaan menjadi lebih efisien dan mendorong penerapan konsep paperless dalam berbagai proses kerja. Selain itu, Bank Jatim juga memanfaatkan mesin pemindai yang terintegrasi dengan mesin fotokopi dan dapat langsung terhubung dengan komputer maupun laptop, serta terkoneksi dengan jaringan wifi dan hotspot. Pemanfaatan perangkat tersebut membantu mengurangi kebutuhan penggunaan kertas untuk keperluan fotokopi dan mendukung praktik operasional yang lebih ramah lingkungan.

Selain itu, untuk menunjang aktivitas operasioalnya, Bank Jatim telah melakukan penggantian lampu LED sebagai penerangan gedung karena material yang digunakan pada lampu tersebut lebih ramah lingkungan, menggunakan *refrigerant* yang ramah lingkungan (seperti R32, R410A atau R407C) untuk AC dan kulkas, serta APAR yang ramah lingkungan (HFC236FA, atau APAR Cleant Agent CF-21) yang digunakan untuk pemadam api. Penggunaan refrigeran atau pemadam api, Bank Jatim telah menggunakan senyawa yang ramah lingkungan dan tidak merusak lapisan ozon. Bank Jatim juga telah mewajibkan seluruh karyawannya untuk minum dengan menggunakan *tumbler* masing-masing dan gelas yang disediakan oleh Bank Jatim, sehingga dapat mengurangi limbah plastik.

## Material Aspect

### Use of Environmentally Friendly Materials [OJK F.5]

In conducting its business activities, PT Bank Pembangunan Daerah Jawa Timur Tbk demonstrates its commitment to supporting environmental preservation through the utilization of digital technology, including services such as Jatim Kilat and E-Filing. The use of these digital technologies enables the Company's operational activities to become more efficient and promotes the implementation of a paperless concept across various work processes. In addition, Bank Jatim utilizes scanning devices integrated with photocopy machines, which can be directly connected to computers or laptops and are equipped with Wi-Fi and hotspot connectivity. The use of such devices helps reduce the need for paper in photocopying activities and supports more environmentally friendly operational practices.

In addition, to support its operational activities, Bank Jatim has replaced LED lights as building lighting because the materials used in the lights are more environmentally friendly, using environmentally friendly refrigerants (such as R32, R410A or R407C) for AC and refrigerators, and environmentally friendly APAR (HFC236FA, or APAR Cleant Agent CF-21) used for fire extinguishers. The use of refrigerants or fire extinguishers, Bank Jatim has utilized environmentally friendly substances that do not deplete the ozone layer. In addition, Bank Jatim requires all employees to use personal tumblers and glasses provided by the Bank for drinking purposes, thereby reducing plastic waste.

# Aspek Energi

## Jumlah dan Intensitas Energi yang Digunakan [OJK F.6, GRI 302-1, 302-2, 302-3]

Dalam menjalankan aktivitas bisnisnya, Bank Jatim memanfaatkan dua sumber energi utama, yaitu bahan bakar minyak (BBM) dan energi listrik yang dipasok oleh pihak ketiga. BBM digunakan untuk mendukung operasional kendaraan dinas serta pengoperasian generator set (genset) sebagai sumber energi cadangan apabila terjadi pemadaman listrik di wilayah operasional Bank Jatim. Sementara itu, energi listrik digunakan untuk menunjang operasional gedung, antara lain untuk penggunaan komputer, laptop, lift, mesin fotokopi, sistem pengatur suhu ruangan, serta peralatan operasional lainnya. Sampai dengan akhir Desember 2025, Bank Jatim tidak mengonsumsi dan menjual uap, pendingin, dan pemanas, serta tidak menjual listrik. Bank Jatim juga belum menggunakan energi terbarukan sampai dengan akhir tahun 2025.

Metode penghitungan BBM dan listrik dihitung dengan menjumlahkan seluruh total pemakaian dalam tahun pelaporan yang kemudian dikonversi ke dalam gigajoule. Sepanjang tahun 2025, intensitas pemakaian energi di kantor pusat yaitu sebesar 11,17 gigajoule/karyawan menurun dibandingkan dengan tahun 2024 yang sebesar 14,07 gigajoule/karyawan yang dirinci sebagai berikut.

# Energy Aspect

## Amount of Intensity of Energy Used [OJK F.6, GRI 302-1, 302-2, 302-3]

In conducting its business activities, Bank Jatim utilizes two main energy sources, namely fuel oil (BBM) and electricity supplied by third parties. Fuel oil is used to support the operation of official vehicles and the operation of generator sets (gensets) as a backup energy source in the event of power outages in Bank Jatim's operational areas. Meanwhile, electricity is used to support building operations, including the use of computers, laptops, elevators, photocopiers, air conditioning systems, and other operational equipment. As of the end of December 2025, Bank Jatim does not consume or sell steam, cooling, or heating, and does not sell electricity. Bank Jatim has also not utilized renewable energy as of the end of 2025.

The calculation method for fuel oil and electricity is based on the total consumption during the reporting year, which is then converted into gigajoules. Throughout 2025, energy consumption intensity at the head office was 11.17 gigajoules per employee, a decrease compared to 14.07 gigajoules per employee in 2024, as detailed below.

**Tabel Intensitas Pemakaian Energi Kantor Pusat**
**Table of Head Office Energy Use Intensity**

| Energi<br>Energy | Satuan<br>Unit | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| BBM (Solar)<br>Fuel (Solar) | Liter | 133.241 | 135.078 | 108.887 |
| | Gigajoules | 4.556,84 | 4.619,63 | 3.723,94 |
| Listrik<br>Electricity | kWh | 2.494.569 | 2.762.146 | 2.885.552 |
| | Gigajoules | 8.980,45 | 9.943,65 | 10.387,99 |
| **Total** | **Gigajoules** | **13.537,29** | **14.563,28** | **14.111,93** |
| Jumlah Karyawan<br>Number of Employees | Karyawan<br>Employee | 1.212 | 1.035 | 1.016 |
| Total Produksi (Total Penyaluran Kredit Konvensional dan Kredit Bank Jatim Syariah)<br>Total Production (Total Conventional Lending Value and Sharia Loan Distribution) | Miliar Rupiah<br>Billion Rupiah | 98.289 | 75.352 | 54.761 |
| Pendapatan Bunga dan Syariah<br>Interest Income and Sharia | | 10.292 | 8.382 | 7.357 |
| Intensitas Pemakaian Energi/Karyawan<br>Intensity of Energy Use/Employee | Gigajoules /Karyawan<br>Gigajoules /Employee | 11,17 | 17,57 | 13,89 |

| Energi<br>Energy | Satuan<br>Unit | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Intensitas Pemakaian Energi/Produksi<br>Intensity of Energy Use/Production | Gigajoules /Miliar Rupiah<br>Gigajoules /Billion Rupiah | 0,14 | 0,19 | 0,26 |
| Intensitas Pemakaian Energi/ Pendapatan<br>Energy Consumption Intensity/ Income | Gigajoules /Miliar Rupiah<br>Gigajoules /Billion Rupiah | 1,32 | 1,74 | 1,92 |

**Keterangan:**
1. Konversi Solar ke Gigajoule: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule
2. Konversi kWh ke Gigajoule: https://convertlive.com/id/u/mengkonversi/kilowatt-jam/ke/gigajoules

**Notes:**
1. Conversion of diesel to Gigajoule: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule
2. Conversion of kWh to Gigajoules: https://convertlive.com/id/u/mengkonversi/kilowatt-jam/ke/gigajoules

Bank Jatim juga telah melakukan pengukuran terhadap energi yang terkait dengan aktivitas perjalanan dinas yang dilakukan oleh para karyawannya. Energi yang digunakan di luar organisasi dihitung dengan menggunakan pendekatan berbasis biaya, yaitu dengan membagi total biaya yang dikeluarkan untuk perjalanan dinas menggunakan pesawat terbang dengan harga avtur pada tahun yang bersangkutan. Selanjutnya, konsumsi avtur yang diperoleh dalam satuan kiloliter dikonversi menjadi gigajoule sesuai dengan pedoman yang tercantum dalam SEOJK 16/2021, dengan merujuk pada metodologi The Greenhouse Gas Protocol Initiative, 2004. Berdasarkan perhitungan tersebut, diperoleh data mengenai jumlah serta intensitas pemakaian energi di luar operasional Bank Jatim, yang disajikan sebagai berikut.

Bank Jatim has also conducted measurements of energy associated with employee business travel activities. Energy consumption outside the organization is calculated using a cost-based approach, by dividing the total expenditure on business travel by air transportation by the aviation fuel price applicable in the respective year. The resulting aviation fuel consumption, expressed in kiloliters, is then converted into gigajoules in accordance with the guidelines set forth in SEOJK 16/2021, referring to the methodology of The Greenhouse Gas Protocol Initiative, 2004. Based on these calculations, data on the total and intensity of energy consumption outside Bank Jatim's operational activities have been obtained and are presented as follows.

### Tabel Intensitas Pemakaian Energi Di Luar Organisasi
### Table of Energy Use Intensity Outside the Organization

| Deskripsi<br>Description | Satuan<br>Unit | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Realisasi anggaran perjalanan dinas dengan pesawat<br>Realization of official travel budget by plane | Rupiah | 14.217.698.473 | 7.395.880.882 | 7.490.676.018 |
| Harga Avtur/Liter<br>Avtur price/Liter | Rupiah | 15.237 | 14.736 | 14.781 |
| Volume Energi<br>The volume of Energy | Kiloliter | 933 | 502 | 507 |
| | Giga Joules | 37.504 | 20.179 | 20.380 |
| Jumlah Karyawan<br>Number of Employees | Karyawan<br>Employee | 1.212 | 1.035 | 1.016 |
| Total Produksi (Total Penyaluran Kredit Konvensional dan Kredit Bank Jatim Syariah)<br>Total Production (Total Conventional Lending Value and Sharia Loan Distribution) | Miliar Rupiah<br>Billion Rupiah | 98.289 | 75.352 | 54.761 |
| Pendapatan Bunga Syariah<br>Interest Income Sharia | Miliar Rupiah<br>Billion Rupiah | 10.291 | 8.382 | 7.357 |
| Intensitas Pemakaian Energi/ Karyawan<br>Intensity of Energy Use/Employee | Gigajoules /Karyawan<br>Gigajoules /Employee | 30,94 | 24,34 | 20,06 |

| Deskripsi<br>Description | Satuan<br>Unit | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Intensitas Pemakaian Energi/Produksi<br>Intensity of Energy Use/Production | Gigajoules /Miliar Rupiah<br>Gigajoules /Billion Rupiah | 0,38 | 0,27 | 0,37 |
| Intensitas Pemakaian Energi/ Pendapatan<br>Energy Consumption Intensity/ Income | Gigajoules /Miliar Rupiah<br>Gigajoules /Billion Rupiah | 3,64 | 2,41 | 2,77 |

**Keterangan:**
Konversi Kiloliter ke Gigajoule:
https://tradukka.com/unit/energy/fuel-oil-equivalent-kiloliter/gigajoule?hl=id
Harga avtur diasumsikan per Desember masing-masing tahun bersangkutan

**Notes:**
Conversion from Kiloliters to Gigajoules: https://tradukka.com/unit/energy/fuel-oil-equivalent-kiloliter/gigajoule?hl=id
The aviation fuel price is assumed as of December of each respective year

## Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan [OJK F.7, F.12, GRI 302-4, 302-5]

Energi yang dimanfaatkan untuk mendukung aktivitas operasional Bank tergolong sebagai energi tidak terbarukan, sehingga ketersediaannya bersifat terbatas. Oleh karena itu, Bank Jatim berkomitmen untuk melakukan efisiensi dalam penggunaan energi sebagai bentuk dukungan nyata terhadap Instruksi Presiden Republik Indonesia Nomor 13 Tahun 2011 tentang Penghematan Energi dan Air, serta Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia Nomor 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik. Selain sebagai bentuk kepatuhan terhadap ketentuan yang berlaku, upaya efisiensi penggunaan energi juga bertujuan untuk menurunkan intensitas emisi gas rumah kaca (GRK) yang dihasilkan dari kegiatan operasional. Adapun langkah-langkah efisiensi penggunaan energi yang dilaksanakan oleh Bank Jatim adalah sebagai berikut.

1. Mematikan seluruh lampu penerangan ruang kerja dan ruang rapat jika seluruh pegawai pada lantai tersebut telah meninggalkan kantor.
2. Mematikan penerangan pada ruang rapat jika tidak dipergunakan dan membuka tirai jendela secukupnya.
3. Mematikan lampu ruangan jika akan meninggalkan ruangan dalam waktu cukup lama.
4. Menyalakan lampu kamar mandi secukupnya.
5. Pengaturan pencahayaan untuk ruangan kantor dan gedung yang terpantau, tidak berlebih-lebihan dan secukupnya.
6. Mematikan unit AC seluruh gedung setelah jam operasional selesai.
7. Mematikan lampu di seluruh ruang kerja setelah operasional selesai.
8. Pemeliharaan unit AC secara berkala.
9. Pengecekan panel maupun instalasi listrik.
10. Mengganti lampu menggunakan LED.
11. Mengurangi kunjungan dan pertemuan/rapat fisik atau tatap muka langsung dengan cara video atau *call conference*. Walaupun pandemi COVID-19 sudah tertangani, kebijakan rapat dengan memanfaatkan aplikasi teknologi informasi ini tetap diteruskan untuk jenis rapat tertentu.

## Efforts and Achievements of Energy Efficiency and Use of Renewable Energy [OJK F.7, F.12, GRI 302-4, 302-5]

The energy used to support the Bank's operational activities is a non-renewable energy category so its availability is very limited. Therefore, Bank Jatim is committed to carrying out efficiency in energy use which is a form of Bank Jatim's compliance with the Presidential Instruction of the Republic of Indonesia Number 13 of 2011 concerning Energy and Water Savings, and the Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number 13 of 2012 concerning Savings in Electricity Use. In addition to complying with applicable regulations, efforts to improve energy efficiency are also aimed at reducing the intensity of greenhouse gas (GHG) emissions generated from operational activities. The energy efficiency measures implemented by Bank Jatim are as follows.

1. Turning off all lighting in workspaces and meeting rooms when all employees on that floor have left the office.
2. Turning off the lighting in the meeting room when it is not in use and opening the window blinds sufficiently
3. Turning off the room lights when you leave the room for a long time
4. Turning on the bathroom light sufficiently.
5. Lighting settings for monitored office rooms and buildings are not excessive and in moderation
6. Turning off the AC units throughout the building after operational hours are over.
7. Turning off the lights in all workspaces after operations are over.
8. Periodic maintenance of the AC units.
9. Checking panels and electrical installations
10. Replacing lamps with LED.
11. Reducing physical visits and meetings/gatherings or faceto- face through video or conference calls. Even though the COVID-19 pandemic has been handled, the meeting policy of utilizing information technology applications is still applied for certain types of meetings.

Bank Jatim telah menetapkan *baseyear* dalam pengukuran energi yaitu tahun 2024 dan *baseline* sebesar 14.563,28 gigajoule yang bertujuan untuk mengukur efektivitas upaya efisiensi penggunaan energi. Sepanjang tahun 2025, Bank Jatim menggunakan energi sebesar 13.537,29 gigajoule. Oleh karenanya, outcome dari upaya pengurangan energi yang dilakukan Bank yaitu penurunan penggunaan energi menjadi sebesar 13.537,29 gigajoule menurun dibandingkan tahun 2024 yang sebesar 14.563,28 gigajoule atau sebesar 6,8%. Namun demikian, di tahun 2025 tidak terdapat penurunan kebutuhan energi per produksi.

Bank Jatim has established 2024 as the base year for energy measurement, with a baseline of 14,563.28 gigajoules, aimed at assessing the effectiveness of energy efficiency initiatives. Throughout 2025, Bank Jatim consumed 13,537.29 gigajoules of energy. Accordingly, the outcome of the Bank's energy reduction initiatives was a decrease in total energy consumption to 13,537.29 gigajoules, down from 14,563.28 gigajoules in 2024, representing a reduction of 6.8%. However, in 2025, there was no reduction in energy intensity per production unit.

## Aspek Air

## Penggunaan Air [OJK F.8]

Dalam melaksanakan berbagai kegiatan operasionalnya, Bank Jatim memanfaatkan air untuk berbagai kebutuhan, antara lain mencuci peralatan dapur, fasilitas toilet, wudhu, serta keperluan lainnya. Sumber air yang digunakan berasal dari pasokan pihak ketiga, yaitu PDAM. Menyadari keterbatasan ketersediaan air bersih, Bank Jatim berkomitmen untuk senantiasa melakukan pengelolaan dan penghematan air secara bertanggung jawab. Komitmen ini diwujudkan melalui pelaksanaan kampanye serta himbauan untuk menghemat penggunaan air, disertai dengan pengecekan rutin terhadap saluran, keran, dan katup (valve) air. Apabila ditemukan kebocoran atau kerusakan, Bank Jatim segera melakukan perbaikan agar penggunaan air tetap efisien dan berkelanjutan.

Sepanjang tahun 2025, penggunaan air di untuk aktivitas operasional Bank Jatim mengalami peningkatan. Hal ini dikarenakan banyaknya renovasi yang dilakukan dalam rangka peremajaan tampilan di beberapa ruang Divisi dan Ruang Direksi serta adanya perbaikan selasar dan toilet di kantor pusat, penerapan 100% *work from office*, serta sebagian besar nasabah telah melakukan transaksinya secara langsung di Bank, sehingga berdampak pada penggunaan toilet Bank. Adapun penggunaan air sebagai berikut.

## Water Aspect

## Water Usage [OJK F.8]

In carrying out its operational activities, Bank Jatim utilizes water for various purposes, including washing kitchen equipment, toilet facilities, ablution (wudhu), and other needs. The water supply is sourced from a third party, namely the regional water utility (PDAM). Recognizing the limited availability of clean water, Bank Jatim is committed to managing and conserving water responsibly. This commitment is implemented through campaigns and appeals to promote water conservation, accompanied by routine inspections of pipelines, faucets, and water valves. In the event of any leakage or damage, Bank Jatim promptly undertakes repairs to ensure that water usage remains efficient and sustainable.

Throughout 2025, water usage for Bank Jatim's operational activities has increased.This was primarily due to the extensive renovations carried out to refurbish several Division offices and Directors' rooms, as well as improvements to corridors and restroom facilities at the head office. In addition, the implementation of a full (100%) work-from-office policy and the fact that most customers conducted their transactions directly at the Bank also contributed to increased usage of the Bank's restroom facilities. The water consumption is presented as follows.

**Tabel Penggunaan Air**
**Table of Water Usage**

(Dalam $m^3$ / In $m^3$)

| Jenis Air<br>Types of Water | 2025 | 2024 | 2023 |
|---|---|---|---|
| Air PDAM<br>PDAM Water | 35.093 | 30.722 | 27.341 |

Seluruh air yang digunakan oleh Bank Jatim langsung dialirkan ke saluran kota. Bank Jatim belum melakukan daur ulang air.

All water used by Bank Jatim is discharged directly into the city's drainage system. Bank Jatim does not recycle its water.

## Aspek Keanekaragaman Hayati

### Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati dan Usaha Konservasi Keanekaragaman Hayati
**[OJK F.9, F.10]**

Sampai dengan akhir tahun 2025, seluruh wilayah operasional Bank Jatim tidak berada di sekitar kawasan lindung maupun kawasan yang memiliki nilai keanekaragaman hayati tinggi. Dengan demikian, kegiatan operasional Bank Jatim tidak menimbulkan dampak negatif terhadap keanekaragaman hayati.

Namun, Bank Jatim tetap berkomitmen untuk memberikan kontribusi positif dengan berperan aktif dalam upaya pelestarian keanekaragaman hayati. Pelestarian keanekaragaman hayati yang dilakukan selama tahun 2025 meliputi Rehabilitasi hutan, Penyulaman Taman Depan Museum BI di Jln Diponegoro Surabaya, dan Bantuan pengadaan tanaman hias dan pohon kelapa. Biaya pelestarian keanekaragaman hayati di tahun 2025 yaitu sebesar Rp568.604.000.

## Aspect of Biodiversity

### Impacts from Operational Areas That Are Near or Located In Conservation Areas or Have Biodiversity **[OJK F.9, F.10]**

Until the end of 2025, Bank Jatim's operational area is not adjacent to protected areas and areas with high biodiversity value. Therefore, Bank Jatim's operational activities do not have a negative impact on biodiversity.

However, Bank Jatim remains committed to making a positive contribution by actively participating in efforts to preserve biodiversity. Biodiversity conservation initiatives carried out in 2025 include forest rehabilitation, replanting and maintenance of vegetation in park areas, Replanting of the front garden of the Bank Indonesia Museum in Jln Diponegoro Surabaya, Assistance for the procurement of ornamental plants and coconut trees. The biodiversity conservation cost in 2025 amounted to IDR 568,604,000.

## Aspek Emisi

### Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya
**[OJK F.11, GRI 305-1, 305-2, 305-3, 305-4, FN-CB-410b.1, FN-CB-410b.2, FN-CB-410b.3, FN-CB-410b.4]**

Atas penggunaan energi sebagai penunjang aktivitas operasional Bank, tentunya berdampak pada emisi yang dihasilkan, baik emisi GRK cakupan 1, cakupan 2 maupun cakupan 3. Bank Jatim telah mengukur masing-masing cakupan emisi GRK yang dihasilkan sepanjang tahun 2025. Namun demikian, Bank Jatim belum melakukan pengukuran emisi GRK cakupan 1, cakupan 2, maupun cakupan 3 yang berasal dari $CO$ , $CH$ , $N O$ , HFCs, PFCs, $SF$ , $NF$. Pada tahun 2024, Bank Jatim telah menetapkan *baseyear* yaitu tahun 2024 dan emisi yang dihasilkan sebagai *baseline*. Tidak terdapat perubahan signifikan yang memicu penghitungan ulang emisi tahun dasar baik emisi cakupan 1, cakupan 2, maupun cakupan 3.

Penggunaan BBM sebagai penunjang kendaraan dan operasional genset termasuk ke dalam kategori emisi GRK cakupan 1. Pendekatan konsolidasi yang digunakan adalah kontrol operasional, mencakup seluruh fasilitas dan aktivitas yang berada di bawah kendali operasional Bank Jatim. Dalam menghitung emisi GRK (Cakupan 1) langsung, Bank Jatim menggunakan metode yang dipakai di Indonesia dan negara non-Annex 1 (negara berkembang) adalah Tier-1, yaitu berdasarkan data konsumsi energi dikalikan faktor emisi default IPCC 2019 (Intergovernmental Panel on Climate Change/Panel Antarpemerintah tentang Perubahan Iklim) dengan rumus sebagai berikut:

## Emission Aspect

### Number and Intensity of Emissions Generated by Type **[OJK F.11, GRI 305-1, 305-2, 305-3, 305-4, FN-CB-410b.1, FN-CB-410b.2, FN-CB-410b.3, FN-CB-410b.4]**

The use of energy to support the Bank's operational activities certainly has an impact on the emissions generated, including Scope 1, Scope 2, and Scope 3 GHG emissions. Bank Jatim has measured each scope of GHG emissions generated throughout 2025. However, Bank Jatim has not yet measured Scope 1, Scope 2, and Scope 3 GHG emissions originating from $CO$ , $CH$ , $N O$, HFCs, PFCs, $SF$ , and $NF$ . In 2024, Bank Jatim established 2024 as the base year, with the emissions generated in that year serving as the baseline. There were no significant changes that triggered a recalculation of the base year emissions for Scope 1, Scope 2, or Scope 3.

The use of fuel to support vehicles and generator operations is included in the category of GHG emissions scope 1. In calculating direct GHG emissions (Scope 1), Bank Jatim uses the method used in Indonesia and non-Annex 1 countries (developing countries) which is Tier-1, namely based on energy consumption data multiplied by the default emission factor of IPCC 2019 (Intergovernmental Panel on Climate Change) with the following formula:

### Tabel Jumlah Emisi *Scope* 1 (BBM) yang Dihasilkan di Kantor Pusat
### Table of Total Emission Scope 1 (Fuel) generated at the Head Office

| Emisi GRK (Ton $Co^2$-eq) | | | | |
|---|---|---|---|---|
| **Sumber Emisi GRK** Source of GHG Emission | **Satuan** Unit | **2025** | **2024** | **2023** |
| *Scope* 1 (Solar) | Liter | 133.241 | 135.078 | 108.887 |
| | Terajoule (TJ) | 4,56 | 4,62 | 3,72 |
| | Faktor Emisi (kg $CO_2$/TJ) Emission Factor (kg $CO_2$/TJ) | 74.100 | 74.100 | 74.100 |
| | Kg $Co^2$-eq | 337.662 | 342.342 | 275.652 |
| | Ton $Co^2$-eq | 337,66 | 342,34 | 275,65 |

**Keterangan:**
Konversi Solar ke Terajoule: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule

**Information:**
Solar to Terajoule Conversion: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule

Selanjutnya, emisi GRK (Cakupan 2) tidak langsung yang bersumber dari penggunaan energi listrik. Perhitungan dilakukan dengan mengalikan konsumsi listrik (dalam Kwh per tahun) dengan average grid emission factor yang dikeluarkan Kementerian ESDM merujuk RUPTL PLN 2015-2024 yaitu sebesar 0,934 kgCO2/Kwh (2017) sebagai berikut.

Furthermore, indirect GHG emissions (Scope 2) originating from the use of electrical energy. The calculation is done by multiplying the electricity consumption (in Kwh per year) by the average grid emission factor issued by the Ministry of Energy and Mineral Resources referring to the 2015-2024 PLN RUPTL, which is 0.934 kgCO2/Kwh (2017) as follows.

### Tabel Jumlah Emisi GRK Scope 2 (Listrik) yang Dihasilkan di Kantor Pusat
### Table of GHG Emission Scope 2 (Electricity) generated at the Head Office

| Emisi GRK (Ton $Co^2$-eq) | | | | |
|---|---|---|---|---|
| **Sumber Emisi GRK** Source of GHG Emission | **Satuan** Unit | **2025** | **2024** | **2023** |
| *Scope* 2 (Listrik) | kWh | 2.494.569 | 2.762.146 | 2.885.552 |
| | Average Grid Emission Factor (kgCO2/Kwh) | 0,934 | 0,934 | 0,934 |
| | Ton $Co^2$-eq | 2.329,92 | 2.579,84 | 2.695,11 |

Sementara itu, Bank Jatim juga menghitung emisi GRK (cakupan 3) tidak langsung lainnya yang berasal dari perjalanan dinas yang menggunakan pesawat terbang yang dilakukan oleh karyawan Bank Jatim. Perhitungan tersebut menggunakan kalkulator karbon ICAO (International Civil Aviation Organization/Asosiasi Penerbangan Sipil Internasional). Perhitungan emisi GRK (cakupan 3) tidak langsung lainnya yaitu berdasarkan kelas kabin dan jarak antara bandara keberangkatan dengan bandara kedatangan.

Meanwhile, Bank Jatim also calculated other indirect GHG emissions (scope 3) originating from business trips using airplanes carried out by Bank Jatim employees. This calculation used the ICAO (International Civil Aviation Organization) carbon calculator. Another indirect calculation of GHG emissions (scope 3) was based on cabin class and the distance between the departure airport and the arrival airport.

### Tabel Jumlah dan Intensitas Emisi GRK *Scope* 3 (Perjalanan Dinas) yang Dilakukan
Table of GHG Number and Intensity of Scope 3 (Business Travels)

| Emisi GRK (Ton $Co^2$–eq)Source of GHG Emission | | | | |
|---|---|---|---|---|
| **Sumber Emisi GRK** Source of GHG Emission | **Satuan** Unit | **2025** | **2024** | **2023** |
| *Scope* 3 (Perjalanan Dinas menggunakan Pesawat Terbang) Scope 3 (Business Travels by Airplane | Perjalanan Travel | 2.800 | 2.149 | 2.121 |
| | Emisi yang dihasilkan (Ton $Co^2$-eq) Emission generated (Ton $Co^2$-eq) | 209,26 | 172,65 | 164,42 |

### Tabel Jumlah dan Intensitas Emisi GRK Cakupan 1 dan 2 yang Dihasilkan
Table of Total and Intensity of Scope 1 and Scope 2 Greenhouse Gas (GHG) Emissions Generated

| Emisi GRK (Ton $Co^2$–eq)Source of GHG Emission | | | | |
|---|---|---|---|---|
| **Sumber Emisi GRK** Source of GHG Emission | **Satuan** Unit | **2025** | **2024** | **2023** |
| Total Emisi GRK Cakupan 1 (Solar) Total GHG Scope 1 Emission (Solar) | Ton $Co^2$-eq | 337,66 | 342,34 | 275,65 |
| Total Emisi GRK Cakupan 2 (Listrik) Total GHG Scope 2 Emission (Electricity) | Ton $Co^2$-eq | 2.329,92 | 2.579,84 | 2.695,11 |
| Total Emisi GRK Cakupan 1 dan 2 Total GHG Emissions Scope 1 and 2 | Ton $Co^2$-eq | 2.670,04 | 2.922,18 | 2.970,76 |
| Total Emisi GRK Cakupan 3 (Perjalanan Dinas) Total GHG Scope 3 Emission (Business Travel | Ton Co2-eq | 209,26 | 172,65 | 164,42 |
| **Total** | **Ton Co2-eq** | **2.876,85** | **3.094,84** | **3.135,18** |
| Total Karyawan Total Employees | Karyawan Employee | 1.035 | 1.035 | 1.016 |
| Total Produksi Total Production | Dalam Miliar Rupiah In Billion Rupiah | 98.289 | 75.352 | 55.043 |
| Pendapatan Bunga dan Syariah Interest Income and Sharia | Dalam Miliar Rupiah In Billion Rupiah | 10.292 | 8.382 | 7.357 |
| Intensitas Emisi GRK/Karyawan GHG Emission Intensity/Employee | Ton Co2-eq/karyawan Ton Co2-eq/Employee | 2,37 | 2,99 | 3,09 |
| Intensitas Emisi GRK/Produksi GHG Emission Intensity/Production | Ton Co2-eq/Miliar Rupiah Ton Co2-eq/ Billion Rupiah | 0,03 | 0,04 | 0,06 |
| Intensitas Emisi GRK Cakupan 1 dan 2/Pendapatan Scope 1 and 2 GHG Emission Intensity/Revenue | Ton Co2-eq/Miliar Rupiah Ton Co2-eq/ Billion Rupiah | 0,26 | 0,35 | 0,40 |
| Intensitas Emisi GRK Cakupan 1, 2 dan 3/Pendapatan Scope 1, 2 and 3 GHG Emission Intensity/Revenue | Ton Co2-eq/Miliar Rupiah Ton Co2-eq/ Billion Rupiah | 0,28 | 0,37 | 0,43 |

Pada tahun 2025, Bank Jatim telah melaksanakan pengukuran emisi yang bersumber dari aktivitas nasabah pembiayaan melalui sistem Credit Risk Management System (CRMS). Pendekatan yang digunakan dalam proses penghitungan emisi nasabah pembiayaan mengacu pada estimasi emisi gas rumah kaca (GRK) yang mencakup cakupan 1 dan cakupan 2 Data dan informasi yang digunakan dalam pengukuran tersebut disesuaikan dengan ketersediaan data berdasarkan klasifikasi Tier 4.

In 2025, Bank Jatim conducted emissions measurement derived from customer financing activities through the Credit Risk Management System (CRMS). The approach used in calculating emissions from financed customers refers to the estimation of greenhouse gas (GHG) emissions, covering Scope 1 and Scope 2. The data and information used in this measurement are adjusted based on data availability according to Tier 4 classifications.

Perhitungan nilai emisi GRK dilakukan dengan pendekatan proporsional, yaitu dengan membandingkan jumlah aset pembiayaan nasabah pada masing-masing sektor ekonomi terhadap total aset nasabah yang tercatat di bursa efek sesuai dengan sektor usahanya, serta terhadap total aset pembiayaan nasabah di Bank. Adapun besaran emisi GRK yang dibiayai ditentukan dengan mengalikan total emisi GRK dari setiap cakupan dengan proporsi *outstanding* pembiayaan dibandingkan dengan total aset nasabah di Bank.

The calculation of GHG emission values is carried out using a proportional approach, by comparing the amount of customer financing assets in each economic sector to the total customer assets listed on the stock exchange according to their business sector, as well as to the total customer financing assets within the Bank. The financed GHG emissions are determined by multiplying the total GHG emissions from each scope by the proportion of outstanding financing relative to the total customer assets held at the Bank.

Adapun emisi debitur yang telah dihitung sebagai berikut.

The calculated emissions attributable to borrowers are as follows.

| | **Cakupan Sektor** Sector Coverage | **Emisi Debitur** Debtor Emission | | | | **Emisi GRK yang Dibiayai** Financed GHG Emissions | | | **Total Aset Debitur** Total Assets of Debtors |
|---|---|---|---|---|---|---|---|---|---|
| | | ***Scope* 1** | ***Scope* 2** | ***Scope* 3** | **Total** | **Total Emisi yang Dibiayai ($tCO_2e$)** Total Financed Emissions ($tCO_2e$) | **Persentase Emisi yang Dibiayai (%)** Percentage of Financed Emissions (%) | **Prakiraan Total Emisi di Tahun 2050** Projected Total Emissions in 2050 | |
| 1 | Pertanian, Kehutanan, dan Perikanan<br>Agriculture, Forestry, and Fisheries | 677.345 | 39.844 | 79.688 | 796.876 | 527.506 | 66,20% | 683.255 | 6.538.493.301.521 |
| 2 | Pertambangan dan Penggalian<br>Mining and Quarrying | 5.283 | 660 | 660 | 6.603 | 4.403 | 66,68% | 5.012 | 84.694.887.708 |
| 3 | Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin<br>Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply | 5.437 | - | 604 | 6.041 | 3.573 | 59,15% | 5.979 | 38.242.500.000 |
| 4 | Konstruksi<br>Construction | 2.731.896 | 1.092.758 | 1.639.138 | 5.463.792 | 3.940.405 | 72,12% | 5.803.072 | 5.245.817.698.560 |
| 5 | Pengangkutan dan Pergudangan<br>Transportation and Warehousing | 51.203 | 2.845 | 2.845 | 56.892 | 38.705 | 68,03% | 52.779 | 415.044.688.136 |
| 6 | Industri Pengolahan<br>Manufacturing | 905.553 | 452.777 | 150.926 | 1.509.256 | 966.634 | 64,05% | 1.836.887 | 3.208.982.041.530 |
| 7 | Kredit Konsumtif Kepemilikan Properti<br>Consumer Loans for Property Ownership | | | | - | | | | |

| | Cakupan Sektor<br>Sector Coverage | Emisi Debitur<br>Debtor Emission | | | | Emisi GRK yang Dibiayai<br>Financed GHG Emissions | | | Total Aset Debitur<br>Total Assets of Debtors |
|---|---|---|---|---|---|---|---|---|---|
| | | *Scope* 1 | *Scope* 2 | *Scope* 3 | Total | Total Emisi yang Dibiayai ($tCO_2e$)<br>Total Financed Emissions ($tCO_2e$) | Persentase Emisi yang Dibiayai (%)<br>Percentage of Financed Emissions (%) | Prakiraan Total Emisi di Tahun 2050<br>Projected Total Emissions in 2050 | |
| 8 | Selain Sektor 1 s.d 7<br>Other Sectors (1 to 7) | 319.658 | 2.237.608 | 639.317 | 3.196.583 | 1.794.201 | 56,13% | 2.323.950 | 34.066.370.120.331 |
| 9 | **Total** | **4.696.375** | **3.826.492** | **2.513.176** | **11.036.043** | **7.275.426** | **65,92%** | **10.710.935** | **49.597.645.237.785** |

## Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan [OJK F.12, GRI 305-5]

Bank Jatim berkomitmen untuk secara berkelanjutan melakukan berbagai upaya dalam menurunkan emisi gas rumah kaca yang dihasilkan dari seluruh aktivitas operasional dan kegiatan bisnisnya. Komitmen tersebut didasari oleh kesadaran Bank Jatim bahwa emisi gas rumah kaca yang dihasilkan berpotensi memberikan kontribusi terhadap dampak lingkungan yang merugikan, antara lain perubahan iklim dan peningkatan suhu global. Dalam rangka mengurangi emisi yang dihasilkan, Bank Jatim menerapkan sejumlah langkah efisiensi, antara lain penghematan penggunaan lampu, pengaturan intensitas pencahayaan di ruang kerja kantor dan gedung, penerapan kebijakan mematikan pendingin ruangan (AC) setelah jam operasional berakhir, serta pelaksanaan pemeliharaan AC secara berkala. Selain itu, Bank Jatim juga melakukan penggantian lampu konvensional dengan lampu LED yang lebih hemat energi, serta memanfaatkan teknologi informasi untuk pelaksanaan rapat sebagai alternatif yang bertujuan mengurangi emisi yang timbul dari penggunaan bahan bakar minyak. Upaya Bank Jatim dalam mengurangi emisi yang dihasilkan sejalan dengan upaya Bank Jatim dalam melakukan efisiensi penggunaan energi seperti yang disampaikan pada bagian Aspek Energi dalam Laporan Keberlanjutan ini. Pada tahun 2024, Bank Jatim telah menetapkan *baseyear* yaitu tahun 2024 dan emisi yang dihasilkan sebagai *baseline* yang bertujuan untuk mengukur efektivitas upaya efisiensi penggunaan energi.

Sepanjang tahun 2025, Bank Jatim berhasil menurunkan emisi GRK cakupan 1 menjadi sebesar 337,66 Ton Co2-eq menurun dibandingkan tahun 2024 yang sebesar 342,34 Ton Co2-eq. Bank Jatim juga berhasil menurunkan emisi GRK cakupan 2 menjadi sebesar 2.329,92 Ton Co2-eq menurun dibandingkan tahun 2024 yang sebesar 2.579,84 Ton Co2-eq. selain itu, *outcome* dari upaya reduksi emisi yang dilakukan yaitu Bank Jatim berhasil menurunkan intensitas emisi GRK menjadi

## Efforts and Achievements of Emission Reduction Done [OJK F.12, GRI 305-5]

Bank Jatim is committed to continuously undertaking various efforts to reduce greenhouse gas (GHG) emissions generated from all of its operational activities and business operations. This commitment is based on the Bank's awareness that the emissions produced have the potential to contribute to adverse environmental impacts, including climate change and global warming. In order to reduce emissions, Bank Jatim has implemented several efficiency measures, including reducing the use of lighting, regulating lighting intensity in office workspaces and buildings, enforcing policies to turn off air conditioning (AC) after operational hours, and conducting regular maintenance of AC systems. In addition, Bank Jatim has replaced conventional lighting with more energy-efficient LED lamps and leveraged information technology for meetings as an alternative to reduce emissions resulting from fuel consumption. Bank Jatim's efforts to reduce emissions are aligned with its initiatives to improve energy efficiency, as outlined in the Energy Aspect section of this Sustainability Report. In 2024, Bank Jatim established 2024 as the base year, with the emissions generated in that year serving as the baseline for measuring the effectiveness of its energy efficiency initiatives.

Throughout 2025, Bank Jatim successfully reduced its Scope 1 GHG emissions to 337.66 tons of CO2-eq, a decrease compared to 342.34 tons of $CO_2$-eq in 2024. Bank Jatim also reduced its Scope 2 GHG emissions to 2,329.92 tons of $CO_2$-eq, down from 2,579.84 tons of $CO_2$-eq in 2024. In addition, the outcome of the emission reduction initiatives undertaken is reflected in Bank Jatim's achievement of reducing GHG emission intensity to 0.28 tons CO e per billion rupiah, a decrease compared

sebesar 0,28 Ton Co2-eq/Miliar Rupiah menurun dibandingkan tahun 2025 yang sebesar 0,37 Ton Co2-eq/Miliar Rupiah atau sebesar 24,32%.

## Pengendalian Emisi Penipis Lapisan Ozon [GRI 305-6]

Sehubungan dengan karakteristik kegiatan usaha Bank Jatim yang bergerak di bidang jasa perbankan, sampai dengan akhir Desember 2025 Bank Jatim tidak melakukan kegiatan produksi, impor, maupun ekspor, serta tidak menggunakan bahan perusak ozon atau ozone depleting substances (ODS) dalam pelaksanaan seluruh kegiatan operasional perusahaan.

## Beban Emisi Non GRK [GRI 305-7]

Sampai dengan akhir Desember 2025, Bank Jatim belum melakukan pengukuran emisi non GRK.

# Aspek Limbah dan Efluen

## Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis [OJK F.13]

Berdasarkan aktivitas bisnis yang dijalankan, kegiatan operasional Bank Jatim menimbulkan timbulan limbah yang berasal dari berbagai aktivitas operasional. Limbah yang dihasilkan tersebut terdiri atas limbah bahan berbahaya dan beracun (B3) serta limbah non-B3. Limbah B3 yang dihasilkan antara lain berupa botol bekas penggunaan pengharum ruangan dan sisa tinta. Sementara itu, limbah non-B3 meliputi kertas, alat tulis kantor bekas pakai, sisa makanan, air kondensat dari pendingin ruangan (AC), serta air limbah domestik yang berasal dari penggunaan fasilitas toilet. Sebagai upaya pengelolaan lingkungan, Bank Jatim telah menerapkan pemisahan limbah sesuai dengan jenisnya, yaitu limbah B3 dan non-B3. Sepanjang tahun 2025, Bank Jatim telah mengukur jumlah limbah berdasarkan biaya pengelolaan yang dikeluarkan dibagi dengan asumsi biaya limbah per kilo. Untuk limbah B3 yaitu sebesar 86,4 kg dan limbah non B3 termasuk efluen sebesar 6.480 kg. Oleh karenanya, total limbah yang dihasilkan yaitu sebesar 6.566 kg.

## Mekanisme Pengelolaan Limbah dan Efluen [OJK F.14]

Seluruh limbah B3 yang dihasilkan disimpan terlebih dahulu di Tempat Penyimpanan Sementara (TPS) B3 maupun di tempat sampah anorganik. Selanjutnya, seluruh limbah yang dihasilkan, baik B3 maupun non-B3, diserahkan kepada pihak ketiga untuk pengelolaan lebih lanjut. Bank Jatim tidak melakukan pengolahan limbah secara internal dan tidak memanfaatkan hasil dari pengolahan limbah yang dilakukan pihak ketiga. Adapun untuk limbah cair yang berasal dari air

to 0.37 tons CO e per billion rupiah in 2025, representing a reduction of 24.32%.

## Ozone Layer Depletion Emission Control [GRI 305-6]

In line with the nature of Bank Jatim's business activities in the banking services sector, as of the end of December 2025, Bank Jatim does not engage in production, import, or export activities, nor does it use ozone-depleting substances (ODS) in the conduct of its operational activities.

## Non-GHG Emission Load [GRI 305-7]

Until the end of December 2025, Bank Jatim has not measured non-GHG emissions.

# Waste and Effluent Aspects

## Total Waste and Effluent Generated Based On Type [OJK F.13]

Based on its business activities, Bank Jatim's operations generate waste originating from various operational processes. The waste produced consists of both hazardous and toxic waste (B3) and non-hazardous (non-B3) waste. Hazardous waste includes, among others, used air freshener bottles and residual ink. Meanwhile, non-hazardous waste comprises paper, used office stationery, food waste, condensate water from air conditioning (AC) systems, and domestic wastewater generated from the use of toilet facilities. Sebagai upaya pengelolaan lingkungan, As part of its environmental management efforts, Bank Jatim has implemented waste segregation based on type, namely hazardous (B3) and non-hazardous (non-B3) waste. Throughout 2025, Bank Jatim measured the amount of waste based on the total waste management costs incurred divided by the assumed cost per kilogram of waste. Hazardous waste (B3) amounted to 86.4 kg, while non-hazardous waste, including effluent, amounted to 6,480 kg. Therefore, the total waste generated was 6,566 kg.

## Waste and Effluent Management Mechanism [OJK F.14]

All hazardous (B3) waste generated is initially stored in Temporary Storage Facilities (TPS) for B3 waste or in designated inorganic waste bins. Subsequently, all waste generated, both hazardous (B3) and non-hazardous (non-B3), is handed over to third parties for further management. Bank Jatim does not carry out internal waste treatment and does not utilize any outputs resulting from waste processing conducted by third parties. As for liquid waste originating from air conditioning

kondensat AC, Bank Jatim memanfaatkan limbah tersebut dengan mengalirkannya ke tanaman sebagai bagian dari upaya pemanfaatan sumber daya air secara berkelanjutan.

Sepanjang tahun 2025, Bank Jatim merealisasikan dana sebesar Rp21.600.000 Juta Rupiah yang digunakan untuk pembayaran pembuangan serta pengelolaan sampah domestik kantor yang dilakukan oleh pihak ketiga.

### Tumpahan yang Terjadi [OJK F.15]

Sampai dengan akhir tahun 2025, tidak terjadi tumpahan bahan kimia, minyak, dan bahan bakar yang dapat berpotensi memengaruhi tanah, air, udara, keragaman hayati, dan kesehatan manusia di Bank Jatim.

## Aspek Pengaduan Terkait Lingkungan Hidup

### Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan [OJK F.16]

Komitmen Bank Jatim untuk turut serta menjaga kelestarian lingkungan memberikan hasil bahwa sepanjang tahun 2025, Bank Jatim tidak menerima pengaduan terkait lingkungan hidup.

(AC) condensate, Bank Jatim utilizes this waste by channeling it to plants as part of its efforts to promote sustainable water resource utilization.

Throughout 2025, Bank Jatim allocated a total of IDR21,600,000 million for the disposal and management of office domestic waste carried out by third parties.

### Spills That Occur [OJK F.15]

Throughout 2025, there were no spills of chemicals, oil, and fuel, as well as other substances that could potentially affect land, water, air, biodiversity, and human health at the Bank's operational locations.

## Complaint Aspects Related to the Environment

### Number and Material of Environmental Complaints Received and Resolved [OJK F.16]

Bank Jatim's commitment to participate in preserving the environment has resulted in the fact that throughout 2025, Bank Jatim did not receive any complaints related to the environment.

# Kinerja Sosial
# Social Performance

## Komitmen Untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara Kepada Konsumen [OJK F.17, FS15, FS13, FS14]

Sesuai dengan Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Konsumen, Bank Jatim berkomitmen untuk memberikan produk dan layanan terbaik termasuk dalam memberikan yang setara kepada konsumen. Selain itu, keberadaan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan mempertegas kewajiban Bank Jatim sebagai lembaga keuangan untuk menjaga dan melindungi hak-hak konsumen, serta memastikan setiap konsumen mendapatkan hak yang sama dalam akses terhadap produk dan layanan keuangan. Oleh karenanya, Bank Jatim senantiasa berkomitmen untuk memberikan pelayanan terbaik dengan menjunjung pentingnya prinsip-prinsip kesetaraan. Selain itu, Bank Jatim juga mendukung hak-hak penyandang disabilitas sesuai dengan Undang-Undang Nomor 8 Tahun 2016 tentang Penyandang Disabilitas, yang memperkuat komitmen untuk menciptakan akses yang inklusif bagi seluruh lapisan masyarakat.

Bank Jatim telah memiliki kebijakan terkait perlindungan konsumen yang telah dituangkan dalam SK Nomor 064/03/48/DIR/MJL/KEP tanggal 05 Desember 2025 Tentang SOP Pelindungan dan Penyelesaian Pengaduan Konsumen PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim memastikan bahwa semua konsumen mendapatkan layanan yang setara tanpa tanpa membedakan latar belakang, suku, ras, jenis kelamin, agama, pandangan politik dan sebagainya.

Sebagai bentuk upaya Bank Jatim dalam memberikan kesetaraan akses produk dan layanan, Bank Jatim telah menyediakan layanan Laku Pandai merupakan layanan keuangan tanpa kantor yang mendukung keuangan inklusif melalui agen yang telah dipilih untuk mewakili Bank Jatim dalam memberikan layanan perbankan. Layanan Laku Pandai Bank Jatim adalah Bank Jatim SiPandai. Layanan Agen Laku Pandai bertujuan untuk memberikan akses layanan perbankan pada wilayah dengan populasi rendah atau wilayah ekonomi lemah serta layanan perbankan yang ditujukan kepada masyarakat di hampir seluruh pelosok Jawa Timur. Jumlah agen dan nominal produk/jasa yang disediakan agen per 31 Desember 2025 adalah sebagai berikut:

## Commitment of FSI, Issuers, or Public Companies to Provide Equal Products and/or Services to Consumers [OJK F.17, FS15, FS13, FS14]

In accordance with Law No. 8 of 1999 concerning Consumer Protection, Bank Jatim is committed to providing the best products and services including providing equal treatment to consumers. In addition, the existence of the Financial Services Authority Regulation (POJK) Number 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector emphasizes Bank Jatim's obligation as a financial institution to maintain and protect consumer rights, and ensure that every consumer has the same rights in accessing financial products and services. Therefore, Bank Jatim is always committed to providing the best service by upholding the importance of the principles of equality. In addition, Bank Jatim also supports the rights of people with disabilities in accordance with Law Number 8 of 2016 concerning Persons with Disabilities, which strengthens the commitment to creating inclusive access for all levels of society.

Bank Jatim has established a consumer protection policy, as stipulated in Decree Number 064/03/48/DIR/MJL/KEP dated December 5, 2025 regarding the Standard Operating Procedure (SOP) for Consumer Protection and Complaint Resolution at PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim ensures that all consumers receive equal service without discrimination based on background, ethnicity, race, gender, religion, political views, or any other characteristic.

As a form of Bank Jatim's efforts in providing equal access to products and services, Bank Jatim has provided the Laku Pandai service, a branchless financial service that supports inclusive finance through agents who have been selected to represent Bank Jatim in providing banking services. Bank Jatim's Laku Pandai service is Bank Jatim SiPandai. The Laku Pandai Agent Service aims to provide access to banking services in areas with low populations or weak economic areas as well as banking services aimed at people in almost all corners of East Java. The number of agents and the nominal value of products/services provided by agents as of December 31, 2025 are as follows:

### Laku Pandai Bank Jatim
### Bank Jatim's Laku Pandai

| Uraian<br>Description | Satuan<br>Unit | 2025 | 2024 | 2023 |
|---|---|---|---|---|
| Jumlah Agen<br>Number of Agents | Agen<br>Agent | 14.847 | 12.822 | 7.154 |
| Nominal Produk dan/atau jasa yang disediakan oleh agen<br>Nominal value of products and/or services provided by the agent | Rupiah<br>IDR | 13.121.618.174 | 8.930.831.247 | 2.767.168.396 |

Bank Jatim terus berupaya untuk menyediakan akses layanan perbankan pada masyarakat yang berada di daerah rendah berpenduduk rendah atau kurang beruntung secara ekonomi. Bank menyediakan titik akses untuk mengakses layanan keuangan dengan memiliki agen Laku Pandai yang tersebar di wilayah 3T di Jawa Timur, sebagai berikut.

Bank Jatim continues to strive and provide access to banking services to people in low-lying areas with low populations or who are economically disadvantaged. The bank provides access points to access financial services by having Laku Pandai agents spread across the 3T areas in East Java, as follows.

| Daerah | Jumlah Agen<br>Number of Agents | Region |
|---|---|---|
| Cabang Bangkalan | 327 | Bangkalan Branch |
| Cabang Bondowoso | 282 | Bondowoso Branch |
| Cabang Sampang | 200 | Sampang Branch |
| Cabang Situbondo | 263 | Situbondo Branch |

Keterangan: Sumber wilayah 3T https://simreg.bappenas.go.id

Description: Source of 3T region https://simreg.bappenas.go.id

Selain itu, Bank Jatim terus berupaya untuk memperluas aksesibilitas layanan bagi nasabah penyandang disabilitas dengan menyediakan fasilitas seperti jalan landai, kursi roda, area tunggu khusus, serta antrian yang diperuntukkan khusus bagi disabilitas. Langkah ini sejalan dengan komitmen Bank Jatim untuk menciptakan lingkungan yang inklusif dan memastikan semua nasabah, tanpa terkecuali, dapat menikmati layanan yang nyaman dan mudah diakses.

In addition, Bank Jatim continues to strive and expand service accessibility for customers with disabilities by providing facilities such as ramps, wheelchairs, special waiting areas, and queues specifically for the disabled. This step is in line with Bank Jatim's commitment to creating an inclusive environment and ensuring that all customers, without exception, can enjoy comfortable and easily accessible services.

## Literasi dan Inklusi Keuangan [FS16, FN-CB-240a.3, FN-CB-240a.4]

Sebagai entitas usaha yang beroperasi di sektor jasa keuangan, Bank Jatim memiliki tanggung jawab untuk berkontribusi dalam peningkatan indeks literasi keuangan masyarakat Indonesia melalui pelaksanaan berbagai program dan kegiatan literasi keuangan. Seluruh kegiatan tersebut wajib disampaikan dan dilaporkan setiap tahun kepada Otoritas Jasa Keuangan sebagai bagian yang terintegrasi dalam Rencana Bisnis Bank (RBB). Literasi keuangan merupakan kombinasi pengetahuan, keterampilan, serta keyakinan yang memengaruhi sikap dan perilaku individu dalam mengambil keputusan dan mengelola keuangan secara lebih berkualitas, dengan tujuan akhir untuk mewujudkan kesejahteraan keuangan masyarakat.

## Literacy and Financial Inclusion [FS16, FN-CB-240a.3, FN-CB-240a.4]

As a business entity operating in the financial services sector, Bank Jatim has a responsibility to contribute to improving the financial literacy index of the Indonesian public through the implementation of various financial literacy programs and activities. All such activities must be reported annually to the Financial Services Authority (OJK) as an integrated part of the Bank's Business Plan (RBB). Financial literacy is a combination of knowledge, skills, and confidence that influences an individual's attitudes and behaviors in making decisions and managing finances more effectively, with the ultimate goal of achieving the financial well-being of the community.

Pada tahun 2025, Bank Jatim melalui jaringan Kantor Cabang melaksanakan sejumlah kegiatan literasi keuangan yang tersebar di 4 (empat) wilayah, yaitu Kabupaten Pacitan, Kabupaten Bangkalan, Kota Kediri, dan Malang. Kegiatan tersebut diselenggarakan dalam bentuk sosialisasi langsung kepada masyarakat serta pelaksanaan kampanye budaya menabung melalui media sosial Instagram dengan penggunaan hashtag khusus yang ditujukan bagi para pelajar di wilayah Jawa Timur. Para pelajar yang terpilih dalam kampanye tersebut memperoleh apresiasi berupa hadiah (*give away*) dari Bank Jatim dalam bentuk produk Tabungan. Setiap kegiatan literasi diikuti oleh kurang lebih 100-110 peserta. Pelaksanaan kegiatan literasi keuangan ini diharapkan mampu memberikan dampak positif berupa:

1. Meningkatkan Corporate Image dan eksistensi Bank Jatim;
2. Memperkenalkan berbagai pilihan produk;
3. Mengenalkan dan meningkatkan pemahaman pelajar terhadap pentingnya budaya menabung sejak usia dini;
4. Meningkatkan budaya menabung di Bank bagi pelajar.

Selain literasi keuangan, OJK juga mewajibkan Layanan Jasa Keuangan (LJK) untuk menyelenggarakan kegiatan inklusi keuangan dengan tujuan membuka ketersediaan akses pada berbagai lembaga, produk dan layanan jasa keuangan sesuai dengan kebutuhan dan kemampuan masyarakat dalam rangka meningkatkan kesejahteraan masyarakat. Kegiatan inklusi keuangan Bank Jatim di tahun 2025 diselenggarakan di 3 (tiga) wilayah diantaranya Kabupaten Bangkalan, Kota Kediri dan Syariah Malang. Kegiatan dikemas dalam bentuk sosialisasi dengan target peserta pelajar di Jawa Timur. Sebagai upaya untuk mengoptimalkan pelaksanaan kegiatan, terdapat berbagai rangkaian kegiatan diantaranya:

1. Kolaborasi dengan Program Satu Rekening Satu Pelajar (KEJAR) berupa pembukaan rekening;
2. Penandatanganan perjanjian kerjasama;
3. Campaign budaya menabung melalui instagram dengan hastag khusus dimana pelajar dengan campaign terpilih akan mendapatkan give away dari Bank Jatim berupa Tabungan;
4. Peserta teraktif terpilih akan mendapatkan give away dari Bank Jatim berupa kartu uang elektronik/souvenir Bank Jatim.

Atas pelaksanaan kegiatan inklusi keuangan, Bank Jatim berhasil memperoleh pembukaan rekening Simpanan Pelajar (SimPel) sebanyak 1.400 rekening.

Peningkatan indeks literasi dan inklusi keuangan tidak terlepas dari peran aktif industri perbankan, termasuk Bank Jatim. Bank Jatim terus berkontribusi dalam upaya peningkatan indeks literasi dan inklusi keuangan melalui berbagai inisiatif, salah satunya dengan memanfaatkan teknologi informasi secara optimal. Seiring dengan pesatnya perkembangan teknologi, dukungan teknologi ini telah memperluas akses layanan inklusi keuangan yang diberikan oleh Bank Jatim. Teknologi juga memungkinkan Bank untuk memperluas jangkauan

In 2025, Bank Jatim through its Branch Office network implemented a number of financial literacy activities spread across 4 (four) regions, namely Pacitan Regency, Bangkalan Regency, Kediri City, and Malang. These activities were conducted in the form of direct outreach to the community and a savings culture campaign through Instagram social media using a special hashtag aimed at students in the East Java region. Students selected for the campaign received appreciation from Bank Jatim in the form of a Savings product. Each literacy activity was attended by approximately 100-110 participants. The implementation of these financial literacy activities is expected to have a positive impact in the form of:

1. Improving the Corporate Image and existence of Bank Jatim;
2. Introducing various product choices;
3. Introducing and increasing students' understanding of the importance of a savings culture from an early age;
4. Improving the savings culture at the Bank for students.

Besides financial literacy, OJK also requires Financial Services (LJK) to organize financial inclusion activities with the aim of opening up access to various institutions, products and financial services according to the needs and abilities of the community in order to improve community welfare. Bank Jatim's financial inclusion program in 2025 was held in three regions: Bangkalan Regency, Kediri City, and Syariah Malang. The program was presented as a socialization program targeting students in East Java. To optimize the implementation, a series of activities were conducted, including:

1. Collaboration with the One Account One Student Program (KEJAR) in the form of opening an account;
2. Signing of a cooperation agreement;
3. A campaign for a culture of saving through Instagram with a special hashtag where students with selected campaigns will get a giveaway from Bank Jatim in the form of Savings;
4. The most active participants selected received a giveaway from Bank Jatim in the form of an electronic money card/ Bank Jatim souvenir.

Through the implementation of financial inclusion activities, Bank Jatim succeeded in obtaining the opening of 1,400 Simpanan Pelajar (SimPel) accounts.

The increase in the financial literacy and inclusion index cannot be separated from the active role of the banking industry, including Bank Jatim. Bank Jatim continues to contribute to efforts to increase the financial literacy and inclusion index through various initiatives, one of which is by optimally utilizing information technology. Along with the rapid development of technology, this technological support has expanded access to financial inclusion services provided by Bank Jatim. Technology also allows the Bank to expand its service reach,

layanannya, memberikan kemudahan, dan memungkinkan transaksi dilakukan secara online dan real-time.

Sejalan dengan itu, Bank Jatim mendorong transaksi non-tunai di masyarakat (cashless society) melalui pengembangan fitur e-banking, seperti JatimPay, Jatim QR Code, mobile banking, sms banking dan internet banking. Pertumbuhan e-channel selengkapnya disajikan dalam tabel-tabel berikut:

provide convenience, and allow transactions to be carried out online and in real time.

In line with that, Bank Jatim encourages non-cash transactions in society (cashless society) through the development of e-banking features, such as JatimPay, Jatim QR Code, mobile banking, SMS banking and internet banking. The complete growth of e-channels is presented in the following tables:

### Tabel Pertumbuhan e-Channel
Table of E-Channel Growth

| Uraian | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| **Pengguna Layanan** | | | | **Users** |
| Mobile Banking | 993.972 | 812.088* | 638.524* | Mobile Banking |
| SMS Banking | 1.133.037 | 946.296* | 756.227* | SMS Banking |
| Internet Banking | 98.316 | 88.593* | 77.331* | Internet Banking |
| **Jumlah Jaringan** | | | | **Number of networks** |
| CRM | 108 | 106 | 94 | CRM |
| ATM | 868 | 848 | 854 | ATM |

Keterangan/note:
*) Disajikan Kembali/Restatement

### Tabel Pertumbuhan Transaksi e-Channel
Tabe of E-Channel Transaction Growth

| Uraian | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| Mobile Banking | 58.574.370 | 46.904.693* | 34.052.092* | Mobile Banking |
| SMS Banking | 28.261 | 101.902* | 140.457* | SMS Banking |
| Internet Banking | 2.908.988 | 3.168.801* | 2.497.829* | Internet Banking |
| EDC | 1.692.854 | 1.850.046 | 1.777.409 | EDC |
| ATM | 93.169.110 | 96.955.613 | 93.596.001 | ATM |

Keterangan/note:
*) Disajikan Kembali/Restatement

## Aspek Ketenagakerjaan

### Kesetaraan Kesempatan Bekerja [OJK F.18]

Pengelolaan sumber daya manusia (SDM) Bank Jatim senantiasa menjunjung tinggi keberagaman dan kesetaraan. Dukungan penuh diberikan kepada seluruh pegawai agar terus berkembang dan berinovasi tanpa membedakan keberagaman dari segi gender, golongan, suku, agama, ras, kondisi fisik, dan sebagainya.

## Employment Aspect

### Equal Employment Opportunity [OJK F.18]

Bank Jatim upholds diversity and equality in human resource (HR) management. Full support is provided to all employees to continuously grow and innovate, regardless of gender, class, ethnicity, religion, race, physical condition, or other differences.

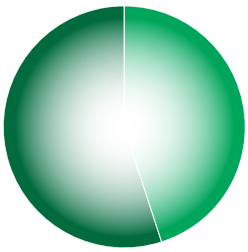
Bank Jatim berkomitmen untuk memastikan kesetaraan dalam memberikan peluang kerja, pengembangan kompetensi, kesempatan promosi, remunerasi, serta berbagai hak dan manfaat lainnya secara adil dan merata. Kesetaraan kesempatan bekerja ditunjukkan dengan memberikan kesempatan yang sama kepada seluruh calon pegawai yang telah telah diatur dalam Surat Keputusan (SK) Direksi No. 061/03/57/DIR/HCP/KEP Tanggal 06 Desember 2023 Perihal SOP Rekrutmen dan Seleksi. Kesetaraan juga diberikan kepada seluruh pegawai dalam mengembangan kompetensi dan karir serta pemberian remunerasi yang masing-masing telah diatur dalam SK Direksi No. 062/03/05/DIR/HCP/KEP Tanggal 01 Februari 2023 Perihal SOP Pendidikan dan Pelatihan, SK Direksi 062/03/37/DIR/HCP/KEP Tanggal 8 Juni 2023 perihal SOP Program Pengembangan Karir dan Surat Edaran No: 064/04/18/HCP/SE tanggal 29 April 2025 tentang Petunjuk Teknis Kompensasi.

Atas komitmen tersebut, Bank Jatim telah memberikan kesempatan yang sama untuk bekerja dan mengisi posisi atau jabatan sesuai dengan kapasitas dan kompetensi pegawai.

Bank Jatim is committed to ensuring equality in providing job opportunities, competency development, promotion opportunities, remuneration, and various rights and benefits fairly and equitably. Equality of employment opportunities is demonstrated by providing equal opportunities to all prospective employees as regulated in the Decree of the Board of Directors No. 061/03/57/DIR/HCP/KEP dated December 6, 2023 concerning SOP for Recruitment and Selection. Equality is also provided to all employees in developing competencies and careers as well as providing remuneration, which has been regulated in the Decree of the Board of Directors No. 062/03/05/DIR/HCP/KEP dated February 1, 2023 concerning SOP for Education and Training, Board of Directors Decree 062/03/37/DIR/HCP/KEP dated June 8, 2023 concerning SOP for Career Development Program, and Circular Letter No: 064/04/18/HCP/SE dated April 29, 2025 concerning Compensation Technical Instructions.

As part of this commitment, Bank Jatim has provided equal opportunities to work and fill positions according to employees' capacities and competencies.

## Persentase Pegawai dengan Level Jabatan di Atas Eselon 4
## Percentage of Employees at Job Levels above Echelon 4




Selain itu, Bank Jatim juga memberikan kesempatan yang sama bagi penyandang disabilitas untuk dapat menjadi pegawai Bank dengan posisi dan jenis pekerjaan sesuai dengan keahlian dan keterampilan masing-masing. Meskipun demikian, pada tahun 2025, belum terdapat pegawai penyandang disabilitas.

Bank Jatim menerapkan prinsip kesetaraan atau non-diskriminasi tidak hanya di lingkungan internal perusahaan, tetapi juga dalam hubungan dengan pihak eksternal, seperti nasabah, pemasok, serta masyarakat yang berada di sekitar wilayah operasional perusahaan dan berbagai pemangku kepentingan lainnya. Bank Jatim memiliki komitmen untuk secara konsisten menerapkan prinsip non-diskriminasi serta memberikan perlakuan yang setara kepada setiap individu, sebagai bentuk penghormatan terhadap harkat dan martabat manusia sekaligus sebagai upaya untuk mendukung terwujudnya keadilan sosial dan ekonomi. Berdasarkan penerapan prinsip tersebut, tidak diperkenankan adanya perbedaan gaji pokok maupun remunerasi antara karyawan pria dan karyawan wanita. Apabila terdapat perbedaan dalam jumlah

Additionally, Bank Jatim also offers equal opportunities for persons with disabilities to become Bank employees, with positions and job types aligned with their skills and expertise. Nevertheless, in 2025, there were no employees with disabilities.

Bank Jatim applies the principle of equality or non-discrimination not only within the company's internal environment, but also in relations with external parties, such as customers, suppliers, and communities surrounding the company's operational areas and other stakeholders. Bank Jatim is committed to consistently applying the principle of non-discrimination and providing equal treatment to every individual, as a form of respect for human dignity and as an effort to support the realization of social and economic justice. Based on the application of this principle, there is no difference in basic salary or remuneration between male and female employees. If there is a difference in the amount of income received by employees, it is solely based on an objective assessment conducted by Bank Jatim by

penghasilan yang diterima oleh karyawan, hal tersebut semata-mata didasarkan pada penilaian objektif yang dilakukan oleh Bank Jatim dengan mempertimbangkan prestasi kerja serta kinerja masing-masing individu secara adil dan profesional.

considering the work achievements and performance of each individual in a fair and professional manner.

Komitmen Bank Jatim dalam memperlakukan prinsip kesetaraan atau non-diskriminasi memberikan hasil dengan tidak adanya insiden diskriminasi dalam bentuk apapun selama tahun pelaporan. Dengan demikian, tidak ada tindakan perbaikan yang dilakukan oleh Bank Jatim terkait kebijakan dan prinsip tentang kesetaraan atau non-diskriminasi.

Bank Jatim's commitment to implementing equality and non-discrimination resulted in no incidents of discrimination in any form during the reporting year. Therefore, no corrective actions were taken by Bank Jatim regarding policies and principles on equality or non-discrimination.

## Rekrutmen dan *Turnover*

Seiring dengan semakin pesatnya perkembangan teknologi serta meningkatnya tuntutan akan ketersediaan Sumber Daya Manusia (SDM) yang unggul, Bank Jatim menyadari bahwa keberadaan SDM yang berkualitas, kompeten, dan memiliki kemampuan untuk bersaing di tingkat global merupakan faktor yang sangat penting bagi keberlangsungan dan pengembangan usaha. Oleh karena itu, dalam rangka memenuhi kebutuhan akan SDM yang sesuai dengan tuntutan tersebut, Bank Jatim melaksanakan proses rekrutmen tenaga kerja dengan menetapkan kualifikasi yang disesuaikan dengan kebutuhan dan standar yang berlaku di lingkungan Bank. Dalam pelaksanaannya, Bank Jatim senantiasa membuka kesempatan yang luas dan setara bagi seluruh warga negara Indonesia untuk dapat mengikuti proses rekrutmen. Pelaksanaan kegiatan rekrutmen di Bank Jatim diatur dalam kebijakan KPA Human Capital Bank Jatim yang menjadi pedoman dalam proses pengadaan tenaga kerja. Adapun proses rekrutmen tersebut dapat dilaksanakan secara mandiri oleh Bank maupun melalui kerja sama dengan lembaga atau institusi yang menyediakan jasa konsultan di bidang human capital atau jasa pencari tenaga kerja (*Head Hunters*), baik yang dilakukan secara *online* maupun *offline*, termasuk melalui pemanfaatan berbagai platform media penyedia tenaga kerja.

## Recruitment and Turnover

Along with the increasingly rapid development of technology and the demand for the availability of superior Human Resources, Bank Jatim realizes that the existence of qualified, competent HR, and the ability to compete at the global level is a very important factor for the sustainability and development of the business. Therefore, to meet the need for HR that meets these demands, Bank Jatim conducts a workforce recruitment process by determining qualifications adjusted to the needs and standards applicable within the Bank's environment. In its implementation, Bank Jatim always opens broad and equal opportunities for all Indonesian citizens to be able to participate in the recruitment process. The implementation of recruitment activities at Bank Jatim is regulated in the KPA Human Capital Bank Jatim policy which serves as a guideline in the workforce procurement process. The recruitment process can be carried out independently by the Bank or through collaboration with agencies or institutions that provide consulting services in the field of human capital or labor search services (Head Hunters), both online and offline, including through the use of various media platforms that provide labor.

Sepanjang tahun 2025, Bank Jatim telah merekrut 36 orang pegawai Tenaga Kontrak Ikatan Kerja (TKIK), menurun dibandingkan dengan tahun 2024 dengan rekrutmen sebanyak 73 orang pegawai. Penurunan ini terjadi karena pemenuhan sumber daya manusia pada bagian frontliner melalui mekanisme program pemagangan dan Funding Officer dipenuhi melalui mekanisme Tenaga Alih Daya. Rekapitulasi rekrutmen tahun 2025 berdasarkan jenis kelamin, wilayah kerja dan usia disampaikan dalam tabel berikut.

Throughout 2025, Bank Jatim recruited 36 contract workers (TKIK), a decrease from 73 in 2024. This decrease was due to the recruitment of frontline human resources through an internship program and the recruitment of Funding Officers through an outsourcing mechanism. A summary of 2025 recruitment by gender, work area, and age is presented in the following table.

**Tabel Perekrutan Tenaga Kerja Ikatan Kerja (TKIK) Berdasarkan Jenis Kelamin, Wilayah Kerja, dan Usia**
**Table of Labor Bonded Workers (TKIK) Recruitment by, Gender, Work Area, and Age**

| Jenis Kelamin | 2025 | 2024 | 2023 | Gender |
|---|---|---|---|---|
| Pria | 20 | 43 | 150 | Male |
| Wanita | 16 | 30 | 145 | Female |
| **Total** | **36** | **73** | **295** | **Total** |

| Wilayah Kerja | 2025 | 2024 | 2023 | Work Area |
|---|---|---|---|---|
| Kantor Pusat | 24 | 3 | 54 | Head Office |
| Kantor Operasional Jawa Timur | 12 | 62 | 229 | East Java Operational Office |
| Kantor Operasional Jakarta | 0 | 5 | 9 | Jakarta Operational Office |
| Kantor Operasional Batam | 0 | 3 | 3 | Batam Operational Office |
| **Total** | **36** | **73** | **295** | **Total** |

| Usia | 2025 | 2024 | 2023 | Age |
|---|---|---|---|---|
| <30 Tahun | 34 | 41 | 217 | <30 Years Old |
| 30-50 Tahun | 2 | 30 | 75 | 30-50 Years Old |
| >50 Tahun | 0 | 2 | 3 | >50 Years Old |
| **Total** | **36** | **73** | **295** | **Total** |

Seiring dengan bertambah dengan adanya pegawai baru hasil rekrutmen, jumlah pegawai Bank Jatim juga berkurang karena ada pegawai yang berhenti bekerja dengan berbagai penyebab. Selama tahun 2025, pegawai yang berhenti bekerja tercatat sebanyak 119 orang, terdapat peningkatan dibandingkan tahun 204 sebanyak 3 orang. Rekapitulasi pegawai yang meninggalkan Bank Jatim selama tahun 2025 disajikan sebagai berikut.

As new employees join Bank Jatim through the recruitment process, the total number of employees also decreases due to resignations for various reasons. Throughout 2025, 119 employees were recorded as leaving, an increase of 3 compared to 2024. A summary of employees leaving Bank Jatim during 2025 is presented below.

**Tabel Pegawai Meninggalkan Bank Jatim Berdasarkan Jenis Kelamin, Wilayah Kerja, dan Usia**
**Table of Employees Leaving Bank Jatim Based on Gender, Work Area, and Age**

| Jenis Kelamin | 2025 | 2024 | 2023 | Gender |
|---|---|---|---|---|
| Pria | 61 | 74 | 79 | Male |
| Wanita | 59 | 42 | 44 | Female |
| **Total** | **120** | **116** | **123** | **Total** |

| Wilayah Kerja | 2025 | 2024 | 2023 | Work Area |
|---|---|---|---|---|
| Kantor Pusat | 44 | 33 | 29 | Head Office |
| Kantor Operasional Jawa Timur | 72 | 81 | 92 | East Java Operational Office |
| Kantor Operasional Jakarta | 4 | 2 | 2 | Jakarta Operational Office |
| Kantor Operasional Batam | 0 | 0 | 0 | Batam Operational Office |
| **Total** | **120** | **116** | **123** | **Total** |

| Usia | 2025 | 2024 | 2023 | Age |
|---|---|---|---|---|
| <30 Tahun | 3 | 10 | 8 | <30 Years Old |
| 30-50 Tahun | 64 | 49 | 61 | 30-50 Years Old |
| >50 Tahun | 53 | 57 | 54 | >50 Years Old |
| **Total** | **120** | **116** | **123** | **Total** |

Adapun penyebab karyawan meninggalkan Bank Jatim tahun 2025 adalah sebagai berikut:

The causes of employees leaving Bank Jatim in 2025 are as follows:

### Tabel Penyebab Karyawan Meninggalkan Bank Jatim
Table of Causes of Employees Leaving the Company

| Jenis Kelamin | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| Pensiun alami | 50 | 49 | 48 | Natural retirement |
| Pensiun dini | 0 | 0 | 0 | Early retirement |
| Meninggal dunia | 7 | 7 | 7 | Passed away |
| Mengundurkan diri | 37 | 24 | 42 | Resign |
| Diberhentikan | 26 | 36 | 22 | Dismissed |
| **Total** | **120** | **116** | **123** | **Total** |

Dalam laporan keberlanjutan ini, Bank Jatim telah melaporkan tingkat perputaran pegawai atau turnover selama tahun 2025. Turnover diartikan sebagai suatu keinginan seorang pegawai untuk berpindah, berhenti atau keluar dari tempat bekerja yang dilakukan secara sukarela atau atas kemauan sendiri maupun keputusan dari organisasi/perusahaan. Dengan demikian, pegawai yang meninggalkan Perusahaan karena pensiun alami dan meninggal tidak dihitung sebagai faktor tinggi atau rendahnya tingkat turnover.

In this Sustainability Report, Bank Jatim has reported the employee turnover rate for 2025. Turnover is defined as an employee's desire to transfer, resign, or leave the workplace, either voluntarily or at the organization's/company's decision. Thus, employees leaving the Company due to natural retirement and death are not counted as factors in the high or low turnover rate.

Tingkat *turnover* tahun 2025 mencapai 1,36% menurun dibandingkan tahun 2024 yang sebesar 2,57% menunjukan bahwa adanya peningkatan retensi pegawai.

The turnover rate in 2025 reached 1.36%, a decrease compared to 2024 which was 2.57%, indicating an increase in employee retention.

### *Turnover* Pegawai
**Employee Turnover**

| Uraian | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| Jumlah pegawai baru | 36 | 73 | 295 | Number of new employess |
| Jumlah pegawai meninggalkan Bank Jatim (mengundurkan diri dan diberhentikan) | 120 | 116 | 64 | Number of employess leaving the Company (resigned and dismissed) |
| Jumlah pegawai awal tahun | 4.490 | 4.544 | 4.492 | Number of employees at the beginning of the year |

| Uraian | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| Jumlah pegawai akhir tahun | 4.355 | 4.490 | 4.544 | Number of employees at the end of the year |
| **Tingkat *Turnover*** | **1,36%** | **2,57%** | **1,42%** | **Turnover Rate** |

## Pelatihan dan Pengembangan Kompetensi
[OJK F.22]

Bank Jatim secara konsisten menunjukkan komitmennya untuk memberikan kesempatan yang setara kepada seluruh pegawai dalam mengembangkan pengetahuan, keterampilan, serta kompetensi yang dimiliki. Bank Jatim memahami bahwa pelaksanaan program pendidikan dan pelatihan merupakan salah satu langkah strategis dalam upaya membentuk sumber daya manusia yang unggul, kompeten, dan berkualitas. Melalui pengembangan kapasitas tersebut, diharapkan pegawai memiliki kemampuan yang memadai, keterampilan yang terasah, serta wawasan yang luas dalam menjalankan tugas dan tanggung jawabnya. Dengan tersedianya SDM yang terampil, kompeten, dan memiliki pengetahuan yang memadai, Bank Jatim dapat meningkatkan kualitas layanan kepada nasabah, menghadirkan inovasi yang lebih baik, serta menjalankan operasional perusahaan secara lebih efektif dan efisien, sehingga pada akhirnya dapat mendukung tercapainya tujuan strategis Bank. Adapun pelaksanaan kegiatan pendidikan dan pelatihan di Bank Jatim telah diatur dalam Surat Keputusan Direksi Nomor 062/03/05/DIR/HCP/KEP tertanggal 01 Februari 2023 mengenai Standar Operasional Prosedur (SOP) Pendidikan dan Pelatihan.

Bank Jatim telah menyelenggarakan 476 program pelatihan yang diikuti oleh 4.762 orang. Adapun biaya yang dikeluarkan oleh Bank Jatim disajikan dalam tabel berikut.

## Training and Competency Development
[OJK F.22]

Bank Jatim consistently demonstrates its commitment to providing equal opportunities to all employees in developing their knowledge, skills, and competencies. Bank Jatim understands that implementing education and training programs is a strategic step in developing superior, competent, and high-quality human resources. Through this capacity development, it is expected that employees will have adequate abilities, honed skills, and broad insight in carrying out their duties and responsibilities. With the availability of skilled, competent, and knowledgeable human resources, Bank Jatim can improve the quality of service to customers, deliver better innovations, and run company operations more effectively and efficiently, ultimately supporting the achievement of the Bank's strategic objectives. The implementation of education and training activities at Bank Jatim has been regulated in the Decree of the Board of Directors Number 062/03/05/DIR/HCP/KEP dated February 1, 2023, concerning the Standard Operating Procedure (SOP) for Education and Training.

Bank Jatim has conducted 476 training programs attended by 4,762 employees. The total costs incurred by Bank Jatim are presented in the following table.

**Tabel Jumlah Pelatihan dan Biaya yang Dikeluarkan Tahun 2023-2025**
**Table of Training Programs and Expenses Incurred 2023-2025**

| Keterangan | 2025 | 2024 | 2023 | Description |
|---|---|---|---|---|
| Jumlah Program Pelatihan | 441 | 235 | 303 | Number of Training Programs |
| Jumlah Peserta Pelatihan (Orang) | 5.052 | 5.200 | 5.094 | Number of Training Participants (People) |
| Total Mandays (Hari) | 28.490 | 53.240 | 40.192 | Total Mandays (Days) |
| Total Biaya (Rp) | 42.368.000.000 | 54.401.645.187 | 34.865.797.580 | Total Cost (IDR) |

Bank Jatim telah memberikan pelatihan kepada para pegawai untuk meningkatkan kompetensi pegawai dalam berbagai bidang kompetensi melalu public training maupun in-house training. Berikut informasi terkait pengembangan kompetensi karyawan selama tahun 2025.

Bank Jatim has provided training to employees to enhance their competencies across various fields through public training and in-house training. The following is information regarding employee competency development throughout 2025.

### Tabel Jenis Pelatihan Karyawan dan Tata Kelola Bank Jatim Tahun 2023-2025
Table of Types of Bank Jatim Employee Training in 2023-2025

| **Jenis Pelatihan** Type of Training | **Jumlah Pelatihan** Total Training | **Jumlah Peserta** Number of Participants | **Durasi (jam)** Duration (hours) | **Rata-rata pelatihan (jam/orang)** Average Training (hours/person) |
|---|---|---|---|---|
| **2025** | | | | |
| *Public Training* | 225 | 323 | 11.688 | 36 |
| *In House Training* | 200 | 4.692 | 215.952 | 15 |
| Dewan Komisaris & Direksi<br>Board of Commissioners &Board of Directors | 16 | 10 | 280 | 28 |
| **2024** | | | | |
| *Public Training* | 105 | 24.720 | 467.090 | 19 |
| *In House Training* | 130 | 801 | 22.060 | 28 |
| Dewan Komisaris & Direksi<br>Board of Commissioners &Board of Directors | 9 | 10 | 864 | 19 |
| **2023** | | | | |
| *Public Training* | 163 | 474 | 15.872 | 33,48 |
| *In House Training* | 140 | 5.064 | 283.016 | 55,88 |
| Dewan Komisaris & Direksi<br>Board of Commissioners &Board of Directors | 7 | 10 | 80 | 8 |

Sepanjang tahun 2025, jumlah karyawan yang telah mengikuti pelatihan yaitu 4.728 orang. Rata-rata jam pelatihan karyawan sebesar 96 jam per karyawan yang disampaikan pada tabel berikut.

Throughout 2025, the number of employees who had participated in training was 4,728 people. The average employee training hours is 96 hours per employee which is presented in the following table.

### Tabel Rata-Rata Jam Pelatihan Karyawan [OJK F.22]
Table of Average Training Hours for Workers

| **Uraian** | **Jumlah Pekerja yang Memperoleh Pelatihan** Number of Workers Receieved Training | | | Description |
|---|---|---|---|---|
| | **2025** | **2024** | **2023** | |
| **Keseluruhan** | **4.728** | **5.200** | **5.094** | **Overall** |
| **Berdasarkan Gender** | | | | **Based on Gender** |
| Laki-laki | 2.269 | 2.501 | 2.524 | Male |
| Perempuan | 2.459 | 2.699 | 2.570 | Female |
| **Berdasarkan Kategori Jabatan** | | | | **Based on the Employee's Job Category** |
| *Board of Directors* | 7 | 10 | 11 | Board of Directors |
| VP Level | 29 | 43 | 36 | VP Level |
| GM Level | 109 | 120 | 104 | GM Level |
| Manajer Level | 309 | 309 | 321 | Manager Level |
| Supervisor Level | 919 | 985 | 931 | Supervisor Level |
| Staff | 3.365 | 3.733 | 3.691 | Staff |

| Uraian | Jam Pelatihan Training Hours | | | Description |
|---|---|---|---|---|
| | 2025 | 2024 | 2023 | |
| **Keseluruhan** | **227.896** | **425.920** | **298.888** | **Overall** |
| **Berdasarkan Gender** | | | | **Based on Gender** |
| Laki-laki | 96.584 | 218.256 | 146.104 | Male |
| Perempuan | 131.312 | 207.664 | 152.784 | Female |
| **Berdasarkan Kategori Jabatan** | | | | **Based on the Employee's Job Category** |
| *Board of Directors* | 256 | 808 | 200 | Board of Directors |
| VP Level | 1520 | 3.032 | 1.592 | VP Level |
| GM Level | 5208 | 8.152 | 5.744 | GM Level |
| Manajer Level | 15.256 | 24.152 | 17.152 | Manager Level |
| Supervisor Level | 37.512 | 75.128 | 62.248 | Supervisor Level |
| Staff | 168.144 | 314.648 | 211.888 | Staff |

| Uraian | Rata-rata Jam Pelatihan Setiap Pekerja Average Employee Training Hours | | | Description |
|---|---|---|---|---|
| | 2025 | 2024 | 2023 | |
| **Keseluruhan** | **96** | **82** | **58,67** | **Overall** |
| **Berdasarkan Gender** | | | | **Based on Gender** |
| Laki-laki | 43 | 87 | 57,88 | Male |
| Perempuan | 53 | 77 | 59,44 | Female |
| **Berdasarkan Kategori Jabatan** | | | | **Based on the Employee's Job Category** |
| *Board of Directors* | 35 | 81 | 24 | Board of Directors |
| VP Level | 53 | 71 | 44,22 | VP Level |
| GM Level | 48 | 68 | 55,23 | GM Level |
| Manajer Level | 50 | 78 | 53,43 | Manager Level |
| Supervisor Level | 41 | 76 | 66,86 | Supervisor Level |
| Staff | 50 | 84 | 57,40 | Staff |

| Uraian | Persentase Karyawan yang Mengikuti Pelatihan Percentage of Employees Who Participated in Training | | | Description |
|---|---|---|---|---|
| | 2025 | 2024 | 2023 | |
| **Keseluruhan** | **63%** | **70,59%** | **69,16%** | **Overall** |
| **Berdasarkan Gender** | | | | **Based on Gender** |
| Laki-laki | 30% | 33,95% | 34,27% | Male |
| Perempuan | 33% | 36,64% | 34,89% | Female |

| Uraian | Persentase Karyawan yang Mengikuti Pelatihan<br>Percentage of Employees Who Participated in Training | | | Description |
|---|---|---|---|---|
| | 2025 | 2024 | 2023 | |
| **Berdasarkan Kategori Jabatan** | | | | **Based on the Employee's Job Category** |
| *Board of Directors* | 0% | 0,14% | 0,15% | Board of Directors |
| VP Level | 0% | 0,58% | 0,49% | VP Level |
| GM Level | 1% | 1,63% | 1,41% | GM Level |
| Manajer Level | 4% | 4,19% | 4,36% | Manager Level |
| Supervisor Level | 12% | 13,37% | 12,64% | Supervisor Level |
| Staff | 45% | 50,68% | 50,11% | Staff |

Dalam rangka menunjang peningkatan karir karyawan, Bank Jatim telah melakukan pelatihan-pelatihan sebagai berikut.

To support employee career development, Bank Jatim has conducted various training programs as follows.

## Program Pelatihan Bantuan Peralihan Tahun 2025
### Transitional Assistance Training Program 2025

| Materi Pelatihan<br>Training Materials | Tujuan<br>Objective | Waktu dan Tempat<br>Time and Place | Jumlah Peserta<br>Number of Participants |
|---|---|---|---|
| Account Officer Development Program (AODP)<br>Account Officer Development Program (Aodp) | Meningkatkan kompetensi Account Officer<br>Improving Account Officer Competence | Surabaya, 20 February 2025<br>Surabaya, February 20, 2025 | 59 |
| Klasikal JLDP 3 Tahun 2025<br>Classical Jldp 3 Year 2025 | Mempersiapkan calon pemimpin Eselon 3<br>Preparing future Echelon 3 leaders | Surabaya, 22 October 2025<br>Surabaya, October 22, 2025 | 60 |
| Dasar Perkreditan<br>Credit Basics | Meningkatkan kompetensi bidang perkreditan<br>Improving competency in the credit sector | Surabaya, 08 September 2025<br>Surabaya, September 8, 2025 | 58 |
| In House Training Gadai Syariah / Penaksir Emas<br>In House Sharia Pawn Training / Gold Appraiser | Meningkatkan kompetensi bidang syariah<br>Improving competence in the sharia field | Surabaya, 21 March 2025<br>Surabaya, March 21, 2025 | 20 |
| Internal Audit 3 Accountancy And Finance<br>Internal Audit 3 Accountancy And Finance | Meningkatkan kompetensi Internal Audit<br>Improving Internal Audit Competence | Surabaya, 10 November 2025<br>Surabaya, November 10, 2025 | 67 |
| Orientasi - Product Knowledge<br>Orientasi - Product Knowledge | Perkenalan produk Bank untuk pegawai baru<br>Introduction of Bank products for new employees | Surabaya, 12 February 2025<br>Surabaya, February 12, 2025 | 182 |
| Pelatihan Pengadaan Barang Dan Jasa<br>Training of Goods and Services Procurement | Meningkatkan kompetensi dalam bidang purchasing<br>Improving competence in the purchasing field | Surabaya, 07 August 2025<br>Surabaya, August 7, 2025 | 72 |

Bank Jatim juga memberikan perhatian khusus kepada pegawai yang hendak pensiun dengan memberikan pelatihan menjelang pensiun. Pegawai yang berhak megikuti pelatihan adalah adalah pegawai yang akan pensiun dalam waktu minimal 1 (satu) tahun sebelum usia pensiun tiba, yakni memasuki usia 58 tahun.

Bank Jatim also pays special attention to employees who are about to retire by providing pre-retirement training. Employees who are eligible to participate in the training are those who will retire at least 1 (one) year before the retirement age, which is 58 years old. Bank Jatim hopes that with the training provided,

Bank Jatim berharap dengan pelatihan yang diberikan, pegawai dapat mempersiapkan masa pensiun dengan baik. Pelatihan ini bertujuan untuk memberikan pengetahuan dan keterampilan kepada peserta pelatihan agar mampu mempersiapkan pensiun dengan persiapan lebih dini, termasuk di dalamnya penyiapan aspek psikologis maupun kegiatan yang akan dilakukan pada masa purna karya.

Di Bulan September 2025, Bank Jatim telah mengikutsertakan kepada 38 pegawai pada program Pelatihan Menjelang Pensiun/Program Bantuan Peralihan dengan materi pelatihan Transforming To The New Chapter. Kegiatan ini bertujuan untuk mempersiapkan pegawai masa pra pensiun.

Bank Jatim telah memberikan pelatihan kepada para pegawai untuk meningkatkan kompetensi pegawai dalam berbagai bidang kompetensi. Informasi terkait pengembangan kompetensi karyawan selama tahun 2025 telah disampaikan pada Laporan Tahunan Bank Jatim tahun 2025 bagian Sumber Daya Manusia.

## Penilaian Kinerja Pegawai dan Pengembangan Karir

Dalam memastikan tercapainya kinerja pegawai secara optimal, Bank Jatim secara berkala melaksanakan proses penilaian atau peninjauan terhadap kinerja pegawai. Proses penilaian kinerja tersebut dilakukan secara adil kepada seluruh pegawai dengan berlandaskan pada pencapaian prestasi kerja masing-masing individu, tanpa adanya pembedaan berdasarkan jenis kelamin. Dalam mendukung pelaksanaan penilaian tersebut, Bank Jatim telah menerapkan sistem penilaian kinerja pegawai melalui penerapan sistem manajemen kinerja yang menggunakan metode *Balanced Scorecard*. Untuk menilai kinerja individu pegawai secara lebih terstruktur dan terukur, Bank Jatim memanfaatkan Aplikasi KPI Scorecard yang digunakan untuk mempermudah proses *monitoring* serta *reporting* terhadap pencapaian *Key Performance Indicator* (KPI) pegawai. Selain berfungsi sebagai alat evaluasi kinerja, KPI juga dimanfaatkan sebagai salah satu dasar dalam pengembangan program jenjang karier karyawan di lingkungan Bank Jatim. Ada 4 (empat) perspektif di KPI *Scorecard* yaitu:

1. *Financial*
2. *Internal Business Process*
3. *Customer*
4. *Learning & Growth*

Penilaian sistem kinerja didasarkan pada dua komponen, yaitu sasaran kinerja utama (KPI) dan *soft* kompetensi dengan bobot nilai persentase untuk masing-masing komponen adalah 100%. Dari bobot nilai persentase selanjutnya didapatkan hasil akhir penilaian kinerja dengan kategori penilaian sebagai berikut:

employees can prepare well for retirement. This training aims to provide knowledge and skills to training participants so they can prepare for retirement with early preparation, including preparing psychological aspects and activities to be carried out during retirement.

In September 2025, Bank Jatim enrolled 38 employees in the Pre-Retirement Training/Transition Assistance Program, which focused on “Transforming to the New Chapter.” This program aimed to prepare employees for pre-retirement.

Bank Jatim has provided training to employees to improve their competency in various areas. Information regarding employee competency development through 2025 is presented in the Human Resources section of Bank Jatim’s 2025 Annual Report.

## Employee Performance Appraisal and Career Development

To ensure optimal employee performance, Bank Jatim periodically conducts an assessment or review process for employee performance. The performance assessment process is carried out fairly for all employees based on the work achievements of each individual, without any discrimination based on gender. To support the implementation of this assessment, Bank Jatim has implemented an employee performance assessment system through the implementation of a performance management system that uses the Balanced Scorecard method. To assess individual employee performance in a more structured and measurable manner, Bank Jatim utilizes the KPI Scorecard Application which is used to facilitate the monitoring and reporting process on the achievement of employee Key Performance Indicators (KPIs). In addition to functioning as a performance evaluation tool, KPIs are also used as a basis for developing employee career path programs within Bank Jatim. There are 4 (four) perspectives in the KPI Scorecard, namely:

1. Financial
2. Internal Business Process
3. Customer
4. Learning & Growth

The performance system assessment is based on two components, namely main performance targets (KPI) and soft competencies with a percentage value weight for each component being 100%. From the weighted percentage values, the final performance assessment results are obtained with the following assessment categories:

| Kategori Penilaian | Nilai Score | Assessment Category |
|---|---|---|
| Sangat Memuaskan | 4,26 – 5,00 | Outstanding |
| Memuaskan | 3,51 – 4,25 | Exceed Expectation |
| Mencapai Target Kinerja | 3,00 – 3,50 | Meet Expectation |
| Kurang | 1,50 – 2,99 | Below Expectation |
| Sangat Kurang | 0,00 - 1,49 | Poor |

Hasil KPI digunakan sebagai salah satu kriteria pengembangan karier pegawai, terdapat relevansi antara hasil penilaian kinerja pegawai dengan pengembangan karier. Selama tahun 2025, Bank Jatim telah melakukan penilaian kinerja kepada seluruh (100%) pegawai tetap dan tidak tetap Bank Jatim yang terdiri atas 2433 orang pegawai pria dan 1968 orang pegawai wanita. Berdasarkan hasil penilaian pegawai terdapat 105 orang yang mendapatkan promosi, 1.632 orang mendapatkan mutasi/ rotasi serta 11 orang mendapatkan demosi.

KPI results are used as one of the criteria for employee career development, there is a relevance between employee performance appraisal results and career development. During the year 2025, Bank Jatim has conducted performance appraisals to all (100%) permanent and non-permanent employees of Bank Jatim consisting of 2,433 male employees and 1,968 female employees. Based on the results of the employee assessment there are 105 people who get promoted, 1,632 people get a transfer / rotation and 11 people get demotion.

**Tabel Tinjauan Rutin Pegawai Tetap dan Tidak Tetap dan Jenjang Karir**
**Table Overview of Permanent and Non-Permanent Employees and Career Paths**

| Tahun Year | Jumlah Pegawai Tetap dan Tidak Tetap yang Mendapatkan Peninjauan Number of Employees Receiving a Review | Hasil Penilaian dan Relevansi Pengembangan Karier Assessment Results and the Relevance for Career Development | | |
|---|---|---|---|---|
| | | Promosi Promotion | Mutasi/Rotasi Mutation/Rotation | Demosi Demotion |
| 2025 | 4.401 (100% dari total pegawai)<br>4.401 (100% of total employees) | 105 | 1.632 | 11 |
| 2024 | 4.490 (100% dari total pegawai)<br>4.490 (100% of total employees) | 162 | 1.806 | 5 |
| 2023 | 4.544 (100% dari total pegawai)<br>4.544 (100% of total employees) | 199 | 2.329 | 5 |

Bank Jatim telah melaksanakan program pengembangan karier yang dirancang untuk mempersiapkan, mengembangkan, serta mempertahankan kualitas karyawan agar mampu menunjukkan kinerja yang optimal, baik dalam menjalankan tugas pada saat ini maupun di masa yang akan datang. Dalam mendukung tujuan tersebut, Bank Jatim menyelenggarakan program pengembangan karier secara berjenjang yang juga mencakup program promosi bagi pegawai, mulai dari pejabat tingkat pertama hingga pejabat eksekutif, yang dilaksanakan sebagai bagian dari upaya untuk memenuhi kebutuhan jabatan yang masih kosong di dalam organisasi. Pelaksanaan pengembangan karier pegawai di Bank Jatim didasarkan pada dua aspek utama

Bank Jatim has implemented a career development program designed to prepare, develop, and maintain the quality of employees so that they are able to demonstrate optimal performance, both in carrying out their duties now and in the future. In supporting this goal, Bank Jatim organizes a tiered career development program that also includes a promotion program for employees, from first-level officials to executive officials, which is implemented as part of an effort to fulfill the need for vacant positions within the organization. The implementation of employee career development at Bank Jatim is based on two main aspects of competence, namely competence measured through an assessment process and

kompetensi, yaitu kompetensi yang diukur melalui proses asesmen serta kinerja karyawan yang dinilai berdasarkan pencapaian kerja masing-masing individu. Selain itu, proses pengukuran kompetensi dilakukan secara berkala untuk memastikan bahwa kemampuan dan keterampilan terbaru dari setiap karyawan pada seluruh jenjang jabatan dapat terus diperbarui dan dikembangkan sesuai dengan kebutuhan organisasi.Selama tahun 2025, Bank Jatim membuka program pengembangan karier karyawan di antaranya sebagai berikut:

a. Program Asesmen Pejabat Eksekutif
   Bank Jatim telah melaksanakan Assesment bagi pejabat eksekutif sebanyak 78 orang. Assesment ini diperlukan untuk memetakan potensi dari masing-masing pejabat eksekutif dan mengukur gap kompetensinya agar Bank dapat merencanakan pengembangan ke depan pejabat eksekutif tersebut.
b. Program Karir karyawan
   Program jenjang karir karyawan pada tahun 2025 untuk pengisian jabatan adalah sebagai berikut:

employee performance which is assessed based on the work achievements of each individual. In addition, the competency measurement process is carried out periodically to ensure that the latest abilities and skills of each employee at all levels of office can be continuously updated and developed according to the needs of the organization. During 2025, Bank Jatim conducted employee career development programs including the following:

a. Program Executive Officer Assessment Program
   Bank Jatim had carried out assessments for 78 executive officers. This assessment was needed to map the potential of each executive officer and measured the competency gap so that the Bank could plan the future development of the executive officer.

b. Employee Career Program
   The employee career path program in 2025 based on the positions is as follows
   :

| No | Jabatan<br>Position | Pria<br>Male | Wanita<br>Female | Total |
|---|---|---|---|---|
| 1 | Eselon 1 | 3 | 1 | 4 |
| 2 | Eselon 2 | 5 | 4 | 9 |
| 3 | Eselon 3 | 0 | 0 | 0 |
| 4 | Eselon 4 | 2 | 0 | 2 |
| **Jumlah** | | **10** | **5** | **15** |

## Cuti Melahirkan

Bank Jatim senantiasa berupaya untuk memenuhi hak-hak karyawan, salah satunya adalah memberikan hak cuti. Bank Jatim memberikan hak cuti melahirkan berlaku bagi karyawan perempuan serta hak cuti bagi karyawan laki-laki yang istrinya melahirkan (paternity leave). Dengan memberikan hak-hak cuti tersebut, Bank memberikan kesempatan kepada karyawan tersebut untuk mempersiapkan kelahiran anaknya dengan baik. Hak cuti melahirkan karyawan diatur dalam Perjanjian Kerja Bersama. Untuk karyawan perempuan, cuti melahirkan diberikan maksimum 3 (tiga) bulan, yaitu 1,5 (satu setengah) bulan sebelum melahirkan dan 1,5 (satu setengah) bulan sesudah melahirkan. Karyawan yang menjalani cuti melahirkan tetap menerima gaji dan pendapatan ekstra sebagaimana haknya secara penuh sesuai *personal grade dan job grade*. Sementara itu, karyawan pria yang istrinya melahirkan sejak tahun 2024 mendapatkan hak cuti selama 3 (tiga) hari. Pada tahun 2025, terdapat 18 orang karyawan wanita yang telah menggunakan hak cuti melahirkan dan seluruhnya telah kembali bekerja.

## Maternity Leave

Bank Jatim provided maternity leave which was a normative employee right that the company must fulfill. Maternity leave rights applied to female employees as well as leave rights to male employees whose wives gave birth (paternity leave). By providing these leave rights, the Company provided the employee with the opportunity to prepare well for the birth of their child. Employee maternity leave rights were regulated in the Collective Labor Agreement. For female employees, maternity leave was given a maximum of 3 (three) months, namely 1.5 (one and a half) months before giving birth and 1.5 (one and a half) months after giving birth. Employees who were on maternity leave still received the full salary and extra income they were entitled to according to their personal grade and job grade. Meanwhile, male employees whose wives gave birth in 2024 were entitled to 3 (three) days of leave. In 2025, 18 female employees exercised their right to maternity leave, and all of them returned to work afterward.

### Tabel Cuti Melahirkan
Table of Maternity Leave

| Uraian Description | 2025 | | 2024 | | 2023 | |
|---|---|---|---|---|---|---|
| | Wanita Female | Pria Male | Wanita Female | Pria Male | Wanita Female | Pria Male |
| Jumlah karyawan yang berhak cuti<br>Number of employees entitled to leave | 1.503 | 2.194 | 52 | 0 | 112 | 52 |
| Jumlah karyawan yang mengambil hak cuti<br>Number of employees who took leave | 199 | 13 | 52 | 0 | 112 | 52 |
| Jumlah karyawan yang kembali bekerja pada periode laporan setelah cuti berakhir<br>Number of employees who returned to work after leave | 199 | 13 | 52 | 0 | 112 | 52 |
| Jumlah karyawan yang tetap bekerja hingga 12 bulan setelah mengambil cuti<br>Number of employees who remained employed 12 months after taking leave | 199 | 13 | 52 | 0 | 9 | 52 |
| *Return to work rate* | 100% | 100% | 100% | 100% | 100% | 100% |
| *Retention rate* | 100% | 100% | 100% | 100% | 8% | 100% |

## Kebebasan Berserikat [GRI 2-30]

Bank Jatim senantiasa berupaya untuk membangun hubungan harmonis dengan seluruh karyawan. Dalam rangka membangun hubungan harmonis, komunikasi yang baik sangat diperlukan. Oleh karenanya, Bank secara rutin telah mengadakan berbagai pertemuan *sharing session* bersama Serikat Pegawai Bank Jatim dalam rangka mewujudkan hubungan industrial yang harmonis. Bank Jatim mendukung penuh kebebasan karyawan untuk berkumpul, berserikat dan berpendapat melalui Serikat Pegawai Bank Jatim. *Sharing session* dengan Serikat Pegawai bertujuan untuk menampung aspirasi, usulan, saran serta kritik.

Selain Serikat Pegawai, Bank Jatim juga melakukan berbagai upaya untuk menciptakan lingkungan kerja yang kondusif, aman, serta nyaman bagi seluruh karyawan. Salah satu inisiatif yang dilakukan oleh Human Capital Bank Jatim adalah dengan membentuk Jatimers Communities. Kehadiran Jatimers Communities memberikan berbagai manfaat bagi para karyawan dalam menjaga keseimbangan antara tanggung jawab pekerjaan dengan kehidupan pribadi, misalnya melalui kegiatan olahraga maupun aktivitas seni. Keseimbangan tersebut diharapkan dapat memberikan dampak positif bagi kesejahteraan pribadi karyawan, yang pada akhirnya secara tidak langsung juga berkontribusi terhadap peningkatan kinerja perusahaan secara keseluruhan. Selain itu, melalui Jatimers Communities, karyawan juga memperoleh kesempatan untuk berpartisipasi dalam berbagai kegiatan kompetisi atau turnamen, baik yang diselenggarakan di tingkat nasional maupun internasional. Kehadiran komunitas ini terbukti memberikan hasil yang positif, dimana sejumlah pegawai Bank Jatim berhasil meraih prestasi sebagai juara dalam berbagai ajang kejuaraan yang diikuti.

## Freedom of Association [GRI 2-30]

Bank Jatim continuously strives to build harmonious relationships with all employees, and good communication is crucial in achieving this. To support harmonious industrial relations, the Bank regularly holds sharing sessions with the Bank Jatim Employee Union to gather aspirations, suggestions, and criticisms from employees. Bank Jatim fully supports employees' freedom to assemble, unionize, and express opinions through this union.

In addition to the Bank Jatim Employees Union, in an effort to create a conducive, safe and comfortable working atmosphere, Human Capital Bank Jatim had formed Jatimers Communities. The presence of Jatimers Communities provides various benefits for employees in maintaining a balance between work responsibilities and personal life, for example through sports and artistic activities. This balance is expected to have a positive impact on employee personal well-being, which ultimately also indirectly contributes to improving the company's overall performance. Furthermore, through Jatimers Communities, employees also have the opportunity to participate in various competitions or tournaments, both held at the national and international levels. The presence of this community has proven to provide positive results, where a number of Bank Jatim employees have succeeded in achieving achievements as champions in various championships they have participated in.

Bank Jatim telah membangun hubungan ketenagakerjaan dengan para pegawai berdasarkan Perjanjian Kerja Bersama (PKB) yang telah disepakati bersama Serikat Pegawai Bank Jatim. Dalam PKB telah mencakup hak-hak seluruh pegawai Bank Jatim (100%). PKB yang berlaku pada tahun 2024 adalah Perjanjian Kerja Bersama antara PT Bank Pembangunan Daerah Jawa Timur Tbk dengan Serikat Pegawai Bank Jatim Nomor: 063/033.1/DIR.HCP/PKB tanggal 5 April 2024. Bank senantiasa melakukan berbagai upaya terbaik dalam menyelesaikan permasalahan karyawan yang terjadi. Bank Jatim melakukan pendekatan persuasif dengan memanggil karyawan yang bersangkutan untuk dilakukan coaching, mentoring ataupun counseling. Apabila setelah dilakukan coaching, mentoring ataupun counseling tetapi tidak terdapat perubahan/penyelesaian bagi pegawai maka kepada pegawai tersebut akan diberikan Surat Peringatan. Penyelesaian permasalahan pegawai dilakukan sesuai dengan ketentuan yang berlaku di Bank Jatim dengan tetap berpedoman pada ketentuan perundangan yang berlaku.

Bank Jatim had built employment relationships with employees based on the Collective Labor Agreement (PKB) which had been agreed with the Bank Jatim employee union which covered all Bank Jatim employees (100%). The Collective Labor Agreement (PKB) in effect in 2024 is the Collective Labor Agreement between PT Bank Pembangunan Daerah Jawa Timur Tbk and the Bank Jatim Employee Union No: 063/033.1/DIR.HCP/PKB, dated April 5, 2024. The Bank consistently makes every effort to resolve employee-related issues effectively. Bank Jatim adopts a persuasive approach by inviting the employee concerned for coaching, mentoring, or counseling sessions. If, after these sessions, no improvement or resolution is observed, the employee will be issued a Warning Letter. Employee issue resolution is carried out in accordance with Bank Jatim's applicable regulations while adhering to prevailing labor laws.

Dalam rangka membangun serta menjaga hubungan kerja yang harmonis, Bank Jatim telah menetapkan mekanisme pemberitahuan apabila terjadi perubahan operasional yang bersifat mendadak. Setiap perubahan operasional tersebut akan disampaikan secara tertulis maupun melalui media komunikasi lainnya, seperti memo atau surat resmi, kepada unit kerja yang terkait. Selain itu, Bank Jatim juga menyampaikan informasi mengenai perubahan operasional tersebut kepada Serikat Pegawai Bank Jatim melalui pertemuan yang dilakukan bersama perwakilan serikat pegawai. Penyampaian pemberitahuan mengenai perubahan operasional tersebut dilakukan paling sedikit 14 (empat belas) hari atau 2 (dua) minggu sebelum perubahan tersebut mulai diimplementasikan, sehingga pihak-pihak terkait memiliki waktu yang memadai untuk memahami serta menyesuaikan diri terhadap perubahan yang akan diberlakukan.

In order to build and maintain harmonious working relationships, Bank Jatim has established a notification mechanism for sudden operational changes. Each operational change will be communicated in writing or through other communication media, such as memos or official letters, to the relevant business units. In addition, Bank Jatim also conveys information regarding these operational changes to the Bank Jatim Employees Union through meetings held with employee union representatives. Notification regarding these operational changes must be submitted at least 14 (fourteen) days or 2 (two) weeks before the changes begin to be implemented, so that the relevant parties have sufficient time to understand and adjust to the changes that will be implemented.

## Tenaga Kerja Anak dan Tenaga Kerja Paksa [OJK F.19]

Bank Jatim berkomitmen penuh tidak mempekerjakan pekerja anak dan menjalankan praktik kerja paksa sesuai dengan Undang-Undang No.13 Tahun 2003 tentang Ketenagakerjaan. Atas komitmen tersebut, Bank Jatim menetapkan kebijakan yang jelas tentang usia minimal karyawan maupun jam kerja karyawan. Usia minimal karyawan Bank Jatim adalah 21 tahun. Hal ini telah diatur dalam SOP Rekrutmen dan Seleksi No. 061/03/57/DIR/HCP/KEP Tanggal 06 Desember 2023. Sementara itu, jam kerja yang telah disepakati adalah 8 (delapan) jam 1 (satu) hari dan 40 (empat puluh) jam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77, Undang-Undang No.13 Tahun 2003 tentang Ketenagakerjaan. Pengaturan jam kerja Bank Jatim telah diatur dalam Surat Keputusan Direksi No: 062/03/34/DIR/HCP/KEP tanggal 24 Mei 2023 tentang SOP Punishment Pegawai dan Surat Edaran No: 063/04/51/HCP/SE tanggal 13 Juni 2024 tentang Petunjuk Teknis Kompensasi.

## Child Labor and Forced Labor [OJK F.19]

Bank Jatim is firmly committed to prohibiting child labor and forced labor practices, adhering to Law No. 13 of 2003 on Manpower. To support this commitment, Bank Jatim has implemented clear policies regarding the minimum employment age and working hours. The minimum employment age at Bank Jatim is 21 years old, regulated under the Standard Operating Procedure (SOP) for Recruitment and Selection Number 063/03/58/DIR/HCP/KEP dated April 18, 2024. Working hours at Bank Jatim are set at 8 hours per day and 40 hours per week over five working days, in line with Article 77 of Law No. 13 of 2003 on Manpower. This regulation is outlined in the Board of Directors Decree No: 062/03/34/DIR/HCP/KEP, dated May 24, 2023, concerning Employee Punishment SOP, and Circular Letter No: 063/04/51/HCP/SE, dated June 13, 2024, regarding Technical Guidelines for Compensation.

Pengaturan yang tegas tentang usia karyawan dan jam kerja merupakan kepatuhan Bank Jatim terhadap undang-undang ketenagakerjaan dan ketentuan internal Perusahaan. Penetapan usia minimal karyawan sebagai wujud Bank Jatim dalam mendukung penghapusan pekerja anak selaras dengan Undang-Undang Republik Indonesia Nomor 20 Tahun 1999 tentang Pengesahan ILO Convention No. 138 Concerning Minimum Age for Admission to Employment (Konvensi ILO Mengenai Usia Minimum Untuk Diperbolehkan Bekerja), dan Undang-Undang Republik Indonesia Nomor 1 Tahun 2000 tentang Pengesahan ILO Convention No. 182 Concerning The Prohibition and Immediate Action for The Elimination of The Worst Forms of Child Labour (Konvensi ILO No. 182 Mengenai Pelarangan dan Tindakan Segera Penghapusan Bentuk-Bentuk Pekerjaan Terburuk untuk Anak). Sementara itu, pemberlakuan jam kerja dengan batasan waktu yang jelas sehingga tidak terjadi kerja paksa sejalan dengan Undang-Undang Republik Indonesia Nomor 19 Tahun 1999 Tentang Pengesahan ILO Convention No. 105 Concerning the Abolition of Forced Labour (Konvensi ILO Mengenai Penghapusan Kerja Paksa).

## Upah Minimum Regional [OJK F.20]

Bank Jatim bahwa bahwa pemberian upah yang layak, adil dan sesuai dapat memberikan motivasi kepada karyawan untuk meraih prestasi maksimal dan memberikan kinerja yang optimal. Bank Jatim terus mendukung karyawan untuk berkontribusi dalam meraih tujuan jangka panjang perusahaan serta mengutamakan prinsip keberlanjutan. Dalam memberikan upah kepada karyawan, Bank Jatim senantiasa berpedoman pada peraturan pemerintah terkait Upah Minimum Regional di setiap lokasi operasionalnya. Pemberian upah di Bank Jatim tahun 2025 merujuk pada Peraturan Pemerintah No. 51 Tahun 2023 tentang Perubahan Atas Peraturan Pemerintah Nomor 36 Tahun 2021 tentang Pengupahan. Pelaksanaan pemberian upah telah diatur dalam Surat Edaran No: 064/04/18/HCP/SE tanggal 29 April 2025 tentang Petunjuk Teknis Kompensasi.

Bank Jatim menjunjung tinggi kesetaraan termasuk dalam memberikan upah dengan menerapkan sistem pengupahan tanpa diskriminasi. Setiap pegawai berhak memperoleh perlakuan yang sama dalam penerapan sistem pengupahan. Sesuai dengan peraturan yang berlaku, pemberian upah minimum di Bank Jatim diarahkan kepada pencapaian kebutuhan hidup layak bagi pegawai. Besaran upah minimum pada umumnya menyesuaikan dengan harga kebutuhan pokok, tingkat inflasi, standar kelayakan hidup, dan variabel lainnya. Sejalan dengan komitmen Bank untuk meningkatkan kesejahteraan karyawan, Bank Jatim memberikan upah kepada karyawan tetap pada level terendah yang sesuai dengan ketentuan upah yang berlaku di setiap provinsi, sebagaimana tercantum dalam tabel berikut:

Strict regulations of employee age and working hours is Bank Jatim's compliance with labor laws and internal provisions of the company. Determination of the minimum age of employees for Bank Jatim to support the elimination of child labor is in line with the Law of the Republic of Indonesia Number 20, 1999, concerning the Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employement, and Law of the Republic of Indonesia Number 1, 2000 , concerning the Ratification of ILO Convention No. 182 Concerning the Prohibition and Immediate Action for The Elimination of The Worst Forms of Child Labour ((ILO Convention No. 182 Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labor). Meanwhile, the implementation of working hours with clear time limits o prevent forced labor is in line with the Law of the Republic of Indonesia Number 19, 1999, Concerning the Ratification of ILO Convention No. 150 Concerning The Abolition of Forced Labour (concerning the Abolition of Forced Labor).

## Regional Minimum Wage [OJK F.20]

Bank Jatim believes that providing fair, appropriate, and decent wages can motivate employees to achieve maximum performance and deliver optimal results. The Bank continuously supports employees in contributing to the company's long-term goals while prioritizing sustainability principles. In determining employee wages, Bank Jatim consistently adheres to government regulations regarding the Regional Minimum Wage in each of its operational areas. Wage provisions at Bank Jatim in 2024 referred to Government Regulation No. 51 of 2023, amending Government Regulation No. 36 of 2021 on Wages. The implementation of wage provision has been regulated in Circular Letter No: 064/04/18/HCP/SE dated April 29, 2025 concerning Compensation Technical Instructions.

Bank Jatim upholds equality in its wage system by implementing a non-discriminatory wage structure. Every employee has the right to receive fair and equal treatment in the application of the wage system, so that there is no gap in remuneration between male and female employees. In accordance with applicable regulations, the provision of minimum wages in Bank Jatim is directed to the achievement of decent living needs for employees. The amount of minimum wage generally adjusts to the price of basic needs, inflation rate, standard of living, and other variables. In line with the Bank's commitment to provide welfare to employees, Bank Jatim provides wages for the lowest level permanent employees in accordance with the prevailing wage in each province, especially in East Java, DKI Jakarta and Batam as described in the following table:

### Tabel Upah Minimum Regional
Table of Regional Minimum Wage

| No | Unit Usaha<br>Business Unit | Provinsi/ Daerah<br>Province/ Region | Upah Minimum Provinsi (Rp)<br>Provincial Minimum Wage (IDR) | Imbal Jasa Karyawan Tingkat Terendah (Rp)<br>Lowest Level Employee Fee (IDR) | Persentase (%)<br>Percentage (%) |
|---|---|---|---|---|---|
| 1 | Kantor Pusat<br>Head Office | Jawa Timur<br>East Java | 2.335.209 | 4.550.000 | 195% |
| 2 | Kantor DKI Jakarta<br>Jakarta Office | DKI Jakarta | 5.396.761 | 6.700.000 | 124% |
| 3 | Kantor Batam<br>Batam Office | Batam | 4.989.600 | 6.450.000 | 129% |

Selain itu, Bank Jatim juga memberikan tunjangan kepada pegawai. Pegawai Bank Jatim terbagi dalam dua kategori berdasarkan statusnya, yaitu pegawai tetap dan tidak tetap/ kontrak. Perbedaan status ini berpengaruh pada tunjangan yang diberikan (komponan tambahan selain gaji pokok). Seluruh pegawai baik tetap maupun tidak tetap/kontrak yang berada di kantor pusat maupun kantor cabang mendapatkan hak yang sama terkait tunjangan kecuali tunjangan transport, tunjangan struktural, dana pensiun dan asuransi kesehatan pensiun yang hanya diberikan kepada pegawai tetap. Jenis tunjangan pegawai tetap dan tidak tetap disampaikan pada tabel berikut:

In addition, Bank Jatim also provides allowances to its employees. Bank Jatim employees are divided into two categories based on their employment status: permanent employees and non-permanent/ contract employees. This difference in status affects the benefits provided (additional components in addition to the basic salary). All employees, both permanent and nonpermanent/ contractual, located at the head office and branch offices, have the same rights regarding benefits except transport allowances, structural allowances, pension funds and retirement health insurance which are only given to permanent employees. The types of allowances for permanent and nonpermanent employees are presented in the following table:

### Tabel Tunjangan Pegawai Berdasarkan Status Tahun 2025
Employee Allowance Table by Status in 2025

| Penyebab | Pegawai Tetap<br>Permanent Employee | Pegawai Tidak Tetap/ Kontrak<br>Non-permanent/ Contract Employee | Reason |
|---|---|---|---|
| Upah | ✓ | ✓ | Wages |
| Tunjangan Tidak Tetap (insentif bulanan) | ✓ | ✓ | Non-permanent allowance (monthly incentive) |
| Tunjangan Transport | ✓ | - | Transport Allowance |
| Lembur | ✓ | ✓ | Overtime |
| Cuti | ✓ | ✓ | Leave |
| Cuti Melahirkan | ✓ | ✓ | Maternity Leave |
| Tunjangan Hari Raya | ✓ | ✓ | Religious Holiday Allowance |
| Tunjangan disabilitas | - | - | Disability Allowance |
| Tunjangan Struktural | ✓ | - | Sructural Allowance |
| Jaminan Kesehatan | ✓ | ✓ | Health Insurance |
| BPJS Kesehatan | ✓ | ✓ | Social Security Administrator (BPJS) for Health |
| BPJS Ketenagakerjaan | ✓ | ✓ | Social Security Administrator (BPJS) for Employment |
| Dana Pensiun | ✓ | - | Pension Fund |
| Asuransi Kesehatan Pensiun | ✓ | - | Retirement Health Insurance |
| Kesempatan memiliki saham | - | - | Opportunity to own shares |

## Lingkungan Bekerja yang Layak dan Aman
[OJK F.21]

Lingkungan kerja yang layak serta aman merupakan salah satu faktor yang sangat penting dalam mendukung terciptanya produktivitas kerja sekaligus meningkatkan kesejahteraan para pegawai. Setiap pegawai memiliki hak untuk merasakan kondisi kerja yang aman dan nyaman di tempat kerja, baik dari aspek fisik maupun psikologis. Oleh karena itu, Bank Jatim secara konsisten menunjukkan komitmennya dalam menciptakan lingkungan kerja yang layak dan aman bagi seluruh pegawai melalui penerapan prinsip Kesehatan dan Keselamatan Kerja (K3). Dengan terciptanya lingkungan kerja yang aman, nyaman, dan mendukung, para pegawai diharapkan dapat melaksanakan pekerjaan serta menjalankan tanggung jawabnya dengan lebih baik dan tanpa rasa khawatir terhadap potensi risiko di tempat kerja. Bank Jatim meyakini bahwa penerapan K3 yang dilakukan secara optimal akan mampu mendorong peningkatan produktivitas karyawan, yang pada akhirnya akan memberikan kontribusi positif terhadap peningkatan kinerja perusahaan secara keseluruhan.

Penerapan K3 Bank Jatim telah sesuai dengan kaidah Keselamatan dan Kesehatan Kerja (K3) yang mengacu pada sejumlah regulasi yang berlaku di Indonesia antara lain:

1. Undang-undang No. 1 Tahun 1970 tentang Keselamatan Kerja
2. Undang-undang Nomor 23 tahun 1992 tentang Kesehatan
3. Undang-undang No. 13 Tahun 2003 tentang Ketenagakerjaan
4. Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja
5. Keputusan Presiden Nomor 22 Tahun 1993 tentang Penyakit yang Timbul Akibat Hubungan Kerja
6. Peraturan Menteri Kesehatan Republik Indonesia Nomor 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran

Penerapan K3 wajib dipatuhi oleh seluruh karyawan dan seluruh pemangku kepentingan yang berada di wilayah operasional Bank Jatim. Dalam mewujudkan lingkungan kerja yang layak dan aman, Bank Jatim telah memiliki kebijakan internal yang berkaitan dengan K3 di antaranya Peraturan tentang Pelaksanaan Simulasi Kejadian Kebakaran, simulasi apabila terjadi gempa dan pelatihan BCM kepada pegawai kantor pusat.

**KOMITE MANAJEMEN KEPEGAWAIAN**

Bank Jatim telah membentuk Komite Manajemen Kepegawaian yang berfungsi mengawasi kinerja Kesehatan dan Keselamatan Kerja (K3). Adapun pengelolaan K3 di Bank Jatim dilakukan oleh Divisi Human Capital. Pegawai dapat menyampaikan aspirasi/usul terkait K3 kepada Divisi Human Capital. Bank Jatim senantiasa menjalin komunikasi terkait K3 antara manajemen dan pegawai melalui Serikat Pekerja.

## Decent and Safe Working Environment
[OJK F.21]

A decent and safe work environment is one of the key factors in creating productivity and well-being for employees. Every employee has the right to feel safe and comfortable at work, both physically and psychologically. Therefore, Bank Jatim is fully committed to creating a decent and safe work environment by implementing the Occupational Health and Safety (OHS) program. By creating a safe, comfortable, and supportive work environment, employees are expected to be able to perform their jobs and responsibilities better and without worrying about potential workplace risks. Bank Jatim believes that optimal implementation of K3 will increase employee productivity, which will ultimately contribute positively to overall company performance.

The implementation of OHS in Bank Jatim refers to a number of regulations that apply in Indonesia including:

1. Law No. 1 of 1970 concerning Occupational Safety
2. Law No. 23 of 1992 concerning Health
3. Law No. 13 of 2003 concerning Manpower
4. Law Number 11 of 2020 concerning Job Creation
5. Presidential Decree No. 22 of 1993 concerning Diseases Arising due to Work Relations
6. Regulation of the Minister of Health of the Republic of Indonesia Number 48 of 2016 concerning Safety and Health Standards for Office Workers.

The implementation of OHS is mandatory for all employees and stakeholders within Bank Jatim's operational areas. To realize a decent and safe work environment, Bank Jatim has established internal policies related to OHS, including Fire Drill Regulations, Earthquake Drill Procedures, and Business Continuity Management (BCM) Training for head office employees.

**PERSONNEL MANAGEMENT COMMITTEE**

Bank Jatim has formed an Employee Management Committee responsible for overseeing the implementation of Occupational Health and Safety (OHS). The management of OHS at Bank Jatim is carried out by the Human Capital Division, which serves as a channel for employees to express their aspirations or suggestions regarding OHS. Bank Jatim also fosters communication regarding OHS between management and employees through the Employee Union.

## SARANA DAN PRASARANA K3

Komitmen Bank Jatim mewujudkan lingkungan kerja yang layak dan aman, sekaligus menggapai zero accident serta tidak adanya penyakit akibat kerja, dipenuhi dengan menyediakan berbagai fasilitas untuk mendukung keamanan dan kenyamanan, termasuk apabila terjadi kondisi darurat. Fasilitas yang disediakan berupa alat deteksi asap, alat pemadam api ringan, hidran, kotak Pertolongan Pertama pada Kecelakaan (P3K), tempat ibadah, ruang parkir, keamanan 24 jam, dan lain-lain Tak sekadar menyediakan sarana dan prasarana K3, Bank Jatim juga memastikan bahwa sarana dan prasarana tersebut berfungsi dengan baik. Untuk itu, Bank Jatim melakukan audit/pengecekan secara berkala untuk mengetahui kelayakan sarana dan prasarana tersebut agar tidak menyebabkan kecelakaan kerja. Sarana kerja yang diaudit antara lain lift, gondola, alat pemadam api ringan, hidran, dan lain-lain. Pada tahun 2025, audit sarana dan prasarana K3 Kantor Pusat telah dilakukan dengan dengan hasil kondisisarana dan prasarana masih layak pakai.

## PENINGKATAN KUALITAS KESEHATAN PEGAWAI

Dalam rangka meningkatkan kualitas kesehatan pegawai, Bank Jatim telah memberikan jaminan kesehatan dan program-program peningkatan kesehatan di antaranya sebagai berikut:

1. BPJS Ketenagakerjaan (Badan Penyelenggara Jaminan Sosial)

   Sebagai upaya Bank Jatim untuk menjamin hak-hak pegawai dan perlindungan dasar terhadap kecelakaan kerja, kematian dan hari tua, dan Jaminan Pensiun maka Bank Jatim mengikutsertakan pegawai dalam BPJS Ketenagakerjaan sehingga para pegawai dapat bekerja dengan tenang dan nyaman. Program BPJS Ketenagakerjaan yang disediakan Bank Jatim meliputi:

   a. Jaminan Kecelakaan Kerja (JKK)
      Jaminan Kecelakaan Kerja memberikan kompensasi dan rehabilitasi bagi pegawai yang mengalami kecelakaan kerja pada saat mulai berangkat kerja sampai tiba kembali di rumah atau menderita penyaki akibat hubungan kerja dengan kriteria ada perintah dari perusahaan dan berkaitan dengan kepentingan perusahaan.
   b. Jaminan Kematian
      Jaminan Kematian adalah jaminan yang diberikan kepada pegawai yang meninggal dunia bukan karena akibat kecelakaan kerja yang perlindungannya adalah saat pegawai aktif bekerja sampai dengan 6 bulan setelah pegawai berhenti bekerja, guna meringankan beban keluarga baik dalam bentuk biaya pemakaman maupun santunan berupa uang.
   c. Jaminan Hari Tua (JHT)
      Program jaminan hari tua diselenggarakan dengan sistem tabungan hari tua, yang iurannya ditanggung perusahaan dan pegawai.
   d. Jaminan Pensiun (JP)
      Program Jaminan Pensiun adalah jaminan sosial yang bertujuan untuk mempertahankan derajat kehidupan yang layak bagi peserta dan atau ahli warisnya dengan memberikan penghasilan setelah peserta memasuki usia pensiun, mengalami cacat dan atau meninggal dunia.

## OHS FACILITIES AND INFRASTRUCTURE

Bank Jatim's commitment to creating a decent and safe work environment, achieving a zero-accident target, and preventing work-related illnesses is fulfilled by providing various facilities to support safety and comfort, especially in emergency situations. The provided facilities include smoke detectors, fire extinguishers (APAR), fire hydrants, First Aid Kits (P3K), places of worship, parking spaces, 24-hour security, and more. Bank Jatim not only provides these OHS facilities but also ensures their proper functioning. Regular audits and inspections are conducted to assess the condition and reliability of the equipment, preventing workplace accidents. Some of the audited facilities include elevators, gondolas, fire extinguishers, hydrants, and other safety equipment. In 2025, an OHS facilities audit was conducted at the Head Office, and the results confirmed that all facilities were still in proper working condition.

## IMPROVING EMPLOYEE HEALTH QUALITY

To enhance employee health quality, Bank Jatim has provided health insurance and implemented several health improvement programs, including the following:

1. Social Security Administrator (BPJS) for Employment

   As an effort of Bank Jatim to guarantee the rights of employees and basic protection against work accidents, death and old age, and Pension Insurance, Bank Jatim include employees at the Social Security Administrator (BPJS) for Employment so that employees can work with peace of mind and comfort. BPJS for Employment program provided by Bank Jatim include:

   a. Work Accident Insurance (JKK)
      Work Accident Insurance provides compensation and rehabilitation for employees who have an accident at work when starting to leave for work until arriving back home or suffering from illness due to work relations with the bacteria, there is an order from the company and related to the interests of the company.
   b. Death Insurance Death
      Insurance is a guarantee given to employees who pass away not due to work accidents whose protection is when the employee is actively working up to 6 months after the employee stops working, in order to ease the burdon on the family both in the form of funeral costs and compensation in the form of money.
   c. Old-Age Security (JHT)
      The old-age security program is organized with an oldage savings system, whose contributions are borne by the company and employees.
   d. Pension Insurance (JP)
      The Pension Insurance Program is a social security program that aims to maintain a decent standard of living for participants and/or their heirs by providing income after participants enter retirement age, experience disability and/or pass away.

2. Bantuan Kesehatan Rawat Jalan
   Apabila pegawai Bank Jatim sakit, dapat memperoleh fasilitas pengobatan secara rawat jalan di Poliklinik Bank Jatim atau bantuan pengobatan rawat jalan yang diberikan berdasarkan plafon masing-masing jabatan dan diatur di dalam ketentuan intern Bank Jatim.
3. Bantuan Kesehatan Rawat Inap
   Jika ada pegawai Bank Jatim sakit dan memerlukan pengobatan rawat inap, maka Bank Jatim memberikan fasilitas rawat inap kepada pegawai sesuai dengan kelas kamar rawat inap yang diatur di dalam ketentuan intern Bank Jatim.
4. Donor Darah
   General Check Up merupakan program pemeliharaan kesehatan pegawai dengan memberikan pemeriksaan kesehatan kepada pegawai yang dilakukan secara berkala.
5. *General Check Up*
   *General Check Up* merupakan program pemeliharaan kesehatan pegawai dengan memberikan pemeriksaan kesehatan kepada pegawai yang dilakukan secara berkala.
6. Penggantian Biaya Kacamata Bagi Pegawai Bank Jatim
   Pemberian penggantian biaya kacamata kepada seluruh pegawai sesuai dengan plafon masing-masing jabatan yang ditetapkan dalam ketentuan intern Bank Jatim.
7. Penggantian Biaya Melahirkan Bagi Pegawai Wanita dan Istri Pegawai
   Bagi pegawai dan atau istri pegawai yang akan melahirkan Bank Jatim memberikan penggantian biaya persalinan baik secara normal atau caesar sesuai dengan plafon yang ditetapkan dalam ketentuan intern Bank Jatim

2. Outpatient Health Assistance
   If Bank Jatim employees are ill, they can obtain outpatient treatment facilities at the Bank Jatim Polyclinic or outpatient medical assistance provided based on the ceiling of each position and regulated in the internal provisions of Bank Jatim.
3. Inpatient Health Assistance
   If Bank Jatim employees are ill and require inpatient treatment, Bank Jatim will provide inpatient facilities to employees in accordance with the class of inpatient rooms set out in the internal provisions of Bank Jatim.
4. Blood Donation
   General Check-up is an employee health maintenance program by providing health checks to employees conducted periodically.
5. General Check Up
   General Check-up is an employee health maintenance program by providing health checks to employees conducted periodically.
6. Glasses Reimbursement for Bank Jatim
   Employees Reimbursement of glasses to all employees in accordance with of the ceiling set in the internal provisions of Bank Jatim.
7. Childbirth Reimbursement for Female Employees and Employees' Wives
   For employees and employees' wives who will give birth, Bank Jatim provide reimbursement for labor either normally or caesarean in accordance with the ceiling set in the internal provisions of Bank Jatim.

**KINERJA K3 TAHUN 2025**

Bank Jatim telah berupaya optimal untuk mewujudkan target *zero accident*. Bank Jatim juga telah menyelenggarakan berbagai program K3 untuk menjamin dan melindungi keselamatan dan kesehatan karyawan melalui upaya pencegahan kecelakaan kerja dan penyakit akibat kerja. Selama tahun 2025, tercapat 18 kecelakaan kerja ringan, 4 (empat) kecelakaan kerja sedang dan 2 (dua) kecelakaan kerja berat. Meskipun demikian, tidak terdapat kasus kematian karena penyakit akibat kerja pada seluruh pegawai.

**OHS PERFORMANCE IN 2025**

Bank Jatim has made optimal efforts to achieve a zero-accident target. Various OHS programs have been implemented to ensure and protect employee safety and health through preventive measures against workplace accidents and work-related illnesses. Throughout 2025, there were 18 minor work accidents, 4 (four) moderate work accidents, and 2 (two) serious work accidents. However, there were no deaths due to occupational diseases among all employees.

**Tabel Kinerja K3 Tahun 2023-2025**
**OHS Performance Table Year 2023-2025**

| Tahun<br>Year | Tingkat Kecelakaan Kerja<br>Work Accident Rate | | | |
|---|---|---|---|---|
| | **Ringan**<br>Light | **Sedang**<br>Medium | **Berat**<br>Heavy | **Fatal/Kematian**<br>Fatal/Death |
| **2025** | **18** | **4** | **2** | **0** |
| 2024 | 11 | 0 | 0 | 0 |
| 2023 | 0 | 2 | 2 | 0 |

## Survei Keterikatan Pegawai

Employee Engagement (Keterikatan Pegawai) merupakan aspek penting dalam menciptakan budaya kerja yang produktif dan meningkatkan kinerja organisasi. Keterikatan pegawai berperan penting dalam mendukung tercapainya tujuan jangka panjang bank, yakni memberikan layanan perbankan yang optimal, inovatif, dan berfokus pada kepuasan nasabah. Sebagai lembaga perbankan yang terus berkembang, Bank Jatim menyadari keberhasilan sebuah organisasi sangat dipegaruhi oleh tingkat keterikatan dan kepuasan pegawainya.

Bank Jatim secara rutin telah melakukan survei keterikatan pegawai terhadap Bank Jatim untuk mengukur seberapa besar keterlibatan, motivasi, dan komitmen pegawai terhadap perusahaan. Survei ini bertujuan untuk memperoleh informasi yang komprehensif mengenai aspek-aspek yang mempengaruhi kinerja pegawai, seperti lingkungan kerja, kepemimpinan, pengembangan karier, kesejahteraan, dan komunikasi internal. Melalui survei keterikatan pegawai, Bank Jatim terus berupaya untuk menciptakan hubungan yang lebih baik antara pegawai dan manajemen.

Pada tahun 2025, Bank Jatim telah melakukan survei keterikatan pegawai dengan jumlah responden yang berpartisipasi sejumlah 4.495 pegawai. Hasil survei keterikatan pegawai menunjukkan pegawai engaged sebesar 76,87%.

## Employee Engagement Survey

Employee Engagement is a crucial aspect of fostering a productive work culture and enhancing organizational performance. Employee engagement plays a significant role in supporting the Bank's long-term goals of delivering optimal, innovative banking services focused on customer satisfaction. As a continuously growing banking institution, Bank Jatim acknowledges that organizational success is strongly influenced by employee engagement and satisfaction.

Bank Jatim regularly conducts Employee Engagement Surveys to measure employees' involvement, motivation, and commitment to the company. The survey aims to gather comprehensive information about factors affecting employee performance, such as the work environment, leadership, career development, well-being, and internal communication. Through this survey, Bank Jatim strives to strengthen relationships between employees and management.

In 2025, Bank Jatim conducted an employee engagement survey with 4,495 respondents. The results showed that 76.87% of employees were engaged.

**Tabel Survei Keterikatan Pegawai**
Table of Employee Engagement Survey

| **Keterangan** Description | **Keterikatan Pegawai** Employee Engagement | | |
|---|---|---|---|
| | **2025** | **2024** | **2023** |
| Indeks Keterikatan Pegawai Employee Engagement Index | 76,87% | 76,75% | 83,1% |

# Aspek Masyarakat

# Community Aspect

## Dampak Operasi Terhadap Masyarakat Sekitar [OJK F.23]

Bank Jatim senantiasa berupaya memberikan dampak positif bagi masyarakat di sekitar wilayah operasionalnya. Bank memberikan manfaat secara langsung melalui penyediaan produk dan layanan jasa perbankan yang menjangkau seluruh kabupaten/kota di Provinsi Jawa Timur. Selain itu, Bank juga berperan dalam mendukung pertumbuhan dan perkembangan perekonomian daerah. Bank senantiasa melakukan kunjungan dan komunikasi dengan masyarakat sekitar wilayah operasional untuk mengidentifikasi kebutuhan masyarakat. Upaya ini diwujudkan dengan peningkatan kontribusi Bank terhadap

## Impacts of Operations on the Surrounding Community [OJK F.23]

Bank Jatim continuously strives to generate positive impacts for communities surrounding its operational areas. The Bank provides direct benefits through the provision of banking products and services that cover all regencies/cities in the Province of East Java. In addition, the Bank also plays a role in supporting regional economic growth and development. The Bank regularly conducts visits and engages in communication with surrounding communities in its operational areas to identify community needs. These efforts are reflected in the Bank's increased contribution to improving community

peningkatan kualitas hidup masyarakat melalui pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL), sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.

Tanggung Jawab Sosial dan Lingkungan (TJSL) merupakan bentuk komitmen Bank Jatim untuk turut berkontribusi dalam pembangunan ekonomi yang berkelanjutan guna meningkatkan kualitas kehidupan serta lingkungan yang memberikan manfaat, baik bagi Bank, komunitas di sekitar wilayah operasional, maupun masyarakat secara luas. Pelaksanaan program TJSL di Bank Jatim dikelola oleh Corporate Secretary sebagai unit organisasi yang bertanggung jawab atas perencanaan dan pengelolaan kegiatan Tanggung Jawab Sosial dan Lingkungan, dengan sasaran komunitas setempat dan masyarakat umum, serta mencakup ruang lingkup program di bidang pendidikan, budaya, kesehatan, dan sosial.

Pelaksanaan kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) Bank Jatim diwujudkan melalui berbagai aktivitas yang dirancang secara terarah dan dilaksanakan secara terkoordinasi dengan baik oleh masing-masing unit organisasi. Sebagai bentuk komitmen Bank Jatim terhadap tanggung jawab sosial dan lingkungan, Direksi Bank Jatim telah menetapkan kebijakan pelaksanaan TJSL yang disusun berdasarkan ketentuan peraturan perundang-undangan serta mengacu pada praktik-praktik terbaik yang berlaku. Kebijakan tersebut bertujuan untuk memastikan keselarasan orientasi dan pelaksanaan kepedulian Bank Jatim terhadap aspek sosial masyarakat dan lingkungan, sehingga dapat mendukung serta memberikan kontribusi terhadap pencapaian visi dan misi Bank Jatim.

Melalui pelaksanaan program TJSL, Bank Jatim berharap dapat berperan aktif dalam mendorong kemajuan masyarakat, meningkatkan pemberdayaan, serta menciptakan kemandirian masyarakat yang berkelanjutan, sekaligus mendukung peningkatan perekonomian di tingkat lokal. Uraian mengenai pelaksanaan kegiatan TJSL tersebut telah disajikan secara khusus dalam bagian Kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) pada Laporan Keberlanjutan ini.

Berbagai langkah yang diambil oleh Bank Jatim untuk memberikan manfaat positif bagi masyarakat sekitar telah menghasilkan hasil yang baik. Sampai dengan akhir tahun 2025, tidak terdapat dampak negatif atas kegiatan operasional Bank.

## Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) [OJK F.25]

Komitmen Bank Jatim untuk turut berkontribusi dalam pembangunan ekonomi yang berkelanjutan diwujudkan melalui pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL). Program TJSL tersebut diselenggarakan melalui Program BankJatim Peduli, yang difokuskan pada

quality of life through the implementation of Corporate Social and Environmental Responsibility (CSR/TJSL) programs, in accordance with Law No. 40 of 2007 concerning Limited Liability Companies.

Social and Environmental Responsibility (TJSL) is a form of Bank Jatim's commitment to contribute to sustainable economic development to improve the quality of life and the environment that provides benefits for the Bank, the communities around the operational areas, and the wider community. The implementation of the TJSL program at Bank Jatim is managed by the Corporate Secretary as an organizational unit responsible for planning and managing Social and Environmental Responsibility activities, targeting local communities and the general public, and covering the scope of programs in the fields of education, culture, health, and social.

The implementation of Bank Jatim's Social and Environmental Responsibility (TJSL) activities is realized through various activities that are designed in a targeted manner and implemented in a well-coordinated manner by each organizational unit. As a form of Bank Jatim's commitment to social and environmental responsibility, the Board of Directors of Bank Jatim has established a TJSL implementation policy that is prepared based on the provisions of laws and regulations and refers to applicable best practices. The policy aims to ensure alignment of orientation and implementation of Bank Jatim's concern for the social aspects of society and the environment, so that it can support and contribute to the achievement of Bank Jatim's vision and mission.

Through the implementation of the TJSL program, Bank Jatim hopes to play an active role in promoting community progress, increasing empowerment, and creating sustainable community independence, while simultaneously supporting local economic growth. A description of the TJSL implementation has been presented specifically in the Social and Environmental Responsibility (TJSL) Activities section of this Sustainability Report.

The measures taken by Bank Jatim to benefit local communities have yielded positive outcomes. Throughout 2025, no negative impacts from the Bank's operational activities were reported.

## Corporate Social Responsibilities (CSR) Activities [OJK F.25]

Bank Jatim's commitment to contributing to sustainable economic development is realized through the implementation of its Social and Environmental Responsibility (TJSL) program. The TJSL program is implemented through the BankJatim Peduli Program, which focuses on four main areas: education,

empat bidang utama, yaitu pendidikan, budaya, kesehatan, serta bidang sosial lainnya. Pelaksanaan program TJSL yang dilakukan oleh Bank Jatim merupakan bentuk upaya nyata Bank dalam memberikan dukungan terhadap pencapaian Tujuan Pembangunan Berkelanjutan (TPB)

culture, health, and other social sectors. The implementation of the TJSL program by Bank Jatim represents a concrete effort by the Bank to provide support for the achievement of the Sustainable Development Goals (SDGs).

Pada tahun 2025, Program BankJatim Peduli telah merealisasikan dana sebesar Rp19.668.324 meningkat dibandingkan tahun 2024 yang sebesar Rp16.945.898.

In 2025, the BankJatim Peduli Program realized funds amounting to IDR19,668,324, an increase compared to 2024 which was IDR16,945,898.

### Tabel Program Jatim Peduli Tahun 2023-2025
### Table of Jatim Peduli for 2023-2025

(Dalam Ribuan Rupiah / In Thousands of Rupiah)

| Bidang | 2025 | 2024 | 2023 | Sectors |
|---|---|---|---|---|
| Pendidikan | 2.901.609 | 2.767.930 | 1.454.742 | Education |
| Kesehatan | 943.225 | 3.933.541 | 3.325.878 | Health |
| Kebudayaan | - | - | - | Culture |
| Sosial Lainnya | 15.823.490 | 10.244.427 | 12.612.096 | Other Social Events |
| **Total** | **19.668.324** | **16.945.898** | **17.392.717** | **Total** |

Berikut rincian program yang telah dilaksanakan Bank Jatim selama tahun 2025.

The following are details of the programs implemented by Bank Jatim during 2025.

### Tabel Kegiatan TJSL dan Tujuan Pembangunan Berkelanjutan
### Table of CSR Activities and Sustainable Development Goals

| **Jenis Kegiatan TJSL** Types of TJSL Activities | **Tujuan Pembangunan Berkelanjutan** Sustainable Development Goals | **Penjelasan** Description | **Capaian** Realization |
|---|---|---|---|
| Bantuan perbaikan rumah tidak layak huni untuk masyarakat di berbagai kabupaten/kota<br>Assistance for repairing uninhabitable houses for communities in various districts/cities |  | Alokasi Dana: Rp840.755.000<br>Periode pelaksanaan: bulan Januari sampai Desember<br>Fund Allocation: IDR840,755,000<br>Implementation period: January to December | Bantuan RTLH ini telah menyasar 26 rumah sepanjang tahun 2025 di 3 kabupaten untuk meningkatkan kesejahteraan masyarakat prasejahtera di Jawa Timur.<br>This RTLH assistance targeted 26 houses throughout 2025 in 3 districts to improve the welfare of underprivileged communities in East Java. |
| Bantuan pengadaan sarana atau prasarana kesehatan kepada lembaga, puskesmas atau Rumah Sakit dan yang berkaitan dengan peningkatan kesehatan masyarakat<br>Assistance in procuring health facilities or infrastructure for institutions, health centers or hospitals and matters related to improving public health |  | Alokasi Dana: Rp943.225.000<br>Periode Pelaksanaan: bulan Januari sampai Desember<br>Fund Allocation: IDR943,225,000<br>Implementation Period: January to December | Bantuan ini menyasar 4 institusi di berbagai kota dan kabupaten untuk meningkatkan taraf hidup masyarakat di antaranya bantuan ambulance, dan alat alat kesehatan.<br>This assistance targeted 4 institutions in various cities and districts to improve the standard of living of the community, including ambulance assistance and medical equipment. |

| **Jenis Kegiatan TJSL**<br>Types of TJSL Activities | **Tujuan Pembangunan Berkelanjutan**<br>Sustainable Development Goals | **Penjelasan**<br>Description | **Capaian**<br>Realization |
|---|---|---|---|
| Pemberian beasiswa kepada pelajar dan mahasiswa kurang mampu dan atau yang berprestasi serta sarana dan prasarana penunjang pendidikan<br>Provision of scholarships to underprivileged and/or high-achieving students and students as well as supporting educational facilities and infrastructure |  | Alokasi Dana:<br>Rp2.901.609.202,-<br>Periode Pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR2,901,609,202,-<br>Implementation Period:<br>January to December | Terdapat 22 institusi pendidikan yang mendapatkan bantuan baik bea siswa maupun sarana dan prasarana pendidikan.<br>There were 22 educational institutions that received assistance in the form of scholarships and educational facilities and infrastructure. |
| Bantuan kendaraan tangki air 5000L, arm roll truck, pembangunan air kran siap minum, serta pembuatan pintu air di Kabupaten/Kota<br>Assistance in the form of 5000L water tanker vehicles, arm roll trucks, construction of drinking water taps, and construction of water gates in the Regency/City |  | Alokasi Dana:<br>Rp2.034.110.667,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR2,034,110,667<br>Implementation Period:<br>January to December | Bantuan berupa pemberian kendaraan tangki air 5000L,arm roll truck dan pembangunan air kran siap minum, pembauatan pintu air untuk membantu masyarakat dalam memenuhi kebutuhan air bersih, menahan banjir dan bencana terkait iklim serta pengangkut sampah sehingga terdapat sanitasi layak untuk masyarakat<br>Assistance in the form of providing 5000L water tankers, arm roll trucks and the construction of drinking water taps, the construction of water gates to help the community meet its clean water needs, withstand floods and climate-related disasters and garbage collectors so that there is proper sanitation for the community. |
| Bantuan Pengembangan sarana atau prasarana umum Kabupaten/Kota<br>Assistance for the development of public facilities or infrastructure in the Regency/City |  | Alokasi Dana:<br>Rp2.867.768.000,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR2,867,768,000,-<br>Implementation period: January to December | Bantuan ini menyasar 8 objek pembangunan dan pengadaan sarana prasarana yang diharapkan mampu meningkatkan kualitas hidup masyarakat<br>This assistance targeted 8 development objects and the procurement of infrastructure which is expected to improve the quality of life of the community. |
| Bantuan zakat produktif dan peralatan untuk usaha mikro kecil menengah (UMKM) Kabupaten/Kota<br>Productive zakat and equipment assistance for micro, small and medium enterprises (MSMEs) in districts/cities |  | Alokasi Dana:<br>Rp665.136.000,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation: IDR665,136,000<br>Implementation Period:<br>January to December | Terdapat 2 institusi yang mendapatkan bantuan untuk UMKM, serta 20 kali pelaksanaan zakat produktif.<br>There were 2 institutions that received assistance for MSMEs, as well as 20 times the implementation of productive zakat. |
| Bantuan kendaraan pelayanan untuk Dinas/Lembaga Kabupaten/Kota<br>Assistance with service vehicles for Regency/City Agencies/Institutions |  | Alokasi Dana:<br>Rp810.000.000,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR810,000,000<br>Implementation Period:<br>January to December | Bantuan ini menyasar 2 lembaga untuk mendukung kelancaran pelayanan dinas/ lembaga terkait.<br>This assistance targeted 2 institutions to support the smooth running of related services/institutions. |
| Renovasi untuk Tempat Ibadah<br>Renovation for Place of Worship |  | Alokasi Dana:<br>Rp311.029.000,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR311,029,000,-<br>Implementation period: January to December | Terdapat 1 Tempat Ibadah yang diberikan dana bantuan untuk renovasi<br>There was 1 place of worship that was given funds for renovation. |

| **Jenis Kegiatan TJSL**<br>Types of TJSL Activities | **Tujuan Pembangunan Berkelanjutan**<br>Sustainable Development Goals | **Penjelasan**<br>Description | **Capaian**<br>Realization |
|---|---|---|---|
| Pembangunan dan Pemasangan PJU untuk Kabupaten/Kota<br>Construction and Installation of Street Lighting for Regencies/Cities |  | Alokasi Dana:<br>Rp1.589.546.109,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR1,589,546,109<br>Implementation period: January to December | Terdapat 7 kabupaten/kota untuk pembangunan/pemasangan PJU<br>There were 7 districts/cities for the construction/installation of Street Lighting |
| Rehabilitasi hutan, penyulaman tanaman pada Taman dan penanaman tanaman hias di area TPA<br>Forest rehabilitation, replanting of plants in the park and planting of ornamental plants in the landfill area |  | Alokasi Dana:<br>Rp548.754.000,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR548,754,000<br>Implementation period: January to December | Bantuan ini menyasar ke 3 kabupaten/ kota yang bertujuan untuk mendukung kegiatan penghijauan dan rehabilitasi lahan.<br>This assistance targeted 3 districts/cities with the aim of supporting reforestation and land rehabilitation activities. |
| Pembangunan rumah incinerator<br>Construction of an incinerator house |  | Alokasi Dana:<br>Rp192.649.000,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR192,649,000<br>Implementation Period:<br>January to December | Bantuan ini bertujuaan untuk membuat tempat aman dan terkontrol yang digunakan untuk mengurangi volume sampah secara signifikan yang dapat meminimalisir polusi udara<br>This assistance aimed to create a safe and controlled place that is used to significantly reduce the volume of waste which can minimize air pollution. |
| Program Gayatri (Gerakan Beternak Ayam Petelur Mandiri)<br>Gayatri Program (Independent Egg-Laying Chicken Farming Movement) |  | Alokasi Dana:<br>Rp4.022.280.000,-<br>Periode pelaksanaan:<br>bulan Januari sampai Desember<br>Fund Allocation:<br>IDR4,022,280,000<br>Implementation period: January to December | Bantuan ini bertujuan untuk meningkatkan kemandirian ekonomi keluarga pra sejahtera melalui budidaya ayam petelur skala rumah tangga<br>This assistance aimed to increase the economic independence of underprivileged families through household-scale egg-laying chicken farming. |
| Pembangunan/Rehabilitasi Fasilitas Olahraga<br>Construction/Rehabilitation of Sports Facilities |  | Alokasi Dana:<br>Rp1.546.462.843,-<br>Periode pelaksanaan:<br>bulan Januari sd Desember<br>Fund Allocation:<br>IDR1,546,462,843<br>Implementation period: January to December | Bantuan ini bertujuan untuk penyediaan ruang untuk gaya hidup sehat melalui penyediaan fasilitas olahraga<br>This assistance aimed to provide space for a healthy lifestyle through the provision of sports facilities. |
| Pengadaan ATM Beras untuk Kabupaten/Kota<br>Procurement of Rice ATMs for Regencies/Cities |  | Alokasi Dana:<br>Rp395.000.000,-<br>Periode pelaksanaan:<br>bulan Januari sd Desember<br>Fund Allocation:<br>IDR395,000,000<br>Implementation period: January to December | Bantuan ini bertujuan untuk memberikan bantuan pangan secara tepat sasaran kepada warga miskin, fakir miskin atau dhuafa untuk meringan beban ekonomi<br>This assistance aimed to provide targeted food assistance to the poor, destitute or dhuafa to ease the economic burden. |

## Kepatuhan Terhadap Hukum dan Peraturan
[GRI 2-27, FN-CB-510a.1]

Bank Jatim senantiasa berpedoman pada hukum dan peraturan yang berlaku dalam menjalankan kegiatan bisnisnya khususnya ketentuan regulator yang mengatur Lembaga Jasa Keuangan Bank dan Sistem Pembayaran serta ketentuan dan peraturan perundang-undangan yang berhubungan dengan kegiatan usaha Bank. Sepanjang tahun 2025, berdasarkan catatan Bank yang bersumber dari surat yang diterbitkan oleh regulator terdapat 12 pengenaan sanksi yang dikenakan oleh regulator kepada Bank Jatim yang diakibatkan oleh kesalahan dan keterlambatan penyampaian pelaporan kepada regulator di antaranya 11 (sebelas) pengenaan sanksi kewajiban membayar (denda), 1 (satu) sanksi berupa teguran tertulis. Selain pengenaan sanksi tersebut, terdapat sanksi yang mengakibatkan kewajiban membayar maupun sanksi berupa teguran dan denda yang dikenakan kepada Bank Jatim dan seluruhnya telah dilakukan tindak lanjut berupa kewajiban membayar kepada regulator sesuai ketentuan.

## Compliance With Laws and Regulations
[GRI 2-27, FN-CB-510a.1]

Bank Jatim is always guided by the applicable laws and regulations in carrying out its business activities, especially the regulatory provisions governing Bank Financial Services Institutions and Payment Systems as well as the provisions and laws and regulations relating to the Bank's business activities. Throughout 2025, based on Bank records sourced from letters issued by the regulator, there were 12 sanctions imposed by the regulator on Bank Jatim resulting from errors and delays in submitting reports to the regulator, including 11 (eleven) sanctions imposed on the obligation to pay (fines), 1 (one) sanction in the form of a written warning. In addition to the imposition of these sanctions, there were sanctions resulting in the obligation to pay or sanctions in the form of warnings and fines imposed on Bank Jatim and all of them have been followed up in the form of an obligation to pay to the regulator in accordance with the provisions.

**Tabel Jumlah Denda yang Telah dibayarkan oleh Bank Jatim Selama Tahun 2025**
**Table of Total Fines paid by Bank Jatim during 2025**

| No. | **Jenis Sanksi**<br>Types of Sanctions | **Instansi**<br>Agency | **Jumlah Denda (Dalam Rupiah Penuh)**<br>Amount of Fine (in Rupiah) |
|---|---|---|---|
| 1. | Keterlambatan penyampaian laporan<br>Delay in submitting reports | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK) | 500.000 |
| 2. | Keterlambatan Penyampaian Laporan<br>Delay in Report Submission | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK) | 1.000.000 |
| 3. | Kesalahan penginputan data<br>Data input error | Bank Indonesia | 125.000.000 |
| 4. | Sanksi Laporan<br>Report Sanctions | Bank Indonesia | 100.000 |
| 5. | Sanksi Laporan<br>Report Sanctions | Bank Indonesia | 50.000 |
| 6. | Pembayaran atas transaksi<br>Payment for transactions | Bank Indonesia | 5.000.000 |
| 7. | Keterlambatan penyampaian laporan<br>Delay in submitting reports | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK) | 1.000.000 |
| | Kesalahan pelaporan<br>Reporting error | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK) | 50.000.000 |
| | Keterlambatan penyampaian informasi<br>Delay in delivering information | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK) | 58.000.000 |

| No. | Jenis Sanksi<br>Types of Sanctions | Instansi<br>Agency | Jumlah Denda (Dalam Rupiah Penuh)<br>Amount of Fine (in Rupiah) |
|---|---|---|---|
| | Pengenaan Sanksi Laporan<br>Imposition of Report Sanctions | Bank Indonesia | 50.000 |
| | Pengenaan Sanksi Laporan<br>Imposition of Report Sanctions | Bank Indonesia | 50.000 |
| **Total** | | | **240.750.000** |

**Tabel Jumlah Sanksi administratif yang diterima Bank Jatim Selama Tahun 2025**
**Table of Total Administrative Sanctions Received by Bank Jatim throughout 2025**

| No. | Jenis Sanksi<br>Name of Sanction | Instansi<br>Agency | Jumlah Denda<br>Amount of Fine |
|---|---|---|---|
| 1. | Teguran tertulis karena terlambat memberikan penjelasan<br>Written warning for late explanation | Otoritas Jasa Keuangan (OJK)<br>Financial Services Authority (OJK) | Surat Peringatan Tertulis<br>Written Warning Letter |

## Pengaduan Masyarakat
**[OJK F.24, GRI 2-16, GRI 2-26 FN-CB-510a.2]**

Bank Jatim telah menyediakan sarana pelaporan whistleblowing yang dapat dimanfaatkan oleh masyarakat untuk menyampaikan laporan dan pengaduan terkait isu sosial maupun lingkungan hidup yang terjadi di wilayah operasional Bank Jatim. Pengaduan tersebut dapat disampaikan dengan datang langsung ke kantor pusat Bank Jatim, mengirimkan surat kepada Divisi Audit Bank Jatim yang beralamat di Graha Bumi Surabaya Lantai 4, Jalan Basuki Rahmat No. 106-128, Surabaya, melalui website https://wbs.bankjatim.co.id, serta melalui SMS/WhatsApp atau telepon ke nomor 081330003040. Manajemen Bank Jatim memiliki komitmen yang kuat untuk memberikan dukungan serta perlindungan kepada setiap pelapor tindak kecurangan, termasuk menjamin kerahasiaan identitas dan laporan fraud yang disampaikan. Seluruh pengaduan yang diterima dikelola dan ditindaklanjuti oleh Divisi Audit Intern.

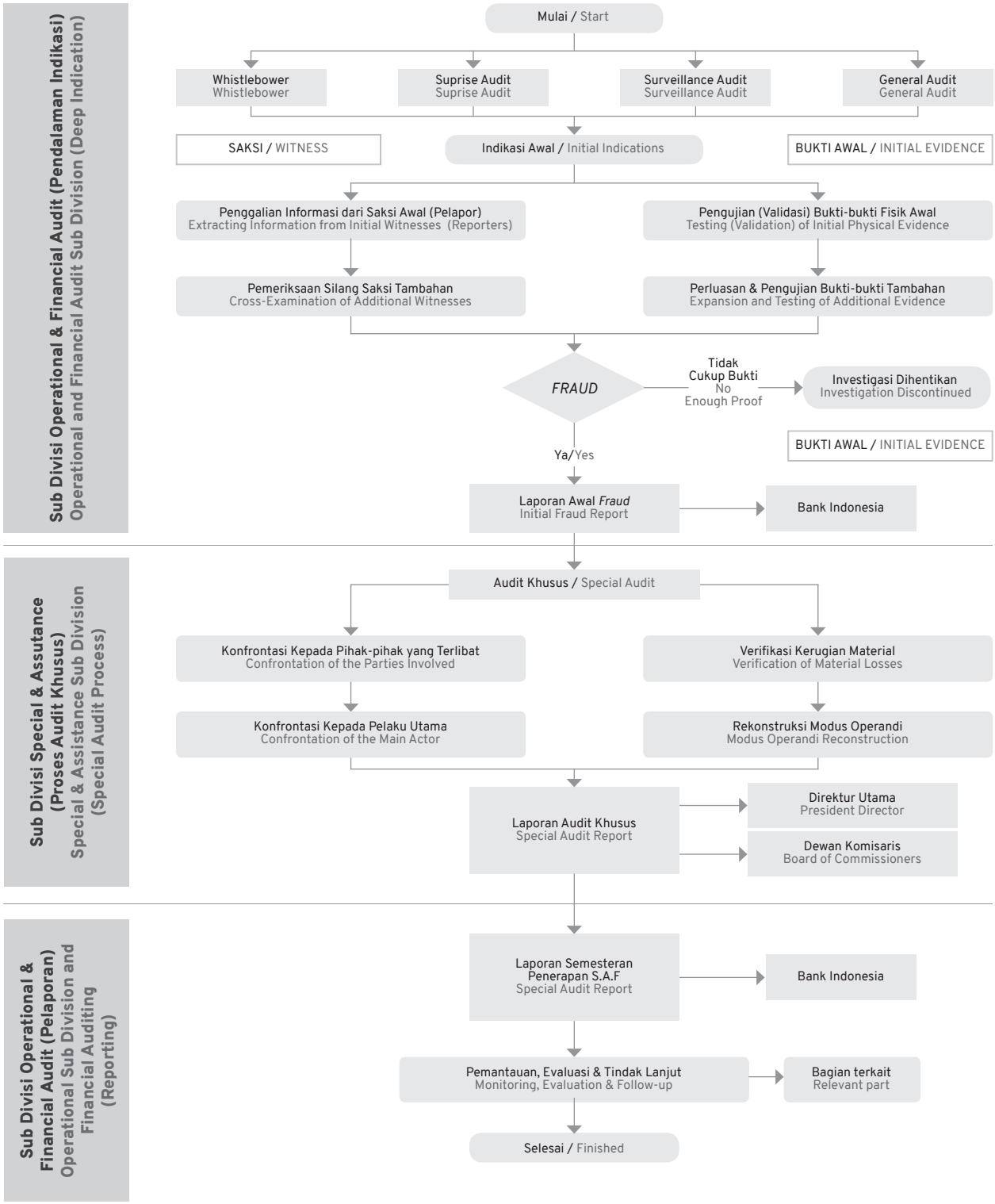
## Public Complaints
**[OJK F.24, GRI 2-16, GRI 2-26 FN-CB-510a.2]**

Bank Jatim has provided a means of complaints for the citizens to report and submit complaints related to social and environmental issues within the Bank Jatim operating area. The public can submit their complaints through the whistleblowing system. Pengaduan tersebut dapat disampaikan dengan datang langsung ke kantor pusat Bank Jatim, mengirimkan surat kepada Divisi Audit Bank Jatim yang beralamat di Graha Bumi Surabaya Lantai 4, Jalan Basuki Rahmat No. 106-128, Surabaya, melalui website https://wbs.bankjatim.co.id, serta melalui SMS/WhatsApp atau telepon ke nomor 081330003040. Bank Jatim Management has a strong commitment to provide support and protection to every whistleblower of fraud, including guaranteeing the confidentiality of the identity and fraud reports submitted. All complaints received are managed and followed up by the Internal Audit Division.

Mekanisme pengaduan masyarakat yang dimiliki oleh Bank Jatim adalah sebagai berikut.

The public complaint mechanism owned by Bank Jatim is as follows.

## *Flowchart* Penerapan Strategi *Anti Fraud*
## Flowchart of Implementing Anti Fraud Strategy



Sampai dengan 31 Desember 2025, terdapat 3 laporan yang memenuhi unsur fraud melalui sarana whistleblower. Dari 5 pengaduan tersebut, tidak terdapat pengaduan yang belum selesai diproses. Pengaduan yang telah selesai diproses dan terbukti kemudian diberikan sanksi sesuai dengan ketentuan yang berlaku di dalam kebijakan reward and punishment Bank Jatim. Berikut adalah tabel rincian jumlah pengaduan melalui sarana *whistleblower* selama 2025:

As of December 31, 2025, there were 3 reports that met the elements of fraud submitted through the whistleblower channel. Of the five complaints, none remained unprocessed. Complaints that were processed and proven were then sanctioned in line with the provisions of Bank Jatim's reward and punishment policy. The following table details the number of complaints received through the whistleblower platform throughout 2025:

**Tabel Jumlah Pengaduan Melalui Sarana *Whistleblowing***
**Table of Number of Complaints Through Whistleblowing Facilities**

| No | Keterangan<br>Description | Jumlah Pengaduan<br>Number of Complaints | | |
|---|---|---|---|---|
| | | 2025 | 2024 | 2023 |
| 1 | Jumlah Pengaduan<br>Number of Complaints | 5 | 15 | 777 |
| 2 | Jumlah Pengaduan yang Diproses<br>Number of Complaints Processed | 5 | 15 | 1 |
| 3 | Jumlah Pengaduan yang Telah Selesai Diproses<br>Number of Complaints That Have Been Processed | 5 | 12 | 1 |
| 4 | Jumlah Pengaduan yang Belum Selesai Diproses<br>Number of Complaints That Have Not Been Processed | 0 | 3 | 0 |
| 5 | Jumlah Pengaduan yang Tidak Relevan<br>Number of Irrelevant Complaints | 0 | 0 | 776 |

Atas penerapan sistem manajemen anti korupsi, sosialisasi, dan pelatihan anti korupsi menunjukkan outcome bahwa sepanjang tahun 2025, Bank Jatim telah berhasil menurunkan pengaduan melalui WBS sebesar 67%.

The implementation of the anti-corruption management system, along with anti-corruption socialization and training, has demonstrated an outcome whereby, throughout 2025, Bank Jatim successfully reduced Whistleblowing System (WBS) complaints by 67%.

## Pengaduan Nasabah

Bank Jatim terus berupaya untuk meningkatkan kualitas produk dan layanan agar dapat memenuhi harapan nasabah dan memberikan kepuasan maksimal. Meskipun demikian, Bank Jatim menyadari bahwa masih ada kemungkinan nasabah yang merasa harapannya belum terpenuhi, sehingga perlu menyampaikan keluhan atau pengaduan. Oleh karenanya, Bank Jatim menyediakan saluran pengaduan dan berkomitmen untuk memberikan solusi terbaik dengan cepat. Penanganan pengaduan yang dilakukan Bank Jatim merupakan kepatuhan terhadap POJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan yang telah digantikan dengan POJK No. 22 Tahun 2023 serta Undang-Undang Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi.

Jangka waktu untuk menindaklanjuti dan menyelesaikan pengaduan nasabah adalah 10 hari kerja namun apabila pengaduan tersebut belum terselesaikan maka dapat diperpanjang hingga 10 hari kerja. Namun demikian, sebagai bentuk layanan dan profesionalisme, Bank Jatim berupaya semaksimal mungkin

## Customer Complaints

Bank Jatim continuously strives to improve the quality of its products and services to meet customer expectations and provide maximum satisfaction. However, the Bank acknowledges that there may still be instances where customers feel their expectations have not been fully met, making it necessary to submit complaints or grievances. Therefore, Bank Jatim provides a complaint channel, while providing the best solution as soon as possible. Bank Jatim's handling of complaints is in compliance with POJK No. 6/ POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector which has been revoked and replaced with POJK No.22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector and Law Number 27 of 2022 concerning Personal Data Protection.

The time for following up and resolving customer complaints is no later than 20 working days after the date of receipt of the complaint, and in the event of certain conditions, discreation is given to extend the time to a maximum of the next 20 working days. However, as a form of service and professionalism, Bank

agar bisa menyelesaikan pengaduan tersebut sebelum tenggat waktu habis. Terkait penanganan pengaduan, sebagai salah satu kewajiban, Bank Jatim melaporkan penanganan dan penyelesaian pengaduan nasabah kepada Bank Indonesia dan Otoritas Jasa Keuangan setiap triwulan.

Dalam menangani pengaduan nasabah, Bank Jatim menetapkan berbagai kebijakan sebagai berikut:
1. Mengoptimalkan fungsi Call Center info Bank Jatim 14044 dalam peningkatan kualitas layanan terhadap pengaduan nasabah secara online (via telepon).
2. Menindaklanjuti secara cepat pengaduan nasabah melalui email resmi Bank Jatim, media sosial resmi Bank Jatim (Facebook, Instagram, dan WhatsApp PRITA) dan media massa.
3. Mengembangkan dan penyempurnaan Sistem Pengaduan dan Perlindungan nasabah Terintegrasi sebagai sarana pengaduan yang terintegrasi dengan seluruh cabang, capem, agent Contact Center dan unit terkait sehingga penanganan pengaduan menjadi lebih cepat dan optimal.
4. Menyempurnakan dan mensosialisasikan SOP Perlindungan Nasabah kepada seluruh pegawai sebagai acuan dalam penyelesaian pengaduan nasabah secara efektif dan efisien sehingga mengurangi tingkat risiko hukum, reputasi dan finansial.

Satuan kerja yang bertanggung jawab untuk menangani pengaduan nasabah dan mengupayakan penyelesaiannya di Bank Jatim adalah sebagai berikut:
a. Sub Divisi Service Excellent terutama dalam pengadministrasian, penyampaian laporan Penanganan dan Penyelesaian Pengaduan secara triwulanan kepada Bank Indonesia; dan Otoritas Jasa Keuangan
b. Pemimpin Bidang Operasional Kantor cabang, terutama dalam hal penyelesaian pengaduan yang meliputi pengaduan yang menyangkut tentang operasional Kantor cabang dalam menjalankan kebijakan/ketentuan seluruh aktivitas fungsional Bank Jatim yang ditetapkan manajemen.

Di sisi lain, untuk memastikan pengaduan nasabah dapat diselesaikan dengan baik dalam jangka waktu yang telah ditetapkan, Bank Jatim telah memberikan edukasi kepada nasabah melalui cara:
1. Mensosialisasikan Tata cara Mediasi Perbankan dan Mekanisme Pengaduan nasabah melalui pengumuman dan brosur yang telah ditempatkan pada area yang mudah diakses oleh nasabah.
2. Untuk ketertiban monitoring penyelesaian pengaduan nasabah, petugas penerima pengaduan di Cabang, Capem, Kantor Kas dan Payment Point di samping wajib melakukan eskalasi ke Aplikasi Helpdesk Penerimaan dan Penyelesaian Pengaduan nasabah yang akan ditindaklanjuti oleh Sub Divisi Service Excellent.

Jatim makes every effort to resolve the complaint before the deadline expires. Regarding the handling of complaints, as one of the obligations, Bank Jatim reports the handling settlement of customer complaints to Bank Indonesia and the Financial Services Authority every quarter.

In handling customers' complaints, Bank Jatim has established various policies as follws:
1. Optimizing the function of Call Center information of Bank Jatim 14044 in improving the quality of service to customers' complaints online (by phone).
2. Quickly follow up customercomplaints through Bank Jatim official email, social media (Facebook, X, Instagram, and WhatsApp PRITA) and mass media.
3. Develop and refine the Integrated Customer Complaints and Protection System (J-Sprint) as a means of compaints integrated with all branches, sub-branches, and Contact Center agents, and related units in order to have a faster, more optimal complaint handling.
4. Refine and socialize the SOP for Customer Protection to all employees as a reference in resolving customer complaints effectively and efficiently so as to reduce the level of legal, reputational and financial risks.

The work units responsible for handling customer complaints and seeking resolution in Bank Jatim are as follows:
a. Service Excellent Sub-Division, especially in the administration, submission of reports Handling and Settlement of complaints in a quarterly basis to Bank Indonesia; and the Financial Services Authority.
b. Branch Office Head, especially in terms of settlement of complaints that include the operations of Branch Office in carrying out the poliicies/provisions of all functional activities of Bank Jatim set by management.

On the other hand, in order that customer complaints can be resolved properly according to the predetermined period of time, Bank Jatim has educated customers by:
1. Socializing Banking Mediation Procedures and Customer Complaint Mechanisms through announcements and brochures that have been placed in easily accessible areas.
2. Monitoring the settlement of customer complaints, officers receiving complaints at branches, sub-division branches, Functional Offices and Payment Points in addition to being required to escalate to the J-Sprint Application for Receiving and Settling Customer Complaiants which will be followed up by the Service Excellent Sub-Division.

Sebagai bentuk perlindungan terhadap nasabah, Bank Indonesia dan OJK telah pula mengatur mengenai sengketa dengan nilai maksimal Rp500 juta, yang timbul akibat tidak terselesaikannya keluhan nasabah terhadap bank yang dapat diselesaikan menggunakan mekanisme mediasi perbankan yang merupakan proses penyelesaian sengketa antara nasabah dengan bank yang difasilitasi oleh OJK melalui Lembaga Alternatif Penyelsaian Sengketa Sektor jasa Keuangan (LAPS SJK). Proses ini dilakukan secara fleksibel guna mencapai penyelesaian dalam bentuk kesepakatan sukarela (win-win solution) terhadap sebagian/seluruh permasalahan yang disengketakan dengan semangat sederhana, murah dan cepat (maksimal 60 hari) serta berlandaskan asas kerahasiaan.

As a form of customer protection, Bank Indonesia and the Financial Services Authority (OJK) have also regulated disputes with a maximum value of IDR 500 millions, arising from unresolved customer complaints against banks that can be resolved using the banking mediation mechanism, which is a dispute resolution process between customers and banks facilitated by OJK through the Financial Services Sector Alternative Dispute Resolution Institution (LAPS LJK). This process is carried out flexibly in order to reach a settlement in the form of a voluntary agreement (win-win solution) on part/ all of the disputed issues with a simple, cheap and fast spirit (60 days at maximum) and based on the principle of confidentiality.

Semangat memberikan layanan terbaik, sekaligus memberikan kemudahan kepada nasabah, juga ditunjukkan Bank Jatim dengan membentuk unit Call Center "Info Bank Jatim 14044" yang beroperasi selama 24 jam sehari dan selama 7 (tujuh) hari dalam seminggu, sepanjang tahun. Call Center "info Bank Jatim 14044" dapat memberikan layanan sebagai berikut:

a. Informasi mengenai produk/jasa perbankan yang diberikan oleh Bank Jatim;
b. Solusi atas permasalahan yang dihadapi nasabah dalam menggunakan jasa dan produk Bank Jatim;
c. Menampung keluhan nasabah untuk dilanjutkan ke bagian terkait di Bank Jatim sebagai upaya penyelesaian selanjutnya; dan
d. Melakukan pengamanan dini atas rekening nasabah segera setelah nasabah melaporkan terjadinya peristiwa yang menyebabkan hilangnya kartu ATM, lupa password internet banking/mobile banking dan unregistrasi SMS Banking.

The spirit of providing the best services, as well as providing convenience to all customers, is also shown by forming a Call Center unit "Info Bank Jatim 14044" which operates 24/7 throughout the year. This call center can provide the following services:

a. Informing the Banking products/services provided by Bank Jatim;
b. Providing solutions to problems faced by customers in using the services and products of Bank Jatim;
c. Accomodating customer complaints to be continued to the relevant section in Bank Jatim as an effort to further resolve; and
d. Performing early security of the customer's account immediately after the customer's report of the occurance of events that led to the loss of ATM card, forgetting the password of internet banking/mobile banking and unregistering SMS banking.

Sesuai data yang masuk pada tahun 2025, Bank Jatim menerima 26.521 pengaduan nasabah dari berbagai saluran pengaduan. Seluruh pengaduan nasabah telah selesai ditindaklanjuti oleh Bank Jatim. Adapun jenis pengaduan yang disampaikan nasabah sebagaimana tabel berikut:

According to the data recorded in 2025, Bank Jatim received 26,521 customer complaints through various complaint channels. All customer complaints have been addressed and resolved by Bank Jatim. The types of complaints submitted by customers are presented in the following table:

**Tabel Pengaduan Nasabah**
**Table of Number of Customer Complaints**

| Jenis Pengaduan | Tahun Year | | | Type of Complaint |
|---|---|---|---|---|
| | 2025 | 2024 | 2023 | |
| Gagal Tarik Tunai | 13.386 | 7.029 | 4.437 | Failed Cash Withdrawal |
| Gagal Transfer | 5.859 | 3.674 | 4.748 | Failed Transfer |
| Transaksi EDC | 769 | 621 | 203 | EDC Transaction |
| Transaksi *Multipayment* | 220 | 235 | 1.920 | Multipayment Transaction |
| Kendala Kartu ATM | 57 | 173 | 210 | ATM Card Constraints |

| Jenis Pengaduan | Tahun Year | | | Type of Complaint |
|---|---|---|---|---|
| | 2025 | 2024 | 2023 | |
| Transaksi QRIS | 3.929 | 4.038 | 764 | QRIS Transaction |
| Kendala Pelayanan/Produk | 125 | 108 | 174 | Service/Product Constraints |
| Gagal Setor Tunai | 370 | 350 | 201 | Failed Cash Deposit |
| Terindikasi Penipuan | 1.806 | 859 | 212 | Fraud Indication |
| **Total Pengaduan** | **26.521** | **17.087** | **12.869** | **Total Complaints** |

## Praktik Keamanan

Bank Jatim senantiasa menjunjung tinggi hak asasi manusia dalam menjalankan kegiatan operasionalnnya. Selain pegawai, pemahaman terhadap hak asasi manusia juga perlu diimplementasikan kepada petugas keamanan dalam mendukung berjalannya kegiatan operasional Bank. Dalam menjalankan tugasnya, petugas keamanan merupakan orang yang berhadapan langsung dengan masyarakat. Oleh karenanya, Bank Jatim memiliki kebijakan dalam memfasilitasi pendidikan kepada seluruh pegawai termasuk pegawai alih daya/pegawai pihak ketiga tidak terbatas kepada petugas keamanan namun seluruh tenaga alih daya.

Pada tahun 2025, Bank Jatim telah menerima pelatihan dari pihak ketiga untuk seluruh petugas satpam baik tenaga organik dan tenaga alih daya tentang produk knowledge dan pelatihan satpam profesional dengan tujuan menyegarkan kembali tentang tugas pokok seorang tenaga satpam dengan harapan dapat memberikan pelayanan yang prima. Seluruh anggota Satpam Bank Jatim telah memiliki sertifikat Gada Pratama yang merupakan salah satu syarat kualifikasi kompetensi yang wajib dimiliki saat perekrutan sebagai anggota Satpam.

## Security Practices

Bank Jatim upholds human rights in all its operational activities. Beyond its employees, understanding of human rights must also be extended to security personnel who play a crucial role in supporting the Bank's operations. As security officers interact directly with the public, Bank Jatim has established a policy to provide training and education not only to its employees but also to outsourced staff/third-party employees, including security personnel.

In 2025, Bank Jatim organized third-party training for all security personnel, both organic staff and outsourced staff, covering product knowledge and professional security training. This initiative aimed to refresh their understanding of core responsibilities, with the expectation of delivering excellent service. Additionally, all Bank Jatim security personnel hold the Gada Pratama certification, a mandatory qualification required during the recruitment process for security officers.

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## Privasi dan Keamanan Data Nasabah

**[GRI 418-1, FN-CB-230a.1, FN-CB-230a.2]**

Di era digitalisasi, teknologi yang kian berkembang menjadi semakin mudah untuk diakses. Hal ini memberikan dampak pada kemudahan pelayanan kepada nasabah dan pengembangan produk-produk digital banking yang dapat meningkatkan pertumbuhan kinerja Bank. Sebagai lembaga jasa keuangan, Bank Jatim mengumpulkan data lengkap dari setiap nasabah, baik individu maupun korporat.

Namun demikian, semakin mudahnya akses yang diakibatkan oleh teknologi akan berpotensi memberikan dampak terhadap keamanan data nasabah. Perkembangan teknologi mendorong

## Customer Data Privacy and Security

**[GRI 418-1, FN-CB-230a.1, FN-CB-230a.2]**

In the era of digitalization, rapidly evolving technology has become increasingly accessible. This has facilitated improved customer service and the development of digital banking products that support the Bank's performance growth. As a financial services institution, Bank Jatim collects comprehensive data from all customers, both individual and corporate.

However, the increasing ease of access driven by technological advancement may also pose potential risks to customer data security. Technological developments have prompted the Bank

Bank untuk meningkatkan perlindungan terhadap keamanan data nasabah. Bank menyadari bahwa perlindungan terhadap keamanan data nasabah akan mempengaruhi kepercayaan dan loyalitas nasabah. Oleh karena itu, Bank Jatim memprioritaskan perlindungan privasi data nasabah sebagai bentuk perlindungan hak asasi manusia (HAM). Oleh karena itu, Bank Jatim wajib menjaga kerahasiaan data nasabah. Bank Jatim senantiasa berkomitmen untuk menjaga privasi data nasabah dengan melakukan peningkatan keamanan sistem teknologi informasi dalam mengelola data dan/atau informasi pribadi nasabah.

Bank Jatim senantiasa memberikan kemudahan pelayanan bagi nasabahnya melalui produk perbankan di antaranya E-Channel Bank Jatim yang merupakan produk Bank Jatim yang dapat diakses dari manapun dan kapanpun. Selain kemudahan transaksi melalui produk E-Channel Bank Jatim telah menyediakan sarana pengaduan melalui produk E-Channel Bank Jatim senantiasa memberikan pelayanan penuh kepada nasabah untuk mendapatkan informasi maupun layanan yang diinginkan oleh nasabah, melalui:

to enhance the protection of customer data security. The Bank recognizes that safeguarding customer data privacy affects customer trust and loyalty. Therefore, Bank Jatim prioritizes the protection of customer data privacy as part of its commitment to human rights (HR) protection. Accordingly, Bank Jatim is obligated to maintain the confidentiality of customer data. Bank Jatim consistently commits to safeguarding customer data privacy by strengthening information technology system security in managing customer personal data and/or information.

Bank Jatim consistently provides convenient services for its customers through banking products, including Bank Jatim E-Channel, which can be accessed anytime and anywhere. In addition to facilitating transactions, Bank Jatim E-Channel also provides a complaint channel and ensures full service support for customers to obtain the information and services they require, through:




Bank Jatim berkomitmen untuk menjaga kepercayaan tersebut agar loyalitas nasabah tetap terjaga, sebagaimana diamanatkan dalam Undang Undang Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi serta Surat Edaran OJK No.14/SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen. Bank Jatim melindungi informasi pribadi nasabah melalui peningkatan keamanan sistem teknologi informasi untuk mengelola data dan/atau informasi pribadi nasabah. Komitmen Bank Jatim terhadap keamanan nasabah juga diwujudkan dengan telah tersertifikasi ISO 27001:2022 Sistem Manajemen Keamanan Informasi pada layanan Jconnect Mobile, SMS Banking, dan Internet Banking, serta pembentukan unit kerja khusus Data Protection Officer (DPO) di Unit Kerja Divisi CISO.

Bank Jatim is committed to maintaining this trust in order to preserve customer loyalty, as mandated by Law No. 27 of 2022 concerning Personal Data Protection and Financial Services Authority Circular Letter No. 14/SEOJK.07/2014 on the Confidentiality and Security of Consumer Personal Data and/or Information. Bank Jatim protects customers' personal information through the enhancement of information technology system security in managing customer personal data and/or information. The Bank's commitment to customer security is also demonstrated through the attainment of ISO 27001:2022 Information Security Management System certification for Jconnect Mobile, SMS Banking, and Internet Banking services, as well as the establishment of a dedicated Data Protection Officer (DPO) function within the Chief Information Security Officer (CISO) Division.

Sebagai DPO di Bank Jatim, identifikasi risiko dilakukan melalui langkah inti berikut:

1. Inventaris & Klasifikasi Data
   Mengidentifikasi seluruh data (nasabah, karyawan, operasional) dan mengelompokkan berdasarkan tingkat sensitivitas.
2. Pemetaan Alur Data
   Mengetahui bagaimana data dikumpulkan, diproses, disimpan, dan dibagikan, termasuk ke pihak ketiga.
3. Identifikasi Ancaman & Kerentanan
   Mengidentifikasi potensi ancaman (*cyber attack, human error, insider*) serta celah keamanan pada sistem.
4. Analisis Risiko
   Menilai risiko berdasarkan kemungkinan kejadian dan dampaknya terhadap data dan bisnis.
5. Evaluasi Kontrol & Mitigasi
   Menilai efektivitas kontrol keamanan (enkripsi, akses, *monitoring*) dan menentukan perbaikan.
6. *Monitoring* & *Review* Berkala
   Melakukan pengawasan berkelanjutan serta evaluasi risiko secara periodik atau saat ada perubahan sistem.

DPO memastikan bahwa risiko keamanan data:

- Teridentifikasi
- Terukur
- Terkendali
- Terdokumentasi

Untuk melakukan evaluasi efektivitas pelayanan, Bank Jatim secara berkala melaksanakan survei kepuasan nasabah. Indikator yang digunakan dalam survei kepuasan nasabah meliputi *Brand Image and Positioning Analysis* yang bertujuan untuk mengetahui atribut kinerja dan posisi perusahaan di antara pesaingnya, *Brand Share and Preference* yaitu untuk mengetahui tingkat penggunaan produk serta pilihan yang diberikan kepada konsumen, Serta *Customer Behaviour* yaitu prioritas kepada perbaikan layanan dan ketertarikan konsumen terhadap *value added service* tambahan. Hasil survei digunakan sebagai dasar untuk melakukan perbaikan yang berkesinambungan (*continuous improvement*).

Upaya Bank Jatim dalam menjaga kerahasiaan data nasabah memberikan dampak positif bahwa selama tahun pelaporan Bank Jatim tidak mendapat laporan pengaduan mengenai pelanggaran terhadap pelanggaran privasi nasabah dan hilangnya data nasabah sehingga Bank Jatim tidak mendapat sanksi atau denda dari regulator.

As the Data Protection Officer (DPO) at Bank Jatim, risk identification is conducted through the following key steps:

1. Data Inventory and Classification
   Identifying all data (customers, employees, and operational data) and categorizing it based on its level of sensitivity.
2. Data Flow Mapping
   Understanding how data is collected, processed, stored, and shared, including with third parties.
3. Identification of Threats and Vulnerabilities
   Identifying potential threats (cyberattacks, human error, insider threats) as well as security gaps within the system.
4. Risk Analysis
   Assessing risks based on the likelihood of occurrence and their potential impact on data and business operations.
5. Control Evaluation and Mitigation
   Evaluating the effectiveness of security controls (encryption, access management, monitoring) and determining necessary improvements.
6. Ongoing Monitoring and Review
   Conducting continuous monitoring and periodic risk assessments, or whenever there are system changes.

The DPO ensures that data security risks are:

- Identified
- Measured
- Controlled
- Documented

To evaluate service effectiveness, Bank Jatim periodically conducts customer satisfaction surveys. The indicators used in the customer satisfaction survey include Brand Image and Positioning Analysis, which aims to assess performance attributes and the Company's position among its competitors; Brand Share and Preference, which measures product usage levels and customer preferences; and Customer Behaviour, which focuses on service improvement priorities and customer interest in additional value-added services. The survey results are used as a basis for continuous improvement.

Bank Jatim's efforts to safeguard customer data confidentiality have had a positive impact. Throughout the reporting year, no complaints were received regarding customer privacy violations or data loss. As a result, Bank Jatim did not receive any sanctions or fines from regulators.

# Tanggung Jawab Pengembangan Produk dan/stau Jasa Keberlanjutan
# Responsibilities for Sustainable Product and/or Service Development

## Inovasi dan Pengembangan Produk/ Jasa Keuangan Berkelanjutan
[OJK F.26, FN-CB-410a.2]

Dalam rangka mendukung implementasi Keuangan Berkelanjutan sekaligus mendorong peningkatan inklusi keuangan nasional, Bank mengembangkan layanan Inbound Jconnect Remittance yang ditujukan untuk memfasilitasi pengiriman dana dari Pekerja Migran Indonesia (PMI) kepada keluarga di dalam negeri secara aman, cepat, dan terjangkau. Saat ini, layanan Inbound Jconnect Remittance telah memiliki dua koridor penerimaan, yaitu Koridor Malaysia melalui kerja sama dengan *Merchantrade Asia* (MTA) dan Koridor Hongkong melalui kerja sama dengan Chandra Remittance (PT Apikko Indonesia). Layanan tersebut dikembangkan sebagai wujud kontribusi Bank terhadap aspek sosial, khususnya dalam mendukung kesejahteraan keluarga PMI, memperkuat ketahanan ekonomi rumah tangga, serta meningkatkan literasi dan inklusi keuangan bagi masyarakat penerima dana remitansi. Pengembangan layanan dilakukan melalui sejumlah pendekatan strategis sebagai berikut.

1. **Aksesibilitas dan Inklusivitas**
   - Bank menyediakan layanan penerimaan dana melalui *Jconnect Remittance* yang memungkinkan penerusan dana ke rekening Bank Jatim maupun bank lain secara real time.
   - Pengirim dana di luar negeri dapat melakukan transaksi melalui aplikasi yang disediakan oleh *Money Transfer Operator* (MTO) atau secara langsung di counter MTO. Dana yang diterima oleh penerima akan secara otomatis dikonversi ke dalam mata uang Rupiah (IDR).
   - Integrasi dengan MTO di negara penempatan utama PMI.
2. **Efisiensi Biaya dan Transparansi**
   Layanan Inbound Jconnect Remittance menerapkan struktur biaya yang kompetitif dan transparan. Bank juga mengoptimalkan penggunaan sistem pembayaran internasional untuk mempercepat proses penyelesaian transaksi (*settlement*) serta menekan biaya transfer melalui pemanfaatan mata uang lokal.
3. **Peningkatan Literasi dan Pemberdayaan Keuangan**
   Bank memberikan edukasi kepada PMI, Calon PMI (CPMI), maupun keluarga PMI terkait pengelolaan dana remitansi, perencanaan keuangan, serta akses terhadap produk tabungan dan pembiayaan produktif. Upaya ini diperkuat melalui sinergi dengan program UMKM dan pembiayaan mikro guna mendorong pemanfaatan dana remitansi untuk kegiatan ekonomi yang produktif.

## Innovation and Development of Sustainable Development Products/ Services [OJK F.26, FN-CB-410a.2]

In order to support the implementation of Sustainable Finance while encouraging increased national financial inclusion, the Bank developed the Inbound Jconnect Remittance service aimed at facilitating the transfer of funds from Indonesian Migrant Workers (PMI) to their families domestically in a safe, fast, and affordable manner. Currently, the Inbound Jconnect Remittance service has two receiving corridors, namely the Malaysia Corridor through a collaboration with Merchantrade Asia (MTA) and the Hong Kong Corridor through a collaboration with Chandra Remittance (PT Apikko Indonesia). The service was developed as a manifestation of the Bank's contribution to social aspects, particularly in supporting the welfare of PMI families, strengthening household economic resilience, and increasing financial literacy and inclusion for remittance recipients. Service development is carried out through a number of strategic approaches as follows.

1. **Accessibility and Inclusivity**
   - The bank provides a fund receiving service through Jconnect Remittance which allows funds to be forwarded to Bank Jatim accounts or other banks in real time.
   - Overseas senders can make transactions through an application provided by a Money Transfer Operator (MTO) or in person at an MTO counter. Funds received by the recipient will be automatically converted into Indonesian Rupiah (IDR).
   - Integration with MTO in the main PMI placement countries.
2. **Cost Efficiency and Transparency**
   Jconnect's Inbound Remittance service implements a competitive and transparent fee structure. The bank also optimizes the use of international payment systems to expedite settlements and reduce transfer costs by utilizing local currencies.
3. **Improving Financial Literacy and Empowerment**
   The bank provides education to migrant workers (PMI), prospective PMI (CPMI), and their families regarding remittance management, financial planning, and access to savings and productive financing products. These efforts are strengthened through synergies with MSME and microfinance programs to encourage the use of remittance funds for productive economic activities.

4. **Penguatan Tata Kelola dan Manajemen Risiko**
   Dalam pengelolaannya, Bank menerapkan proses *screening* transaksi untuk memastikan kepatuhan terhadap ketentuan APU-PPT dan sanksi internasional. Selain itu, Bank melakukan evaluasi secara berkala terhadap negara tujuan dan mitra koresponden guna memastikan kepatuhan terhadap regulasi yang berlaku.

Melalui pengembangan layanan *inbound remittance* yang berkelanjutan ini, Bank tidak hanya berperan sebagai penyedia jasa transfer dana, tetapi juga berkontribusi dalam pembangunan ekonomi berbasis keluarga PMI, khususnya di wilayah Jawa Timur yang merupakan provinsi dengan jumlah penempatan PMI terbesar di Indonesia. Layanan ini diharapkan dapat meningkatkan volume Dana Pihak Ketiga (DPK) yang berkualitas dari segmen remitansi, memperluas basis nasabah ritel, mendukung stabilitas ekonomi daerah di Jawa Timur dengan kantong PMI terbesar, serta berkontribusi terhadap pencapaian target inklusi keuangan nasional. Dengan demikian, layanan *inbound remittance* bagi PMI menjadi bagian dari strategi bisnis Bank yang sejalan dengan prinsip Keuangan Berkelanjutan, dengan mengintegrasikan aspek sosial, tata kelola, dan keberlanjutan ekonomi secara seimbang.

## Produk/Jasa yang Sudah Dievaluasi Keamanannya Bagi Nasabah [OJK F.27]

Seluruh produk dan jasa *Jconnect Remittance* yang ditawarkan oleh Bank Jatim telah melalui proses evaluasi keamanan sebelum dipasarkan kepada nasabah. Layanan ini telah memenuhi seluruh persyaratan yang ditetapkan serta memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK), sehingga dinyatakan aman untuk digunakan oleh pelanggan. Hal tersebut mencerminkan kepatuhan Bank Jatim terhadap Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Penyelenggaraan Kegiatan Usaha Bank Umum, yang mewajibkan bank memperoleh izin OJK sebelum memasarkan produk dan layanan tertentu. Dengan demikian, 100% produk dan jasa *Jconnect Remittance* telah dievaluasi dan dinyatakan memenuhi aspek keamanan bagi nasabah. Seiring dengan hal tersebut, Bank Jatim secara berkelanjutan melaksanakan kegiatan edukasi dan sosialisasi dalam rangka meningkatkan literasi dan inklusi keuangan, khususnya yang berkaitan dengan layanan remitansi. Kegiatan ini dilakukan dengan melibatkan Pekerja Migran Indonesia (PMI), Calon Pekerja Migran Indonesia (CPMI), serta keluarga PMI, guna memastikan nasabah dan calon nasabah memperoleh informasi yang akurat mengenai produk dan jasa Bank Jatim. Dalam pelaksanaan pemasaran dan promosi, Bank Jatim senantiasa menyampaikan informasi produk secara transparan serta berpedoman pada etika pemasaran yang berlaku, termasuk melalui kerja sama dengan instansi pemerintah dan kementerian terkait untuk memperluas edukasi literasi keuangan di ekosistem pekerja migran.

4. **Strengthening Governance and Risk Management**
   In its management, the Bank implements a transaction screening process to ensure compliance with AML-CFT provisions and international sanctions. Furthermore, the Bank conducts regular evaluations of destination countries and correspondent partners to ensure compliance with applicable regulations.

Through the development of sustainable inbound remittance services, the Bank not only acts as a fund transfer service provider but also contributes to the development of a family-based economy for migrant workers (PMI), particularly in East Java, the province with the largest number of PMI placements in Indonesia. This service is expected to increase the volume of high-quality Third Party Funds (TPF) from the remittance segment, expand the retail customer base, and support regional economic stability in East Java, which has the largest pool of migrant workers (PMI), and contribute to the achievement of national financial inclusion targets. Thus, inbound remittance services for PMI are part of the Bank's business strategy that is in line with the principles of Sustainable Finance, by integrating social aspects, governance, and economic sustainability in a balanced manner.

## Products/ Services Which Have Been Evaluated for Safety for Customers [OJK F.27]

All Jconnect Remittance products and services offered by Bank Jatim have undergone a security evaluation process before being marketed to customers. This service has met all established requirements and received approval from the Financial Services Authority (OJK), thus being declared safe for customer use. This reflects Bank Jatim's compliance with Financial Services Authority Regulation Number 12/POJK.03/2021 concerning the Implementation of Commercial Bank Business Activities, which requires banks to obtain OJK permission before marketing certain products and services. Therefore, 100% of Jconnect Remittance products and services have been evaluated and declared to meet security aspects for customers. In line with this, Bank Jatim continuously carries out educational and outreach activities to improve financial literacy and inclusion, particularly related to remittance services. These activities involve Indonesian Migrant Workers (PMI), Prospective Indonesian Migrant Workers (CPMI), and PMI families, to ensure that customers and prospective customers receive accurate information about Bank Jatim's products and services. In implementing marketing and promotions, Bank Jatim always conveys product information transparently and is guided by applicable marketing ethics, including through collaboration with government agencies and relevant ministries to expand financial literacy education in the migrant worker ecosystem.

Selain itu, layanan *Jconnect Remittance* juga telah melalui proses uji penetrasi (*penetration testing*) yang dilaksanakan oleh Divisi Chief Information Security Officer (CISO). Pengujian ini bertujuan untuk memastikan keamanan aplikasi dari berbagai potensi ancaman siber, seperti peretasan, pencurian data, maupun bentuk serangan digital lainnya, sebelum digunakan oleh nasabah. Bank Jatim juga telah memperoleh sertifikasi ISO 27001:2022 Sistem Manajemen Keamanan Informasi untuk layanan *Jconnect Mobile*, SMS Banking, dan Internet Banking. Dengan telah dimilikinya sertifikasi tersebut menegaskan bahwa layanan Bank Jatim telah memenuhi standar internasional dalam pengelolaan keamanan informasi, sehingga perlindungan terhadap data dan informasi nasabah dapat terjaga secara optimal.

## Dampak Produk/Jasa [OJK F.28]

Layanan *Inbound Jconnect Remittance*, khususnya pengiriman dana dari Pekerja Migran Indonesia (PMI) kepada keluarga di dalam negeri, memberikan kontribusi terhadap penerapan keuangan berkelanjutan yang mencakup aspek ekonomi, sosial, dan tata kelola (ESG). Kontribusi tersebut tercermin dari berbagai dampak positif maupun potensi dampak negatif yang timbul dari produk dan proses distribusi layanan, beserta upaya mitigasi yang dilakukan oleh Bank Jatim. Dampak positif *Inbound Jconnect Remittance* terhadap keuangan berkelanjutan antara lain:

1. Dampak Ekonomi
   Layanan ini berperan dalam meningkatkan ketahanan ekonomi rumah tangga, di mana dana remitansi yang diterima keluarga PMI menjadi sumber pendapatan yang relatif stabil dan membantu mengurangi ketergantungan terhadap bantuan sosial maupun pembiayaan konsumtif. Selain itu, remitansi turut mendorong peningkatan literasi dan inklusi keuangan, karena penerima dana terdorong untuk membuka rekening bank, memanfaatkan layanan perbankan digital, serta mengakses produk keuangan lainnya. Dana remitansi juga berkontribusi dalam meningkatkan aktivitas ekonomi lokal, antara lain melalui pemanfaatannya untuk pengembangan UMKM, pembiayaan pendidikan, perbaikan hunian yang layak, hingga investasi produktif, yang pada akhirnya mendorong pertumbuhan ekonomi di wilayah Jawa Timur.
2. Dampak Sosial
   Dari sisi sosial, remitansi berkontribusi pada peningkatan kesejahteraan dan kualitas hidup keluarga PMI melalui akses yang lebih baik terhadap pendidikan dan layanan kesehatan. Keberadaan sumber pendapatan yang stabil juga berperan dalam menurunkan tingkat kemiskinan. Di samping itu, layanan ini turut mendukung pemberdayaan perempuan, mengingat sebagian besar PMI merupakan perempuan yang memperoleh kesempatan kerja dengan penghasilan yang layak.

In addition, the Jconnect Remittance service has also undergone a penetration testing process carried out by the Chief Information Security Officer (CISO) Division. This testing aims to ensure the application is secure from various potential cyber threats, such as hacking, data theft, and other forms of digital attacks, before being used by customers. Bank Jatim has also obtained ISO 27001:2022 Information Security Management System certification for Jconnect Mobile, SMS Banking, and Internet Banking services. The attainment of these certifications confirms that Bank Jatim's services comply with international standards in information security management, thereby ensuring that the protection of customer data and information is maintained at an optimal level.

## Product/Service Impact [OJK F.28]

Jconnect's Inbound Remittance service, specifically the transfer of funds from Indonesian Migrant Workers (PMI) to their families domestically, contributes to the implementation of sustainable finance, encompassing economic, social, and governance (ESG) aspects. This contribution is reflected in the various positive and potential negative impacts arising from the product and service distribution process, along with mitigation efforts undertaken by Bank Jatim. The positive impacts of Inbound Jconnect Remittance on sustainable finance include:

1. Economic Impact
   This service plays a role in improving household economic resilience, as remittances received by migrant workers (PMI) families provide a relatively stable source of income and help reduce dependence on social assistance and consumer financing. Furthermore, remittances contribute to increased financial literacy and inclusion, as recipients are encouraged to open bank accounts, utilize digital banking services, and access other financial products. Remittances also contribute to increasing local economic activity, including through their use for MSME development, education financing, housing improvements, and productive investments, ultimately driving economic growth in East Java.

2. Social Impact
   From a social perspective, remittances contribute to improving the welfare and quality of life of migrant workers' families through better access to education and healthcare. A stable source of income also plays a role in reducing poverty. Furthermore, this service supports women's empowerment, as the majority of migrant workers are women who have access to employment opportunities with decent wages.

3. Dampak Tata Kelola
   Dari aspek tata kelola, penggunaan sistem dan dashboard internal dalam pengelolaan remitansi mendorong transparansi arus dana, memperkuat pengawasan transaksi, serta mendukung stabilitas sistem keuangan.

Dampak negatif *Inbound Jconnect Remittance* terhadap keuangan berkelanjutan antara lain:
1. Risiko Ekonomi
   Dana remitansi berpotensi digunakan untuk kebutuhan konsumtif jangka pendek, sehingga menimbulkan ketergantungan konsumtif. Ketergantungan terhadap remitansi juga dapat berisiko menurunkan produktivitas anggota keluarga penerima.
2. Risiko Sosial
   Dari sisi sosial, perbedaan tingkat kesejahteraan antara rumah tangga penerima dan non-penerima remitansi dapat memicu ketimpangan sosial. Selain itu, ketidakhadiran anggota keluarga yang bekerja sebagai PMI berpotensi memengaruhi struktur dan dinamika sosial dalam keluarga.
3. Risiko Tata Kelola dan Lingkungan
   Terdapat pula risiko penyalahgunaan dana remitansi untuk kebutuhan konsumtif berlebihan atau aktivitas ilegal, serta potensi penggunaan dana untuk kegiatan usaha yang tidak memperhatikan aspek lingkungan.

Untuk meminimalkan potensi dampak negatif tersebut, Bank Jatim melakukan berbagai upaya mitigasi, antara lain dengan mengembangkan produk turunan berbasis remitansi seperti tabungan dan pembiayaan UMKM berbasis remitansi. Bank juga secara berkelanjutan memberikan edukasi literasi keuangan kepada PMI, CPMI, dan keluarga PMI, termasuk pelatihan kewirausahaan serta pemahaman mengenai pemanfaatan dana remitansi untuk kegiatan usaha yang produktif dan ramah lingkungan.

Secara keseluruhan, layanan inbound remittance memiliki potensi yang signifikan sebagai katalis Keuangan Berkelanjutan dalam meningkatkan inklusi keuangan dan kesejahteraan sosial. Namun, tanpa tata kelola dan edukasi yang memadai, layanan ini juga dapat memicu ketergantungan konsumtif, risiko sosial, dan potensi penyalahgunaan dana. Melalui penguatan literasi keuangan, inovasi produk berbasis remitansi, serta pengawasan transaksi yang prudent, potensi dampak negatif dapat ditekan sehingga remitansi tidak hanya menjadi aliran dana konsumtif, tetapi juga bertransformasi menjadi instrumen pembangunan ekonomi yang berkelanjutan.

## Jumlah Produk yang Ditarik Kembali
**[OJK F.29]**

Selama tahun 2025, tidak terdapat produk yang ditarik kembali oleh Bank Jatim. Seluruh produk dan layanan yang ditawarkan telah memenuhi ketentuan yang berlaku dan dapat beroperasi secara berkelanjutan, sehingga tidak terdapat alasan yang mendasari penarikan produk maupun layanan pada periode tersebut.

3. Governance Impact
   From a governance perspective, the use of internal systems and dashboards in remittance management promotes transparency in cash flows, strengthens transaction oversight, and supports financial system stability.

The negative impacts of Inbound Jconnect Remittance on sustainable finance include:
1. Economic Risk
   Remittance funds have the potential to be used for short-term consumption needs, thus creating consumer dependency. This dependence on remittances can also risk reducing the productivity of recipient family members.

2. Social Risk
   From a social perspective, differences in welfare levels between remittance-receiving and non-receiving households can trigger social inequality. Furthermore, the absence of family members working as migrant workers has the potential to impact the social structure and dynamics within the family.
3. Governance and Environmental Risks
   There is also the risk of misuse of remittance funds for excessive consumption needs or illegal activities, as well as the potential use of funds for business activities that do not pay attention to environmental aspects.

To minimize these potential negative impacts, Bank Jatim has implemented various mitigation efforts, including developing remittance-based derivative products such as savings and remittance-based MSME financing. The bank also continuously provides financial literacy education to Indonesian migrant workers (PMI), Indonesian migrant workers (CPMI), and their families, including entrepreneurship training and an understanding of how to utilize remittance funds for productive and environmentally friendly business activities.

Overall, inbound remittance services have significant potential as a catalyst for Sustainable Finance in increasing financial inclusion and social welfare. However, without adequate governance and education, this service may also lead to consumer dependency, social risks, and potential misuse of funds. Through strengthening financial literacy, innovating remittance-based products, and prudent transaction monitoring, potential negative impacts can be mitigated so that remittances become not merely a consumptive flow of funds but also an instrument for sustainable economic development.

## Number of Products Recalled
**[OJK F.29]**

Throughout 2025, Bank Jatim did not recall any products. All products and services offered met applicable regulations and were able to operate sustainably, so there was no basis for any product or service recalls during that period.

## Survei Kepuasan Nasabah Terhadap Produk dan/atau Jasa [OJK F.30]

Survei kepuasan nasabah merupakan salah satu instrumen yang dimanfaatkan oleh Bank Jatim untuk mengukur kualitas produk dan layanan yang diberikan, sekaligus sebagai sarana evaluasi atas kinerja Bank secara keseluruhan. Bank Jatim melaksanakan survei kepuasan nasabah secara berkala sebagai bagian dari komitmen dalam menjaga dan meningkatkan mutu pelayanan. Melalui pelaksanaan survei tersebut, Bank Jatim memperoleh berbagai masukan dan umpan balik dari responden yang selanjutnya dijadikan dasar dalam melakukan perbaikan serta penyempurnaan kualitas layanan agar semakin selaras dengan harapan nasabah. Selain berfungsi sebagai alat evaluasi, survei kepuasan nasabah juga memberikan wawasan strategis yang bernilai bagi Bank dalam merumuskan dan menyusun strategi yang lebih tepat sasaran untuk memenuhi kebutuhan nasabah, sekaligus memperkuat dan meningkatkan tingkat loyalitas nasabah terhadap Bank.

Tahun 2025, Bank Jatim melakukan Survei Kepuasan Nasabah & Net Promoter Score (NPS) yang dilakukan oleh pihak eksternal dengan responden sebanyak 1.350 responden dengan kriteria responden nasabah pegawai ASN, nasabah karyawan swasta, nasabah prioritas, nasabah Gen Z (usia 17-28 tahun), nasabah ibu rumah tangga, nasabah UMKM, Retail & Korporasi dan non nasabah Bank Jatim. Hasil skor Survei Kepuasan Nasabah Tahun 2025 mengalami penurunan dibanding tahun 2024 dikarenakan beberapa hal sebagai berikut :

- Menggunakan vendor yang berbeda
- Penambahan jumlah responden (1.350 responden)
- Kriteria responden yang bertambah yaitu nasabah pegawai ASN, nasabah karyawan swasta, nasabah prioritas, nasabah Gen Z (usia 17-28 tahun), nasabah ibu rumah tangga, nasabah UMKM, Retail & Korporasi serta non nasabah Bank Jatim
- Masukan responden kategori Karyawan Swasta dan Gen Z menjadi perhatian dalam meningkatkan promosi dan pengembangan fitur-fitur mobile banking yang sesuai dengan kebutuhan nasabah, sehingga tercipta customer experience yang akan mempengaruhi loyalitas nasabah.

## Customer Satisfaction Survey With Products and/or Services [OJK F.30]

The customer satisfaction survey is one of the instruments used by Bank Jatim to measure the quality of the products and services provided, as well as a means of evaluating the Bank's overall performance. Bank Jatim conducts customer satisfaction surveys periodically as part of its commitment to maintaining and improving service quality. Through the implementation of these surveys, Bank Jatim obtains various input and feedback from respondents which is then used as a basis for improving and enhancing service quality to be more aligned with customer expectations. In addition to functioning as an evaluation tool, the customer satisfaction survey also provides valuable strategic insights for the Bank in formulating and developing more targeted strategies to meet customer needs, while strengthening and increasing customer loyalty to the Bank.

In 2025, Bank Jatim conducted a Customer Satisfaction Survey & Net Promoter Score (NPS) conducted by an external party with 1,350 respondents with the criteria of respondents being State Civil Apparatus (ASN) employee customers, private employee customers, priority customers, Gen Z customers (aged 17-28 years), housewife customers, MSME customers, Retail & Corporate and non-Bank Jatim customers. The results of the 2025 Customer Satisfaction Survey score decreased compared to 2024 due to several factors as follows:

- Using different vendors
- Increase in the number of respondents (1,350 respondents)
- The increasing respondent criteria are State Civil Apparatus (ASN) employee customers, private employee customers, priority customers, Gen Z customers (aged 17-28 years), housewife customers, MSME customers, Retail & Corporate customers and non-Bank Jatim customers.
- Input from respondents in the Private Employee and Gen Z categories is a concern in improving the promotion and development of mobile banking features that suit customer needs, thereby creating a customer experience that will influence customer loyalty.

### Tabel Survei Kepuasan Nasabah
### Customer Satisfaction Survey Table

| Keterangan<br>Description | Kepuasan Nasabah<br>Customer Satisfaction | | |
|---|---|---|---|
| | 2025 | 2024 | 2023 |
| Indeks Kepuasan Nasabah<br>Customer Satisfaction Index | 81,25% | 91,01% | 94,73% |

# Verifikasi Tertulis dari Pihak Independen [OJK G.1, GRI 2-5]
# Written Verification from the Independent Party

Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk Tahun 2025 **telah diverifikasi** oleh pihak independen yang kompeten di bidangnya. Bank Jatim memiliki kebijakan untuk memprioritaskan *assurance provider* dari pihak lokal yang memiliki reputasi yang baik dan telah disetujui oleh Direksi, serta mendapat pengawasan oleh Dewan Komisaris. Bank Jatim telah menunjuk PT Kharisma Integrasi Manajemen (KIM Consult) untuk melakukan verifikasi laporan keberlanjutan ini. Bank Jatim juga memastikan bahwa tidak terdapat benturan kepentingan dalam proses verifikasi laporan ini. Assurance laporan keberlanjutan ini berlangsung di bulan April 2026. Verifikator tidak terlibat dalam penyusunan Laporan Keberlanjutan ini. Proses verifikasi dilakukan dengan menggunakan tipe 2 *moderate* level berdasarkan standar AA1000 Assurance Standard v.3.

The 2025 Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk has been verified by an independent and competent party in its field. Bank Jatim has a policy to prioritize assurance providers from local parties who have a good reputation. Bank Jatim appointed PT Kharisma Integrasi Manajemen (KIM Consult) to conduct the verification of this sustainability report. The Bank also ensured that there were no conflicts of interest during the verification process. The Verifier was not involved in the preparation of this Sustainability Report. The verification was carried out using Type 2 assurance based on the AA1000 Assurance Standard v.3.

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# Independent Assurance Statement

No. 071/EXT/BJTM-ASR/KIM/IV/2026

**To the management and stakeholders of PT Bank Pembangunan Daerah Jawa Timur Tbk.**

We (PT Kharisma Integrasi Manajemen/KIM Consult) have been engaged by PT Bank Pembangunan Daerah Jawa Timur Tbk. (Bank Jatim) to perform an independent assurance engagement on the sustainability data and information presented in the Sustainability Report for the period ending December 31, 2025.

**Competence and Independence**

This engagement is carried out by an assurance team possessing professional capabilities and adequate technical expertise. The team consists of certified experts in the field of sustainability reporting to ensure the quality and integrity of the engagement's execution. The entire process is conducted independently without any conflicts of interest, as the team was not involved in the preparation of the main sections of the report

**Responsibilities**

Bank Jatim's management has full responsibility for the presentation of information and statements in the report, including data related to targets, policies, and sustainability performance achievements. Meanwhile, our role is to provide assurance on this information and issue an independent opinion based on the approved terms of reference.

**Assurance Standards and Criteria**

This engagement was conducted in accordance with the AA1000 Assurance Standard (AA1000AS v3) from AccountAbility. The evaluation focused on the alignment of Bank Jatim's sustainability processes and framework with the principles of the AA1000AP (2018), namely inclusivity, materiality, responsiveness, and impact. Additionally, the assessment also considers the reporting principles in the GRI Standards, including aspects of accuracy, balance, and reliability of information.

**Scope of Assurance**

The engagement was designed to achieve a moderate level of assurance through the process of collecting and verifying evidence, in accordance with AA1000AS v3, including:

1) Assessment of Bank Jatim's compliance with AA1000 AP (2018); and
2) Assessment of the accuracy and quality of the sustainability performance information, related to the scope of the accepted GRI Standards as follows:
   a) Engagement in Type 1 assurance, includes:

- Anti-Corruption Topic (GRI 205)
- Energy Topic (GRI 302)
- Emissions Topic (GRI 305)
- Customer Privacy Topic (GRI 418)

b) Engagement regarding Type 2 assurance on Economic Performance topic (GRI 201), includes:
- Direct economic value generated and distributed
- Financial implications, risks, and other opportunities due to climate change
- Obligations for defined benefit pension plans and other retirement plans
- Financial assistance received from the Government

**Limitations**

Moderate assurance is provided through review and verification at the management level. The scope of the engagement is limited to sustainability information for the period from January through December 2025. The engagement does not include an evaluation of historical data, audited financial information, or technical aspects outside the agreement.

**Methodology**

The assignment is carried out through a series of procedures to assess the accuracy of certain specific statements and certain data sets presented in the report, as well as the systems and processes for managing and reporting them, as follows:

1) Identifying statements and data sets that are classified by relevant data ownership and the type of evidence required for the verification process.
2) Conducting interviews using Video Conference with management/the person in charge and data owners at Bank Jatim. The data verification process includes:
   - Ask questions regarding quantitative and qualitative aspects of the Report disclosures, including performance information, policies, procedures and underlying management systems.
   - Request evidence of data sources and explanations of relevant data collection and calculation methods to support figures and claims.
   - Verify claims made in the Report and confirming the evidence presented including calculation methods, criteria and assumptions with several data owners and other documentation from internal and external sources.
   - Cross-referencing between previous Sustainability Reports and the latest Report.
3) Reviewing the information that are collected and submitted feedback for immediate corrections, and as well as provide recommendations as necessary or for improving the content of future Reports.

**Evaluation of Compliance with the Accountability Principle (AA1000AP)**
Conclusions regarding compliance with AA1000AP (2018) on Inclusivity, Materiality, Responsiveness, and Impact include the following findings:

- **Inclusivity**
  Bank Jatim has engaged various stakeholders through focus group discussions (FGDs), questionnaires, routine communication, and involvement in the process of determining material topics, thereby reflecting a relatively comprehensive multi-stakeholder approach. However, this engagement remains consultative (receiving input) and has not yet fully demonstrated a significant influence on strategic decision-making or a clear mapping of stakeholder priorities.

- **Materiality**
  Bank Jatim has identified material topics through a structured process that includes impact identification, significance analysis, and stakeholder engagement, thereby aligning conceptually with the principle of materiality. However, the disclosures do not yet fully demonstrate an explicit and trackable relationship between each stakeholder and the material topics, nor are they supported by a transparent methodology (criteria, weighting, and influence on strategic decisions), so the connection between stakeholder engagement and materiality outcomes remains general.

- **Responsiveness**
  Bank Jatim has demonstrated responsive mechanisms through policies, programs, and systems such as whistleblowing, data protection, and continuous communication with stakeholders. However, there is no clear link between specific stakeholder feedback and the responses or actions taken, nor has concrete evidence been provided regarding the effectiveness of such follow-up actions.

- **Impact**
  Bank Jatim has identified and managed economic, social, and environmental impacts, and linked them to relevant strategies and material topics. However, the disclosure of impacts remains general and dominated by positive narratives; it has not yet demonstrated quantitative measurements, specific impacts on each stakeholder, or a comprehensive analysis of long-term outcomes.

**Evaluation of the Accuracy and Quality of Sustainability Information**
The report has presented sustainability information that is relevant to stakeholder needs and in accordance with GRI Standards. The level of data accuracy and reliability is considered adequate, supported by clear collection and calculation methods as well as complete documentation from

the data owners. The information presented demonstrates good consistency, supported by a structured data management system, making it verifiable.

**Conclusion**

Based on the results of our engagement, we conclude that the information in the Sustainability Report has been presented fairly and reliably in all material respects within the defined scope. The key findings are presented in this report, while the details of our recommendations have been provided separately to management.

Jakarta, April 13, 2026
Assurance Leader

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000-867/V3-1J28K

**Ismaya Aji, SE, MEc, MAk, ACSAP, CSP, CSEP, CSRA, CISP, GRCA, CIAS**

Associate Certified Sustainability Assurance Practitioner No. A11102407
Certified Sustainability Practitioner No. 270924S07
Certified Stakeholder Engagement Practitioner No. 130924SE07
Certified Sustainability Reporting Assurer No. A.1208044
Certified Integrated and Sustainability Reporting Professional No. SRAsia-Indo.2022.003.258483
Certified Governance Risk Compliance Audit No. GRCA-38595356
Certificate of Public Accountant Registration Training for Auditor Level - The Audit Board of The Republic of Indonesia (BPK-RI) No.1366/DPK/KAP/JKT/09/2020

PT Kharisma Integrasi Manajemen (KIM Consult) is a consulting services company specializing in Good Corporate Governance (GCG), Risk Management and Compliance including the preparation of Annual Reports and Sustainability Reports. We have assisted more than 100 companies both BUMN, Private, public and Private Company with multi-industry sectors. We are supported by competent human resources with more than 10 years of experience and have professional certification to support competence and expertise.

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# Lembar Umpan Balik [OJK G.2 GRI 2-26]
# Feedback Sheet

Setelah membaca Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk Tahun Buku 2025, kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik dengan melalui email atau media lain yang tersedia.

After reading the 2025 PT Bank Pembangunan Daerah Jawa Timur Tbk Sustainability Report, we ask stakeholders to provide feedback via email or other available media.

1. **Mohon beri tanda ceklis (√) pada kolom 1 (sangat tidak setuju) sampai dengan kolom 4 (sangat setuju)**
1. **Please put a tick (√) in the agree or disagree column.**

| **Pertanyaan** Questions | **1 (Sangat Tidak Setuju)** (Strongly Disagree) | **2 (Tidak Setuju)** (Don't agree) | **3 (Setuju)** (Agree) | **4 (Sangat Setuju)** (Strongly agree) |
|---|---|---|---|---|
| Laporan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial, dan lingkungan Perusahaan.<br>This report has provided useful information regarding the Company's economic, social, and environmental performance. | | | | |
| Data dan informasi yang diungkapkan mudah dipahami, lengkap, transparan, dan berimbang.<br>The data and information disclosed is easy to understand, complete, transparent, and balanced. | | | | |
| Data dan informasi yang disajikan berguna dalam pengambilan keputusan.<br>The data and information presented is useful in decision making. | | | | |
| Laporan ini menarik dan mudah dibaca.<br>This report is interesting and easy to read. | | | | |

2. **Mohon berikan nilai mengenai topik material yang terdapat dalam laporan Keberlanjutan ini (nilai 1 = paling penting, 2 = penting, 3 = tidak penting, 4 = sangat tidak penting).**
2. **Please provide a rating regarding the material topics contained in this Sustainability report (grade 1 = most important, 2 = important, 3 = not important, 4 = very unimportant).**

( ..... ) Kinerja Ekonomi / Economy Performance
( ..... ) Anti Korupsi / Anti Corruption
( ..... ) Energi / Energy
( ..... ) Emisi / Emission
( ..... ) Privasi Nasabah / Customer Privacy

3. **Mohon berikan komentar/kritik/saran bagi laporan ini.**
3. **Please provide comments/suggestions/recommendations for this report.**

.....
.....
.....
.....

**Identitas Pemangku Kepentingan**

Nama
Name : .....

Pekerjaan
Job : .....

Institusi/Perusahaan
Institutions/Companies : .....

Kontak (telepon, email)
Contact (phone, email) : .....

**Kategori Pemangku Kepentingan**

- ☐ Nasabah
- ☐ Investor
- ☐ Pekerja
- ☐ Masyarakat
- ☐ Regulator
- ☐ Lembaga Swadaya Masyarakat (LSM)
- ☐ Lain-lain, sebutkan .....

**Stakeholder Categories**

- ☐ Customers
- ☐ Investors
- ☐ Workers
- ☐ Society
- ☐ Regulators
- ☐ Non-Governmental Organizations (NGOs)
- ☐ Others, please specify .....

Saran dan tanggapan yang Anda berikan atas informasi yang disajikan dalam laporan ini mohon dikirimkan kepada:

Please send your suggestions and responses to the information presented in this report to:

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# Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun 2024 [OJK G.3]
# Response to 2024 Sustainability Report Feedback

Sepanjang tahun 2025, Bank Jatim tidak menerima umpan balik dari pemangku kepentingan atas Laporan Keberlanjutan tahun 2024, sehingga tidak terdapat informasi terkait tindak lanjut yang dilakukan. Namun demikian, Bank Jatim terus menyempurnakan kualitas laporan sehingga memenuhi panduan, yaitu Consolidated Set of GRI Standard 2021, POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, dan *best practices* lainnya.

Throughout 2025, Bank Jatim did not receive feedback from stakeholders on the 2023 Sustainability Report, so there is no information regarding the follow-up actions taken. However, Bank Jatim continues to improve the quality of the report so that it meets the guidelines, namely the Consolidated Set of GRI Standard 2021, POJK No.51/POJK.03/2017, SEOJK No.16/SEOJK.04/2021, and other best practices.

# Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 [OJK G.4]
# List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017

| No Indeks | Nama Indeks<br>Index Name | Halaman<br>Page |
|---|---|---|
| A | **STRATEGI KEBERLANJUTAN**<br>SUSTAINABILITY STRATEGY | |
| A.1 | Penjelasan Strategi Keberlanjutan<br>Explanation of Sustainability Strategy | 20-29 |
| B | **IKHTISAR KINERJA ASPEK KEBERLANJUTAN**<br>SUSTAINABILITY PERFORMANCE OVERVIEW | |
| B.1 | Aspek Ekonomi<br>Economic Aspect | 54-55 |
| B.2 | Aspek Lingkungan Hidup<br>Environmental Aspect | 56-57 |
| B.3 | Aspek Sosial<br>Social Aspect | 58-59 |
| C | **PROFIL PERUSAHAAN**<br>COMPANY PROFILE | |
| C.1 | Visi, Misi, dan Nilai Keberlanjutan<br>Vision, Mission, and Sustainability Values | 62 |
| C.2 | Alamat Perusahaan<br>Company Address | 63 |
| C.3 | Skala Usaha<br>Business Scale | 64-75 |
| C.4 | Produk, Layanan dan Kegiatan Usaha yang Dijalankan<br>Products, Services, and Business Activities | 76 |
| C.5 | Keanggotaan Asosiasi<br>Membership in Associations | 82 |
| C.6 | Perubahan Emiten dan Perusahaan Publik yang Bersifat Signifikan<br>Significant Changes in Issuers and Public Companies | 83 |
| D | **PENJELASAN DIREKSI**<br>BOARD OF DIRECTORS' STATEMENT | |
| D.1 | Penjelasan Direksi<br>Explanation from the Board of Directors | 86-90 |
| E | **TATA KELOLA KEBERLANJUTAN**<br>SUSTAINABILITY GOVERNANCE | |
| E.1 | Penanggung Jawab Penerapan Keuangan Berkelanjutan<br>Responsibility for Implementing Sustainable Finance | 115-121 |
| E.2 | Pengembangan Kompetensi terkait Keuangan Berkelanjutan<br>Competency Development Related to Sustainable Finance | 121-1241 |
| E.3 | Penilaian Risiko atas Penerapan Keuangan Berkelanjutan<br>Risk Assessment for Sustainable Finance Implementation | 125-127 |
| E.4 | Hubungan dengan Pemangku Kepentingan<br>Stakeholder Engagement | 130-132 |

| No Indeks | Nama Indeks<br>Index Name | Halaman<br>Page |
|---|---|---|
| E.5 | Permasalahan terhadap Penerapan Keuangan Berkelanjutan<br>Challenges in Implementing Sustainable Finance | 133-1341 |
| **F** | **KINERJA KEBERLANJUTAN**<br>**SUSTAINABILITY PERFORMANCE** | |
| F.1 | Kegiatan Membangun Budaya Keberlanjutan<br>Activities to Build a Sustainability Culture | 140 |
| | **KINERJA EKONOMI**<br>**ECONOMIC PERFORMANCE** | |
| F.2 | Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi<br>Comparison of Targets and Performance in Production, Portfolio, Financing or Investment Targets, Revenue, and Profit/Loss | 141 |
| F.3 | Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan<br>Comparison of Targets and Performance in Portfolio, Financing, or Investment in Financial Instruments or Projects Aligned with Sustainable Finance | 142-145 |
| | **KINERJA LINGKUNGAN HIDUP**<br>**ENVIRONMENTAL PERFORMANCE** | |
| | **Aspek Umum**<br>General Aspect | |
| F.4 | Biaya Lingkungan Hidup<br>Environmental Costs | 158-159 |
| | **Aspek Material**<br>Environmental Costs | |
| F.5 | Penggunaan Material yang Ramah Lingkungan<br>Use of Environmentally Friendly Materials | 159 |
| | **Aspek Energi**<br>Energy Aspect | |
| F.6 | Jumlah dan Intensitas Energi yang Digunakan<br>Total and Intensity of Energy Used | 160 |
| F.7 | Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan<br>Efforts and Achievements in Energy Efficiency and Renewable Energy Use | 162 |
| | **Aspek Air**<br>Water Aspect | |
| F.8 | Penggunaan Air<br>Water Usage | 163 |
| | **Aspek Keanekaragaman Hayati**<br>Biodiversity Aspect | |
| F.9 | Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati<br>Impact of Operational Areas Near or Within Conservation Areas or Biodiversity-Rich Areas | 164 |
| F.10 | Usaha Konservasi Keanekaragaman Hayati<br>Biodiversity Conservation Efforts | 164 |
| | **Aspek Emisi**<br>Emissions Aspect | |
| F.11 | Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya<br>Total and Intensity of Emissions Produced by Type | 164 |
| F.12 | Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan<br>Efforts and Achievements in Emission Reduction | 162-163, 168 |

| No Indeks | Nama Indeks<br>Index Name | Halaman<br>Page |
|---|---|---|
| | **Aspek Limbah dan Efluen**<br>Waste and Effluent Aspect | |
| F.13 | Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis<br>Total Waste and Effluent Produced by Type | 169 |
| F.14 | Mekanisme Pengelolaan Limbah dan Efluen<br>Waste and Effluent Management Mechanism | 169-170 |
| F.15 | Tumpahan yang Terjadi (jika ada)<br>Occurrences of Spills (if any) | 170 |
| | **Aspek Pengaduan Terkait Lingkungan Hidup**<br>Environmental Complaints Aspect | |
| F.16 | Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan<br>Number and Nature of Environmental Complaints Received and Resolved | 170 |
| | **KINERJA SOSIAL**<br>SOCIAL PERFORMANCE | |
| F.17 | Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen<br>Commitment to Providing Equal Access to Products and Services for Consumers | 171-172 |
| | **Aspek Ketenagakerjaan**<br>Labor Aspect | |
| F.18 | Kesetaraan Kesempatan Bekerja<br>Equal Employment Opportunities | 174 |
| F.19 | Tenaga Kerja Anak dan Tenaga Kerja Paksa<br>Child Labor and Forced Labor | 187-188 |
| F.20 | Upah Minimum Regional<br>Regional Minimum Wage | 188-189 |
| F.21 | Lingkungan Bekerja yang Layak dan Aman<br>Decent and Safe Working Environment | 190-192 |
| F.22 | Pelatihan dan Pengembangan Kemampuan Pegawai<br>Employee Training and Development | 179-183 |
| | **Aspek Masyarakat**<br>Community Aspect | |
| F.23 | Dampak Operasi Terhadap Masyarakat Sekitar<br>Impact of Operations on Surrounding Communities | 193-194 |
| F.24 | Pengaduan Masyarakat<br>Community Complaints | 199-204 |
| F.25 | Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL)<br>Corporate Social and Environmental Responsibility (TJSL) Activities | 194-198 |

| No Indeks | Nama Indeks<br>Index Name | Halaman<br>Page |
|---|---|---|
| | **TANGGUNG JAWAB PENGEMBANGAN PRODUK/JASA BERKELANJUTAN**<br>**RESPONSIBILITY IN SUSTAINABLE PRODUCT/SERVICE DEVELOPMENT** | |
| F.26 | Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan<br>Innovation and Development of Sustainable Financial Products/Services | 207-208 |
| F.27 | Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Nasabah<br>Products/Services Evaluated for Customer Safety | 208-209 |
| F.28 | Dampak Produk/Jasa<br>Product/Service Impact | 209-210 |
| F.29 | Jumlah Produk yang Ditarik Kembali<br>Number of Recalled Products | 210 |
| F.30 | Survei Kepuasan Nasabah Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan<br>Customer Satisfaction Survey on Sustainable Financial Products and/or Services | 211 |
| **G** | **LAIN-LAIN:**<br>**OTHERS** | |
| G.1 | Verifikasi Tertulis dari Pihak Independen (jika ada)<br>Independent Written Verification (if any) | 212-216 |
| G.2 | Lembar Umpan Balik<br>Feedback Form | 217-218 |
| G.3 | Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya<br>Responses to Previous Year's Sustainability Report Feedback | 219 |
| G.4 | Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.<br>List of Disclosures in Compliance with OJK Regulation No. 51/POJK.03/2017 on Sustainable Finance Implementation for Financial Institutions, Issuers, and Public Companies | 220-231 |

# Indeks Isi *Consolidated* GRI *Standard* 2021
# Content Index of the Consolidated GRI Standards 2021

| **Indeks Isi Standar GRI** GRI Content Index | **Pengungkapan** Disclosure | | **Hal** Page | **Yang Tidak Dicantumkan** Omitted Information | | | **NO. RUJUKAN STANDAR SEKTOR GRI** GRI Sector Standard Reference Number |
|---|---|---|---|---|---|---|---|
| | | | | **Persyaratan Yang Tidak Dicantumkan** Requirements Not Disclosed | **Alasan** Reason | **Penjelasan** Explanation | |
| **Pernyataan Penggunaan** Statement of Use | PT Bank Pembangunan Daerah Jawa Timur Tbk telah melaporkan informasi yang dikutip dalam indeks konten GRI untuk periode 01 Januari 2025 hingga 31 Desember 2025 sesuai dengan ("*in accordance to*") pada Consolidated GRI Standard 2021.<br>PT Pegadaian has reported the information cited in the GRI content index for the period 1 January 2025 to 31 December 2025 in accordance with the Consolidated GRI Standard 2021. | | | | | | |
| GRI | GRI 1: LANDASAN 2021<br>GRI 1: FOUNDATION 2021 | | | | | | |
| Standar Sektor GRI yang berlaku<br>Applicable GRI Sector Standards | G4 Suplemen Sektor Keuangan<br>G4 Financial Sector Supplement | | | | | | |
| GRI 2: PENGUNGKAPAN UMUM 2021<br>GRI 2: General Disclosures 2021 | Organisasi dan Praktik Pelaporan<br>Organization and Reporting Practices | | | | | | |
| | GRI 2-1 | Detail organisasi<br>Organization details | 63, 74 | | | | |
| | GRI 2-2 | Entitas yang termasuk dalam pelaporan keberlanjutan<br>Entities included in the sustainability reporting | 4-6 | | | | |
| | GRI 2-3 | Periode pelaporan, frekuensi dan titik kontak<br>Reporting period, frequency, and contact point | 4-6 | | | | |
| | GRI 2-4 | Informasi tentang penyajian kembali<br>Restatements of information | 4-6 | | | | |
| | GRI 2-5 | Jaminan Eksternal<br>External assurance | 212 | | | | |
| | Aktivitas dan Pekerja<br>Activities and Workers | | | | | | |
| | GRI 2-6 | Aktivitas, rantai pasok, dan relasi bisnis lainnya<br>Activities, value chain, and other business relationships | 63, 74-81, 83 | | | | |
| | GRI 2-7 | Karyawan<br>Employees | 64-73 | | | | |
| | GRI 2-8 | Pekerja yang bukan karyawan<br>Workers who are not employees | 64-73 | | | | |
| | Tata Kelola<br>Governance | | | | | | |
| | GRI 2-9 | Struktur dan komposisi tata kelola<br>Governance structure and composition | 102-103, 115 | | | | |
| | GRI 2-10 | Nominasi dan pemilihan badan tata kelola tertinggi<br>Nomination and selection of the highest governance body | 106-107 | | | | |
| | GRI 2-11 | Ketua badan tata kelola tertinggi<br>Chair of the highest governance body | 102-103 | | | | |
| | GRI 2-12 | Peran badan tata kelola tertinggi dalam mengawasi pengelolaan dampak<br>ole of the highest governance body in overseeing impact management | 115-117 | | | | |
| | GRI 2-13 | Pendelegasian tanggung jawab untuk mengelola dampak<br>Delegation of responsibility for managing impacts | 117-121 | | | | |

| Indeks Isi Standar GRI GRI Content Index | Pengungkapan Disclosure | | Hal Page | Yang Tidak Dicantumkan Omitted Information | | | NO. RUJUKAN STANDAR SEKTOR GRI GRI Sector Standard Reference Number |
|---|---|---|---|---|---|---|---|
| | | | | Persyaratan Yang Tidak Dicantumkan Requirements Not Disclosed | Alasan Reason | Penjelasan Explanation | |
| | GRI 2-14 | Peran badan tata kelola tertinggi dalan pelaporan keberlanjutan<br>Role of the highest governance body in sustainability reporting | 98-99, 115-117 | | | | |
| | GRI 2-15 | Benturan kepentingan<br>Conflicts of interest | 104-106 | | | | |
| | GRI 2-16 | Komunikasi hal-hal penting<br>Communication of critical concerns | 199 | | | | |
| | GRI 2-17 | Pengetahuan kolektif dari badan tata kelola tertinggi<br>Collective knowledge of the highest governance body | 121-124 | | | | |
| | GRI 2-18 | Evaluasi kinerja badan tata kelola tertinggi<br>Evaluation of the highest governance body's performance | 107-108 | | | | |
| | GRI 2-19 | Kebijakan remunerasi<br>Remuneration policies | 108-112 | | | | |
| | GRI 2-20 | Proses untuk menentukan remunerasi<br>Process for determining remuneration | 108-112 | | | | |
| | GRI 2-21 | Rasio kompensasi total tahunan<br>Annual total compensation ratio | 108-112 | | | | |
| | **Strategi, Kebijakan dan Praktik**<br>Strategy, Policies, and Practices | | | | | | |
| | GRI 2-22 | Pernyataan tentang strategi pembangunan berkelanjutan<br>Statement on sustainable development strategy | 20-29, 86-90 | | | | |
| | GRI 2-23 | Komitmen kebijakan<br>Policy commitments | 37-49 | | | | |
| | GRI 2-24 | Menanamkan komitmen kebijakan<br>Embedding policy commitments | 37-49 | | | | |
| | GRI 2-25 | Proses untuk memulihkan dampak negatif<br>Processes to remediate negative impacts | 50 | | | | |
| | GRI 2-26 | Mekanisme pemberian umpan balik/saran dan menyampaikan kekhawatiran<br>Mechanisms for seeking advice and raising concerns | 51, 199-204, 213-214 | | | | |
| | GRI 2-27 | Kepatuhan terhadap hukum dan peraturan<br>Compliance with laws and regulations | 198-199 | | | | |
| | GRI 2-28 | Keanggotaan asosiasi<br>Membership in associations | 82 | | | | |
| | **Keterlibatan Pemangku Kepentingan**<br>Stakeholder Engagement | | | | | | |
| | GRI 2-29 | Pendekatan keterlibatan pemangku kepentingan<br>Approach to stakeholder engagement | 130-132 | | | | |
| | GRI 2-30 | Perjanjian kerja bersama<br>Collective bargaining agreements | 186-187 | | | | |

| Indeks Isi Standar GRI GRI Content Index | Pengungkapan Disclosure | | Hal Page | Yang Tidak Dicantumkan Omitted Information | | | NO. RUJUKAN STANDAR SEKTOR GRI GRI Sector Standard Reference Number |
|---|---|---|---|---|---|---|---|
| | | | | Persyaratan Yang Tidak Dicantumkan Requirements Not Disclosed | Alasan Reason | Penjelasan Explanation | |
| GRI 3: TOPIK MATERIAL 2021<br>GRI 3: MATERIAL TOPICS 2021 | GRI 3-1 | Proses menentukan topik material<br>Process for determining material topics | 7-11 | | | | |
| | GRI 3-2 | Daftar topik material<br>List of material topics | 7-11 | | | | |
| | GRI 3-3 | Manajemen topik material<br>Management of material topics | 11-16 | | | | |
| **TOPIK EKONOMI**<br>ECONOMIC TOPICS | | | | | | | |
| **KINERJA EKONOMI**<br>ECONOMIC PERFORMANCE | | | | | | | |
| GRI 201: Kinerja Ekonomi 2016<br>GRI 201: Economic Performance 2016 | GRI 201-1 | Nilai ekonomi langsung yang dihasilkan dan didistribusikan<br>Direct economic value generated and distributed | 145-146 | | | | |
| | GRI 201-2 | Implikasi finansial serta risiko dan peluang lain akibat perubahan iklim<br>Financial implications, risks, and other opportunities due to climate change | 29-37 | | | | |
| | GRI 201-3 | Kewajiban program pensiun manfaat pasti dan program pensiun lainnya<br>Obligations for defined benefit pension plans and other retirement plans | 147-148 | | | | |
| | GRI 201-4 | Bantuan finansial yang diberikan dari pemerintah<br>Financial assistance received from the government | 148 | | | | |
| **ANTI KORUPSI**<br>ANTI-CORRUPTION | | | | | | | |
| GRI 205: Anti Korupsi 2016<br>GRI 205: Anti-Corruption 2016 | GRI 205-1 | Operasi-operasi yang dinilai memiliki risiko terkait korupsi<br>Operations assessed for risks related to corruption | 150-151 | | | | |
| | GRI 205-2 | Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi<br>Communication and training on anti-corruption policies and procedures | 151-154 | | | | |
| | GRI 205-3 | Insiden korupsi yang terbukti dan tindakan yang diambil<br>Confirmed incidents of corruption and actions taken | 154-155 | | | | |
| **TOPIK LINGKUNGAN**<br>ENVIRONMENTAL TOPICS | | | | | | | |
| **ENERGI**<br>ENERGY | | | | | | | |
| GRI 302: Energi 2016<br>GRI 302: Energy 2016 | GRI 302-1 | Konsumsi energi di dalam organisasi<br>Energy consumption within the organization | 160-162 | | | | |
| | GRI 302-2 | Konsumsi energi di luar organisasi<br>Energy consumption outside the organization | 160-162 | | | | |
| | GRI 302-3 | Intensitas energi<br>Energy intensity | 160-162 | | | | |
| | GRI 302-4 | Reduksi konsumsi energi<br>Reduction of energy consumption | 162-163 | | | | |
| | GRI 302-5 | Pengurangan kebutuhan energi dari produk dan jasa<br>Reduction in energy requirements of products and services | 162-163 | | | | |

| Indeks Isi Standar GRI<br>GRI Content Index | Pengungkapan<br>Disclosure | | Hal<br>Page | Yang Tidak Dicantumkan<br>Omitted Information | | | NO. RUJUKAN STANDAR SEKTOR GRI<br>GRI Sector Standard Reference Number |
|---|---|---|---|---|---|---|---|
| | | | | Persyaratan Yang Tidak Dicantumkan<br>Requirements Not Disclosed | Alasan<br>Reason | Penjelasan<br>Explanation | |
| **EMISI**<br>EMISSIONS | | | | | | | |
| GRI 305: Emisi 2016<br>Emissions 2016 | GRI 305-1 | Emisi GRK Langsung (Cakupan 1)<br>Direct (Scope 1) GHG emissions | 164-168 | | | | |
| | GRI 305-2 | Energi tidak langsung (Cakupan 2) Emisi GRK<br>Energy indirect (Scope 2) GHG emission | 164-168 | | | | |
| | GRI 305-3 | Emisi GRK (Cakupan 3) tidak langsung lainnya<br>Other indirect (Scope 3) GHG emissions | 164-168 | | | | |
| | GRI 305-4 | Intensitas Emisi GRK<br>GHG emissions intensity | 164-168 | | | | |
| | GRI 305-5 | Pengurangan emisi GRK<br>Reduction of GHG emissions | 168-169 | | | | |
| | GRI 305-6 | Emisi zat perusak ozon (BPO)<br>Emissions of ozone-depleting substances (ODS) | 168-169 | | | | |
| | GRI 305-7 | Nitrogen oksida (NOx), sulfur oksida (SOx), dan emisi udara signifikan lainnya<br>Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions | 168-169 | | | | |
| **TOPIK SOSIAL**<br>SOCIAL TOPICS | | | | | | | |
| **PRIVASI PELANGGAN**<br>CUSTOMER PRIVACY | | | | | | | |
| GRI 418: Privasi Pelanggan 2016<br>GRI 418: Customer Privacy 2016 | GRI 418-1 | Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan<br>Substantiated complaints concerning breaches of customer privacy and loss of customer data | 204-206 | | | | |
| **G4 SUPLEMEN SEKTOR KEUANGAN**<br>G4 FINANCIAL SECTOR SUPPLEMENT | | | | | | | |
| G4 Suplemen Sektor Keuangan<br>G4 Financial Sector Supplement | FS1 | Kebijakan dengan komponen lingkungan dan sosial yang spesifik yang diaplikasikan pada lini bisnis.<br>Policies with specific environmental and social components applied to business lines | 20-29 | | | | |
| | FS2 | Prosedur untuk memeriksa dan menyaring risiko lingkungan dan sosial pada lini bisnis.<br>Procedures for assessing and screening environmental and social risks in business lines. | 125-127 | | | | |
| | FS4 | Proses untuk meningkatkan kompetensi staf untuk menerapkan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis.<br>The process of improving staff competency to implement environmental and social policies and procedures as applied to business lines. | 121-124 | | | | |
| | FS5 | Interaksi dengan klien/penanam modal/mitra bisnis terkait risiko serta kesempatan terkait lingkungan dan sosial.<br>Interaction with clients/investors/business partners regarding environmental and social risks and opportunities. | 125-127, 130-132 | | | | |
| | FS6 | Persentase dari portofolio untuk lini bisnis menurut wilayah, menurut ukuran (contoh: mikro/SME/besar), dan menurut sektor.<br>Percentage of the portfolio by business line, region, size (e.g., micro/SME/large), and sector. | 148 | | | | |

| Indeks Isi Standar GRI GRI Content Index | Pengungkapan Disclosure | | Hal Page | Yang Tidak Dicantumkan Omitted Information | | | NO. RUJUKAN STANDAR SEKTOR GRI GRI Sector Standard Reference Number |
|---|---|---|---|---|---|---|---|
| | | | | Persyaratan Yang Tidak Dicantumkan Requirements Not Disclosed | Alasan Reason | Penjelasan Explanation | |
| | FS7 | Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis.<br>Monetary value of products and services designed to deliver specific social benefits for each business line. | 142-145, 148-149 | | | | |
| | FS8 | Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan lingkungan yang spesifik untuk setiap lini bisnis.<br>The monetary value of products and services designed to provide specific environmental benefits for each line of business. | 142-145 | | | | |
| | FS9 | Cakupan dan frekuensi audit serta prosedur penilaian risiko<br>Scope and frequency of audits and risk assessment procedures | 127-129 | | | | |
| | FS10 | Persentase dan jumlah perusahaan dalam portofolio institusi yang telah berinteraksi dengan organisasi pelapor terkait isu lingkungan atau sosial.<br>Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues | 20-29 | | | | |
| | FS12 | Kebijakan pemungutan suara (voting) yang diterapkan terkait isu lingkungan atau sosial atas saham di mana organisasi pelapor memiliki hak suara atau memberikan rekomendasi dalam pemungutan suara..<br>Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting | 115-117 | | | | |
| | FS13 | Titik akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis.<br>Access points in low-populated or economically disadvantaged areas by type. | 171-172 | | | | |
| | FS14 | Inisiatif untuk meningkatkan akses ke layanan keuangan bagi orang-orang yang kurang beruntung.<br>Initiatives to improve access to financial services for disadvantaged people. | 171-172 | | | | |
| | FS15 | Kebijakan untuk rancangan dan penjualan produk dan layanan yang adil.<br>Policies for the fair design and sale of financial products and services. | 171-172 | | | | |
| | FS16 | Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis atau penerima manfaat.<br>Initiatives to enhance financial literacy by type of beneficiary. | 172-174 | | | | |

# *Sustainability Accounting Standard Board* (SASB) *Standards Commercial Bank*

| *Topic* | *Metric* | *Index* | **Jawaban** Answer | **Halaman** Page |
|---|---|---|---|---|
| ***SUSTAINABILITY DISCLOSURE TOPICS & METRICS*** | | | | |
| *Data Security* | *(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected* | FN-CB-230a.1 | Upaya Bank Jatim dalam menjaga kerahasiaan data nasabah memberikan dampak positif bahwa selama tahun pelaporan Bank Jatim tidak mendapat laporan pengaduan mengenai pelanggaran terhadap pelanggaran privasi nasabah dan hilangnya data nasabah sehingga Bank Jatim tidak mendapat sanksi atau denda dari regulator.<br>Bank Jatim's efforts to maintain customer data confidentiality have had a positive impact, as during the reporting year Bank Jatim received no complaints regarding breaches of customer privacy or loss of customer data. As a result, Bank Jatim did not receive any sanctions or fines from regulators. | 204 |
| | *Description of approach to identifying and addressing data security risks* | FN-CB-230a.2 | Bank Jatim melindungi informasi pribadi nasabah melalui peningkatan keamanan sistem teknologi informasi untuk mengelola data dan/atau informasi pribadi nasabah. Komitmen Bank Jatim terhadap keamanan nasabah juga diwujudkan dengan telah tersertifikasi ISO 27001:2022 Sistem Manajemen Keamanan Informasi pada layanan Jconnect Mobile, SMS Banking, dan Internet Banking.<br>Bank Jatim protects customer personal information by enhancing the security of its information technology systems to manage customer data and/or personal information. Bank Jatim's commitment to customer security is also demonstrated through its ISO 27001:2022 certification for the Information Security Management System covering Jconnect Mobile, SMS Banking, and Internet Banking services. | 204 |
| *Financial Inclusion & Capacity Building* | *(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development* | FN-CB-240a.1 | Debitur: Rp145.001 juta<br>Nilai: Rp22.456.725 juta<br>Debitors: Rp145.001 million<br>Value: Rp22.456.725 million | 148 |
| | *(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development* | FN-CB-240a.2 | Pada periode pelaporan, tidak terdapat pinjaman dalam kategori *past due*, *nonaccrual*, maupun pinjaman dengan kebijakan *forbearance* yang termasuk dalam program pengembangan usaha kecil dan pembangunan masyarakat.<br>During the reporting period, there were no loans classified as past due, non-accrual, or loans under forbearance policies included in the small business development and community development programs. | - |
| | *Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers* | FN-CB-240a.3 | Atas pelaksanaan kegiatan inklusi keuangan, Bank Jatim berhasil memperoleh pembukaan rekening Simpanan Pelajar (SimPel) sebanyak 1.400 rekening<br>As a result of the financial inclusion activities, Bank Jatim successfully opened 1,400 Student Savings (SimPel) accounts. | 172 |
| | *Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers* | FN-CB-240a.4 | Setiap kegiatan literasi diikuti oleh kurang lebih 100-110 peserta.<br>Each literacy activity was attended by approximately 100–110 participants. | 172 |

| Topic | Metric | Index | Jawaban<br>Answer | Halaman<br>Page |
|---|---|---|---|---|
| *Incorporation of Environmental, Social, and Governance Factors in Credit Analysis* | *Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis* | FN-CB-410a.2 | Dalam rangka mendukung implementasi Keuangan Berkelanjutan sekaligus mendorong peningkatan inklusi keuangan nasional, Bank mengembangkan layanan *Inbound Jconnect Remittance* yang ditujukan untuk memfasilitasi pengiriman dana dari Pekerja Migran Indonesia (PMI) kepada keluarga di dalam negeri secara aman, cepat, dan terjangkau. Saat ini, layanan *Inbound Jconnect Remittance* telah memiliki dua koridor penerimaan, yaitu Koridor Malaysia melalui kerja sama dengan *Merchantrade Asia* (MTA) dan Koridor Hongkong melalui kerja sama dengan *Chandra Remittance* (PT Apikko Indonesia). Layanan tersebut dikembangkan sebagai wujud kontribusi Bank terhadap aspek sosial, khususnya dalam mendukung kesejahteraan keluarga PMI, memperkuat ketahanan ekonomi rumah tangga, serta meningkatkan literasi dan inklusi keuangan bagi masyarakat penerima dana remitansi.<br>In order to support the implementation of Sustainable Finance while encouraging increased national financial inclusion, the Bank developed the Inbound Jconnect Remittance service aimed at facilitating the transfer of funds from Indonesian Migrant Workers (PMI) to their families domestically in a safe, fast, and affordable manner. Currently, the Inbound Jconnect Remittance service has two receiving corridors, namely the Malaysia Corridor through a collaboration with Merchantrade Asia (MTA) and the Hong Kong Corridor through a collaboration with Chandra Remittance (PT Apikko Indonesia). The service was developed as a manifestation of the Bank's contribution to social aspects, particularly in supporting the welfare of PMI families, strengthening household economic resilience, and increasing financial literacy and inclusion for remittance recipients. | 207 |
| *Financed Emissions* | *Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3* | FN-CB-410b.1 | *Scope* 1: 4.696.375 Ton CO2eq<br>*Scope* 2: 3.826.492 Ton CO2eq<br>*Scope* 3: 2.513.176 Ton CO2eq | 164-168 |
| | *Gross exposure for each industry by asset class* | FN-CB-410b.2 | Disampaikan pada bagian Aspek Emisi<br>Presented under the Emissions Aspect | 164-168 |
| | *Percentage of gross exposure included in the financed emissions calculation* | FN-CB-410b.3 | Disampaikan pada bagian Aspek Emisi<br>Presented under the Emissions Aspect | 164-168 |
| | *Description of the methodology used to calculate financed emissions* | FN-CB-410b.4 | Disampaikan pada bagian Aspek Emisi<br>Presented under the Emissions Aspect | 164-168 |
| *Business Ethics* | *Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations* | FN-CB-510a.1 | Sepanjang tahun 2025, berdasarkan catatan Bank yang bersumber dari surat yang diterbitkan oleh regulator terdapat 12 pengenaan sanksi yang dikenakan oleh regulator kepada Bank Jatim yang diakibatkan oleh kesalahan dan keterlambatan penyampaian pelaporan kepada regulator di antaranya 11 (sebelas) pengenaan sanksi kewajiban membayar (denda), 1 (satu) sanksi berupa teguran tertulis. Adapun jumlah denda yang dibayarkan sebesar Rp240.750.000.<br>Throughout 2025, based on the Bank's records derived from letters issued by regulators, there were 12 sanctions imposed on Bank Jatim due to errors and delays in submitting regulatory reports. These consisted of 11 monetary penalties (fines) and 1 written warning. The total amount of fines paid was IDR 240,750,000. | 198 |
| | *Description of whistleblower policies and procedures* | FN-CB-510a.2 | Manajemen Bank Jatim memiliki komitmen yang kuat untuk memberikan dukungan serta perlindungan kepada setiap pelapor tindak kecurangan, termasuk menjamin kerahasiaan identitas dan laporan fraud yang disampaikan. Seluruh pengaduan yang diterima dikelola dan ditindaklanjuti oleh Divisi Audit Intern.<br>Bank Jatim's management has a strong commitment to providing support and protection for all whistleblowers of fraud, including ensuring the confidentiality of the whistleblower's identity and the fraud reports submitted. All complaints received are managed and followed up by the Internal Audit Division. | 199 |

| Topic | Metric | Index | Jawaban<br>Answer | Halaman<br>Page |
|---|---|---|---|---|
| *Systemic Risk Management* | *Global Systemically Important Bank (GSIB) score, by category* | FN-CB-550a.1 | Bank tidak termasuk dalam kategori *Global Systemically Important Bank (G-SIB)* sehingga tidak memiliki GSIB score.<br>The Bank is not classified as a Global Systemically Important Bank (G-SIB); therefore, it does not have a G-SIB score. | - |
| | *Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, longterm corporate strategy, and other business activities* | FN-CB-550a.2 | Telah disampaikan secara rinci pada bagian Strategi Perubahan Iklim<br>It has been presented in detail in the Climate Change Strategy section. | 35 |
| ***ACTIVITY METRIC*** | | | | |
| | *(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business* | FN-CB-000.A | Telah disampaikan secara rinci pada bagian Portofolio Pembiayaan Berdasarkan Kategori Debitur.<br>It has been presented in detail in the Financing Portfolio by Debtor Category section. | 149-150 |
| | *(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate* | FN-CB-000.B | Telah disampaikan secara rinci pada bagian Portofolio Pembiayaan Berdasarkan Kategori Debitur.<br>It has been presented in detail in the Financing Portfolio by Debtor Category section. | 149-150 |

# Tautan Standar GRI dengan TPB
# GRI Standards Link with TPB

Bank Jatim berkomitmen untuk berkontribusi dalam pencapaian TPB/SDGs di Indonesia. Dukungan disampaikan melalui tautan antara program/kegiatan yang dilakukan Bank Jatim dengan GRI *Standard* dan SDGs, sesuai panduan SDG *Compass* yang diterbitkan oleh GRI, *United Nations Global Compact*, dan *World Business Council for Sustainable Development* (WBCSD), sebagaimana tabel di bawah ini:

Bank Jatim is committed to contributing to achieving TPB/SDGs in Indonesia. Support is delivered through links between programs/activities carried out by Bank Jatim with GRI Standards and SDGs, according to the SDG Compass guidelines published by GRI, United Nations Global Compact, and World Business Council for Sustainable Development (WBCSD), as in the table below:

| Logo | Tujuan<br>Goal | Relevansi GRI Standard | Disclosure | Judul Indikator<br>Indicator Title |
|---|---|---|---|---|
|  | Mengakhiri kemiskinan dalam segala bentuk di mana pun.<br>End poverty in all its forms everywhere. | | | |
|  | Mengakhiri kelaparan, mencapai ketahanan pangan, memperbaiki nutrisi dan mempromosikan pertanian yang berkelanjutan.<br>End hunger, achieve food security and improved nutrition and promote sustainable agriculture. | | | |
|  | Menjamin kehidupan yang sehat dan mendorong kesejahteraan bagi semua orang di segala usia.<br>Ensure healthy lives and promote well-being for all at all ages. | GRI 305: Emisi 2016<br>GRI 305: Emissions 2016 | 305-1 | Emisi GRK (Cakupan 1) langsung<br>Direct GHG emissions (Scope 1) |
| | | | 305-2 | Emisi Energi GRK (Cakupan 2) Tidak Langsung<br>Energy indirect (Scope 2) GHG emissions |
| | | | 305-3 | Emisi GRK (Scope 3) tidak langsung lainnya<br>Other indirect (Scope 3) GHG emissions |
| | | | 305-6 | Emisi zat perusak ozon (ODS)<br>Emissions of ozone-depleting substances (ODS) |
| | | | 305-7 | Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya<br>Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions |
|  | Menjamin kualitas pendidikan yang inklusif dan merata serta meningkatkan kesempatan belajar sepanjang hayat untuk semua pada tahun 2030.<br>Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all in 2030. | | | |
|  | Mencapai kesetaraan gender dan memberdayakan semua perempuan dan anak perempuan.<br>Achieve gender equality and empower all women and girls. | GRI 2: Pengungkapan Umum 2021<br>GRI 2: General Disclosures 2021 | 2-9 | Struktur dan komposisi tata kelola<br>Governance structure and composition |
| | | | 2-10 | Nominasi dan pemilihan badan tata kelola tertinggi<br>Nomination and selection of the highest governance body |
|  | Memastikan masyarakat mencapai akses universal air bersih dan sanitasi.<br>Ensure availability and sustainable management of water and sanitation for all. | | | |

| Logo | Tujuan<br>Goal | Relevansi GRI Standard | Disclosure | Judul Indikator<br>Indicator Title |
|---|---|---|---|---|
|  | Menjamin akses energi yang terjangkau, andal, berkelanjutan, dan modern untuk semua lapisan masyarakat.<br>Menjamin akses energi yang terjangkau, andal, berkelanjutan, dan modern untuk semua lapisan masyarakat. | GRI 302: Energi 2016<br>GRI 302: Energy 2016 | 302-1 | Konsumsi energi di dalam organisasi<br>Energy consumption within the organization |
| | | | 302-2 | Konsumsi energi di luar organisasi<br>Energy consumption outside the organization |
| | | | 302-3 | Intensitas energi<br>Energy intensity |
| | | | 302-4 | Reduksi konsumsi energi<br>Reduction of energy consumption |
| | | | 302-5 | Pengurangan kebutuhan energi dari produk dan jasa<br>Reduction in energy requirements of products and services |
|  | Berusaha meningkatkan pertumbuhan ekonomi yang inklusif dan berkelanjutan, kesempatan kerja yang produktif dan menyeluruh serta pekerjaan yang layak untuk semua.<br>Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. | GRI 2: Pengungkapan Umum 2021<br>GRI 2: General Disclosures 2021 | 2-7 | Karyawan<br>Employees |
| | | | 2-8 | Pekerja yang bukan karyawan<br>Workers who are not employees |
| | | | 2-30 | Perjanjian kerja bersama<br>Collective bargaining agreements |
| | | GRI 201: Kinerja Ekonomi 2016<br>GRI 201: Economic Performance 2016 | 201-1 | Nilai ekonomi langsung yang dihasilkan dan didistribusikan<br>Direct economic value generated and distributed |
| | | GRI 302: Energi 2016<br>GRI 302: Energy 2016 | 302-1 | Konsumsi energi di dalam organisasi<br>Energy consumption within the organization |
| | | | 302-2 | Konsumsi energi di luar organisasi<br>Energy consumption outside the organization |
| | | | 302-3 | Intensitas energi<br>Energy intensity |
| | | | 302-4 | Reduksi konsumsi energi<br>Reduction of energy consumption |
| | | | 302-5 | Pengurangan kebutuhan energi dari produk dan jasa<br>Reduction in energy requirements of products and services |
| | | G4 Suplemen Sektor Keuangan<br>G4 Financial Sector Supplement | FS6 | Persentase dari portofolio untuk lini bisnis menurut wilayah, ukuran, dan sektor<br>percentage of portfolio for business lines by region, size and sector |
|  | Membangun infrastruktur yang tangguh, meningkatkan industri inklusif dan berkelanjutan, serta mendorong inovasi.<br>Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation. | GRI 201: Kinerja Ekonomi 2016<br>GRI 201: Economic Performance 2016 | 201-1 | Nilai ekonomi langsung yang dihasilkan dan didistribusikan<br>Direct economic value generated and distributed |
| | | G4 Suplemen Sektor Keuangan<br>G4 Sector Supplement for Finance | FS6 | Persentase dari portofolio untuk lini bisnis menurut wilayah, ukuran, dan sektor<br>Policies with specific environmental and social components applied to business lines |

| Logo | Tujuan<br>Goal | Relevansi GRI Standard | Disclosure | Judul Indikator<br>Indicator Title |
|---|---|---|---|---|
|  | Mengurangi Kesenjangan Intra dan Antar Negara<br>Reduce inequality within and among countries. | GRI 2: Pengungkapan Umum 2021<br>GRI 2: General Disclosures 2021 | 2-7 | Karyawan<br>Employees |
| | | G4 Suplemen Sektor Keuangan<br>G4 Sector Supplement for Finance | FS9 | Cakupan dan frekuensi audit serta prosedur penilaian risiko<br>Scope and frequency of audits and risk assessment procedures |
| | | | FS15 | Kebijakan untuk produk dan layanan keuangan yang adil<br>Policies for fair financial product and service design |
|  | Menjadikan kota dan pemukiman inklusif, aman, tangguh dan berkelanjutan<br>Make cities and human settlements inclusive, safe, resilient and sustainable. | | | |
|  | Menjamin pola produksi dan konsumsi yang bertanggungjawab<br>Menjamin pola produksi dan konsumsi yang bertanggungjawab | GRI 302: Energi 2016<br>GRI 302: Energy 2016 | 302-1 | Konsumsi energi di dalam organisasi<br>Energy consumption within the organization |
| | | | 302-2 | Konsumsi energi di luar organisasi<br>Energy consumption outside the organization |
| | | | 302-3 | Intensitas energi<br>Energy intensity |
| | | | 302-4 | Reduksi konsumsi energi<br>Reduction of energy consumption |
| | | | 302-5 | Pengurangan kebutuhan energi dari produk dan jasa<br>Reduction in energy requirements of products and services |
| | | GRI 305: Emisi 2016<br>GRI 305: Emissions 2016 | 305-1 | Emisi GRK (Cakupan 1) langsung<br>Direct GHG emissions (Scope 1) |
| | | | 305-2 | Emisi Energi GRK (Cakupan 2) Tidak Langsung<br>Energy indirect (Scope 2) GHG emissions |
| | | | 305-3 | Emisi GRK (Scope 3) tidak langsung lainnya<br>Other indirect (Scope 3) GHG emissions |
| | | | 305-6 | Emisi zat perusak ozon (ODS)<br>Emissions of ozone-depleting substances (ODS) |
| | | | 305-7 | Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya<br>Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions |

| Logo | Tujuan<br>Goal | Relevansi GRI Standard | Disclosure | Judul Indikator<br>Indicator Title |
|---|---|---|---|---|
|  | Mengambil aksi segera untuk memerangi perubahan iklim dan dampaknya karena perubahan iklim adalah tantangan global yang memengaruhi setiap orang.<br>Take urgent action to combat climate change and its impacts is a global challenge that affects everyone. | GRI 201: Kinerja Ekonomi 2016<br>GRI 201: Economic Performance 2016 | 201-2 | Implikasi finansial serta risiko dan peluang lain akibat perubahan iklim<br>Financial implications, risks, and opportunities due to climate change |
| | | GRI 302: Energi 2016<br>GRI 302: Energy 2016 | 302-1 | Konsumsi energi di dalam organisasi<br>Energy consumption within the organization |
| | | | 302-2 | Konsumsi energi di luar organisasi<br>Energy consumption outside the organization |
| | | | 302-3 | Intensitas energi<br>Energy intensity |
| | | | 302-4 | Reduksi konsumsi energi<br>Reduction of energy consumption |
| | | | 302-5 | Pengurangan kebutuhan energi dari produk dan jasa<br>Reduction in energy requirements of products and services |
| | | GRI 305: Emisi 2016<br>GRI 305: Emissions 2016 | 305-1 | Emisi GRK (Cakupan 1) langsung<br>Direct GHG emissions (Scope 1) |
| | | | 305-2 | Emisi Energi GRK (Cakupan 2) Tidak Langsung<br>Energy indirect (Scope 2) GHG emissions |
| | | | 305-3 | Emisi GRK (Scope 3) tidak langsung lainnya<br>Other indirect (Scope 3) GHG emissions |
| | | | 305-4 | Intensitas Emisi GRK<br>GHG Emission Intensity |
| | | | 305-5 | Pengurangan emisi GRK<br>Reduction of GHG emissions |
|  | Melestarikan dan memanfaatkan secara berkelanjutan sumber daya kelautan dan samudera untuk pembangunan berkelanjutan<br>Conserve and sustainably use the oceans, seas and marine resources for sustainable development. | GRI 305: Emisi 2016<br>GRI 305: Emissions 2016 | 305-1 | Emisi GRK (Cakupan 1) langsung<br>Direct GHG emissions (Scope 1) |
| | | | 305-2 | Emisi Energi GRK (Cakupan 2) Tidak Langsung<br>Energy indirect (Scope 2) GHG emissions |
| | | | 305-3 | Emisi GRK (Scope 3) tidak langsung lainnya<br>Other indirect (Scope 3) GHG emissions |
| | | | 305-4 | Intensitas Emisi GRK<br>GHG Emission Intensity |
| | | | 305-5 | Pengurangan emisi GRK<br>Reduction of GHG emissions |
| | | | 305-7 | Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya<br>Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions |

| Logo | Tujuan<br>Goal | Relevansi GRI Standard | Disclosure | Judul Indikator<br>Indicator Title |
|---|---|---|---|---|
|  | Melindungi, Merestorasi dan Meningkatkan Pemanfaatan Berkelanjutan Ekosistem Daratan, Mengelola Hutan Secara Lestari, Menghentikan Penggurunan, Memulihkan Degradasi lahan, serta Menghentikan Kehilangan Keanekaragaman Hayati<br>Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss. | GRI 305: Emisi 2016<br>GRI 305: Emissions 2016 | 305-1 | Emisi GRK (Cakupan 1) langsung<br>Direct GHG emissions (Scope 1) |
| | | | 305-2 | Emisi Energi GRK (Cakupan 2) Tidak Langsung<br>Energy indirect (Scope 2) GHG emissions |
| | | | 305-3 | Emisi GRK (Scope 3) tidak langsung lainnya<br>Other indirect (Scope 3) GHG emissions |
| | | | 305-4 | Intensitas Emisi GRK<br>GHG Emission Intensity |
| | | | 305-5 | Pengurangan emisi GRK<br>Reduction of GHG emissions |
| | | | 305-7 | Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya<br>Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions |
|  | Menguatkan Masyarakat yang Inklusif dan Damai untuk Pembangunan Berkelanjutan, Menyediakan Akses Keadilan untuk Semua, dan Membangun Kelembagaan yang Efektif, Akuntabel, dan Inklusif di Semua Tingkatan<br>Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels. | GRI 2: Pengungkapan Umum 2021<br>GRI 2: General Disclosures 2021 | 2-9 | Struktur dan komposisi tata kelola<br>Governance structure and composition |
| | | | 2-10 | Nominasi dan pemilihan badan tata kelola tertinggi<br>Nomination and election of the highest governance body |
| | | | 2-11 | Ketua badan tata kelola tertinggi<br>Chair of the highest governance body |
| | | | 2-12 | Peran badan tata kelola tertinggi dalam mengawasi pengelolaan dampak<br>ole of the highest governance body in overseeing impact management |
| | | | 2-15 | Benturan kepentingan<br>Conflicts of interest |
| | | | 2-16 | Komunikasi hal-hal penting<br>Communication of critical concerns |
| | | | 2-23 | Komitmen kebijakan<br>Policy commitments |
| | | | 2-25 | Proses untuk memulihkan dampak negatif<br>Processes to remediate negative impacts |
| | | | 2-26 | Mekanisme pemberian umpan balik/saran dan menyampaikan kekhawatiran<br>Mechanisms for seeking advice and raising concerns |
| | | | 2-29 | Pendekatan keterlibatan pemangku kepentingan<br>Approach to stakeholder engagement |
| | | GRI 205:<br>Anti Korupsi 2016<br>GRI 205:<br>Anti-Corruption 2016 | 205-1 | Operasi-operasi yang dinilai memiliki risiko terkait korupsi<br>Operations assessed for risks related to corruption |
| | | | 205-2 | Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi<br>Communication and training on anti-corruption policies and procedures |
| | | | 205-3 | Insiden korupsi yang terbukti dan tindakan yang diambil<br>Confirmed incidents of corruption and actions taken |

| Logo | Tujuan<br>Goal | Relevansi GRI Standard | Disclosure | Judul Indikator<br>Indicator Title |
|---|---|---|---|---|
| | | GRI 418: Privasi Pelanggan 2016<br>GRI 418: Customer Privacy 2016 | 418-1 | Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan<br>Substantiated complaints concerning breaches of customer privacy and loss of customer data |
|  | Menguatkan Sarana Pelaksanaan dan Merevitalisasi Kemitraan Global untuk Pembangunan Berkelanjutan<br>Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development | | | |

# 2025

**Laporan Keberlanjutan**

Sustainability Report

bankjatim

**PT Bank Pembangunan Daerah Jawa Timur Tbk**

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