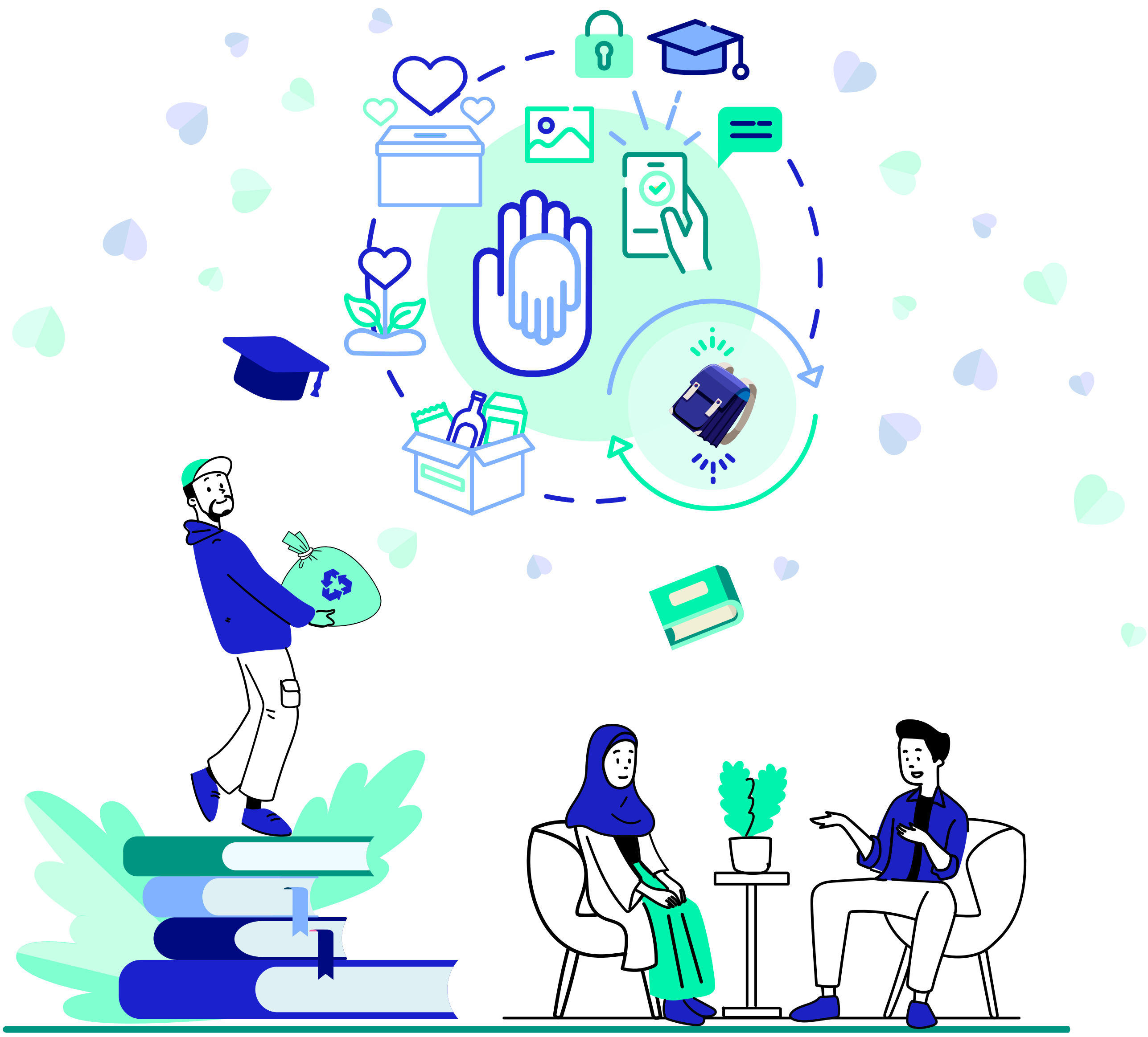
PT Bank Aladin Syariah Tbk

Aladin



Bersama Terus Menabur Kebaikan

Sustaining Kindness Together

Laporan Keberlanjutan 2022 Sustainability Report

PENJELASAN TEMA

THEME EXPLANATION

BERSAMA UNTUK TERUS MENABUR KEBAIKAN

SUSTAINING KINDNESS TOGETHER

Keberhasilan Bank Aladin Syariah meraih lebih dari satu koma tujuh (1,7) juta pengguna pada tahun 2022 mencerminkan kuatnya dukungan masyarakat terhadap kehadiran perbankan syariah berbasis digital di Indonesia. Sebagai pioneer, Bank diharapkan akan memiliki *branding* yang kuat dan melekat di segala lapisan masyarakat tentang keberadaan bank yang hadir dengan berbagai kemudahan dalam bertransaksi perbankan secara aman di manapun mereka berada. Terlebih lagi, Bank Aladin Syariah telah bekerja sama dengan perusahaan perdagangan retail yang kehadirannya sampai ke pelosok-pelosok desa, guna memperluas jaringan operasional Bank dan inklusi keuangan syariah di Indonesia.

Selain itu, Bank Aladin Syariah juga terus membuka diri untuk bersinergi dengan berbagai pihak, termasuk dengan raksasa teknologi global, sehingga kehadirannya bisa menjangkau pengguna secara lebih luas lagi. Bagi Bank, langkah dan kebijakan strategis serupa itu akan terus dilakukan sehingga Bank Aladin Syariah bisa melangkah bersama dan terus menebar kebaikan bagi seluruh lapisan masyarakat di Indonesia.

The success of Bank Aladin Syariah in reaching more than one point seven (1.7) million users in 2022 reflects the strong public support for the presence of digital-based Islamic banking in Indonesia. As a pioneer, it is hoped that Bank will have a strong and embedded branding in all layers of society regarding the existence of a bank that comes with various conveniences for secure banking transactions wherever they are. What's more, Bank Aladin Syariah has collaborated with retail trading companies whose presence reaches remote areas, in order to expand Bank's operational network and include Islamic finance in Indonesia.

In addition, Bank Aladin Syariah also continues to open itself to synergize with various parties, including global technology giants, so that its presence can cover a wider range of users. For Bank, similar strategic steps and policies will continue to be carried out so that Bank Aladin Syariah can move forward together and continue to spread kindness to all layers of society in Indonesia.

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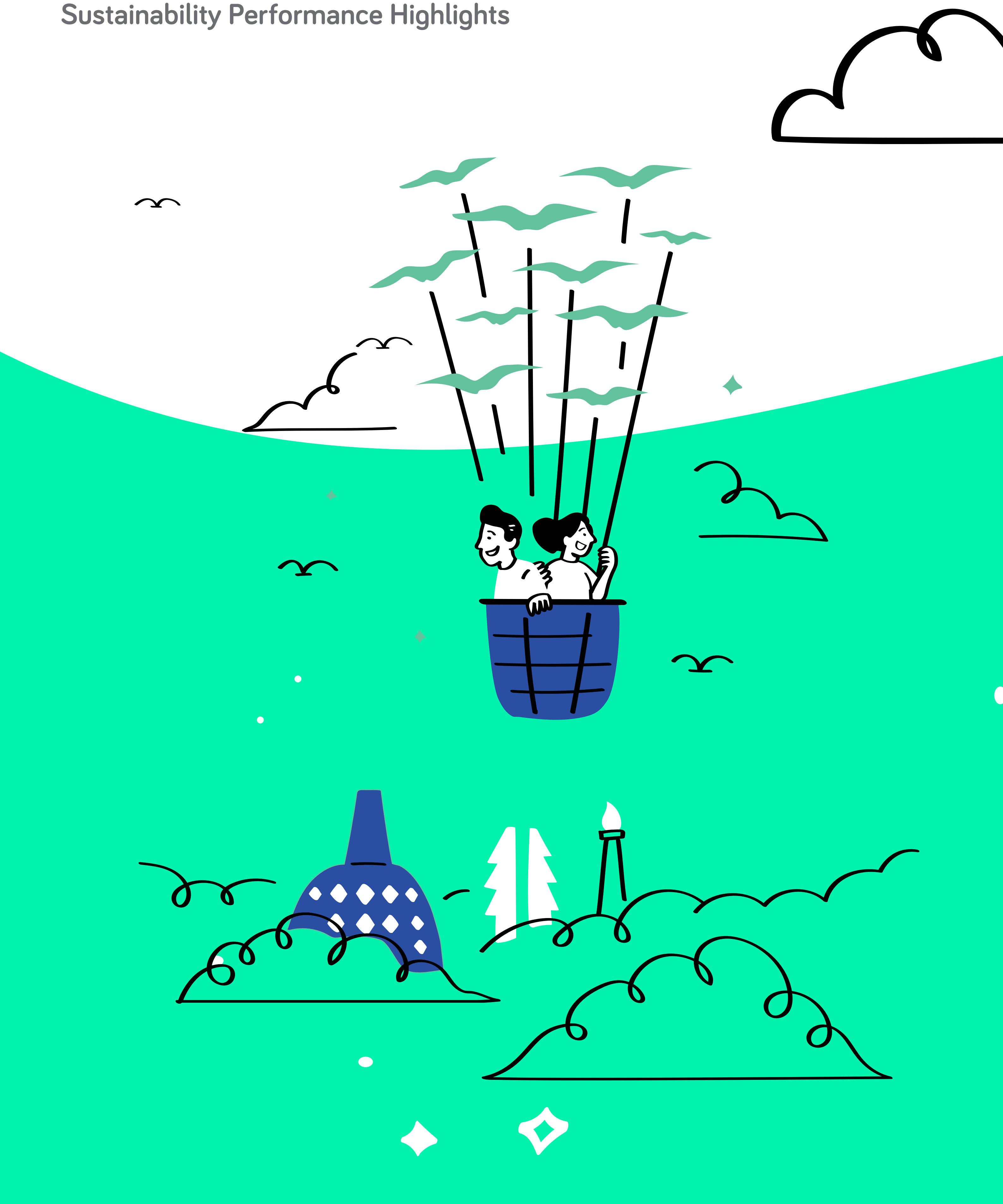
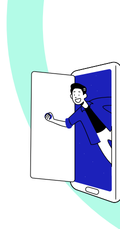


IKHTISAR KINERJA KEBERLANJUTAN
SUSTAINABILITY PERFORMANCE HIGHLIGHTS

Deskripsi Description	Satuan Unit	2022	2021	2020
Kinerja Aspek Ekonomi [OJK B.1] Economic Aspects Performance [OJK B.1]				
Jenis produk/jasa yang disediakan Type of products/services provided	Unit produk product units	9	0	0
Pendapatan operasional bank *) Bank operating income *)	Jutaan Rupiah Rupiah Million	81.755	36.111	31.277
Laba bersih bank Bank net profit	Jutaan Rupiah Rupiah Million	(264.913)	(121.275)*	44.868
Pihak lokal yang dilibatkan dalam proses bisnis keuangan berkelanjutan Local parties involved in sustainable finance business processes	Perusahaan/ mitra Company/ partner	2	0	0
Kinerja Aspek Ekonomi terkait Keberlanjutan Performance of Economic Aspects related to Sustainability				
Jenis produk yang memenuhi kriteria kegiatan usaha berkelanjutan (KKUB) Type of products that meet the criteria of the Sustainable Business Activity Category (KKUB)	Unit produk product units	2	0	0
Nominal produk dan/atau jasa yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Nominal products and/or services that meet the criteria of the Sustainable Business Activity Category (KKUB)	Miliar Rupiah Billion Rupiah	1.284,93	0	0
Persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio (%): Percentage of total portfolio of sustainable business activities to total portfolio (%):				
a. Penghimpunan Dana a. Third Party Funds	Persen Percent	0	0	0
b. Penyaluran Dana b. Financing Disbursement	Persen Percent	93,32	0	0
Kinerja Keuangan Inklusif Inclusive Financial Performance				
Perkembangan Laku pandai: Laku Pandai Development:				
a. Jumlah Agen a. Total Agents	Agen Agent	0	0	0
b. Nominal produk dan/atau jasa yang disediakan oleh Agen b. Nominal of products and/or services provided by the Agent	Jutaan Rupiah Rupiah Million	0	0	0
Kinerja Lingkungan [OJK B.2] Environmental Performance [OJK B.2]				
Penggunaan BBM Fuel Usage	Liter	10.489,5	912	N/A
	Gigajoule	358,72	31,19*	-
Penggunaan Listrik Electricity Usage	Kwh	243.065,80	151.017,31	N/A
	Gigajoule	875,04	543,66	-
Biaya Lingkungan Environmental Costs	Jutaan Rupiah Rupiah Million	440,47	68,75	N/A



Deskripsi Description	Satuan Unit	2022	2021	2020
Kinerja Sosial [OJK B.3] Social Performance [OJK B.3]				
Jumlah total pegawai Total employees	Orang Person	256	199	40
Jumlah pegawai pria Number of male employees	Orang Person	165	133	31
Jumlah pegawai wanita Number of female employees	Orang Person	91	66	9
Pengurus bank dan kepala cabang berdasarkan jenis kelamin Bank management and branch heads by gender	Pria (Orang) Male (Person)	3	5	5
	Wanita (Orang) Woman (Person)	4	3	2
Proporsi tenaga kerja lokal/masyarakat setempat Proportion of local workforce/local community	Persen Percent	99,61	99,61	100
Biaya pengembangan kompetensi Competency development costs	Rupiah	2.481.511.667	819.356.739	141.000.000
Rata-rata jam pelatihan pegawai wanita Average training hours for female employees	Jam per Tahun Hours per Year	23,47	N/A	N/A
Rata-rata jam pelatihan pegawai pria Average training hours for male employees	Jam per Tahun Hours per Year	21,24	N/A	N/A
Jumlah Dana CSR Total CSR Funds	Jutaan Rupiah Rupiah Millions	422	550	0

*Disajikan kembali
*Restated

Penjelasan Direksi

BOARD OF DIRECTORS EXPLANATION

PENJELASAN DIREKSI [GRI 2-22][OJK D.1]

BOARD OF DIRECTORS EXPLANATION [GRI 2-22][OJK D.1]

Dyota Mahottama Marsudi
Presiden Direktur
President Director

ASSALAMU'ALAIKUM WARAHMATULLAHI WABARAKATUH.

PARA PEMANGKU KEPENTINGAN YANG TERHORMAT,

Puji syukur ke hadirat Tuhan yang Maha Esa karena atas kehendak dan rahmat-Nya, Bank Aladin Syariah berhasil melalui tahun 2022 yang penuh tantangan dengan baik. Di tengah tingginya tingkat inflasi global sebagai dampak dari konflik Rusia - Ukraina yang telah mengganggu perdagangan dan rantai pasokan dunia, yang disertai dengan ancaman resesi ekonomi Amerika Serikat dan Eropa, Bank berhasil merealisasikan target-target yang ditetapkan dalam Rencana Bisnis Bank (RBB) Tahun 2022 selain terus mewujudkan komitmen kami terhadap prinsip-prinsip keberlanjutan.

Bagi kami, pencapaian tersebut merupakan pondasi yang kukuh untuk mewujudkan pertumbuhan bisnis yang berkelanjutan. Terlebih lagi, hingga akhir tahun pelaporan, Bank Aladin Syariah berhasil meraih lebih dari 1,7 juta nasabah - suatu pencapaian yang patut disyukuri bagi bank dengan usia yang relatif masih muda. Secara keseluruhan, pencapaian Bank Aladin Syariah merupakan cerminan atas kuatnya dukungan dari para pemangku kepentingan, sekaligus merealisasikan ketepatan berbagai kebijakan strategis yang dirumuskan Bank selama tahun pelaporan.

Lebih dari itu, keberhasilan Bank Aladin Syariah juga merupakan refleksi terhadap berlanjutnya pertumbuhan ekonomi Indonesia. Melihat kondisi perekonomian Indonesia yang masih relatif stabil, meningkatnya tingkat konsumsi dan mobilitas masyarakat seiring dengan semakin terkendalinya situasi Covid-19, besarnya jumlah masyarakat yang belum mendapatkan pelayanan oleh lembaga keuangan formal secara optimal (*underbanked*) atau bahkan belum terlayani oleh lembaga keuangan formal (*unbanked*), serta makin maraknya kegiatan ekonomi berbasis syariah di Indonesia, kehadiran Bank Aladin Syariah sebagai bank syariah berbasis digital yang pertama di Tanah Air membuat kami optimis tentang masa depan dan kemajuan Bank.

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan, melalui Laporan Keberlanjutan ini Bank Aladin Syariah menyampaikan pencapaian kinerja aspek ekonomi tahun 2022. Tak hanya kinerja aspek ekonomi, sejalan dengan prinsip keuangan berkelanjutan, laporan ini juga mencakup berbagai rencana, implementasi dan kebijakan terkait kinerja aspek lingkungan dan sosial sebagai sebuah keselarasan.

DEAR STAKEHOLDERS,

Praise be to the presence of God Almighty because of His will and grace, Bank Aladin Syariah has successfully surpassed the challenges in 2022. In the midst of high global inflation as a result of the Russia-Ukraine conflict which has disrupted the world's trade and supply chains, accompanied by the threat of economic recession in the United States and Europe, Bank has succeeded in realizing the targets set in the 2022 Bank Business Plan (RBB), in addition to continue realizing our commitment to the principles of sustainability.

For us, this achievement is a solid foundation to achieve sustainable business growth. What's more, until the end of the reporting year, Bank Aladin Syariah managed to reach more than 1.7 million customers - a remarkable achievement for a relatively young bank. Overall, the accomplishment of Bank Aladin Syariah is a reflection of the strong support from stakeholders, as well as implementing various effective policies formulated by the Bank.

Further, the success of Bank Aladin Syariah is also a reflective of Indonesia's continued economic growth. Looking at the relatively stable condition of the Indonesian economy; the increasing level of consumption and people's mobility in line with the improved management of the Covid-19 situation; the large number of people who have not received optimal services from formal financial institutions (underbanked) or even not served by formal financial institutions (unbanked); as well as the increase in widespread sharia-based economic activities in Indonesia, the presence of Bank Aladin Syariah as the first digital-based sharia bank in the country makes us optimistic about the future and progress of Bank.

As stipulated in the Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for FinancialInstitutions, Issuers, and Public Companies or POJK Sustainable Finance, through this Sustainability Report Bank Aladin Syariah shares the achievements of the economic performance in 2022. In line with the principles of sustainable finance, this report also includes various plans, implementations and policies related to the performance of environmental and social aspects as a harmony.

DUKUNGAN BANK ALADIN SYARIAH TERHADAP KEUANGAN BERKELANJUTAN

Isu perubahan iklim merupakan salah satu tantangan terbesar yang dihadapi oleh seluruh negara di dunia, dan telah memaksa kita untuk mengubah paradigma dan kebiasaan kita dalam berbisnis. Menurut *Intergovernmental Panel on Climate Change* (IPCC), Indonesia adalah salah satu negara yang sangat rentan terhadap dampak perubahan iklim. Lebih lanjut, berbagai penelitian menyebutkan bahwa Indonesia akan terkena dampak sebesar 0,66 persen hingga 3,45 persen dari PDB pada tahun 2030 karena perubahan iklim. Untuk menghadapi tantangan tersebut, Pemerintah Indonesia berupaya merancang kebijakan pembangunan yang tepat untuk mengatasi perubahan iklim. Salah satu urgensi yang sangat penting adalah mempercepat dan merancang transisi menuju sumber energi yang bersih dan juga lebih hijau.

Selaras dengan kebijakan pemerintah, Bank Aladin Syariah percaya bahwa sektor perbankan memiliki peran yang sangat penting untuk turut mendukung percepatan transisi menuju ekonomi yang rendah karbon, serta membantu para pelaku usaha dan masyarakat dalam melakukan upaya-upaya mitigasi dan adaptasi terhadap dampak perubahan iklim. Oleh karena itu, sebagai bentuk dukungan terhadap upaya percepatan transisi menuju ekonomi rendah karbon, termasuk penerapan keuangan berkelanjutan, Bank Aladin Syariah menjadi bank lokal pertama di Indonesia yang menandatangani *the United Nations Principles for Responsible Banking* (UNPRB) pada awal 2022. Bank Aladin Syariah juga secara progresif telah meningkatkan upaya pengintegrasian prinsip-prinsip LST (lingkungan, sosial dan tata kelola) ke seluruh lini operasional Bank, dan mulai menghitung emisi cakupan 1, 2 dan cakupan 3 untuk dijadikan sebagai *baseline*.

Sesuai regulasi yang berlaku, dukungan Bank Aladin Syariah dalam penerapan keuangan berkelanjutan juga ditunjukkan dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), seperti diatur dalam pasal 4 ayat (1) POJK Keuangan Berkelanjutan. RAKB yang menjadi bagian tak terpisahkan dengan Rencana Bisnis Bank (RBB) berisi berbagai rencana, program dan kebijakan strategis sebagai implementasi prinsip-prinsip keuangan berkelanjutan. Kami berharap agar seluruh strategi dan perencanaan yang telah disusun dalam RAKB dapat mengantarkan Bank Aladin Syariah untuk mencapai target *Net Zero Emissions* pada tahun 2040.

BANK ALADIN SYARIAH SUPPORT FOR SUSTAINABLE FINANCE

The issue of climate change is one of the biggest challenges faced by all countries in the world, and has forced us to change our paradigm and habits in doing business. According to the Intergovernmental Panel on Climate Change (IPCC), Indonesia is a country that is highly vulnerable to the impacts of climate change. Furthermore, various studies indicate that Indonesia's GDP would decrease by 0.66 percent to 3.45 percent by 2030 due to climate change. To face these challenges, the Government of Indonesia seeks to formulate appropriate development policies to address climate change. One of the most important priorities is to accelerate and design the transition towards clean and green energy sources.

In line with government policies, Bank Aladin Syariah believes that Banking sector has a very important role to play in supporting the acceleration of the transition towards a low-carbon economy, as well as assisting business actors and the community in making efforts to mitigate and adapt to the impacts of climate change. Therefore, as a form of support for efforts to accelerate the transition towards a low-carbon economy, including the implementation of sustainable finance, Bank Aladin Syariah became the first local bank in Indonesia to sign the United Nations Principles for Responsible Banking (UNPRB) in early 2022. Bank Aladin Syariah also has progressively increased efforts to integrate ESG principles (environmental, social and governance) into all operational lines of Bank, and started to calculate emission scope1, 2 and scope 3 to serve as a baseline.

In accordance with applicable regulations, Bank Aladin Syariah's support for implementing sustainable finance is also indicated by preparing a Sustainable Finance Action Plan (RAKB), as stipulated in article 4 paragraph (1) POJK Sustainable Finance. RAKB which is an integral part of Bank's Business Plan (RBB) contains various plans, programs and strategic policies in the implementation of sustainable finance principles. We hope that all the strategies and plans that have been prepared in the RAKB can guide Bank Aladin Syariah to achieve the Net Zero Emissions target by 2040.

INISIATIF STRATEGIS BANK ALADIN SYARIAH

Keselarasan merupakan kata kunci dalam penerapan keuangan berkelanjutan. Oleh karena itu, Bank Aladin Syariah meyakini bahwa aspek lingkungan dan sosial berkelanjutan akan dipengaruhi oleh pencapaian Bank dalam mewujudkan target-target kinerja aspek ekonomi yang disampaikan dalam RBB Tahun 2022. Untuk itu, Bank Aladin Syariah telah menyusun dan menetapkan

BANK ALADIN SYARIAH STRATEGIC INITIATIVE

Alignment is the key word in implementing sustainable finance. Therefore, Bank Aladin Syariah believes that sustainable environmental and social aspects will be influenced by our achievements in meeting the economic performance targets as presented in the 2022 RBB. For this reason, Bank Aladin Syariah has formulated and implemented strategic policies that lead on kebijakan-kebijakan strategis yang mengarah pada inovasi teknologi perbankan syariah melalui *digital banking* untuk menciptakan layanan perbankan syariah yang inklusif sebagai berikut:

1. Membangun strategi akuisisi nasabah pendanaan ritel dan non-ritel.
2. Pemenuhan permodalan Bank sesuai ketentuan yang berlaku.
3. Mengoptimalkan pendapatan Bank dari penyaluran pembiayaan.
4. Pengelolaan tingkat kesehatan Bank dan menjalankan tata kelola perusahaan dengan baik, serta profil risiko pada tingkat yang terukur.
5. Pengembangan akses layanan perbankan berbasis teknologi baik melalui kemitraan maupun secara langsung kepada nasabah sehingga dapat memberikan proses transaksi yang aman, efektif dan efisien.
6. Mengembangkan bisnis yang berkesinambungan.
7. Keseimbangan antara penghimpunan dan penyaluran dana untuk menjaga *Financing to Deposit Ratio* (FDR) sesuai ketentuan.

Selain kebijakan strategis di atas, Bank juga telah merealisasikan sejumlah kebijakan untuk mengukuhkan aspek operasional, seperti pengembangan produk inti terkait akun transaksional (Ala Dompet), *goal savings account* (Ala Impian), Zakat, Infaq, Shodaqoh dan Wakaf "Ziswaf" (Ala Berbagi), dan fitur bayar dan beli. Sesuai dengan statusnya sebagai bank digital, Bank terus melakukan pengembangan infrastruktur teknologi informasi yang berkesinambungan dengan melakukan banyak pengembangan dan transformasi TI yang bersifat strategis, dan menjadi dasar pertumbuhan kinerja Bank Aladin Syariah di masa mendatang.

Kebijakan strategis sekaligus langkah besar juga dilakukan Bank Aladin Syariah dengan melakukan penguatan struktur permodalan melalui aksi korporasi HMETD dan PMTHMETD. Bank melaksanakan aksi korporasi HMETD pada 23 Mei - 7 Juni 2022, dengan menawarkan sebanyak-banyaknya 1.999.933.723 lembar saham atau setara 11,12% dari modal ditempatkan dan disetor penuh. Dalam aksi korporasi ini, saham yang berhasil dieksekusi adalah sejumlah 504.264.065 saham atau senilai Rp1.008.528.130.000. Setelah dikurangi biaya-biaya emisi, seluruh dana hasil HMETD akan digunakan untuk mendukung pengembangan usaha serta meningkatkan fungsi intermediasi dalam penyaluran pembiayaan.

Selanjutnya, di penghujung tahun 2022, Bank melaksanakan aksi korporasi penambahan modal dengan menerbitkan saham baru tanpa HMETD dengan jumlah sebanyak 850.000.000 (delapan ratus lima puluh juta) saham dengan nilai nominal Rp100 (seratus Rupiah) per saham. Aksi korporasi ini mendapatkan apresiasi positif dari para pelaku pasar, dan menambah kepercayaan diri Bank untuk terus melangkah maju. Dari pelaksanaan PMTHMETD tersebut, Bank memperoleh pendanaan senilai Rp1.190.000.000.000 dengan harga pelaksanaan sejumlah Rp1.400 per saham.

sharia banking technology innovations through digital banking to create inclusive sharia banking services. These strategic priorities are as follows:

1. Building a strategy for acquiring retail and non-retail funding customers.
2. Fulfillment of the Bank's minimum capital in accordance with the applicable regulations.
3. Optimizing Bank's income from financing distribution.
4. Managing the Bank soundness and implementing good corporate governance, as well as risk profile at a measurable level.
5. Development of access to technology-based banking services both through partnerships and directly to customers so as to provide safe, effective and efficient transaction processes.
6. Developing a sustainable business.
7. Balancing between mobilizing and disbursing of funds to maintain the Financing to Deposit Ratio (FDR) according to regulations.

In addition to the above, Bank has formulated a number of policies to strengthen our operations, such as development of core products related to transactional accounts (Ala Dompet), goal savings accounts (Ala Impian), Zakat, Infaq, Shodaqoh and Wakaf "Ziswaf" (Ala Berbagi), and payment and purchase features. Aligned with the bank's status as a digital bank, Bank Aladin Syariah continues to develop sustainable information technology infrastructure by carrying out various strategic IT developments and transformations, which will serve as the basis for the growth of our performance in the future.

Strategic policies as well as big steps have also been taken by Bank Aladin Syariah by strengthening the capital structure through Rights Issue and Private Placement corporate actions. Bank carried out the Rights Issue on 23 May - 7 June 2022, by offering a maximum of 1,999,933,723 shares or the equivalent of 11.12% of the issued and fully paid-up capital. In this corporate action, 504,264,065 shares or a value of IDR 1,008,528,130,000 were successfully executed. After deducting issuance costs, all proceeds from Rights Issue will be used to support business development and improve the intermediary function in financing disbursement.

Furthermore, at the end of 2022, Bank carried out a corporate action to increase capital by issuing new shares without pre-emptive rights with a total of 850,000,000 (eight hundred and fifty million) shares with a nominal value of IDR 100 (one hundred Rupiah) per share. This corporate action received positive appreciation from market players, and added to the confidence of Bank to keep moving forward. From the implementation of the Private Placement, Bank obtained funding of IDR 1,190,000,000,000 with an exercise price of IDR 1,400 per share.

PENCAPAIAN KINERJA KEBERLANJUTAN TAHUN 2022

Selama tahun pelaporan, manajemen Bank Aladin Syariah telah melakukan sosialisasi terhadap berbagai kebijakan strategis yang ditetapkan Bank, baik kepada pemangku kepentingan internal maupun eksternal. Sosialisasi dilaksanakan dengan optimal guna meraih dukungan yang maksimal melalui berbagai media. Secara internal, sosialisasi dilakukan dengan menyelenggarakan berbagai pertemuan, memanfaatkan media internal, dan sebagainya. Adapun sosialisasi secara eksternal dilakukan dengan menyampaikan informasi keterbukaan publik, mengoptimalkan berbagai media sosial dan media massa sebagai rekanan/partner, dan lain-lain.

Tak hanya melakukan sosialisasi, manajemen dan karyawan juga secara konsisten melaksanakan berbagai kebijakan strategis tersebut. Implementasinya selalu dievaluasi sehingga Bank bisa menentukan solusi terbaik apabila ditemukan deviasi atau hambatan di lapangan. Melalui proses seperti itulah sehingga Bank Aladin Syariah bisa melalui tahun 2022 dengan baik.

Pencapaian tersebut semakin bermakna dengan adanya apresiasi dari pemangku kepentingan eksternal berupa pemberian penghargaan, antara lain, 1st Rank Bank Umum Syariah (KBMI) 1 dari Infobank, penghargaan dari Marketeers Editor's Choice Award 2022 sebagai "Breakthrough Islamic Digital Bank of The Year", dan penghargaan dalam ajang CSR Award IDX Channel 2022 untuk Program Green Tourism.

Pencapaian Bank Aladin Syariah selengkapnya atas implementasi kebijakan strategis selama tahun 2022 pada kinerja aspek ekonomi, sosial maupun lingkungan adalah sebagai berikut:

1. Kinerja Aspek Ekonomi
   Per 31 Desember 2022, Bank Aladin Syariah berhasil membukukan pembiayaan lebih dari Rp1,3 triliun, naik lebih dari 6 (enam) kali lipat dibandingkan dengan posisi pembiayaan di akhir kuartal II tahun 2022 sebesar Rp199 miliar. Secara total *disbursement*, Bank telah menyalurkan pembiayaan lebih dari Rp3,5 triliun dalam kurun waktu kurang dari setahun beroperasi. Sedangkan dari sisi penghimpunan dana, Bank berhasil memperoleh lebih dari Rp750 miliar.
   Pada tahun 2022, Bank Aladin Syariah membukukan pendapatan dari penyaluran dana ke pembiayaan dan surat berharga melebihi target. Bank juga berhasil melakukan pemenuhan Modal Inti melalui skema HMETD di semester I 2022 dan PMTHMETD di semester II 2022. PMTHMETD yang digelar Bank Aladin Syariah menjadi aksi korporasi kedua yang dilaksanakan sepanjang tahun 2022. Dari kedua aksi korporasi tersebut, Bank berhasil memperoleh penggalangan dana dengan nilai emisi sebesar Rp2,2 Triliun. Hal ini juga dalam rangka pemenuhan ketentuan modal inti yang telah ditetapkan oleh Otoritas Jasa Keuangan (OJK).

ACHIEVEMENT OF SUSTAINABILITY PERFORMANCE IN 2022

During the reporting year, the management of Bank Aladin Syariah has communicated various strategic policies set by Bank, both to internal and external stakeholders. Communications programs are carried out effectively in order to gain optimal support through various media channels. Internally, such programs are implemented through organizing meetings, utilizing internal media, etc. Meanwhile, external communication is carried out by disclosing information publicly, optimizing various social and mass media channels as partners, and through other possible channels.

Not only conducting outreach, both management and employees also strive to consistently implement these strategic policies. Its implementation is always evaluated in order to address any deviations or obstacles in the field. It is through such a process that Bank Aladin Syariah can go through all the challenges in 2022 well.

This achievement is even more meaningful with appreciations from external stakeholders in the form of awards, including 1st Rank Islamic Commercial Bank (KBMI) 1 from Infobank, an award from the Marketeers Editor's Choice Award 2022 as "Breakthrough Islamic Digital Bank of The Year", and an award in the 2022 IDX Channel CSR Award event for the Green Tourism Program.

The overall achievements of Bank Aladin Syariah on the implementation of strategic policies for 2022 in the economic, social and environmental aspects are as follows:

1. Economic Aspect Performance
   As of December 31 2022, Bank Aladin Syariah managed to book financing outstanding of more than IDR 1.3 trillion, an increase of more than 6 (six) times compared to the end of the second quarter of 2022's position of IDR 199 billion. In total disbursement, Bank has disbursed financing of more than IDR 3.5 trillion in less than a year of operation. Meanwhile, in terms of third party funds mobilization, Bank managed to obtain more than IDR 750 billion.
   In 2022, Bank Aladin Syariah booked total revenue from financing and treasury activities that exceeded target. Bank also succeeded in increasing our core capital through the Rights Issue scheme in the first semester of 2022 and Private Placement in the second half of 2022. The Private Placement was the second corporate action carried out throughout 2022. From these two corporate actions, Bank succeeded in obtaining fundraising with an emission value of IDR 2.2 trillion. This was also in the context of fulfilling the core capital requirements set by the Financial Services Authority (OJK).

Berdasarkan kinerja ekonomi selama tahun 2022, nilai ekonomi langsung yang diterima Bank Aladin Syariah tercatat sebesar Rp64.212 juta, naik Rp28.765 juta atau 81,15% jika dibandingkan dengan tahun 2021, yang mencapai Rp35.447 juta. Adapun nilai ekonomi langsung yang didistribusikan pada tahun pelaporan tercatat sebesar Rp(329.125) juta, naik Rp(172.403) juta atau 110,01% jika dibandingkan dengan tahun 2021, yang mencapai Rp(156.722) juta. Dengan demikian, nilai ekonomi langsung yang ditahan tahun 2022 tercatat sebesar Rp(264.913) juta, naik Rp(143.638) juta atau 118,44% jika dibandingkan dengan tahun 2021, yang mencapai Rp(121.275) juta

Based on economic performance in 2022, the direct economic value received by Bank Aladin Syariah was recorded at IDR 64,212 million, an increase of IDR 28,765 million or 81.15% compared to 2021, which reached IDR 35,447 million. The direct economic value distributed in the reporting year was recorded at IDR (329,125) million, an increase of IDR (172,403) million or 110.01% when compared to 2021, which reached IDR (156,722) million. Thus, the direct economic value retained in 2022 was recorded at Rp(264,913) million, an increase of Rp(143,638) million or 118.44% when compared to 2021, which reached Rp(121,275) million

Dengan pencapaian di atas, secara umum, realisasi kinerja ekonomi tahun 2022 lebih baik jika dibandingkan tahun sebelumnya. Hal itu ditopang oleh fungsi intermediasi bank yang sudah berjalan.

With the above achievements, in general, the realization of economic performance in 2022 was better than the previous year's. This is supported by the fact that the Bank's intermediation function is already up and running.

2. Kinerja Aspek Lingkungan

Bank Aladin Syariah berkomitmen untuk mendukung penerapan keuangan berkelanjutan, khususnya di bidang lingkungan, sesuai dengan komitmen Bank terhadap prinsip-prinsip keberlanjutan. Komitmen tersebut antara lain diwujudkan melalui Empat Pilar Kerangka Kerja Keberlanjutan, dengan pilar ke-4 adalah "Kesadaran Bertindak untuk Menjaga Kelestarian Bumi (*Act with Conscience for the Planet*)." Pilar ini mengacu kepada komitmen Bank untuk menjaga dan melestarikan lingkungan melalui Jejak Lingkungan (*Environmental Footprint*) dan Pengelolaan Penggunaan Energi (*Energy Management*).

2. Environmental Aspect Performance

Bank Aladin Syariah is committed to supporting the implementation of sustainable finance, especially in the environmental field, in accordance with Bank's commitment to the principles of sustainability. This commitment is realized, among others, through the Four Pillars of the Sustainability Framework, with the 4th pillar being "Act with Conscience for the Planet". This pillar refers to Bank's commitment to protecting and preserving the environment through an Environmental Footprint and Energy Management.

Komitmen terhadap lingkungan juga diwujudkan Bank dengan menetapkan kebijakan yang selaras dengan prinsip keberlanjutan dalam bidang sosial dan lingkungan, khususnya penetapan daftar yang berisikan sektor-sektor usaha yang dianggap berdampak negatif terhadap aspek sosial dan lingkungan (*negative list*) yang tidak boleh dibiayai oleh Bank.

Commitment to the environment is also manifested by Bank by establishing policies that are in line with the principles of sustainability in the social and environmental fields, mainly through the establishment of a list containing business activities that are considered to have a negative impact on social and environmental aspects (negative list) which cannot be financed by Bank.

Sejalan dengan itu, dukungan terhadap lingkungan juga diwujudkan melalui operasional kantor yang ramah lingkungan dengan menerapkan prinsip "*Save Resources*" dan 3R *(reduce, reuse,* dan *recycle*). Per 31 Desember 2022, Bank menggunakan kertas sebanyak 319 rim, dan menetapkannya sebagai *baseline* penghematan pada tahun-tahun berikutnya. Sementara itu, Bank juga berhasil menjaga rasio intensitas konsumsi energi pada level Sangat Efisien dengan besaran rasio 68,01 meskipun terjadi peningkatan aktivitas operasional secara signifikan pada tahun 2022. Selanjutnya, melalui pemilahan dan pengelolaan sampah operasional yang optimal, Bank berhasil mencegah emisi sampah sebesar 727,24 kg CO_2 dari *landfill* dan pembakaran.

Along the lines of the environmental-related policies, support for the environment is also realized through environmentally friendly office operations by applying the principles of "Save Resources" and 3R (reduce, reuse, and recycle). As of 31 December 2022, Bank used 319 reams of paper and set it as a baseline for savings in the following years. Meanwhile, Bank has also succeeded in maintaining the energy consumption intensity ratio at a Very Efficient level with a ratio of 68.01 despite a significant increase in operational activities in 2022. Furthermore, through optimal operational waste segregation and management, Bank has managed to prevent waste emission of 727.24 kg of CO_2 from landfills and waste incineration.

Sebagai dampak dari meningkatnya aktivitas operasional di tahun 2022, penggunaan listrik tercatat sebesar 243.065,80 kWh, atau setara dengan 875,04 Gigajoule (GJ), naik dibandingkan tahun 2021, yang mencapai 151.017,31 kWh atau 543,66 GJ. Penggunaan BBM selama tahun pelaporan adalah 10.489,5 liter atau setara dengan 358,72 GJ, naik dibandingkan tahun 2021, yang mencapai 912 liter atau 31,19 GJ. Berdasarkan penggunaan energi tersebut, emisi gas rumah kaca yang dihasilkan adalah 709,58 tonCO2eq, naik dibandingkan tahun 2021 yang mencapai 118,71 tonCO2eq..

3. Kinerja Aspek Sosial

Keberhasilan Bank Aladin Syariah melalui tahun 2022 dengan baik tak lepas dari dukungan para pemangku kepentingan internal dan eksternal Bank. Pemangku kepentingan internal antara lain manajemen dan seluruh karyawan; sedangkan pemangku kepentingan eksternal antara lain konsumen/nasabah, pemasok, mitra, pemerintah, regulator, dan masyarakat. Masing-masing pemangku kepentingan memberikan kontribusi dalam mewujudkan target dan kinerja Bank selama tahun pelaporan.

Bank meyakini dukungan para pemangku kepentingan diraih sebagai timbal balik atas pemenuhan kewajiban Bank Aladin Syariah kepada mereka. Untuk karyawan, selain konsisten memenuhi hak-hak normatif sebagaimana diatur dalam undang-undang ketenagakerjaan, seperti memperlakukan semua secara setara, tidak mempekerjakan anak, dan tidak terdapat kerja paksa, Bank Aladin Syariah telah menyelenggarakan pelatihan dan pengembangan kemampuan karyawan sebanyak 60 program dengan rata-rata jam pelatihan peserta mencapai 4,15 jam. Selain itu, Bank juga berhasil mewujudkan lingkungan kerja yang sehat dan aman sesuai kaidah Kesehatan dan Keselamatan Kerja (K3) sehingga tidak terjadi kecelakaan kerja *(zero accident)* maupun penyakit akibat kerja selama tahun 2022, selain menyiapkan ruang laktasi dan tempat beribadah yang nyaman bagi karyawan. Selanjutnya, Bank juga memberlakukan *Flexible Working Arrangement* yang memberikan keleluasaan untuk karyawan dalam mengatur jam kerjanya guna meningkatkan keseimbangan antara pekerjaan dan kehidupan di luar pekerjaan (*work-life balance*), selain mengurangi mobilitas karyawan dan emisi karbon.

As an impact to the increase in operational activities in 2022, electricity use was recorded at 243,065.80 kWh, or the equivalent of 875.04 Gigajoules (GJ), an increase compared to 2021, which reached 151,017.31 kWh or 543.66 GJ. Fuel use during the reporting year was 10,489.5 liters or the equivalent of 358.72 GJ, an increase compared to the 2021 level which reached 912 liters or 31.19 GJ. Based on this energy use, the resulting greenhouse gas emissions are 709.58 tons of CO2eq, an increase compared to 2021, which reached 118.71 tons of CO2eq.

3. Social Aspect Performance

The success of Bank Aladin Syariah in managing the year of 2022 well cannot be separated from the support of Bank's internal and external stakeholders. Internal stakeholders include management and all employees; while external stakeholders include consumers/customers, suppliers, partners, government, regulators, and the community. Each stakeholder contributes to realizing Bank's targets and performance during the reporting year.

Bank believes that the support of stakeholders is achieved in return for fulfilling Bank Aladin Syariah's obligations to them. For employees, apart from consistently fulfilling normative rights as stipulated in the labor law, such as treating all equally, not employing children, and not having forced labor, Bank Aladin Syariah has organized 60 training and employee capacity development programs with an average participant training hours of 4.15 hours. Bank has also succeeded in creating a healthy and safe work environment in accordance with the Occupational Health and Safety (OHS) principles so that no work accidents (zero accidents) or work-related illnesses occur during 2022, in addition to preparing a lactation room and comfortable places of worship for employees. Furthermore, Bank implements a Flexible Working Arrangement which provides flexibility for employees to arrange their working hours in order to improve the balance between work and life outside of work (work-life balance), in addition to reducing employee mobility and carbon emissions.

Untuk nasabah, selain melakukan berbagai inovasi produk dan jasa, serta terus meningkatkan kualitas layanan, Bank berupaya semaksimal mungkin untuk menyelesaikan semua pengaduan yang masuk. Selama tahun pelaporan, Bank menerima pengaduan masyarakat, termasuk dari nasabah, sebanyak 2.149 kasus. Dari jumlah itu, seluruh kasus dapat diselesaikan dengan baik. Pengaduan terbesar yang diterima Bank adalah status pengiriman kartu ATM yang mencapai 45,18%. Peningkatan kualitas layanan Bank berdampak positif terhadap tingkat kepuasan nasabah tahun 2022 dengan nilai CSAT tercatat sebesar 3,90, dimana nilai CSAT 5 merupakan nilai tertinggi.

Adapun pemenuhan hak masyarakat, Bank Aladin Syariah antara lain merealisasikan biaya untuk program CSR sebesar Rp422,47 juta, atau 16,90% dari rencana anggaran sebesar Rp2,5 miliar. Realisasi tersebut sedikit lebih rendah dibandingkan tahun 2021 yang mencapai Rp550 juta.

For customers, in addition to carrying out various product and service innovations, and continuously improving service quality, Bank makes every effort to resolve all incoming complaints. During the reporting year, Bank received 2,149 complaints from the public, including from customers. Of that amount, all cases can be resolved properly. The biggest complaint received by Bank was the status of sending ATM cards which reached 45.18%. Improving the quality of Bank's services has a positive impact on the level of customer satisfaction in 2022, which recorded a CSAT score of 3.90, whereby a CSAT score of 5 is the highest.

As for fulfilling the rights of community, Bank Aladin Syariah, among others, spent IDR422.47 million for the CSR program, or 16.90% of the planned budget of IDR2.5 billion. The result was slightly lower than in 2021 which reached IDR550 million..

PROSPEK DAN PELUANG

Keberhasilan pemerintah mengendalikan pandemi COVID-19, sekaligus mencatatkan pertumbuhan ekonomi sebesar 5,31% pada tahun 2022, merupakan modal penting untuk mewujudkan pertumbuhan ekonomi yang berkelanjutan pada tahun 2023. Walau demikian, Dana Moneter Internasional (IMF) memperkirakan bahwa pertumbuhan ekonomi Indonesia akan melambat pada kisaran 4,8 % pada tahun 2023 karena disebabkan oleh adanya sejumlah risiko yang membayangi perekonomian global, seperti masih tingginya tingkat inflasi akibat kenaikan harga-harga komoditas, perang antara Rusia dan Ukraina yang masih terus berlangsung, dan meningkatnya biaya pinjaman (*borrowing costs*) sebagai dampak dari kenaikan tingkat suku bunga acuan. Meskipun demikian, perekonomian Indonesia pada tahun 2023 diperkirakan akan berada pada level yang relatif stabil karena ditopang oleh peningkatan tingkat konsumsi masyarakat.

PROSPECTS AND OPPORTUNITIES

The government's success in controlling the COVID-19 pandemic, as well as recording economic growth of 5.31% in 2022, was an important asset for realizing sustainable economic growth in 2023. However, the International Monetary Fund (IMF) predicts that Indonesia's economic growth will slow down in the range of 4.8% in 2023 due to a number of risks that overshadow the global economy, such as the persistent high inflation rate due to rising commodity prices, the ongoing war between Russia and Ukraine, and rising borrowing costs as a result of an increase in the benchmark interest rate. Nonetheless, the Indonesian economy in 2023 is expected to be at a relatively stable level because of an increase in public consumption.

APRESIASI

Kami menyadari keberhasilan Bank Aladin Syariah melalui tahun 2022 yang penuh tantangan merupakan hasil kerja bersama serta dukungan dari semua pemangku kepentingan, baik internal maupun eksternal. Untuk itu, kami mengucapkan terima kasih kepada Dewan Komisaris yang telah melakukan pengawasan dan memberikan arahan sehingga Direksi dapat menjalankan strategi dengan baik. Ungkapan yang sama kami sampaikan kepada pemegang saham yang telah memberikan kepercayaan kepada kami untuk mengelola Bank Aladin Syariah selama tahun pelaporan. Secara khusus, kepada seluruh karyawan, kami berterima kasih atas kerja keras, dedikasi dan loyalitas yang diberikan selama ini sehingga Bank berhasil mencatatkan peningkatan kinerja dibanding tahun sebelumnya.

Apresiasi juga kami sampaikan kepada segenap mitra/pemasok, nasabah, pemerintah, regulator, maupun masyarakat yang tak pernah putus memberikan dukungan untuk keberlangsungan Bank. Kami berharap dukungan dan kepercayaan tersebut tetap diberikan agar kami bisa semakin berkembang dan mampu mewujudkan visi dan misi Bank Aladin Syariah.

Wassalamu'alaikum warahmatullahi wabarakatuh

APPRECIATION

We realize that our success in navigating the various challenges in 2022 was the result of joint efforts and support from all stakeholders, both internal and external. For this reason, we thank the Board of Commissioners for supervising and providing direction so that the Board of Directors can carry out the strategy properly. We convey the same expression to the shareholders who have put their trust on us to manage Bank Aladin Syariah during the reporting year. In particular, to all employees, we thank you for the hard work, dedication and
loyalty that have been given so far which enabled the Bank to record an outstanding performance compared to the previous year's.

Our appreciation also goes to all partners/suppliers, customers, government, regulators, and the public who never stop providing support for the sustainability of Bank. We hope that this support and trust will never cease so that we can further develop and able to achieve the vision and mission of Bank Aladin Syariah.

Wassalamu'alaikum warahmatullahi wabarakatuh

Jakarta, 28 April 2023
Jakarta, 28 April 2023

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

Dyota Mahottama Marsudi
Presiden Direktur
President Director

HALAMAN INI SENGAJA DIKOSONGKAN

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

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

Jakarta, 28 April, 2023
Jakarta, April 28, 2023

Dewan Komisaris
Board of Commissioners

Rudy Hamdani

Presiden Komisaris (Independen)
President Commissioner
(Independent)

Ationo Teguh Basuki

Komisaris
Commissioner

Fransisca Ekawati

Komisaris Independen
Independent Commissioner

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

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

Jakarta, 28 April, 2023
Jakarta, April 28, 2023

Direksi
Directors

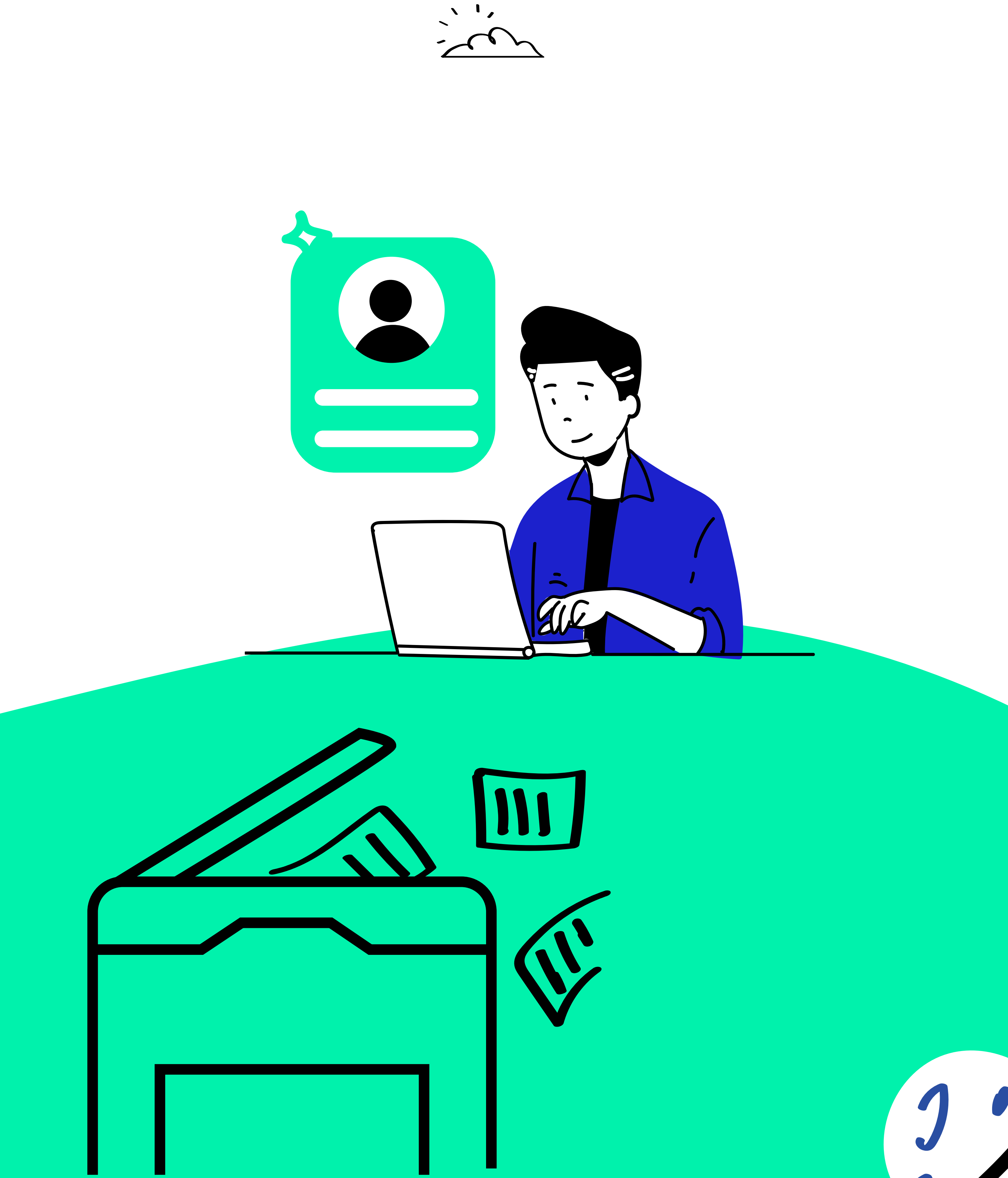
Dyota Mahottama Marsudi

Presiden Direktur
President Director

Firdila Sari	**Baiq Nadea Dzurriatin**	**Mayang Ekaputri**
Direktur Director	**Direktur Kepatuhan** Compliance Director	**Direktur** Director

Strategi Keberlanjutan

Sustainability Strategy



STRATEGI KEBERLANJUTAN [OJK A.1]

SUSTAINABILITY STRATEGY [OJK A.1]

Kerangka Kerja dan Strategi Keberlanjutan

Sustainability Framework and Strategy

Strategy

Business Focus: **Retail Bank** **SME Financing**

Banking Responsibly	Grow with Our People	Leave No One Behind	Act with Conscience for The Planet
Ensuring Integrity and Resilience Through Governance and Risk Management	Nurturing Growth and Well-Being of Our Employees	Supporting Communities and Partners We Work With	Protecting the Environment Through Reducing our Footprint and Resource Conservation
• Business Ethics & Governance • Risk management • Data Security & Privacy • Customer Relationship	• Employee Rights & Equal opprtunities • Talent Management & Retention	• Sustainable Finance & Inclusion • Community Development & Inclusive Groth • Human Right	• Environmental Footprint • Energy Management

Culture and Sharia Principles

Supported SDGs

Tahun 2021 merupakan langkah awal bagi Bank Aladin Syariah setelah OJK memberikan izin kepada Bank sebagai bank yang mengedepankan layanan perbankan digital. Dengan izin tersebut, Bank secara resmi bertransformasi menjadi bank syariah pertama di Indonesia yang dapat melayani seluruh lapisan masyarakat dan para pelaku industri, khususnya segmen *underbanked and MSME segment*, melalui platform digital.

Tahun 2021 juga menjadi tonggak yang bersejarah dengan diformulasikannya komitmen keberlanjutan, yang terus dikembangkan dan dikukuhkan pada tahun 2022 dan tahun-tahun selanjutnya. Komitmen keberlanjutan tersebut meliputi hal-hal sebagai berikut:

1. Filosofi keberlanjutan: "Sebagai bank syariah masa depan, kami percaya akan adanya masa depan yang lebih baik. Kami juga meyakini bahwa keberlanjutan merupakan prinsip dasar dari cara kami berbisnis. Yang akan kami lakukan tidak hanya sebatas berperilaku secara bertanggung jawab untuk keberlangsungan Bumi sebagai rumah bagi semua, ataupun sebatas pemberian dukungan untuk komunitas dimana kami berada. Kami juga akan berkolaborasi dengan banyak pihak sehingga memungkinkan adanya transisi yang lebih cepat ke arah masa depan yang berkelanjutan."

2. Visi, misi dan prinsip dasar (core values)
   Visi: "Menjadi Bank Syariah Digital Terdepan melalui Inovasi Berkelanjutan."
   a. Misi keberlanjutan: Membuka akses layanan perbankan syariah terpercaya untuk seluruh lapisan masyarakat.
   b. Menjalin kolaborasi berbasis teknologi dengan pelaku industri di berbagai sektor.
   c. Pengembangan produk yang berkesinambungan dengan fokus pada kepentingan dan kepuasan pelanggan.

Prinsip-prinsip dasar (*core values*) Aladin Bank meliputi:

1. Beretika dan Patuh: Dalam menjalankan kegiatannya, Aladin Bank memiliki identitas etika dan kepatuhan syariah. Hal ini diwujudkan dengan menerapkan nilai-nilai Islam, antara lain kepercayaan, keadilan, kejujuran, menghormati sesama, kebenaran, dan toleransi.
2. Mudah Diakses: Menyediakan layanan dan produk perbankan bagi siapa saja melalui teknologi digital. Teknologi digital memungkinkan masyarakat Indonesia mengakses layanan perbankan syariah di mana saja dengan mudahnya.
3. Kolaboratif: Senantiasa terbuka untuk berkolaborasi dengan mitra bisnis dan menyalurkan dananya pada sektor-sektor yang produktif untuk menciptakan sebuah ekosistem bisnis yang sehat, produktif, dan menguntungkan bagi nasabah.
4. Integritas dan Amanah: Kepercayaan yang diberikan menjadi bekal untuk selalu menjaga integritas dan amanah dalam memberikan berbagai pilihan layanan dan produk yang bermanfaat bagi nasabah.

2021 was the first step for Bank Aladin Syariah after the OJK granted a license to the Bank as a bank that prioritizes digital banking services. With this license, the Bank has officially transformed into the first sharia bank in Indonesia that can serve all levels of society and industry players, especially the underbanked and MSME segments, through digital platforms.

2021 was also a historic milestone with the formulation of a commitment to sustainability, which will continue to be developed and strengthened in 2022 and the following years. The sustainability commitment includes the following:

1. Sustainability philosophy: "As a future Islamic bank, we believe in a better future. We also believe that sustainability is a fundamental principle of how we do business. What we will do is not only limited to behaving responsibly for the sustainability of the Earth as a home for all, or limited to providing support for the community where we are. We will also collaborate with many parties to enable a faster transition towards a sustainable future."

2. Vision, mission and basic principles (core values)
   Vision: "Becoming the Leading Digital Sharia Bank through Continuous Innovation."
   a. Sustainability mission: To open access for trusted sharia banking services for all levels of society.
   b. Establish technology-based collaboration with industry players in various sectors.
   c. Continuous product development with a focus on customer interests and satisfaction.

The basic principles (core values) of Aladin Bank include:

1. Ethical and Compliant: In carrying out its activities, Aladin Bank has an ethical identity and sharia compliance. This is realized by applying Islamic values, including trust, justice, honesty, respect for others, truth, and tolerance.
2. Easily Accessible: Providing banking services and products for anyone through digital technology. Digital technology allows Indonesians to easily access Islamic banking services anywhere.
3. Collaborative: Always open to collaborating with business partners and channeling funds to productive sectors to create a healthy, productive and profitable business ecosystem for customers.
4. Integrity and Trust: The trust given is the provision to always maintain integrity and trust in providing a wide selection of services and products that are beneficial to customers.

Komitmen keberlanjutan juga tercermin pada filosofi Perseroan: "Sebagai bank syariah masa depan, kami percaya akan adanya masa depan yang lebih baik. Kami juga meyakini bahwa keberlanjutan merupakan prinsip dasar dari cara kami berbisnis. Yang akan kami lakukan tidak hanya sebatas berperilaku secara bertanggung jawab untuk keberlangsungan Bumi sebagai rumah bagi semua, ataupun sebatas pemberian dukungan untuk komunitas dimana kami berada. Kami juga akan berkolaborasi dengan banyak pihak sehingga memungkinkan adanya transisi yang lebih cepat ke arah masa depan yang berkelanjutan."

Berdasarkan visi, misi, prinsip dasar dan filosofi keberlanjutan di atas, Bank Aladin Syariah telah membuat strategi dan kerangka kerja keuangan berkelanjutan yang berfungsi sebagai panduan dalam menjalankan program-program dan aktivitas-aktivitas berkelanjutan. Kerangka kerja keuangan berkelanjutan mengacu kepada 4 pilar yaitu:

1. Pilar 1: Layanan Perbankan secara Bertanggungjawab (Banking Responsibly).
   Melalui pilar ini Bank Aladin Syariah berkomitmen untuk menjunjung tinggi integritas dalam melaksanakan kegiatan operasional perbankan serta tangguh dalam memitigasi berbagai risiko yang dapat mengganggu atau bahkan membahayakan kelangsungan usaha Bank.

   Aspek-aspek utama di dalam pilar ini adalah Etika Bisnis & Tata Kelola (*Business Ethics & Governance*), Manajemen Risiko (*Risk Management*), Keamanan Data & Privasi (*Data Security & Privacy*), dan Manajemen Hubungan Nasabah (*Customer Relationship Management*).

2. Pilar 2: Tumbuh Bersama Karyawan (Grow with Our People).
   Pilar ini mempertegas tanggung jawab Bank untuk mendukung kepentingan seluruh karyawan sebagai aset utama Bank. Tujuan dari pilar ini adalah untuk membina pengembangan kapasitas sumber daya manusia serta meningkatkan taraf hidup karyawan.

   Aspek-aspek utama di dalam pilar ini adalah Hak-hak Karyawan & Peluang Karier yang Sama (*Employee Rights & Equal Opportunities*) dan Pengelolaan Bakat dan Retensi Karyawan (*Talent Management & Retention*).

3. Pilar 3: Tidak Meninggalkan Siapapun (Leave No One Behind).
   Dalam pilar ini, Bank Aladin Syariah berkomitmen untuk mendukung komunitas-komunitas lokal dan para mitra kerja sama yang telah menjadi bagian penting bagi Bank. Aspek-aspek utama di dalam pilar ini adalah Pembiayaan Berkelanjutan (*Sustainable Financing*), Inklusi Keuangan (*Financial Inclusion*), Pengembangan Komunitas & Pertumbuhan secara Inklusif (*Community Development & Inclusive Growth*), dan Hak-hak Asasi Manusia (*Human Rights*).

Sustainability commitment is also reflected in the Company's philosophy: "As a future Islamic bank, we believe in a better future. We also believe that sustainability is a fundamental principle of how we do business. What we will do is not only limited to behaving responsibly for the sustainability of the Earth as a home for all, or limited to providing support for the community where we are. We will also collaborate with many parties to enable a faster transition towards a sustainable future."

Based on the vision, mission, basic principles and philosophy of sustainability above, Bank Aladin Syariah has developed a strategy and framework for sustainable finance that serves as a guide in carrying out sustainable programs and activities. The sustainable finance framework refers to 4 pillars, namely:

1. Pillar 1: Responsible Banking Services.
   Through this pillar, Bank Aladin Syariah is committed to upholding integrity in carrying out banking operational activities and being tough in mitigating various risks that can disrupt or even endanger the continuity of the Bank's business.

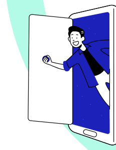
The main aspects within this pillar are Business Ethics & Governance, Risk Management, Data Security & Privacy, and Customer Relationship Management.

2. Pillar 2: Grow with Our People.
   This pillar emphasizes the Bank's responsibility to support the interests of all employees as the main asset of the Bank. The purpose of this pillar is to foster human resource capacity development and improve the standard of living of employees.

The main aspects in this pillar are Employee Rights & Equal Opportunities and Talent Management & Retention.

3. Pillar 3: Leave No One Behind.

In this pillar, Bank Aladin Syariah is committed to supporting local communities and partners who have become an important part of the Bank. The main aspects in this pillar are Sustainable Financing, Financial Inclusion, Community Development & Inclusive Growth, and Human Rights.



4. Pilar 4: Kesadaran Bertindak untuk Menjaga Kelestarian Bumi (Act with Conscience for the Planet).
   Pilar ini mengacu kepada komitmen Bank Aladin Syariah untuk menjaga dan melestarikan lingkungan melalui Jejak Lingkungan (*Environmental Footprint*) dan Pengelolaan Penggunaan Energi (*Energy Management*).

Guna mencapai visi dan misi serta mewujudkan komitmen keberlanjutan dengan cakupan yang luas, Bank Aladin Syariah terus berupaya menyusun langkah-langkah maupun strategi yang tepat di antaranya:
1. Melakukan kemitraan dengan Alfamart Group untuk menggabungkan sistem *online* dan *offline* perbankan (*omnichannel*) agar dapat menjangkau masyarakat yang belum mendapatkan layanan perbankan secara optimal (*underbanked*).
2. Melakukan pengembangan produk dan/atau jasa Keuangan Berkelanjutan dengan membuat platform donasi dan produk pembiayaan (*(invoice* dan *working capital financing financing)* melalui kolaborasi dengan mitra-mitra yang sudah ada dan diluncurkan pada tahun 2022.
3. Mengembangkan kapasitas internal dengan melakukan pelatihan mengenai Dasar-dasar Keuangan Berkelanjutan.
4. Melakukan tanggung jawab sosial dan lingkungan dalam bentuk penyaluran dana CSR melalui kemitraan dengan lembaga-lembaga yang fokus pada isu-isu sosial dan lingkungan, seperti Yayasan Sinar Utama Nusantara (SUN), Plastic Bank Indonesia, Yayasan Kehati, dan lain-lain.

Untuk mengembangkan bisnis, Bank akan terus melanjutkan dan memperdalam hubungan kemitraan dengan mitra-mitra bisnis yang telah dibangun selama ini, seperti hubungan kemitraan dengan Grup Alfamart, dan Evermos selain membangun kemitraan baru dengan berbagai pelaku industri lainnya untuk menjangkau nasabah secara lebih luas guna memenuhi target pencapaian keuangan berkelanjutan. Selain itu, Bank juga tengah dan akan terus membangun kemitraan strategis dengan lembaga-lembaga yang fokus pada penanganan isu-isu sosial dan lingkungan, seperti UN Environment Programme dan UN Global Compact. Pendekatan ini sejalan dengan nilai-nilai inti Bank, khususnya prinsip nilai kolaboratif, yang senantiasa terbuka untuk berkolaborasi dengan mitra bisnis guna menciptakan ekosistem bisnis yang sehat, produktif, dan menguntungkan bagi nasabah. Untuk menopang program-program berkelanjutan, Bank Aladin Syariah juga telah menetapkan pengalokasian sumber daya seperti yang ditetapkan pada Rencana Aksi Keuangan Berkelanjutan yang terdiri dari:

4. Pillar 4: Awareness of Acting to Preserve the Conservation of the Earth (Act with Conscience for the Planet).
   This pillar refers to Bank Aladin Syariah's commitment to protecting and preserving the environment through an Environmental Footprint and Energy Management.

In order to achieve the vision and mission and realize a commitment to sustainability with a broad scope, Bank Aladin Syariah continues to strive to develop appropriate steps and strategies including:
1. Conducting partnerships with the Alfamart Group to combine online and offline banking systems (omnichannel) so that they can reach people who have not received optimal banking services (underbanked).
2. Developing Sustainable Finance products and/or services by creating donation platforms and financing products (invoice and working capital financing) through collaboration with existing partners and launched in 2022.
3. Develop internal capacity by conducting training on the Fundamentals of Sustainable Finance.
4. Carry out social and environmental responsibility in the form of channeling CSR funds through partnerships with institutions that focus on social and environmental issues, such as the Sinar Utama Nusantara Foundation (SUN), Plastic Bank Indonesia, Kehati Foundation, and others.

To develop the business, Bank will continue and deepen its partnerships with business partners that have been built so far, such as partnerships with the Alfamart Group, and Evermos in addition to building new partnerships with various other industry players to reach customers more broadly. to meet the target of achieving sustainable finance. In addition, the Bank is currently and will continue to build strategic partnerships with institutions that focus on addressing social and environmental issues, such as the UN Environment Program and the UN Global Compact. This approach is in line with the Bank's core values, particularly the collaborative value principle, which is always open to collaborating with business partners to create a healthy, productive and profitable business ecosystem for customers. To support sustainability programs, Bank Aladin Syariah has also determined the allocation of resources as stipulated in the Sustainable Finance Action Plan which consists of:

1. Sumber Dana
   Bank akan menggunakan dana operasional untuk mendukung aktivitas-aktivitas yang mencakup pengembangan produk dan jasa, pengembangan kapasitas internal Bank, penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional. Sementara itu, Bank akan menggunakan dana alokasi terkait dengan tanggung jawab sosial dan lingkungan sebesar Rp2,5 miliar.
2. Sumber Daya Manusia
   Penugasan *Head of Sustainability* dan *Sustainability Champions* di departemen-departemen terkait untuk menerapkan Rencana Aksi Keuangan Berkelanjutan, di bawah pengawasan Direksi.

Korelasi antara strategi dan kerangka kerja keuangan berkelanjutan dengan *Sustainable Development Goals* (SDGs) telah disusun oleh Bank sebagaimana tabel berikut.

1. Source of Funds
   Bank will use operational funds to support activities that include product and service development, Bank internal capacity building, organizational adjustment, risk management, governance, and/or standard operating procedures. Meanwhile, the Bank will use allocated funds related to social and environmental responsibility of IDR2.5 billion.
2. Human Capital
   Assignment of Head of Sustainability and Sustainability Champions in related departments to implement the Sustainable Finance Action Plan, under the supervision of the Board of Directors.

The correlation between the strategy and framework for sustainable finance and the Sustainable Development Goals (SDGs) has been compiled by the Bank as shown in the following table.

SDG	**Target SDG** SDG targets	**Aspek Keuangan Berkelanjutan Aladin Bank** Aladin Bank's Sustainable Finance Aspects
SDG 10 - Berkurangnya Kesenjangan (Reduce Inequalities)	10.1: Secara progresif meningkatkan pendapatan masyarakat berpendapatan rendah dengan tingkat pertumbuhan di atas rata-rata pertumbuhan nasional di tahun 2030. 10.2: Upaya pemberdayaan dan promosi inklusi terhadap isu-isu sosial, ekonomi, dan politik yang merata untuk semua, tanpa melihat perbedaan dari sisi umur, jenis kelamin, cacat fisik, suku, ras, agama, dan status ekonomi dari seseorang. 10.1: Progressively increase the income of low-income communities with growth rates above the national average in 2030. 10.2: Efforts to empower and promote inclusion on social, economic and political issues that are evenly distributed to all, regardless of differences in terms of age, gender, physical disability, ethnicity, race, religion and economic status of a person.	• Inklusi keuangan. • Pengembangan komunitas & pertumbuhan secara inklusif. • Hak-hak karyawan & peluang karir yang sama. • Hak-hak asasi manusia. • Pengelolaan bakat dan retensi karyawan. • Financial inclusion. • Community development & inclusive growth. • Equal employee rights & career opportunities. • Human rights. • Talent management and employee retention.
SDG 5 - Kesetaraan Gender (Gender Equality)	5.1: Penghapusan segala bentuk diskriminasi terhadap perempuan di seluruh dunia. 5.2: Penghapusan segala bentuk kekerasan terhadap perempuan, baik di ranah publik maupun pribadi, termasuk perdagangan perempuan dan segala bentuk eksploitasi lainnya. 5.5: Kepastian terhadap adanya partisipasi secara penuh maupun peluang yang sama bagi kaum perempuan sebagai pemimpin di setiap level pembuat kebijakan, khususnya di bidang politik, ekonomi, dan ranah publik 5.1: Eliminate all forms of discrimination against women worldwide. 5.2: Eliminate all forms of violence against women, both in the public and private spheres, including trafficking in women and all other forms of exploitation. 5.5: Ensure full participation and equal opportunities for women as leaders at every level of policy making, especially in the political, economic and public spheres.	• Hak-hak karyawan & peluang karier yang sama. • Pengelolaan bakat dan retensi karyawan. • Pengembangan komunitas & pertumbuhan secara inklusif. • Equal employee rights & career opportunities. • Talent management and employee retention. • Community development & inclusive growth.

SDG	Target SDG SDG targets	Aspek Keuangan Berkelanjutan Aladin Bank Aladin Bank's Sustainable Finance Aspects
SDG 8 - Pekerjaan yang Layak dan Pertumbuhan Ekonomi (Decent Work and Economic Growth)	8.5: Ketersediaan kesempatan kerja secara penuh dan produktif untuk setiap laki-laki dan perempuan, termasuk mereka yang berada di usia produktif dan orang-orang dengan cacat fisik, serta kompensasi yang setara untuk jenis pekerjaan dengan nilai yang sama di tahun 2030. 8.8: Menjaga hak-hak pekerja dan mengupayakan lingkungan kerja yang aman dan nyaman bagi seluruh pekerja, termasuk pekerja migran, pekerja perempuan, serta mereka yang bekerja dengan kondisi yang dianggap berbahaya 8.5: Availability of full and productive employment opportunities for every man and woman, including those of working age and persons with disabilities, and equal compensation for work of equal value by 2030. 8.8: Safeguard workers' rights and promote a safe and comfortable work environment for all workers, including migrant workers, women workers, and those working in conditions deemed hazardous	• Hak-hak karyawan & peluang karier yang sama. • Pengelolaan bakat dan retensi karyawan. • qual employee rights & career opportunities. • Talent management and employee retention.
SDG 11 - Kota dan Komunitas yang Berkelanjutan (Sustainable Cities and Communities)	11.3: Meningkatkan urbanisasi secara inklusif dan berkelanjutan, serta meningkatkan kapasitas kota dalam perencanaan dan pengelolaan pemindahan komunitas secara partisipatif, terintegrasi dan berkelanjutan di seluruh negara di tahun 2030. 11.6: Penurunan dampak buruk lingkungan per kapita dari urbanisasi, termasuk tingkat kualitas air minum dan pengelolaan limbah di tahun 2030. 11.3: Promote urbanization in an inclusive and sustainable manner, and increase the capacity of cities for participatory, integrated and sustainable planning and management of community resettlement across countries by 2030. 11.6: Reduce per capita environmental impacts from urbanization, including levels of drinking water quality and waste management, by 2030.	Pengembangan komunitas & pertumbuhan secara inklusif. Community development & inclusive growth.
SDG 13 - Penanganan Perubahan Iklim (Climate Action)	13.1: Memperkuat resiliensi dan kapasitas adaptasi terhadap bencana yang disebabkan oleh perubahan iklim dan bencana alam di seluruh negara. 13.2: Pengintegrasian langkah-langkah mitigasi perubahan iklim ke dalam kebijakan, strategi, dan perencanaan nasional. 13.1: Strengthen resilience and adaptive capacity to disasters caused by climate change and natural disasters in all countries. 13.2: Integrate climate change mitigation measures into national policies, strategies and plans.	• Jejak lingkungan. • Pengelolaan energi. • Environmental footprint. • Energy management.

SDG	Target SDG SDG targets	Aspek Keuangan Berkelanjutan Aladin Bank Aladin Bank's Sustainable Finance Aspects
SDG 16 - Perdamaian, Keadilan, dan Institusi-institusi yang Kuat (Peace, Justice and Strong Institutions)	16.5: Penurunan tingkat korupsi dan suap dalam segala bentuk secara substansial. 16.6: Membentuk institusi-institusi yang efektif, akuntabel dan transparan di setiap level. 16.7: Memastikan adanya proses pembuatan keputusan yang responsif, inklusif, partisipatif, dan representatif pada setiap level. 16.5: Substantially reduce levels of corruption and bribery in all forms. 16.6: Establish effective, accountable and transparent institutions at all levels. 16.7: Ensure responsive, inclusive, participatory and representative decision-making processes at all levels.	• Etika bisnis & tata kelola. • Manajemen risiko. • Keamanan data & privasi. • Business ethics & governance. • Risk management. • Data security & privacy.
SDG 17 - Kemitraan untuk Mencapai Tujuan (Partnerships for the Goals)	17.7: Mengupayakan pengembangan, pemindahtanganan, diseminasi dan difusi teknologi-teknologi yang ramah lingkungan kepada negara-negara berkembang melalui termin-termin yang menguntungkan, termasuk termin-termin yang bersifat lunak dan istimewa, sesuai kesepakatan bersama. 17.8: Pengoperasian secara penuh teknologi perbankan dan ilmu pengetahuan, serta mekanisme peningkatan kapasitas teknologi dan inovasi kepada negara-negara miskin pada tahun 2017 dan pengembangan penggunaan teknologi tepat guna, khususnya teknologi informasi dan komunikasi. 17.7: Promote the development, transfer, dissemination and diffusion of environmentally sound technologies to developing countries on favorable terms, including concessional and preferential terms, as mutually agreed. 17.8: Full operation of banking and science technology, as well as mechanisms for increasing the capacity of technology and innovation for poor countries by 2017 and the development of the use of appropriate technology, especially information and communication technology.	• Pengelolaan hubungan nasabah. • Inklusi keuangan. • Pengembangan komunitas & pertumbuhan secara inklusif. • Hak-hak asasi manusia. • Customer relationship management. • Financial inclusion. • Community development & inclusive growth. • Human rights.

Bank Aladin Syariah senantiasa optimis dalam menghadapi setiap tantangan dan dinamika usaha agar mampu mewujudkan cita-cita sebagai bank syariah terdepan yang selalu memberikan kontribusi kepada seluruh pemangku kepentingan *(stakeholders)* berdasarkan prinsip-prinsip tata kelola perusahaan yang baik dan prinsip-prinsip syariah.

Bank Aladin Syariah is always optimistic in facing every challenge and business dynamics in order to be able to realize the goals of being a leading sharia bank that always contributes to all stakeholders based on the principles of good corporate governance and sharia principles.

TENTANG LAPORAN KEBERLANJUTAN

ABOUT THE SUSTAINABILITY REPORT

PT Bank Aladin Syariah Tbk berkomitmen untuk meningkatkan transparansi dalam menjalankan usaha. Melalui transparansi tersebut, segenap pemangku kepentingan akan mengetahui apa saja yang sudah dilakukan Bank untuk memenuhi hak-hak para pemangku kepentingan. Dalam konteks dan spirit itulah, Bank menerbitkan Laporan Keberlanjutan PT Bank Aladin Syariah Tbk Tahun 2022.

Penerbitan laporan ini merupakan kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan/Kegiatan Berkelanjutan. Dalam statusnya sebagai bank syariah, laporan ini merupakan laporan kedua atas penerapan laporan keuangan berkelanjutan Bank. Laporan sebelumnya terbit pada 28 April 2022. [GRI 2-3]

Selain POJK Kegiatan Berkelanjutan, penerbitan laporan ini sekaligus merupakan implementasi dan tanggung jawab dan ketaatan Bank terhadap Undang-Undang yaitu Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, yang mewajibkan Perseroan Terbatas menyampaikan pelaksanaan kegiatan Tanggung jawab Sosial dan Lingkungan (TJSL).

PRINSIP PELAPORAN

Laporan kami susun dengan merujuk pada delapan prinsip pelaporan sebagaimana ditentukan dalam GRI 1: Landasan 2021 sebagai berikut:

1. Akurasi:
   Perseroan melaporkan informasi yang benar dan cukup terperinci agar dapat dilakukan penilaian dampak organisasi.
2. Keseimbangan:
   Perseroan melaporkan informasi dengan cara netral dan menyediakan gambaran yang seimbang tentang dampak negatif dan positif organisasi.
3. Kejelasan:
   Perseroan menyajikan informasi dengan cara yang dapat diakses dan dapat dipahami.
4. Keterbandingan:
   Perseroan memilih, menyusun, dan melaporkan informasi secara konsisten agar mereka dapat melakukan analisis mengenai perubahan dalam dampak organisasi seiring waktu dan analisis dampak ini yang berkaitan dengan dampak organisasi lain.
5. Kelengkapan
   Perseroan menyediakan informasi yang memadai agar penilaian dampak organisasi dapat dilakukan selama periode pelaporan.
6. Konteks keberlanjutan:
   Perseroan melaporkan informasi tentang dampak mereka dalam konteks yang lebih luas dari pembangunan berkelanjutan.

PT Bank Aladin Syariah Tbk is committed to increase the transparency in running the business. Through this transparency, all stakeholders will know what Bank has done to fulfill the rights of stakeholders. With this context and spirit, Bank publishes the 2022 PT Bank Aladin Syariah Tbk Sustainability Report.

The issuance of this report is Bank's compliance with the Financial Services Authority Regulation (POJK) No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies or POJK Sustainable Finance/Activities. In its status as an Islamic bank, this report is the second report on the implementation of Bank's sustainable financial reports. The previous report was published on 28 April 2022. [GRI 2-3]

In addition to the POJK on Sustainable Activities, the publication of this report is in response to the responsibility and compliance of Bank with the Law, namely Law No. 40 of 2007 concerning Limited Liability Companies, which requires Limited Liability Companies to submit their Social and Environmental Responsibility (TJSL) activities.

REPORTING PRINCIPLES

Our report is prepared by referring to the eight reporting principles as specified in GRI 1: Foundation 2021 as follows:

1. Accuracy:
   The Company reports information that is correct and detailed enough to allow an organizational impact assessment to be carried out.
2. Balance:
   The Company reports information in a neutral manner and provides a balanced picture of the negative and positive impacts of the organization.
3. Clarity:
   The Company presents information in an accessible and understandable way.
4. Comparability:
   The Company selects, compiles and reports information consistently so that they can carry out an analysis of changes in an organization's impact over time and an analysis of this impact in relation to the impact of other organizations.
5. Completeness
   The Company provides sufficient information so that an organizational impact assessment can be carried out during the reporting period.
6. Context of sustainability:
   Companies report information about their impact in the broader context of sustainable development.

7. Ketepatan waktu:
   Perseroan melaporkan informasi secara rutin dan menyediakan informasi tersebut secara tepat waktu bagi pengguna informasi untuk mengambil keputusan.
8. Keterverifikasian:
   Perseroan mengumpulkan, mencatat, menyusun, dan menganalisis informasi dengan cara sedemikian rupa sehingga informasi tersebut dapat diteliti untuk menentukan kualitasnya.

7. Timeliness:
   The Company reports information regularly and provides this information in a timely manner for information users to make decisions.
8. Verifiability:
   The Company collects, records, compiles and analyzes information in such a way that the information can be examined to determine its quality.

RUJUKAN LAPORAN

Laporan ini disusun berdasarkan POJK No.51/POJK.03/2017, SEOJK Nomor 16/SEOJK.04/2021 dan GRI Universal Standards 2021 (Standar GRI) yang diterbitkan oleh Global Sustainability Standards Board (GSBB) –lembaga yang dibentuk oleh Global Reporting Initiative (GRI) untuk menangani pengembangan standar laporan keberlanjutan. Untuk memudahkan pembaca menemukan informasi yang sesuai dengan panduan, kami menyertakan penanda khusus berupa huruf dan angka sesuai Lampiran II POJK No.51/2017 dan SEOJK Nomor 16/SEOJK.04/2021, atau pencantuman angka pengungkapan Standar GRI di belakang kalimat atau alinea yang relevan. Data lengkap kecocokan isi laporan dengan kedua rujukan disajikan di bagian belakang laporan ini.

Data keuangan dalam laporan ini menggunakan nominasi Rupiah, kecuali diindikasikan lain. Dalam melaporkan data keuangan, kami menggunakan teknik berdasarkan Pernyataan Standar Akuntansi Keuangan ("PSAK") Indonesia. Sedangkan untuk data keberlanjutan, kami menggunakan teknik pengukuran data yang berlaku secara internasional. Untuk menjangkau pembaca yang lebih luas, laporan ini dibuat dalam dua bahasa, yakni Bahasa Indonesia dan Bahasa Inggris.

REPORT REFERENCE

This report was prepared based on POJK No.51/POJK.03/2017, SEOJK Number 16/SEOJK.04/2021 and GRI Universal Standards 2021 (GRI Standards) issued by the Global Sustainability Standards Board (GSBB) – an institution formed by Global Reporting Initiative (GRI) to address the development of sustainability reporting standards. To make it easier for readers to find information according to the guidelines, we include special markers in the form of letters and numbers in accordance with Appendix II POJK No.51/2017 and SEOJK Number 16/SEOJK.04/2021, or include the GRI Standard disclosure numbers behind the sentences or paragraphs relevant. Complete data on the suitability of the contents of the report with the two references is presented at the back of this report.

Financial data in this report uses Rupiah nominations, unless otherwise indicated. In reporting financial data, we use techniques based on the Indonesian Statement of Financial Accounting Standards ("PSAK"). As for sustainability data, we use data measurement techniques that apply internationally. To reach a wider audience, this report is prepared in two languages, namely Indonesian and English.

CAKUPAN DAN BATASAN LAPORAN

Laporan ini mencakup kegiatan Kantor Pusat PT Bank Aladin Syariah Tbk di Jakarta. Selain kinerja aspek ekonomi, laporan berisi tentang kinerja aspek lingkungan dan sosial beserta dampak yang ditimbulkannya, termasuk di dalamnya dampak positif. [GRI 2-2]

REPORT SCOPE AND LIMITATIONS

This report covers the activities of PT Bank Aladin Syariah Tbk Head Office in Jakarta. In addition to the performance of the economic aspect, the report contains the performance of environmental and social aspects and their impacts, including positive impacts. [GRI 2-2]

SIKLUS, PERIODE PELAPORAN DAN PERNYATAAN PENGGUNAAN

Sebagai bagian tak terpisahkan dari Laporan Tahunan Bank, laporan ini terbit setahun sekali. Bank Aladin Syariah telah melaporkan informasi yang dikutip pada indeks konten GRI untuk periode dari 1 Januari-31 Desember 2022: *with reference to the GRI Standards.*[GRI 2-3]

CYCLE, REPORTING PERIOD AND USAGE STATEMENT

As an integral part of Bank's Annual Report, this report is published once a year. Bank Aladin Syariah has reported information quoted on the GRI content index for the period from 1 January to 31 December 2022: with reference to the GRI Standards.[GRI 2-3]

PERUBAHAN TERKAIT LAPORAN

Pada Laporan Keberlanjutan 2022 terdapat perubahan terkait topik material dibanding tahun sebelumnya. Penetapan adanya perubahan diputuskan setelah Bank melakukan peninjauan terhadap topik material tahun 2021 dengan melibatkan pemangku kepentingan internal dan eksternal sesuai panduan GRI Universal Standards Tahun 2021, serta memperhatikan pembaruan dari pihak GRI. Melalui peninjauan tersebut, selain mengidentifikasi dan menilai dampak secara berkesinambungan, sekaligus Bank dapat memastikan bahwa topik material dalam laporan ini mewakili dampak paling signifikan selama tahun pelaporan.

Peninjauan dilakukan melalui diskusi secara online pada 30 November 2023 yang diikuti oleh pemangku kepentingan internal Bank, yaitu manajemen dan karyawan lintas divisi, termasuk para penanggung jawab penyusunan laporan. Adapun dari pemangku kepentingan eksternal yang terlibat di antaranya konsultan, mitra, dan pihak pengguna laporan. Beberapa mitra Bank diwawancarai secara terpisah pada 15, 21 dan 22 Desember 2022. Sebelum diskusi dan wawancara dilakukan, pemangku kepentingan internal dan eksternal telah menerima daftar topik material Laporan Keberlanjutan Tahun 2021 dan daftar topik material GRI Standards Tahun 2021 sebagai acuan diskusi.

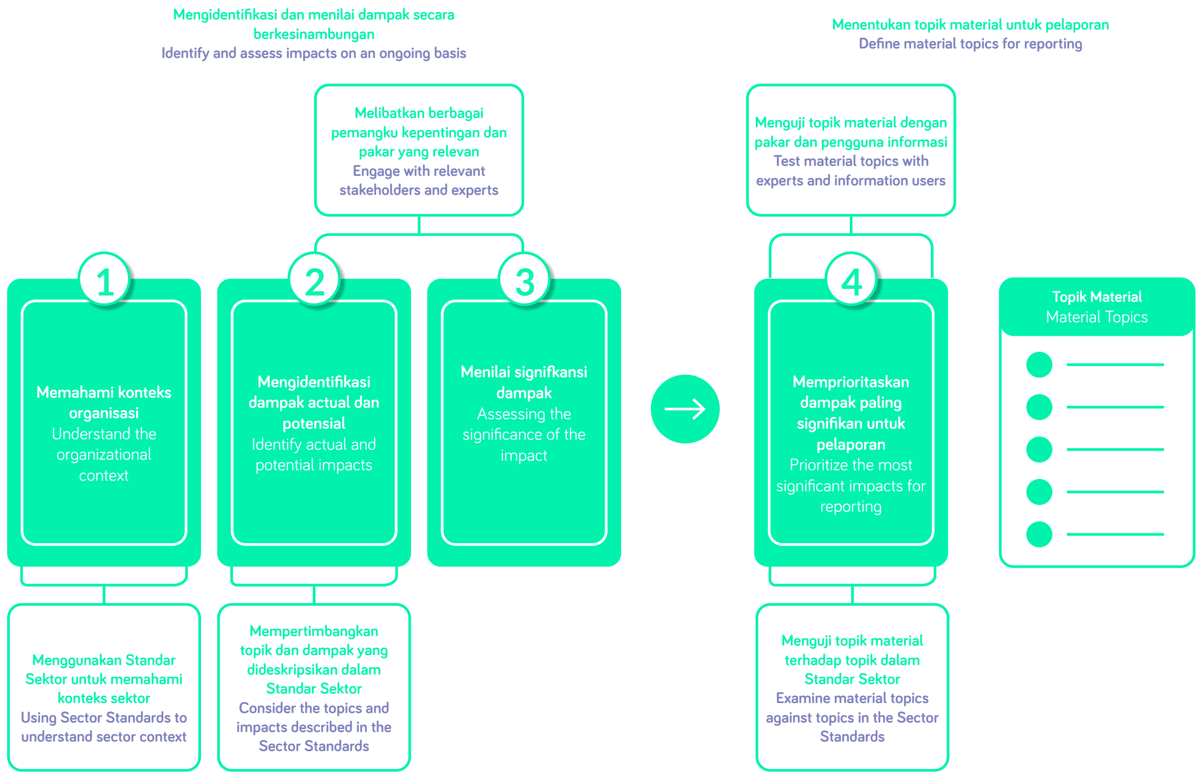
Proses untuk menentukan topik material [GRI 3-1]

CHANGES ON REPORTS

In the 2022 Sustainability Report there were changes related to material topics compared to the previous year. Determination of changes was decided after Bank conducted a review of material topics for 2021 by involving internal and external stakeholders according to the 2021 GRI Universal Standards guidelines, and paid attention to updates from GRI. Through this review, in addition to identifying and assessing impacts on an ongoing basis, Bank can ensure that the material topics in this report represent the most significant impacts during the reporting year.

The review was carried out through an online discussion on 30 November 2023 which was attended by Bank's internal stakeholders, namely management and employees across divisions, including those in charge of preparing reports. The external stakeholders involved include consultants, partners and report users. Several Bank partners were interviewed separately on 15, 21 and 22 December 2022. Before the discussions and interviews were conducted, internal and external stakeholders had received a list of material topics for the 2021 Sustainability Report and a list of material topics for the 2021 GRI Standards as a reference for discussion.

Process for determining material topics [GRI 3-1]



Berdasarkan peninjauan secara internal dan eksternal disepakati bahwa topik material tahun 2021 masih relevan dengan situasi dan kondisi yang dihadapi Bank pada tahun 2022. Namun demikian, sesuai dengan pembaruan yang dilakukan GRI di mana Topik 307 Kepatuhan Lingkungan dan Topik 419 Kepatuhan Sosial Ekonomi dicabut dari daftar Pengungkapan Khusus dan dimasukkan ke dalam Pengungkapan Umum, maka kedua topik tidak lagi menjadi topik material tahun 2022. Daftar Topik material laporan tahun 2022 yang berjumlah 13 topik setelah dilakukan peninjauan oleh pemangku kepentingan internal dan eksternal, serta dilakukan penyesuaian atas pembaruan oleh GRI telah disetujui oleh Direksi. Daftar topik material Laporan Keberlanjutan Bank Tahun 2022 selengkapnya adalah sebagai berikut: [GRI 3-2]

Based on internal and external reviews, It was agreed that the material topics in 2021 were still relevant to the circumstances faced by Bank in 2022. However, in accordance with the updates carried out by GRI where Topic 307 Environmental Compliance and Topic 419 Socio-Economic Compliance are removed from the Disclosure list Specifically and included in the General Disclosures, the two topics will no longer be material topics in 2022. The list of material topics for the 2022 report totaling 13 topics after being reviewed by internal and external stakeholders, as well as adjustments made to the update by GRI has been approved by the Board of Directors . The complete list of material topics for Bank's 2022 Sustainability Report is as follows: [GRI 3-2]

Daftar topik material dan batasannya Tahun 2022
List of material topics and the limitations for 2022

TOPIK MATERIAL MATERIAL TOPIC	KENAPA TOPIK INI MATERIAL REASON WHY THIS TOPIC IS MATERIAL	NOMOR PENGUNGKAPAN GRI STANDARDS/ POJK NUMBER DISCLOSURE GRI STANDARDS/ POJK	BATASAN TOPIK TOPIC BOUNDARIES	
			DI DALAM BANK IN BANK	DILUAR BANK OUTSIDE BANK
TOPIK EKONOMI ECONOMIC TOPIC				
Kinerja Ekonomi Economic Performance	Menggambarkan pencapaian dan kinerja Bank selama tahun pelaporan Describes the achievements and performance of Bank during the reporting year	201-1	√	√
Keberadaan Pasar Market Existence	Menggambarkan komitmen Bank terhadap hak normatif dalam pengupahan Describes Bank's commitment to normative rights in remuneration	202-1	√	√
Dampak Ekonomi Tidak Langsung Indirect Economic Impacts	Menggambarkan manfaat atas keberadaan Bank bagi masyarakat Describe the benefits of the existence of Bank for the community	203-1, 203-2	√	√
Praktik Pengadaan Procurement Practices	Menggambarkan komitmen Bank terhadap keberadaan pemasok lokal Describes Bank's commitment to the existence of local suppliers	204-1	√	√
Anti Korupsi Anti Corruption	Menggambarkan komitmen Bank terhadap Tindakan korupsi yang berpotensi mencemarkan nama baik Perusahaan Describes Bank's commitment to acts of corruption that have the potential to defame the Company's reputation	205-3	√	√

Daftar topik material dan batasannya Tahun 2022
List of material topics and the limitations for 2022

TOPIK MATERIAL MATERIAL TOPIC	**KENAPA TOPIK INI MATERIAL** REASON WHY THIS TOPIC IS MATERIAL	**NOMOR PENGUNGKAPAN GRI STANDARDS/ POJK** NUMBER DISCLOSURE GRI STANDARDS/ POJK	**BATASAN TOPIK** TOPIC BOUNDARIES	
			DI DALAM BANK IN BANK	**DILUAR BANK** OUTSIDE BANK
TOPIK LINGKUNGAN ENVIRONMENTAL TOPIC				
Energi Energy	Menggambarkan kepedulian Bank terhadap pengelolaan energi yang ketersediannya kian terbatas Describes Bank's concern for energy management whose availability is increasingly limited	302-1, 302-4	√	
Emisi Emission	Menggambarkan Komitmen Bank terhadap pengurangan emisi Describes Bank's Commitment to emission reduction	305-1, 305-2, 305-5	√	√
Limbah Waste	Menggambarkan komitmen Bank terhadap pengelolaan limbah agar tidak mencemari lingkungan Describes Bank's commitment to waste management so as not to pollute the environment	306-2		
TOPIK SOSIAL SOCIAL TOPIC				
Kepegawaian Employment	Menggambarkan komitmen Bank dalam pengelolaan pegawai Describes Bank's commitment to employee management	401-1	√	
Kesehatan dan Keselamatan kerja Occupational Health And Safety	Menggambarkan komitmen Bank dalam menyediakan tempat kerja yang aman dan nyaman dan patuh terhadap protokol kesehatan Describes Bank's commitment to providing a safe and comfortable workplace and complying with health protocols	403-9	√	
Pelatihan dan Pendidikan Training and Education	Menggambarkan komitmen Bank dalam upaya meningkatkan kompetensi pekerja Describes Bank's commitment in efforts to improve employee competence	404-2	√	
Keanekaragaman dan Kesempatan Setara Diversity and Equal Opportunity	Menggambarkan komitmen Bank dalam menghargai keberagaman dan kesetaraan untuk maju dan berkembang Describes Bank's commitment to respecting diversity and equality to progress and develop	405-1, 405-2	√	
Privasi Pelanggan Customer Privacy	Menggambarkan komitmen Bank dalam menjaga kerahasiaan data pelanggan Describes Bank's commitment to maintaining the confidentiality of customer data	418-1	√	√

PERNYATAAN ULANG INFORMASI

Untuk mendukung validitas isi laporan, apabila terdapat pernyataan ulang informasi yang diberikan dalam laporan sebelumnya, kami memberi tanda *disajikan kembali. Informasi dimaksud antara lain berkaitan dengan konversi volume penggunaan BBM dari liter ke Gigajoule (GJ). Penyesuaian satuan GJ dilakukan dengan merujuk hasil perhitungan situs penghitung konversi liter ke GJ dan menunjukkan adanya pengurangan hasil dibanding perhitungan sebelumnya, sebagaiamana dimuat di laporan tahun 2021. Hasil perhitungan terbaru juga berpengaruh dengan turunnya intensitas energi per karyawan. [GRI 2-4]

VERIFIKASI OLEH PIHAK INDEPENDEN

Laporan ini telah diverifikasi oleh pihak independen yaitu Social Responsibility Asia (SR Asia) yang dipilih berdasarkan pertimbangan keahlian, pengalaman, jaringan internasional dan kriteria-kriteria lain yang ditetapkan oleh Bank. SR Asia tidak memiliki ikatan pekerjaan lain dengan Bank selain pekerjaan penjaminan ini. Pernyataan penjaminan independen atas laporan ini disajikan pada halaman 134. Terkait dengan standar dan metodologi yang digunakan, cakupan, batasan dan level penjaminan diungkapkan dalam pernyataan penjaminan tersebut. [GRI 2-5]

AKSESIBILITAS DAN UMPAN BALIK

Bank mengundang para pembaca dan pemangku kepentingan untuk mengakses dan mengunduh laporan keberlanjutan melalui situs www.aladinbank.id Kami menyambut baik komentar, ide dan umpan balik dari para pembaca demi perbaikan kualitas laporan kami berikutnya. Masukan-masukan tersebut dapat disampaikan kepada kami melalui: [GRI 2-3]

Kantor Pusat
PT Bank Aladin Syariah Tbk
Gedung Millennium Centennial Center, Lt 7
Jl. Jenderal Sudirman Kav. 25. Jakarta Selatan, Indonesia. 12920

Telepon	: +62 21 85500947
Faksimili	: +62 21 39708007
Email	: corsec@aladinbank.id
Website	: www.aladinbank.id

RESTATEMENT OF INFORMATION

To support the validity of the contents of the report, if there is a restatement of the information provided in the previously report, we marked * restated. The information referred to, among other things, relates to the conversion of the volume of fuel use from liters to Gigajoules (GJ). The GJ unit adjustment is carried out by referring to the results of calculating the liter to GJ conversion counter site and showing a reduction in results compared to the previous calculation, as contained in the 2021 report. The results of the latest calculation also affect the decrease in energy intensity per employee. [GRI 2-4]

VERIFICATION BY INDEPENDENT PARTY

This report has been verified by Social Responsibility Asia (SR Asia), an independent assurance firm, which was appointed based on the firm's expertise, experience, international network, and other criteria set by the Bank. SR Asia does not have any other engagement aside from the contracted assurance service. An independent assurance statement prepared by SR Asia is presented on page 134. The statement provides details on standard and methodology used, scope, limitation, and assurance level. [GRI 2-5]

ACCESSIBILITY AND FEEDBACK

Bank invites readers and stakeholders to access and download the sustainability report via the www.aladinbank.id website. We welcome comments, ideas and feedback from readers to improve the quality of our next report. These inputs can be submitted to us via: [GRI 2-3]

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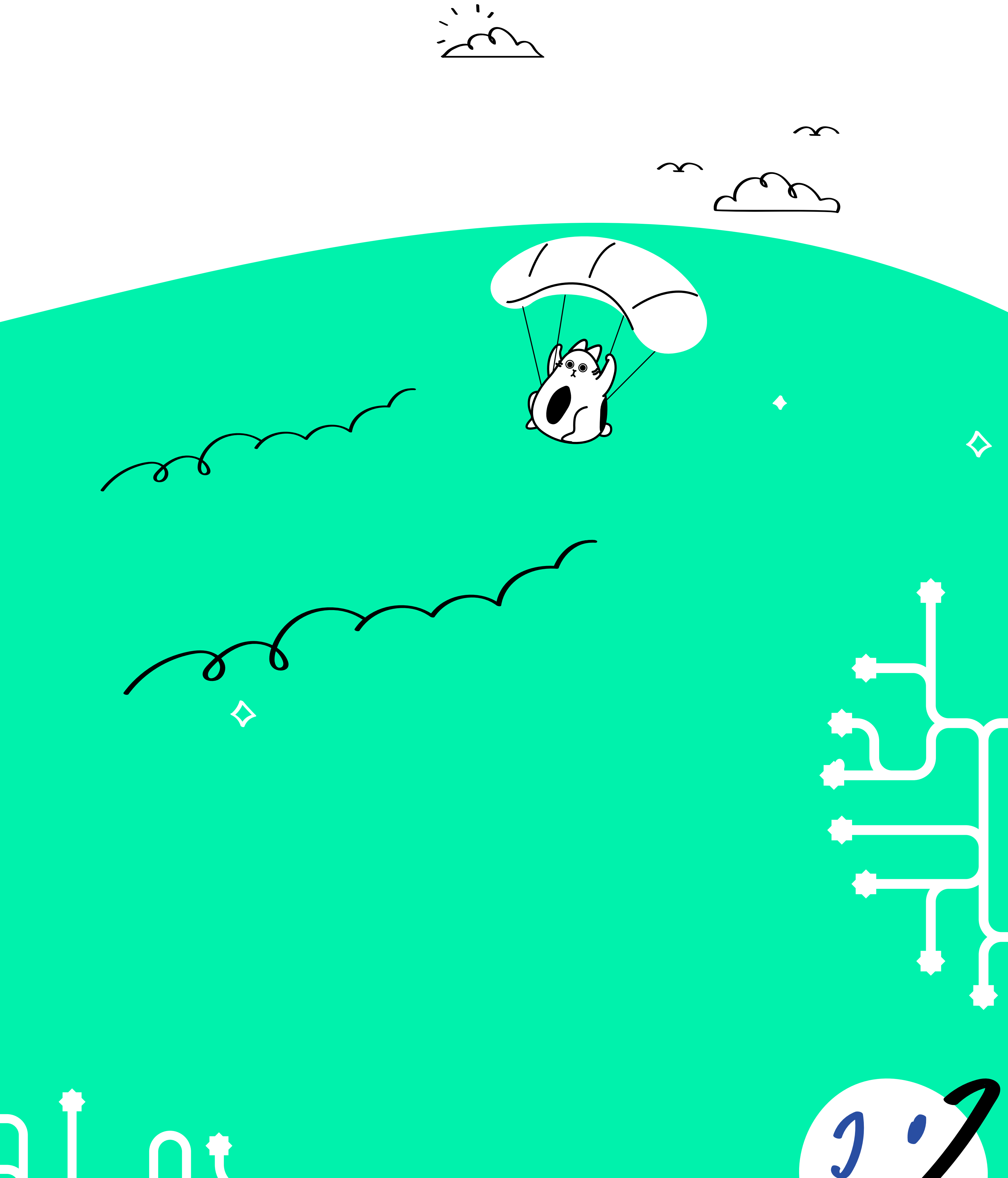
Profil Perusahaan

Company Profile

Aladin



IDENTITAS PERUSAHAAN

CORPORATE IDENTITY

Nama [GRI 2-1] Name [GRI 2-1]	:	PT Bank Aladin Syariah Tbk	
Nama Inisial Initial	:	Bank Aladin Syariah	
Informasi Perubahan Nama dan Status Bank Information on Change of Bank Name and Status	:	• 16 September 1994 - PT Bank Maybank Nusa International • 11 September 2000 - PT Bank Maybank Indocorp • 23 September 2010 - PT Bank Maybank Syariah Indonesia • 20 Desember 2019 - PT Bank Net Indonesia Syariah • 3 November 2020 - PT Bank Net Indonesia Syariah Tbk • 3 Juni 2021 - PT Bank Aladin Syariah Tbk	• September 16, 1994 - PT Bank Maybank Nusa International • September 11, 2000 - PT Bank Maybank Indocorp • September 23, 2010 - PT Bank Maybank Syariah Indonesia • December 20, 2019 - PT Bank Net Indonesia Syariah • November 3, 2020 - PT Bank Net Indonesia Syariah Tbk • June 3, 2021 - PT Bank Aladin Syariah Tbk
Tanggal Pendirian Date of Establishment	:	16 September 1994	September 16, 1994
Dasar Hukum Pendirian Legal Basis of Establishment	:	Akta No. 58 tanggal 16 September 1994 yang dibuat dihadapan Notaris Achmad Abid, S.H., dan telah mendapatkan pengesahan pendirian berdasarkan Keputusan Menteri Kehakiman Republik Indonesia (sekarang Menteri Hukum dan Hak Asasi Manusia Republik Indonesia) No. C2-15.525.HT.01.01.Th.94 tanggal 17 Oktober 1994 serta telah diumumkan dalam Berita Negara Republik Indonesia No. 103 tanggal 27 Desember 1994, Tambahan Berita Negara Republik Indonesia No. 10872 Tahun 1994.	Deed No. 58 dated September 16, 1994 which was made before Notary Achmad Abid, S.H., and has been approved by the Decree of the Minister of Justice of the Republic of Indonesia (now Minister of Law and Human Rights of the Republic of Indonesia) No. C2-15.525.HT.01.01.Th.94 dated 17 October 1994 and has been announced in the State Gazette of the Republic of Indonesia No. 103 December 27, 1994, Supplement to the State Gazette of the Republic of Indonesia No. 10872 Year 1994.
Bidang Usaha [GRI 2-6] [OJK] Line of Business [GRI 2-6] [OJK]	:	Bank Umum Syariah	
Kepemilikan Saham [GRI 2-1] Share Ownership [GRI 2-1]	:	Kepemilikan Saham Perusahaan per 31 Desember 2022: • PT Aladin Global Ventures (53,67%) • PT BNC Technologies Ventures (5,80%) • Masyarakat (masing-masing di bawah 5%) (40,53%)	Company Share Ownership as of 31 December 2022: • PT Aladin Global Ventures (53.67%) • PT BNC Technologies Ventures (5.80%) • Public (each under 5%) (40.53%)

Modal Dasar Authorized capital	:	Rp 5.000.000.000.000	IDR 5,000,000,000,000
Modal Ditempatkan dan Disetor Penuh Issued and fully paid-up capital	:	Rp 1.377.050.998.900 (Periode 31 Desember 2022)	IDR 1,377,050,998,900 (As of 31 December 2022)
Informasi Pencatatan Saham Share Listing Information	:	Saham Bank telah dicatatkan di Bursa Efek Indonesia (BEI) pada tanggal 1 Februari 2021.	Bank's shares were listed on the Indonesia Stock Exchange (IDX) on 1 February 2021.
Kode Saham Stock code	:	BANK	
Ruang Lingkup Layanan [GRI 2-6] Scope of Service [GRI 2-6]		Seluruh Indonesia Throughout Indonesia	
Informasi Pencatatan Saham Share Listing Information		Bursa Efek Indonesia (BEI), 1 Februari 2021. Indonesia Stock Exchange (IDX), February 1, 2021.	
Jumlah Karyawan Number of employees	:	256 orang (2022)	256 employees (2022)
Alamat [GRI 2-1] [OJK C.2] Address [GRI 2-1] [OJK C.2] Kantor Pusat Gedung Millenium Centennial Center, Lt 7 Jl. Jenderal Sudirman Kav. 25. Jakarta Selatan, Indonesia. 12920		Telepon Telepon +62 21 85500947 Faksimili facsimile +62 21 39708007	Surel Surel corsec@aladinbank.id Website Perusahaan Company Website www.aladinbank.id
Media Sosial Social media Instagram : @aladinbank.id Tiktok : aladinbank Linkedin : PT Bank Aladin Syariah Tbk			Jaringan Usaha Business Network Seluruh Indonesia Throughout Indonesia

SEKILAS BANK ALADIN SYARIAH

BANK ALADIN SYARIAH AT A GLANCE

PT Bank Aladin Syariah Tbk, selanjutnya disebut juga dengan "Bank Aladin Syariah" atau "Bank", didirikan pada 16 September 1994 dengan nama PT Bank Maybank Nusa International (MSI), sebagai *joint venture* (perusahaan patungan) antara dua bank umum, yakni Malayan Banking (Maybank) Berhad dari Malaysia dengan Bank Nusa Nasional dari Indonesia. Pendirian Bank dikukuhkan melalui Akta Pendirian Perseroan No. 58 yang dibuat oleh Achmad Abid, S.H., Notaris di Jakarta. [GRI 2-1]

Pada tanggal 11 September 2000, Bank berganti nama dari yang sebelumnya bernama PT Maybank Nusa International menjadi PT Bank Maybank Indocorp dengan beralihnya kepemilikan saham Bank kepada Badan Penyehatan Perbankan Nasional (BPPN). Selanjutnya, Bank kembali berganti nama dari PT Bank Maybank Indocorp menjadi PT Bank Maybank Syariah Indonesia (Maybank Syariah) seiring dengan pergantian bidang usaha dari bank umum konvensional menjadi bank umum syariah berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 tanggal 23 September 2010. tanggal 23 September 2010. [GRI 2-1, 2-6]

Berdasarkan Akta Pernyataan Keputusan Pemegang Saham yang diambil di luar Rapat Bank No. 5 tanggal 3 Juli 2019, Pemegang Saham sepakat untuk melakukan perubahan nama dari PT Bank Maybank Syariah Indonesia menjadi PT Bank Net Indonesia Syariah (BNS). Perubahan itu diikuti pula dengan bergantinya fokus bisnis dari segmen korporasi menjadi ritel, dengan tujuan untuk mengembangkan ekonomi berbasis syariah, khususnya sektor Usaha Mikro, Kecil dan Menengah (UMKM). Pada tanggal 1 Februari 2021, saham BNS tercatat pada Bursa Efek Indonesia dengan kode saham "BANK".

Pada tanggal 7 April 2021, para pemegang saham memberikan persetujuan perubahan nama dari PT Bank Net Indonesia Syariah Tbk menjadi PT Bank Aladin Syariah Tbk berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang dikukuhkan melalui Akta No. 11 dari Notaris Yulia S.H., Notaris di Jakarta, tanggal 7 April 2021. Perubahan tersebut memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0021937.AH.01.02 Tahun 2021 tanggal 12 April 2021 dan mendapat persetujuan dari OJK melalui surat No. KEP-42/PB.1/2021 tanggal 3 Juni 2021 tentang penetapan penggunaan izin atas nama PT Bank Net Indonesia Syariah Tbk menjadi izin usaha atas nama PT Bank Aladin Syariah Tbk.

Anggaran Dasar Bank sebagaimana dinyatakan dalam Akta Pendirian telah mengalami beberapa kali perubahan. Perubahan terakhir dilakukan pada tanggal 8 Juli 2022 sesuai dengan Akta Pernyataan Keputusan Rapat (PKR) Nomor 41 yang telah memperoleh persetujuan Kemenkumham melalui SK No. AHU-0048047.AH.01.02.Tahun 2022 pada tanggal 12 Juli 2022. Perubahan ini dilakukan untuk merubah Anggaran Dasar Pasal 3 terkait Maksud dan Tujuan Serta Kegiatan Usaha menjadi:

PT Bank Aladin Syariah Tbk, hereinafter referred to as dengan "Bank Aladin Syariah" or "Bank", established on September 16, 1994 under the name PT Bank Maybank Nusa International (MSI), as a joint venture between two commercial banks, namely Malayan Banking (Maybank) Berhad from Malaysia with National Nusa Bank from Indonesia. The establishment of the Bank is confirmed through the Deed of Establishment of the Company No. 58 made by Achmad Abid, S.H., Notary in Jakarta. [GRI 2-1]

On September 11, 2000, the Bank changed its name from PT Maybank Nusa International to PT Bank Maybank Indocorp by transferring the Bank's share ownership to the Indonesian Bank Restructuring Agency (IBRA). Subsequently, the Bank again changed its name from PT Bank Maybank Indocorp to PT Bank Maybank Syariah Indonesia (Maybank Syariah) in line with the change in business sector from a conventional commercial bank to a sharia commercial bank based on the Decree of the Governor of Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 dated 23 September 2010. The retained earnings from conventional activities are recorded in equity. [GRI 2-1, 2-6]

Based on the Deed of Statement of Shareholders Decision taken outside the Bank Meeting No. 5 dated 3 July 2019, the Shareholders agreed to change the name from PT Bank Maybank Syariah Indonesia to PT Bank Net Indonesia Syariah (BNS). This change was also followed by a shift in business focus from the corporate segment to retail, with the aim of developing a sharia-based economy, especially the micro, small and medium enterprise (MSME) sector. On February 1, 2021, BNS shares were listed on the Indonesia Stock Exchange with the stock code "BANK".

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

The Articles of Association of Bank as stated in the Deed of Establishment have undergone several amendments. The last amendment was made on 8 July 2022 in accordance with the Deed of Statement of Meeting Resolutions (PKR) Number 41 which had obtained the approval of the Ministry of Law and Human Rights through SK No. AHU-0048047.AH.01.02. Tahun 2022 on July 12, 2022. This change was made to amend Article 3 of the Articles of Association regarding the Purpose and Objectives and Business Activities to become:

- Bank Umum Syariah (KBLI 64122);
- Penyedia Jasa Pembayaran (PJP) (KBLI 66411); dan
- Portal Web dan/atau Platform Digital dengan Tujuan Komersial (KBLI 63122).

Dalam rangka penambahan modal, Bank telah melaksanakan aksi korporasi penambahan modal di sepanjang tahun 2022 melalui Penambahan Modal Melalui Hak Memesan Efek Terlebih Dahulu (HMETD) serta Penambahan Modal Tanpa Melalui Hak Memesan Efek Terlebih Dahulu (PMTHMETD). Kedua aksi korporasi tersebut serta merta memenuhi ketentuan OJK yang disampaikan melalui Peraturan Otoritas Jasa Keuangan (POJK) No 12 Tahun 2022 tentang Konsolidasi Bank Umum, di mana bank umum diwajibkan memiliki modal inti Rp 3 triliun per akhir 2022.

HMETD dilaksanakan dari tanggal 23 Mei sampai dengan 7 Juni 2022 dengan penawaran sebanyak-banyaknya 1.999.933.723 lembar saham atau setara 11,12% dari modal ditempatkan dan disetor penuh, dengan harga pelaksanaan HMETD senilai Rp 2.000 per saham. Dari pelaksanaan HMETD tersebut, saham yang berhasil dieksekusi tercatat sebanyak 504.264.065 saham atau senilai Rp1.008.528.130.000,00. Setelah dikurangi biaya-biaya emisi, seluruh dana hasil rights issue akan digunakan untuk penyaluran pembiayaan dalam rangka mendukung kinerja perusahaan.

Selanjutnya di penghujung tahun 2022, Bank menerbitkan saham baru sejumlah 850 juta saham dengan harga pelaksanaan Rp 1.400 per lembar saham atau senilai dengan Rp 1.190.000.000.000 melalui PMTHMETD pada tanggal 29 Desember 2022. PT BNC Technologies Ventures menyerap seluruh saham yang ditawarkan sehingga membuatnya menjadi pemegang saham baru Bank dengan kepemilikan sebesar 5,80%. Seluruh dana yang diperoleh dari PMTHMETD akan digunakan untuk memperkuat struktur permodalan dalam rangka pengembangan usaha Perseroan.

Secara keseluruhan, aksi korporasi yang dilaksanakan oleh Bank sepanjang tahun 2022 menyebabkan terjadinya beberapa perubahan yang meliputi:

1. Jumlah modal ditempatkan dan modal disetor Bank meningkat dari 13,8 miliar saham menjadi 14,6 miliar saham.
2. BNC Technologies Ventures resmi menjadi salah satu pemegang saham Bank dengan kepemilikan sebesar 5,80 persen dari seluruh jumlah saham yang diterbitkan perseroan.
3. Porsi kepemilikan Aladin Global Ventures sebagai pemegang saham pengendali turun dari 60,22 persen menjadi 54,51 persen dari seluruh jumlah saham yang diterbitkan Bank.
4. Porsi kepemilikan publik sedikit mengalami penurunan dari 39,78 persen menjadi 39,69 persen dari seluruh jumlah saham yang diterbitkan Bank [GRI 2-1]

- Sharia Commercial Bank (KBLI 64122);
- Payment Service Provider (PJP) (KBLI 66411); And
- Web Portals and/or Digital Platforms with Commercial Purposes (KBLI 63122).

In order to increase the capital, Bank carried out corporate actions to increase the capital throughout 2022 by increasing capital through rights issue (HMETD) and increasing capital through private placement (PMTHMETD). Both of these corporate actions immediately comply with OJK regulations as conveyed through Financial Services Authority Regulation (POJK) No. 12 of 2022 concerning Commercial Bank Consolidation, in which commercial banks are required to have a core capital of IDR 3 trillion by the end of 2022.

Rights issue was executed from May 23 to June 7 2022 by offering a maximum of 1,999,933,723 shares or equivalent to 11.12% of the issued and fully paid capital, with an exercise price of IDR 2,000 per share. From the execution of the rights issue, 504,264,065 shares were successfully executed for a value of IDR 1,008,528,130,000.00. After deducting the issuance costs, all proceeds from the rights issue will be used for financing in order to support the company's performance.

Furthermore, at the end of 2022, Bank issued 850 million new shares with an exercise price of IDR 1,400 per share or a value of IDR 1,190,000,000,000 through private placement on December 29, 2022. PT BNC Technologies Ventures absorbed all of the offered shares, making it become the new shareholder of the Bank with ownership of 5.80%. All funds obtained from the private placement was used to strengthen the capital structure in order to develop the Bank's business.

Overall, the corporate actions carried out by the Bank throughout 2022 led to several changes which included:

1. Total issued and paid capital of Bank increased from 13.8 billion shares to 14.6 billion shares.
2. BNC Technologies Ventures officially became one of the shareholders of Bank with ownership of 5.80 percent of the total number of shares issued by the company.
3. The portion of Aladin Global Ventures' ownership as the controlling shareholder decreased from 60.22 percent to 54.51 percent of the total number of shares issued by the Bank.
4. The portion of public ownership slightly decreased from 39.78 percent to 39.69 percent of the total number of shares issued by Bank [GRI 2-1]

VISI, MISI DAN TATA NILAI PERUSAHAAN [GRI 2-23] [OJK C.1]

VISION, MISSION AND CORPORATE VALUES [GRI 2-23] [OJK C.1]

Visi
Vission

Menjadi Bank Syariah Digital Terdepan

Being the Leading Digital Sharia Bank

Misi
Mission

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

Together, strengthen the sharia financial ecosystem that benefits all society levels

TATA NILAI PERUSAHAAN

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

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

CORPORATE VALUES

It is a norm that becomes a general frame of reference for all Aladiners in interpreting and upholding the values that have been instilled. Bank's Core Values play an important role in supporting and realizing Aladin's Vision and Mission going forward through the Bank's 3 (three) core values, namely:

1. Help
   Sincerely helps both fellow Aladiners and the community
2. Build
   Every process and product by Aladin is well built and sustainable
3. Grow
   Bank is a place to learn and grow together.

MEMBANGUN BUDAYA KEBERLANJUTAN [6.A]

Bank Aladin Syariah secara kontinu melakukan sosialisasi mengenai keberlanjutan kepada seluruh karyawan, aktif dalam berbagai inisiatif untuk membantu mengatasi isu-isu sosial dan lingkungan, seperti mengelola limbah di lingkungan kantor, partisipasi di dalam berbagai program CSR dan menghitung *direct dan indirect emissions* termasuk mobilitas karyawan, serta mengkomunikasikan program-program keberlanjutan di lingkungan internal. Selain itu, Bank juga telah membentuk tim *Sustainability Champions* yang diwakili oleh masing-masing departemen untuk menginternalisasikan nilai-nilai Perusahaan dan prinsip-prinsip keberlanjutan secara berkesinambungan.

BUILDING A SUSTAINABLE CULTURE [6.A]

Bank Aladin Syariah continuously socializes regarding the sustainability to all employees, is active in various initiatives to help address social and environmental issues, such as managing waste in the office environment, participating in various CSR programs and calculating direct and indirect emissions including employee mobility, as well as communicating internal sustainability programs. In addition, the Bank has formed a Sustainability Champions team represented by each department to internalize the Company's values and sustainability principles on an ongoing basis.

PRODUK, LAYANAN DAN KEGIATAN USAHA YANG DIJALANKAN [GRI 2-6][OJK C.4]

Bank Aladin Syariah merupakan Bank Umum Syariah berbasis digital pertama di Indonesia yang menjalankan fungsi intermediasi dengan melakukan penghimpunan dan penyaluran dana, serta menawarkan layanan keuangan lainnya melalui aplikasi digital untuk segmen retail dan bisnis. Produk-produk dan layanan keuangan yang saat ini sudah diluncurkan secara komersial oleh Bank terdiri dari:

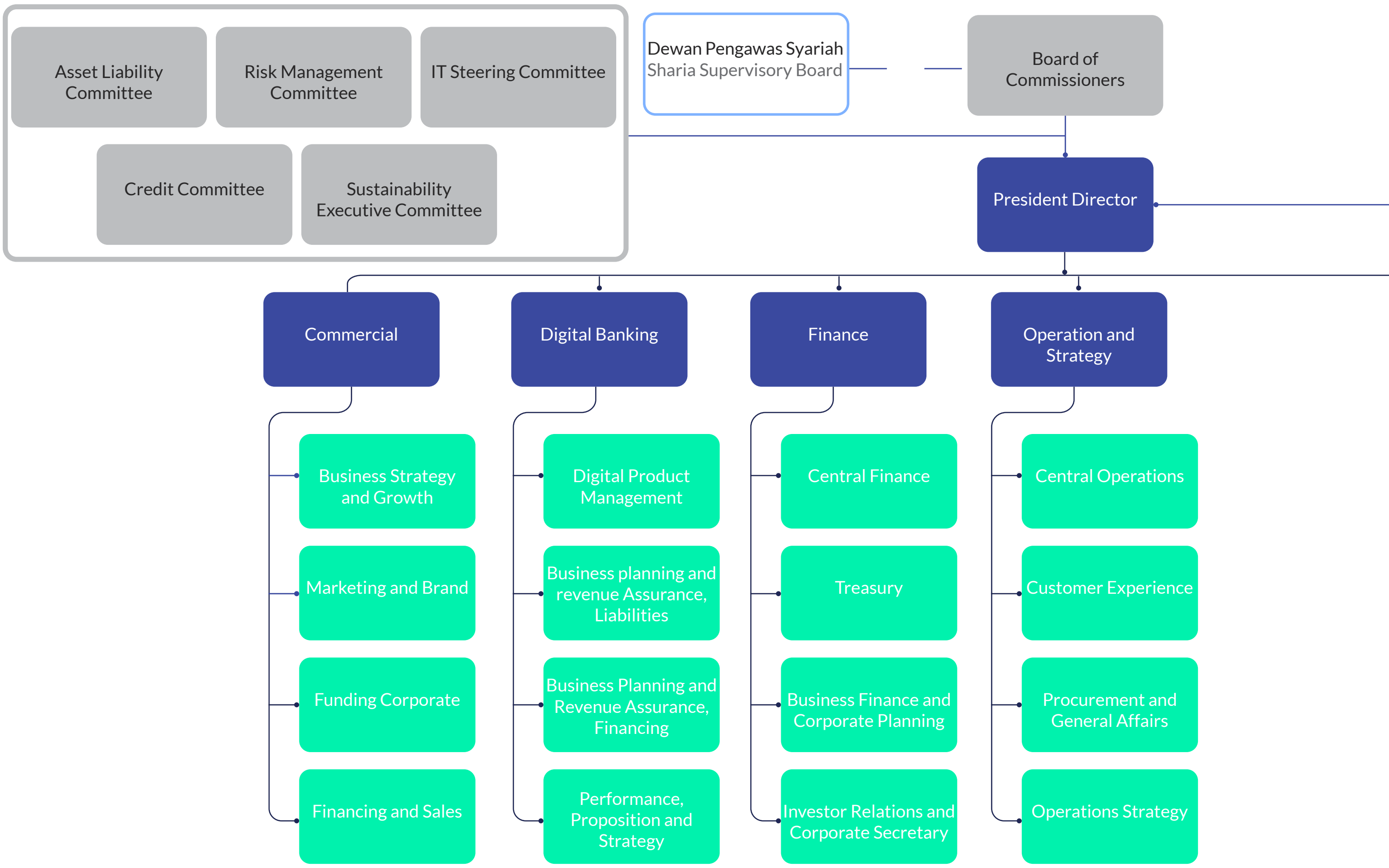
1. Segmen Retail
    a. Ala Dompet
       Ala Dompet adalah produk tabungan berbasis *Akad Mudharabah* atau bagi hasil yang digunakan untuk keperluan transaksi perbankan sehari-hari dan dapat dihubungkan dengan Kartu Debit yang diterbitkan secara fisik oleh Bank.
    b. Ala Impian
       Ala Impian adalah produk tabungan berbasis *Akad Mudharabah* atau bagi hasil adalah yang digunakan untuk keperluan menabung atau merencanakan kebutuhan jangka pendek maupun jangka panjang.
    c. Ala Berbagi
       Layanan yang tersedia pada aplikasi mobile Aladin yang dapat digunakan nasabah untuk berdonasi melalui Lembaga Amil terpercaya.
    d. Bayar dan Beli
       Layanan yang tersedia pada aplikasi mobile Aladin yang dapat digunakan nasabah untuk membayar berbagai tagihan utilitas bulanan, serta membeli token listrik, pulsa maupun paket data.
    e. Tarik dan Setor Tunai
       Layanan penarikan dan penyetoran uang tunai tanpa kartu debit melalui seluruh outlet Alfamart di Indonesia.
2. Segmen Bisnis
    a. Tabungan Ala Bisnis
       Tabungan Ala Bisnis adalah produk tabungan yang ditawarkan oleh Aladin untuk memudahkan transaksi dalam mengelola tujuan keuangan khusus perusahaan dengan nisbah yang kompetitif.
    b. Deposito Ala Bisnis
       Deposito Ala Bisnis adalah produk deposito yang ditawarkan oleh Aladin untuk memudahkan transaksi dalam mengelola tujuan keuangan khusus perusahaan dengan nisbah yang kompetitif.
    c. Invoice Financing
       Invoice Financing atau anjak piutang adalah pembiayaan dalam bentuk jasa pengurusan penagihan piutang berdasarkan bukti tagihan (*invoice*), baik disertai atau tanpa disertai talangan (*qardh*) yang diberikan kepada pelaku usaha yang memiliki tagihan kepada pihak ketiga (*payor*).
    d. Pembiayaan Modal Kerja
       Pembiayaan modal kerja merupakan pembiayaan yang diperuntukkan untuk membiayai modal kerja dengan jangka waktu tertentu yang diperuntukkan bagi pelaku usaha sesuai dengan prinsip syariah.

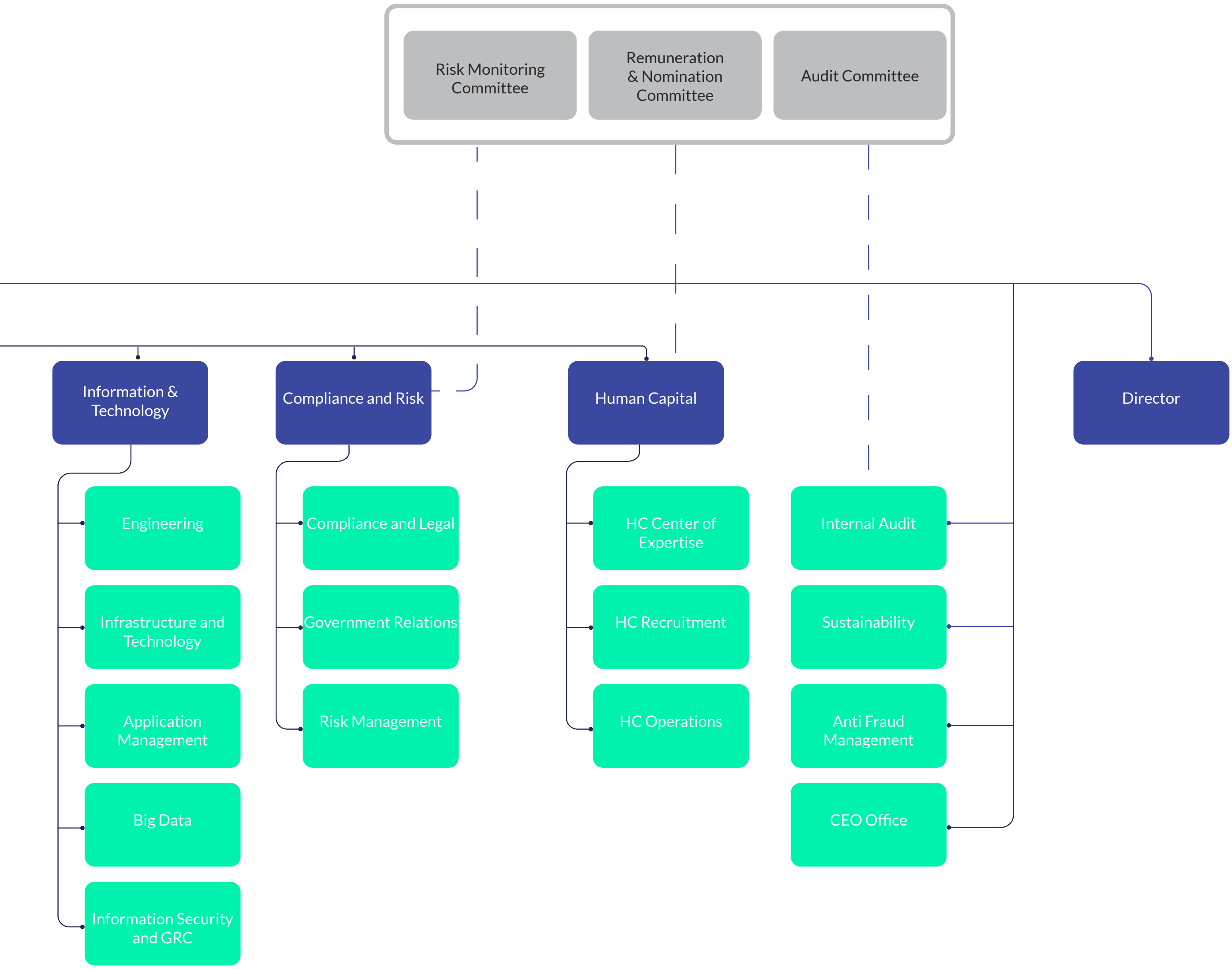
PRODUCTS, SERVICES AND BUSINESS ACTIVITIES [GRI 2-6] [OJK C.4]

Bank Aladin Syariah is the first digital-based Sharia commercial bank in Indonesia that performs an intermediary function by mobilizing and disbursing funds, as well as offering other financial services through the Bank's digital application for the retail and business segments. The financial products and services that have been launched commercially by the Bank consist of:

1. Retail Segment
    a. Ala Dompet
       Ala Dompet is a savings product based on a Mudharabah contract or profit sharing that is used for daily banking transactions and can be linked to a Debit Card that is physically issued by the Bank.
    b. Ala Impian
       Ala Impian is a Mudharabah contract-based savings product or profit sharing that is used for saving purposes or planning for short-term and long-term needs.
    c. Ala Berbagi
       A feature available on the Aladin mobile application that customers can use for donation through trusted Amil institutions.
    d. Payment and Purchase
       A feature on the Aladin mobile application that enables users to pay various monthly utility bills, as well as buy electricity tokens, airtime or data packages.
    e. Cash Withdraw and Deposit
       Cash withdrawal and deposit services without a debit card through all Alfamart outlets in Indonesia.
2. Business Segment
    a. Ala Bisnis savings
       Ala Bisnis Savings is a savings product offered by Aladin to facilitate transactions in managing company-specific financial goals with competitive ratios.
    b. Ala Bisnis deposits
       Business style deposits is a time deposit product offered by Aladin to facilitate transactions in managing the company's specific financial goals with competitive ratios.
    c. Invoice Financing
       Invoice financing or factoring is financing in the form of receivables collection management services based on invoices, either accompanied or without bailouts (qardh) provided to business actors who have bills from third parties (payor).
    d. Working Capital Financing
       Working capital financing is financing intended to finance working capital for a certain period of time designated for business actors in accordance with sharia principles.

STRUKTUR ORGANISASI [GRI 2-9]
ORGANIZATIONAL STRUCTURE [GRI 2-9]




Risk Monitoring Committee
Remuneration & Nomination Committee
Audit Committee
Information & Technology
Compliance and Risk
Human Capital
Director
Engineering
Infrastructure and Technology
Application Management
Big Data
Information Security and GRC
Compliance and Legal
Government Relations
Risk Management
HC Center of Expertise
HC Recruitment
HC Operations
Internal Audit
Sustainability
Anti Fraud Management
CEO Office

SKALA PERUSAHAAN [GRI 2-6] [OJK C.3]

BUSINESS SCALE [GRI 2-6] [OJK C.3]

No.	Uraian Description	Satuan Unit	2022	2021	2020
1	Jumlah Karyawan Total Employees	Orang Employees	256	199	42*
	Karyawan Perempuan Female Employees	Orang Employees	91	66	9
	Karyawan Laki-laki Male Employees	Orang Employees	165	133	33*
2	Jumlah Pendapatan Bank sebagai Mudharib Total Bank Income as Mudharib	Miliar Rupiah Billion Rupiah	81,76	36,11	31,28
	Jumlah Dana Syirkah Temporer Total Temporary Syirkah Funds	Miliar Rupiah Billion Rupiah	795	1.038	40
3	Jumlah Aset Total Assets	Miliar Rupiah Billion Rupiah	4.733	2173	721
4	Jumlah Liabilitas Total Liabilities	Miliar Rupiah Billion Rupiah	795	89	40
5	Jumlah Ekuitas Total Equity	Miliar Rupiah Billion Rupiah	3.143	1.046	641
6	Pemegang saham Shareholders	Persen Percentage	Kepemilikan Saham Perusahaan per 31 Desember 2022: • PT Aladin Global Ventures (53,67%) • PT BNC Technologies Ventures (5,80%) • Masyarakat (masing-masing di bawah 5%) (40,53%) Company Share Ownership as of December 31, 2022 • PT Aladin Global Ventures (53.67%) • PT BNC Technologies Ventures (5.80%) • Public (each below 5%) (40.53%)	• PT Aladin Global Ventures - 60,22% • Masyarakat- 39,78% • PT Aladin Global Ventures - 60.22% • Public- 39.78%	• Bortoli International Ltd - 20,01% • KASAI UNIVERSAL INC. - 6.18% • PT NTI GLOBAL INDONESIA - 60,55%

* disajikan kembali
* restated

INFORMASI MENGENAI KARYAWAN [GRI 2-7, 2-8, 405-1][OJK C.3]

EMPLOYEES INFORMATION [GRI 2-7,2-8, 405-1][OJK C.3]

Per 31 Desember 2022, Bank memiliki karyawan sebanyak 256 orang, bertambah 57 orang atau tumbuh sebesar 29% bila dibandingkan dengan jumlah pegawai pada tahun sebelumnya. Penambahan karyawan dilakukan untuk memenuhi kebutuhan Bank yang terus melakukan perluasan usaha melalui peluncuran produk-produk dan layanan baru.

Dalam menjalankan usaha, Bank membagi karyawan berdasarkan status yaitu pegawai tetap dan tidak tetap, dan tidak membagi karyawan berdasarkan waktu kerja, yaitu pegawai purna waktu dan paruh waktu. Selain itu, pada tahun pelaporan, Bank mempekerjakan pegawai bukan karyawan, seperti alih daya *(outsourcing)* [GRI 3-3].

As of 31 December 2022, the Bank had 256 employees, an increase of 57 people or a growth of 29% when compared to the number of employees in the previous year. The addition of employees is carried out to meet the needs of the Bank which continues to expand its business through the launch of new products and services.

In running the business, Bank classifies its employees based on status, namely permanent and temporary employees, and does not divide employees based on working hours, namely full time and part time employees. In addition, in the reporting year, the Bank engaged non-direct personnel, such as outsourcing staff [GRI 3-3].

Status Kepegawaian Employment status	2022
Karyawan Alih Daya Outsourcing Employees	95

Di sisi lain, sebagai bank digital, Bank hanya berkantor di Jakarta dan tidak memiliki kantor cabang maupun kantor perwakilan. Dengan demikian, Bank tidak menyampaikan komposisi karyawan berdasarkan wilayah kerja di luar Jakarta. Komposisi pegawai selengkapnya disajikan dalam tabel-tabel berikut: [GRI 405-1]

On the other hand, as a digital bank, Bank only has an office in Jakarta and does not have any branch or representative offices. Hence, Bank does not present the composition of employees based on work areas outside Jakarta. The overall composition of employees is presented in the following tables: [GRI 405-1]

Komposisi Karyawan Berdasarkan Level Jabatan dan Jenis Kelamin
Composition of Employees by Position Level and Gender

Level Jabatan Position Level	2022			2021			2020		
	Pria	Wanita	Jumlah	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Director	1	3	4	3	2	5	2	1	3
Upper Manager (VP, VP/Group Head)	25	12	37	21	8	29	10	1	11
Middle Manager (Sr. Manager s.d AVP)	62	20	82	39	13	52	6	2	8
Junior Manager (Manager)	59	30	89	48	23	71	5	3	8
Senior Officer (Sr. Staff)	6	12	18	9	10	19	3	2	5
Officer (Staff)	12	14	26	10	10	20	4	0	4
Clerical	0	0	0	3	0	3	3	0	3
Jumlah Total	165	91	256	133	66	199	33	9	42

Komposisi Karyawan Berdasarkan Jenis Kelamin (*Gender*)
Composition of Employees by Gender

Jenis Kelamin	2022	2021	2020
Pria Male	165	133	33
Wanita Female	91	66	9
Jumlah Total	256	199	42

Komposisi Karyawan Berdasarkan Status Karyawan dan Jenis Kelamin
Composition of Employees by Employment Status and Gender

Status Kepegawaian Employment status	2022			2021			2020		
	Pria	Wanita	Jumlah	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Karyawan Tetap Permanent Employees	158	86	244	130	64	194	31	8	39
Karyawan Tidak Tetap Contract Employees	7	5	12	3	2	5	2	1	3
Jumlah Total	165	91	256	133	66	199	33	9	42

Komposisi Karyawan Berdasarkan Jenjang Pendidikan dan Jenis Kelamin
Composition of Employees by Education Level and Gender

Jenjang Pendidikan Education Level	2022			2021			2020		
	Pria	Wanita	Jumlah	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
Pasca Sarjana Postgraduate	24	15	39	19	14	33	5	2	7
Strata 1 Bachelor degree	127	73	200	99	48	147	19	6	25
Diploma Diploma	7	2	9	6	3	9	1	1	2
SMA dan Sederajat High School and Equivalent	7	1	8	9	1	10	8	0	8
Jumlah Total	165	91	256	133	66	199	33	9	42

Komposisi Karyawan Berdasarkan Rentang Usia dan Jenis Kelamin

Composition of Employees by Age Range and Gender

Rentang Usia Age Range	2022			2021			2020		
	Pria	Wanita	Jumlah	Pria Male	Wanita Female	Jumlah Total	Pria Male	Wanita Female	Jumlah Total
>50 tahun >50 years old	4	4	7	7	1	8	2	0	2
41 s/d 50 tahun 41 to 50 years old	30	13	43	22	12	34	16	3	19
21 s/d 40 tahun 21 to 40 years old	131	74	205	104	53	157	15	6	21
18 s/d 20 tahun 18 to 20 years old				0	0	0	0	0	0
Jumlah Total	165	91	256	**133**	**66**	**199**	**33**	**9**	**42**

Komposisi Pegawai Bukan Pekerja Langsung Berdasarkan Status Kepegawaian

Composition of Non-Direct Employees by Employment Status

Status Kepegawaian Employment Status	2022		2021		2020	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Pekerja alih daya Outsourcing workers	55	40	42	23	4	2
Magang Apprenticeship	3	8	0	0	0	0
Jumlah **Total**	58	48	**42**	**23**	**4**	**2**

WILAYAH OPERASI & JARINGAN [GRI 2-1]

OPERATIONAL AREA & NETWORK [GRI 2-1]

Wilayah operasi dan jaringan usaha Bank Aladin Syariah mencakup seluruh wilayah Indonesia. Berikut peta sebaran kegiatan operasional Bank per 31 Desember 2022, sebagaimana disajikan di bawah ini:

Bank Aladin Syariah's operational area and business network covers the entire territory of Indonesia. The following is a map of the distribution of Bank operational activities as of 31 December 2022, as presented below:

KEPEMILIKAN SAHAM [GRI 2-1]

SHARE OWNERSHIP [GRI 2-1]

Komposisi Kepemilikan Saham Bank Aladin Syariah hingga 31 Desember 2022 adalah sebagaimana tabel berikut:

The Composition of Bank Aladin Syariah Share Ownership until December 31, 2022 is as follows:

Pemegang Saham Shareholders	Jumlah Saham (lembar) Number of Shares (shares)	Modal Ditempatkan dan Disetor Penuh (Rp) Issued and Fully Paid Capital (Rp)	Persentase Kepemilikan Ownership Percentage
Nilai Nominal Saham = Rp100/lembar saham Nominal Value of Shares = IDR 100/share			
Kepemilikan saham 5% atau lebih Share ownership of 5% or more			
PT Aladin Global Ventures	7.865.630.746	786.563.074.600	53,67%
PT BNC Technologies Ventures	850.000.000	85.000.000.000	5.80%
Masyarakat Public	5.939.986.855	593.998.685.500	40,53%
Jumlah Total	**14.655.617.601**	**1.465.561.760.100**	**100,00%**

PENDEKATAN ATAU PRINSIP PENCEGAHAN [GRI 2-23]

APPROACH OR PREVENTION PRINCIPLE [GRI 2-23]

Bank Aladin Syariah menyadari adanya berbagai risiko dalam menjalankan usaha, terlebih situasi sosial dan perekonomian tahun 2022 belum sepenuhnya pulih akibat pandemi COVID-19 yang terjadi sejak awal Maret 2020, serta ancaman resesi ekonomi global. Untuk meminimalkan dampak atas risiko-risiko tersebut, Bank telah memiliki kebijakan, strategi dan kerangka kerja (*framework*) manajemen risiko sebagaimana diatur dalam Kebijakan Manajemen Risiko PT Bank Aladin Syariah Tbk No. KB-P/001/2021/DIR-CDR yang terbit pada tanggal 16 Juli 2021. Kebijakan ini menjadi pedoman dalam pengelolaan risiko di Bank Aladin Syariah untuk mendukung tercapainya objektif perusahaan, melindungi karyawan dan aset usaha serta menunjang keberlangsungan usaha secara finansial.

Mengacu kepada Kebijakan Manajemen Risiko, pengelolaan risiko yang dilakukan oleh Bank mencakup aspek-aspek berikut:

1. Pengawasan aktif Dewan Komisaris dan Direksi, termasuk Dewan Pengawas Syariah;
2. Kecukupan kebijakan, prosedur, dan penetapan limit;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko; dan
4. Sistem pengendalian intern yang menyeluruh.

Bank Aladin Syariah telah menanamkan budaya manajemen risiko di seluruh jenjang organisasi dan memastikan peningkatan kompetensi sumber daya manusia terkait secara berkesinambungan. Di samping itu, Bank juga memastikan bahwa fungsi manajemen risiko dilakukan secara independen melalui pendekatan *Three Lines of Defense,* yang mengatur pembagian tanggung jawab yang jelas atas kepemilikan risiko antar berbagai unit kerja di Bank. Pembagian tersebut meliputi:

1. Lini 1: Risk Taking Unit. Unit Bisnis merupakan *Risk Taking Unit* yang bertanggung jawab mengelola risiko secara keseluruhan dalam ruang lingkup tanggung jawab mereka. Unit tersebut harus secara jelas mengidentifikasi, mengukur, memonitor, mengontrol, dan menetapkan mitigasi yang tepat sebelum memasuki setiap aktivitas yang mengandung risiko.
2. Lini 2: Unit Kerja Enterprise Risk Management, Unit Kerja Kepatuhan dan Anti Money Laundering, dan Unit Kerja Anti Fraud Management. Lini kedua bertugas melakukan fungsi pengawasan yang independen dari aktivitas bisnis dan pelaporan ke manajemen. Unit-unit ini bekerja sama dengan unit bisnis untuk memastikan bahwa setiap risiko telah diidentifikasi dan dikelola dengan benar, selain menyusun strategi dan mengimplementasikan kebijakan dan prosedur, serta mengumpulkan informasi untuk memperoleh pandangan menyeluruh atas berbagai risiko Bank.
3. Lini 3: Unit Kerja Internal Audit. Internal Audit berfungsi untuk memberikan penilaian terhadap kecukupan kontrol internal, struktur organisasi dan garis tanggung jawab dan juga kepatuhan terhadap hukum, regulasi, dan kebijakan internal serta prinsip syariah.

Bank Aladin Syariah realizes that there are various risks in running a business, especially since the social and economic situation in 2022 has not fully recovered due to the COVID-19 pandemic that has occurred since early March 2020 and the threat of a global economic recession. To minimize the impact of these risks, the Bank has formulated risk management policies, strategies, and frameworks as stipulated in the Risk Management Policy of PT Bank Aladin Syariah Tbk No. KB-P/001/2021/DIR-CDR which was issued on July 16 2021. This policy is a guideline for managing risks at Bank Aladin Syariah with the objectives of supporting the achievement of the company, protecting employees and business assets, and supporting business continuity financially.

Referring to the Risk Management Policy, risk management carried out by the Bank includes the following aspects:

1. Active supervision of the Board of Commissioners and Board of Directors, including the Sharia Supervisory Board;
2. Adequacy of policies, procedures and limits;
3. Adequacy of risk identification, measurement, monitoring and control processes as well as risk management information systems; And
4. Comprehensive internal control system.

Bank Aladin Syariah has instilled a culture of risk management at all levels of the organization and ensured continuous improvement of related human resource competencies. In addition, the Bank also ensures that the risk management function is carried out independently through the Three Lines of Defense approach, which regulates a clear division of responsibilities for risk ownership among various work units in the Bank. The division includes:

1. Line 1: Risk Taking Unit. Business Units are Risk Taking Units that are responsible for overall risk management within their scope of responsibility. The unit must clearly identify, measure, monitor, control, and determine appropriate mitigation before entering into any risky activity.
2. Line 2: Enterprise Risk Management Work Unit, Compliance and Anti-Money Laundering Work Unit, and Anti-Fraud Management Work Unit. The second line is tasked with carrying out an independent oversight function from business activities and reporting to management. These units work closely with business units to ensure that every risk has been identified and managed properly, in addition to developing strategies and implementing policies and procedures, as well as gathering information to obtain a comprehensive view of the various risks of the Bank.
3. Line 3: Internal Audit Work Unit. Internal Audit is tasked to provide an assessment of the adequacy of internal controls, organizational structure and lines of responsibility as well as compliance with laws, regulations and internal policies and sharia principles.

Dari sisi tata kelola, Bank Aladin Syariah telah membentuk Komite Pemantau Risiko yang merupakan organ pendukung Dewan Komisaris dan Komite Manajemen Risiko pada tingkat Direksi guna mengelola risiko secara efektif dan proaktif.

In terms of governance, Bank Aladin Syariah has formed a Risk Monitoring Committee which is a supporting organ for the Board of Commissioners and a Risk Management Committee at the Board of Directors level to manage risk effectively and proactively.

KEANGGOTAAN ORGANISASI & ASOSIASI [GRI 2-28][OJK C.5]

MEMBERSHIP ORGANIZATIONS & ASSOCIATIONS [GRI 2-28][OJK C.5]

Sebagai lembaga jasa keuangan, Bank Aladin Syariah bergabung dan aktif di berbagai asosiasi atau lembaga yang relevan dengan bisnis utama perusahaan. Dengan demikian, Bank bisa mengikuti perkembangan, isu atau topik terbaru, serta saling bertukar informasi dan memberikan saran/masukan untuk kemajuan bersama. Asosiasi yang diikuti Bank selama tahun 2022 adalah sebagai berikut:

As a financial services institution, Bank Aladin Syariah joins and is active in various associations or institutions that are relevant to the company's main business. Thus, Bank can follow the latest developments, issues or topics, as well as exchange information and provide suggestions/inputs for mutual progress. The associations that Bank joins during 2022 are as follows:

Asosiasi atau Organisasi Association or Organization	Alamat Address	Posisi Position	Skala Scale	Iuran Tahunan Annual Fee
Asosiasi Bank Syariah Indonesia (ASBISINDO) Association of Indonesian Sharia Banks (ASBISINDO)	Jl.Kebon Sirih Barat 1 No.73, RT 3 RW 2, Kebon Sirih, Jakarta 10340, Indonesia, Telepon : +6221 344 4755	Anggota Member	Nasional National	Rp60.000.000,-
Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment System Association (ASPI)	Gedung Graha Mandiri Lt. 18, Jl. Imam Bonjol No.61, Menteng, Jakarta 10310 Website: aspi-indonesia.or.id/	Anggota Member	Nasional National	Rp35.000.000
Forum Komunikasi Direktur Kepatuhan (FKDKP) Compliance Director Communication Forum (FKDKP)	Jl. PERBANAS, Setia Budi Karet Kuningan, Jakarta Selatan Griya Perbanas Unit IV, Telepon : +6221 522 8920 Website : fkdkp.org	Anggota Member	Nasional National	Rp5.000.000
Forum Komunikasi Direktur Operasional Perbankan (FKDOP) Banking Operations Director Communication Forum (FKDOP)	Sekretariat FKDOP Plaza BNI Lt. 12 Jl. Pahlawan Seribu No. 5 Lengkong Gudang, Serpong Tangerang Selatan 15310	Anggota Member	Nasional National	Rp5.000.000

Asosiasi atau Organisasi Association or Organization	Alamat Address	Posisi Position	Skala Scale	Iuran Tahunan Annual Fee
Asosiasi Fintech Syariah Indonesia (AFSI) Indonesia Sharia Fintech Association (AFSI)	Centennial Tower Crosscoop, Jl. Gatot Subroto No.24-25, RT.2/RW.2, Kecamatan Setiabudi, Jakarta Selatan 12930 Website: fintech.id	Anggota Member	Nasional National	Rp25.000.000
Asosiasi Fintech Indonesia (AFTECH) Indonesia Fintech Association (AFTECH)	Go Work Sampoerna Strategic Square, North Tower, Lantai 25 Jl. Jend. Sudirman Kav. 45, Karet Semanggi, Jakarta Selatan 12930 Website: fintechsyariah.id	Anggota Member	Nasional National	Rp100.000.000
Keanggotaan Dewan Syariah Nasional (DSN) MUI Membership of the MUI National Sharia Council (DSN)	Jl. Dempo No.19 Pegangsaan, Menteng, Jakarta Pusat 10320	Anggota Member	Nasional National	Rp36.000.000
UN Global Compact Compact	New York, Amerika Serikat Website: unglobalcompact.org	Anggota Member	Internasional International	USD500
UN Environment Programme Finance Initiative (UNEP FI) - Principles for Responsible Banking	Jenewa, Swiss Website: unepfi.org	Anggota Member	Internasional International	USD3.965

INISIATIF EKSTERNAL

Sepanjang tahun 2022, Bank mendapatkan berbagai pengakuan dan apresiasi dari para pemangku kepentingan yang terdiri dari:

EXTERNAL INITIATIVES

Throughout 2022, Bank received various recognition and appreciation from stakeholders consisting of:

Nama Penghargaan Award Name	Tanggal Date	Diberikan oleh Issued By
April 2022 April 2022	• 1st Rank Bank Umum Syariah (KBMI) 1 • 1st Rank Mobile Banking Bank Umum Syariah (KBMI) 1 • 2nd Rank Best Over All Mobile Banking- Bank Umum Syariah • 1st Rank Islamic Commercial Bank (KBMI) 1 • 1st Rank Mobile Banking Sharia Commercial Bank (KBMI) 1 • 2nd Rank Best Over All Mobile Banking - Sharia Commercial Bank	Infobank
Oktober 2022 October 2022	Aladin Bank Mendapatkan penghargaan dari Marketeers Editor's Choice Award 2022 sebagai "Breakthrough Islamic Digital Bank of The Year" pada tanggal 12 Oktober 2022 Aladin Bank Received an award from the Marketeers Editor's Choice Award 2022 as "Breakthrough Islamic Digital Bank of The Year" on 12 October 2022	Marketeers Majalah Investor Marketers of Investor Magazine
November 2022 November 2022	Bank Aladin Syariah mendapatkan penghargaan dalam ajang CSR Award IDX Channel 2022 sebagai Green Tourism pada tanggal 26 November 2022 Bank Aladin Syariah received an award of the IDX Channel 2022 CSR Award event as Green Tourism on November 26, 2022	IDX Channel

RANTAI PASOKAN [GRI 2-6]

SUPPLY CHAIN [GRI 2-6]

Bank Aladin Syariah menjalin kerja sama dengan berbagai pemasok/vendor untuk memaksimalkan nilai dari para pemangku kepentingan dan mendukung kegiatan operasional Bank secara berkelanjutan. Oleh karena itu, Bank senantiasa menjaga hubungan baik dan rutin berkomunikasi dengan para vendor, khususnya pemasok barang dan jasa yang dianggap kritikal terhadap kelangsungan usaha Bank, guna mengantisipasi kemungkinan terjadinya gangguan dalam aktivitas operasional mereka. [GRI 3-3]

Terkait dengan aspek berkelanjutan, Bank Aladin Syariah berupaya untuk memahami dampak sosial dan lingkungan dari kegiatan operasional Bank melalui rantai pasokan yang dimiliki. Beberapa inisiatif terkait yang telah dilakukan Bank pada tahun 2022 antara lain:

1. Melakukan pengukuran tingkat konsumsi energi dari *server/ backup server* Aladin Bank yang dikelola oleh vendor.
2. Menunjuk Jejakin, perusahaan startup yang memiliki layanan kalkulator karbon, untuk menghitung emisi cakupan 1, 2 dan 3, termasuk emisi penggunaan energi dari mobilitas karyawan dan perjalanan dinas.
3. Menunjuk Rekosistem untuk melakukan jasa pemilahan dan pengelolaan limbah operasional Bank, serta menghitung dampak lingkungan dari pemilahan dan pengelolaan limbah tersebut.

Sejalan dengan prinsip memberikan kontribusi maksimal terhadap pertumbuhan ekonomi daerah, khususnya Jakarta, Bank mengutamakan pemasok lokal dalam rantai pasokan. Pemasok lokal adalah mereka yang menjalankan usaha dan berdomisili dengan area satu provinsi dengan operasional Bank, yaitu Jakarta. Apabila pemasok lokal tidak bisa menyediakan kebutuhan barang dan jasa yang diperlukan Bank, maka Bank akan menjalin kerja sama dengan pemasok nasional, yaitu pemasok yang menjalankan usaha dan berdomisili di luar Jakarta, namun masih berada di Indonesia. Selanjutnya, apabila pemasok lokal dan nasional tidak bisa menyediakan kebutuhan barang dan jasa yang diperlukan Bank atau dengan pertimbangan tertentu, Bank akan bekerja sama dengan pemasok asing/internasional, yaitu mereka yang menjalankan usaha dan berdomisili di luar Indonesia [GRI 3-3]

Bank Aladin Syariah collaborates with various suppliers/vendors to maximize value from stakeholders and support the Bank's operational activities in a sustainable manner. Therefore, Bank always maintains good relations and communicates regularly with vendors, especially suppliers of goods and services that are considered critical to the continuity of the Bank's business, in order to anticipate possible disruptions to their operational activities. [GRI 3-3]

Regarding the sustainable aspect, Bank Aladin Syariah seeks to understand the social and environmental impacts of the Bank's operational activities through its supply chain. Several related initiatives that have been carried out by the Bank in 2022 include:

1. Measuring the energy consumption level of Aladin Bank servers/backup servers managed by vendors.
2. Appoint Jejakin, a startup company that has a carbon calculator service, to calculate scope 1, 2 and 3 emissions, including emissions of energy use from employee mobility and business travel.
3. Appoint Rekosistem to perform segregation and management of the Bank's operational waste, as well as calculate the environmental impact of the waste segregation and management.

In line with the principle of giving maximum contribution to regional economic growth, especially Jakarta, Bank prioritizes local suppliers in the supply chain. Local suppliers are those who run a business and are domiciled in the same province as Bank's operations, namely Jakarta. If local suppliers cannot provide the goods and services needed by Bank, Bank will establish cooperation with national suppliers, namely suppliers who run a business and are domiciled outside of Jakarta, but are still in Indonesia. Furthermore, if local and national suppliers cannot provide the goods and services needed by Bank or under certain considerations, Bank could cooperate with foreign/international suppliers, namely those who run a business and are domiciled outside Indonesia.[GRI 3-3]

Berdasarkan kriteria di atas, pemasok barang dan jasa selengkapnya disajikan dalam tabel berikut: [GRI 204-1]

Based on the above criteria, complete suppliers of goods and services are presented in the following table: [GRI 204-1]

Pemasok Barang Tahun 2020-2022
Goods Supplier Year 2020-2022

Keterangan Description	Jumlah Pemasok Total Suppliers			Nilai Kontrak Pekerjaan (Rupiah) Work Contract Value (Rupiah)		
	2022	2021	2020	2022	2021	2020
Lokal/Jakarta Local/Jakarta	-	-	N/A	-	-	N/A
Nasional National	47	26	N/A	6.813.558.081	17.066.436.031	N/A
Luar negeri Overseas	-	-	N/A	-	-	N/A
Jumlah Total	47	26	N/A	6.813.558.081	17.066.436.031	N/A

Pemasok Jasa Tahun 2020-2022
Service Supplier Year 2020-2022

Keterangan Description	Jumlah Pemasok Total Suppliers			Nilai Kontrak Pekerjaan (Rupiah) Work Contract Value (Rupiah)		
	2022	2021	2020	2022	2021	2020
Lokal/Jakarta Local/Jakarta	84	42	N/A	209.666.088.477	141.096.593.559	N/A
Nasional National	0	-	N/A	-	-	N/A
Luar negeri Overseas	5	-	N/A	10.170.465.000	-	N/A
Jumlah Total	89	42	N/A	219.836.553.477	141.096.593.559	N/A

PERUBAHAN SIGNIFIKAN PADA ORGANISASI DAN RANTAI PASOK [GRI 2-6] [OJK C.6]

SIGNIFICANT CHANGES TO ORGANIZATION AND SUPPLY CHAIN [GRI 2-6] [OJK C.6]

Pada tahun 2022 terdapat perubahan signifikan pada Bank antara lain dengan masuknya BNC Technologies Ventures sebagai pemegang saham sebesar 5,80% melalui *private placement* pada 29 Desember 2022. Dengan demikian, komposisi pemegang saham berubah menjadi sebagai berikut:

In 2022 there were significant changes to Bank, including the inclusion of BNC Technologies Ventures as a 5.80% shareholder through a private placement on December 29, 2022. Thus, the composition of shareholders changed to be as follows:

2022	2021
• PT Aladin Global Ventures-53,67% • BNC Technologies Ventures-5,80% • Masyarakat (masing-masing di bawah 5%)-40,53% • PT Aladin Global Ventures-53,67% • BNC Technologies Ventures-5,80% • Public (each under 5%)-40,53%	• PT Aladin Global Ventures-60,22% • Masyarakat-39,78% • PT Aladin Global Ventures-60,22% • Public -39.78%

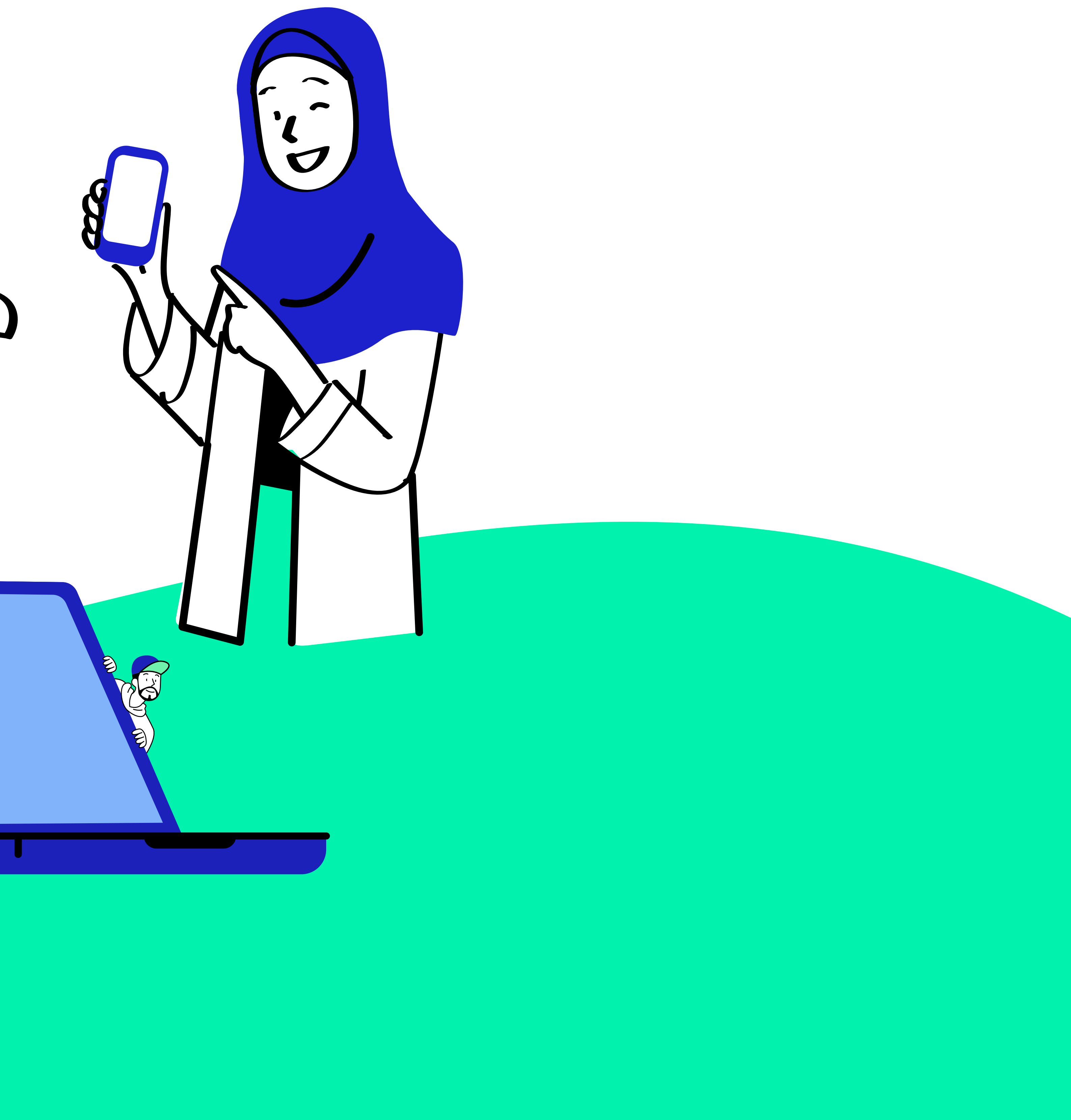
Sementara itu, perubahan pada rantai pasokan terjadi dengan adanya penambahan jumlah pemasok dari 68 pada tahun 2021 menjadi 136 pemasok pada akhir tahun 2022. Perubahan itu diikuti dengan bertambahnya nilai kontrak dari Rp158.163.029.590 pada tahun 2021 menjadi Rp226.650.111.558 pada tahun 2022. Perubahan tersebut berdampak cukup signifikan terhadap upaya Bank dalam mewujudkan target dan kinerja dalam Rencana Bisnis Bank Tahun 2022.

Meanwhile, changes in the supply chain occurred with the increase in the number of suppliers from 68 in 2021 to 136 suppliers at the end of 2022. This change was followed by an increase in the contract value, from IDR158,163,029,590 in 2021 to IDR226,650,111,558 billion in 2022. These changes have a significant impact on the Bank's efforts to realize targets and performance in the Bank's 2022 Business Plan.

HALAMAN INI SENGAJA DIKOSONGKAN

Tata Kelola Keberlanjutan

Sustainability Governance



KOMITMEN PENERAPAN TATA KELOLA

COMMITMENT TO IMPLEMENT GOOD GOVERNANCE

Penerapan praktik Tata Kelola Perusahaan yang Baik atau Good Corporate Governance ("GCG") menjadi salah satu aspek fundamental dalam pengelolaan perusahaan. Pada konsep pembangunan berkelanjutan (sustainable development), GCG menjadi salah satu pilar utama yang diharapkan mampu membentuk pondasi iklim investasi dan bisnis ekonomi syariah yang sehat.

Bank Aladin Syariah selalu berupaya untuk memperkuat dan meningkatkan pelaksanaan prinsip-prinsip GCG di seluruh aspek kegiatan usaha. Selain itu, Bank juga berupaya untuk menjadikan penerapan GCG sebagai suatu kebutuhan dalam pengelolaan kegiatan usaha guna menciptakan nilai tambah, membangun image yang positif, serta meningkatkan kepercayaan publik terhadap Bank.

Sejalan dengan pilar strategi keberlanjutan Bank Aladin Syariah, Bank berkomitmen untuk senantiasa mewujudkan prinsip-prinsip GCG secara konsisten dengan membentuk komite, sistem, dan unit kerja untuk mempertahankan dan meningkatkan penerapan GCG secara berkelanjutan yang didasari oleh lima prinsip: Transparansi, Akuntabilitas, Responsibilitas, Profesional dan Kesetaraan/Kewajaran. Bank juga telah menyusun kerangka kerja tata kelola (*governance framework*) yang terdiri dari 4 pilar, yaitu:

1. *Governance Commitment* yakni wujud komitmen dari seluruh elemen Bank Aladin Syariah untuk menerapkan dan menegakan Tata Kelola Perusahaan yang Baik di Bank Aladin Syariah secara konsisten dan berkelanjutan.
2. *Governance Structure* yakni organ internal dan pihak regulator Bank yang berwenang menjalankan mandat pelaksanaan tugas dan fungsi pengawasan terhadap Bank, yaitu RUPS, Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah.
3. *Governance Process* yakni serangkaian soft structure yang digunakan untuk memastikan penerapan dan penegakan Tata Kelola Perusahaan yang Baik di Bank Aladin Syariah telah diimplementasikan secara konsisten dan berkelanjutan.
4. *Governance Outcome* yakni manifestasi dari penerapan dan penegakan GCG Bank Aladin Syariah yang berdampak positif terhadap penciptaan nilai (Value Creation) dan keberlangsungan bisnis (Sustainability).

The implementation of Good Corporate Governance ("GCG") practices is one of the fundamental aspects of managing a company. In the concept of sustainable development, GCG is one of the main pillars expected to form the foundation of a sound sharia economic investment and business climate.

Bank Aladin Syariah always strives to strengthen and improve the implementation of GCG principles in all aspects of business activities. In addition, the Bank also seeks to make GCG implementation a necessity in managing business activities in order to create added value, build a positive image, and increase public trust in Bank.

In line with the pillars of Bank Aladin Syariah's sustainability strategy, Bank is committed to consistently realizing GCG principles by establishing committees, systems and work units to maintain and improve GCG implementation in a sustainable manner based on five principles: Transparency, Accountability, Responsibility, Professionalism and Equality/Fairness. The Bank has also developed a governance framework consisting of 4 pillars, namely:

1. Governance Commitment, which is a form of commitment from all elements of Bank Aladin Syariah to implement and enforce Good Corporate Governance at Bank Aladin Syariah in a consistent and sustainable manner.
2. Governance Structure, namely internal organs and Bank regulators authorized to carry out the mandate of carrying out the duties and functions of supervision of the Bank, namely the GMS, the Board of Commissioners, the Board of Directors and the Sharia Supervisory Board.
3. Governance Process, namely a series of soft structures used to ensure the implementation and enforcement of Good Corporate Governance at Bank Aladin Syariah has been implemented consistently and continuously.
4. Governance Outcome, namely the manifestation of the implementation and enforcement of Bank Aladin Syariah GCG which has a positive impact on Value Creation and business continuity (Sustainability).

LANDASAN KEBIJAKAN

POLICY BASIS

Penerapan GCG di lingkungan Bank Aladin Syariah merujuk kepada berbagai aturan perundang-undangan dan ketentuan yang berlaku di Indonesia, selain prinsip-prinsip GCG yang dikeluarkan oleh sejumlah lembaga internasional. Aturan perundang-undangan, ketentuan, dan prinsip-prinsip GCG tersebut antara lain:

1. Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
2. Undang-Undang Republik Indonesia No. 21 Tahun 2011 tentang Otoritas Jasa Keuangan;
3. Undang-Undang Republik Indonesia No. 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
4. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
5. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah;
6. Undang-Undang Republik Indonesia No. 24 Tahun 2004 sebagaimana telah diubah dengan Undang-Undang No. 7 Tahun 2009 tentang Lembaga Penjamin Simpanan;
7. Undang-Undang Republik Indonesia No. 8 Tahun 1999 tentang Perlindungan Konsumen;
8. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran;
9. Peraturan Bank Indonesia No. 22/23/PBI/2020 tanggal 29 Desember 2020 tentang Sistem Pembayaran;
10. Peraturan Bank Indonesia No. 14/6/PBI/2012 tanggal 18 Juni 2012 tentang Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) bagi Bank Syariah dan Unit Usaha Syariah;
11. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum Syariah dan Unit Usaha Syariah;
12. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan Good Corporate Governance Bagi Bank Umum Syariah dan Unit Usaha Syariah;
13. Peraturan Otoritas Jasa Keuangan No. 16/POJK.03/2022 tanggal 30 Agustus 2022 tentang Bank Umum Syariah;
14. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 6 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
15. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
16. Peraturan Otoritas Jasa Keuangan No. 26/POJK.03/2021 tanggal 17 Desember 2021 tentang Batas Maksimum Penyaluran Dana dan Penyaluran Dana Besar Bagi Bank Umum Syariah;
17. Peraturan Otoritas Jasa Keuangan No. 3/POJK.04/2021 tanggal 22 Februari 2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal;

The implementation of GCG within Bank Aladin Syariah refers to various laws and regulations that apply in Indonesia, in addition to the GCG principles issued by a number of international institutions. The laws and regulations, provisions and principles of GCG include:

1. Law of the Republic of Indonesia No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector;
2. Law of the Republic of Indonesia No. 21 of 2011 concerning the Financial Services Authority;
3. Law of the Republic of Indonesia No. 8 of 2010 concerning Prevention and Eradication of Money Laundering Crimes;
4. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;
5. Law of the Republic of Indonesia No. 21 of 2008 concerning Islamic Banking;
6. Law of the Republic of Indonesia No. 24 of 2004 as amended by Law no. 7 of 2009 concerning Deposit Insurance Corporation;
7. Law of the Republic of Indonesia No. 8 of 1999 concerning Consumer Protection;
8. Bank Indonesia Regulation No. 23/6/PBI/2021 dated 1 July 2021 concerning Payment Service Providers;
9. Bank Indonesia Regulation No. 22/23/PBI/2020 December 29, 2020 concerning Payment Systems;
10. Bank Indonesia Regulation No. 14/6/PBI/2012 dated 18 June 2012 concerning Fit and Proper Test for Sharia Banks and Sharia Business Units;
11. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units;
12. Bank Indonesia Circular No. 12/13/DPbS dated 30 April 2010 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units;
13. Financial Services Authority Regulation No. 16/POJK.03/2022 dated 30 August 2022 concerning Sharia Commercial Banks;
14. Financial Services Authority Regulation No. 11/POJK.03/2022 dated 6 July 2022 concerning Implementation of Information Technology by Commercial Banks;
15. Financial Services Authority Regulation No. 6/POJK.07/2022 dated 14 April 2022 concerning Consumer and Community Protection in the Financial Services Sector;
16. Financial Services Authority Regulation No. 26/POJK.03/2021 dated 17 December 2021 concerning Maximum Limits for Distribution of Funds and Distribution of Large Funds for Sharia Commercial Banks;
17. Financial Services Authority Regulation No. 3/POJK.04/2021 dated 22 February 2021 concerning Organizing Activities in the Capital Market Sector;

18. Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tanggal 20 April 2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha;
19. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tanggal 20 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
20. Peraturan OJK No. 16/POJK.04/2020 tanggal 20 April 2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik;
21. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank;
22. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum;
23. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2018 tanggal 27 Desember 2018 sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2021 tanggal 30 Juli 2021 tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan;
24. Peraturan Otoritas Jasa Keuangan No. 59/POJK.03/2017 tanggal 18 Desember 2017 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Syariah dan Unit Usaha Syariah;
25. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tanggal 18 Juli 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik;
26. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
27. Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah;
28. Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tanggal 29 Juli 2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik;
29. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tanggal 22 Juli 2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
30. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tanggal 16 Desember 2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
31. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
32. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tanggal 25 Juni 2015 tentang Situs Web Emiten atau Perusahaan Publik;

18. Financial Services Authority Regulation No. 17/POJK.04/2020 dated 20 April 2020 concerning Material Transactions and Changes in Business Activities;
19. Financial Services Authority Regulation No. 15/POJK.04/2020 dated 20 April 2020 concerning Plans and Implementation of General Meeting of Shareholders of Public Companies;
20. OJK Regulation No. 16/POJK.04/2020 dated 20 April 2020 concerning Implementation of Electronic General Meeting of Shareholders of Public Companies;
21. Financial Services Authority Regulation No. 37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports;
22. Financial Services Authority Regulation No. 1/POJK.03/2019 dated 28 January 2019 concerning Implementation of the Internal Audit Function at Commercial Banks;
23. Financial Services Authority Regulation No. 34/POJK.03/2018 dated 27 December 2018 as amended by Financial Services Authority Regulation No. 14/POJK.03/2021 dated 30 July 2021 concerning Revaluation of Main Parties in Financial Services Institutions;
24. Financial Services Authority Regulation No. 59/POJK.03/2017 dated 18 December 2017 concerning Implementation of Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units;
25. Financial Services Authority Regulation No. 51/POJK.03/2017 dated 18 July 2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies;
26. Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of Compliance Function for Commercial Banks;
27. Financial Services Authority Regulation No. 65/POJK.03/2016 dated 23 December 2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units;
28. Financial Services Authority Regulation No. 29/POJK.04/2016 dated 29 July 2016 concerning Annual Reports of Issuers or Public Companies;
29. Financial Services Authority Regulation No. 27/POJK.03/2016 dated 22 July 2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions;
30. Financial Services Authority Regulation No. 31/POJK.04/2015 dated 16 December 2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies;
31. Financial Services Authority Regulation No. 21/POJK.04/2015 dated 16 November 2015 concerning Implementation of Public Company Governance Guidelines;
32. Financial Services Authority Regulation No. 8/POJK.04/2015 dated 25 June 2015 concerning Issuer or Public Company Websites;

33. Peraturan Otoritas Jasa Keuangan No. 8/ POJK.03/2014 tanggal 11 Juni 2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah;
34. Surat Edaran Otoritas Jasa Keuangan No. 16/ SEOJK.04/2021 tanggal 29 Juni 2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
35. Surat Edaran Otoritas Jasa Keuangan No. 10/ SEOJK.03/2020 tanggal 1 Juli 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah;
36. Surat Edaran Otoritas Jasa Keuangan No. 21/ SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi oleh Bank Umum;
37. Surat Edaran Otoritas Jasa Keuangan No. 39/ SEOJK.03/2016 tanggal 13 September 2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris Bank;
38. Surat Edaran Otoritas Jasa Keuangan No. 32/ SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
39. Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tanggal 11 Juni 2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah;
40. Fatwa Dewan Syariah Nasional – Majelis Ulama Indonesia;
41. Anggaran Dasar PT Bank Aladin Syariah Tbk berikut perubahannya;
42. Pedoman Umum Good Governance Bisnis Syariah – Komite Nasional Kebijakan Governance;
43. Pedoman Good Corporate Governance Perbankan – Komite Nasional Kebijakan Governance;
44. Kebijakan Tata Kelola yang Baik (Good Corporate Governance) dan Code of Ethics and Conduct yang berlaku di PT Bank Aladin Syariah Tbk.
45. Sepuluh Prinsip Keberlanjutan yang dikeluarkan oleh UN Global Compact;
46. Prinsip-prinsip untuk Perbankan yang Bertanggung Jawab (*Principles for Responsible Banking*) yang dikeluarkan oleh UNEP Finance Initiative.

33. Financial Services Authority Regulation No. 8/ POJK.03/2014 dated 11 June 2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units;
34. Circular of the Financial Services Authority No. 16/ SEOJK.04/2021 dated 29 June 2021 concerning Form and Content of Annual Reports of Issuers or Public Companies;
35. Financial Services Authority Circular No. 10/SEOJK.03/2020 dated 1 July 2020 concerning Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units;
36. Financial Services Authority Circular No. 21/SEOJK.03/2017 dated 6 June 2017 concerning Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
37. Circular of the Financial Services Authority No. 39/ SEOJK.03/2016 dated 13 September 2016 concerning Fit and Proper Test for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Bank's Board of Commissioners;
38. Circular of the Financial Services Authority No. 32/ SEOJK.04/2015 dated 17 November 2015 concerning Guidelines for Public Company Governance;
39. Financial Services Authority Circular No. 10/SEOJK.03/2014 dated 11 June 2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units;
40. Fatwa of the National Sharia Council – Indonesian Ulema Council;
41. The Articles of Association of PT Bank Aladin Syariah Tbk and their amendments;
42. General Guidelines for Sharia Business Good Governance – National Committee on Governance Policy;
43. Guidelines for Good Corporate Governance Banking - National Committee on Governance Policy;
44. Good Corporate Governance Policy and Code of Ethics and Conduct that apply at PT Bank Aladin Syariah Tbk.
45. The Ten Principles of Sustainability issued by the UN Global Compact;
46. The Principles for Responsible Banking issued by the UNEP Finance Initiative

STRUKTUR DAN KOMPOSISI TATA KELOLA

GOVERNANCE STRUCTURE AND COMPOSITION

Struktur tata kelola Bank terdiri dari empat organ utama yang terdiri dari: Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Dewan Pengawas Syariah (DPS) dan Direksi. Dalam pelaksanaannya, organ utama dibantu oleh organ pendukung yang terdiri dari komite di tingkat Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Sekretaris Perusahaan, Manajemen Risiko dan Internal Audit.

Dewan Komisaris memiliki beberapa komite untuk membantu dan meningkatkan tugas dan fungsi pengawasan, yakni:

- Komite Audit
- Komite Pemantau Risiko
- Komite Nominasi dan Remunerasi
- Komite Tata Kelola Perusahaan

Direksi juga membentuk sejumlah komite untuk membantu tugasnya yang terdiri dari:

- Komite Aset dan Liabilitas
- Komite Pengarah Teknologi Informasi
- Komite Manajemen Risiko
- Komite Pembiayaan
- Komite Eksekutif Keberlanjutan

Di dalam struktur tata kelola tersebut, pihak yang bertanggung jawab untuk mengambil keputusan dan mengawasi manajemen dampak Bank terhadap ekonomi, lingkungan, dan masyarakat untuk memastikan penerapan keberlanjutan pada seluruh aspek operasional Bank Aladin Syariah adalah Komite Eksekutif Keberlanjutan. [GRI 2-9]

Bank's governance structure consists of four main organs consisting of: General Meeting of Shareholders (GMS), Board of Commissioners, Sharia Supervisory Board (DPS) and Directors. In its implementation, the main organs are assisted by supporting organs consisting of committees at the levels of the Board of Commissioners, Directors, Sharia Supervisory Board, Corporate Secretary, Risk Management and Internal Audit.

The Board of Commissioners has several committees to assist and improve supervisory duties and functions, namely:

- Audit Committee
- Risk Monitoring Committee
- Nomination and Remuneration Committee
- Corporate Governance Committee

The Board of Directors has also formed a number of committees to assist with their duties which consist of:

- Asset and Liability Committee
- Information Technology Steering Committee
- Risk Management Committee
- Financing Committee
- Sustainability Executive Committee

In this governance structure, the party responsible for ensuring the implementation of sustainability in all operational aspects of Bank Aladin Syariah is the Sustainability Executive Committee. [GRI 2-9]

RAPAT UMUM PEMEGANG SAHAM (RUPS)

Rapat Umum Pemegang Saham (RUPS) merupakan organ Perseroan tertinggi dengan wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan oleh Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, dan/atau Anggaran Dasar Bank. Berdasarkan jenisnya, RUPS terbagi menjadi dua, yaitu RUPS Tahunan dan RUPS Lainnya/RUPS Luar Biasa (RUPSLB). RUPS Tahunan adalah RUPS yang wajib diadakan dalam jangka waktu paling lambat 6 (enam) bulan setelah tahun buku berakhir, sedangkan RUPS Lainnya/RUPS Luar Biasa dapat diadakan setiap waktu berdasarkan kebutuhan sesuai dengan kepentingan Bank.

GENERAL MEETING OF SHAREHOLDERS (GMS)

The General Meeting of Shareholders (GMS) is the highest organ of the Company with authority not granted to the Board of Directors or the Board of Commissioners within the limits determined by Law no. 40 of 2007 concerning Limited Liability Companies, and/or Bank's Articles of Association. Based on the type, GMS is divided into two, namely Annual GMS and Other GMS/Extraordinary GMS (EGMS). Annual GMS is a GMS that must be held no later than 6 (six) months after the end of the financial year, while Other GMS/Extraordinary GMS can be held at any time based on the needs according to the interests of Bank.

Selama tahun 2022, Bank menyelenggarakan 3 (tiga) kali RUPS sebagai berikut:

In 2022, Bank held 3 (three) GMS/EGMS as follows::

No.	Jenis RUPS GMS Type	Waktu Pelaksanaan Organizing time
1	RUPS Tahunan Annual GMS	Hari/Tanggal : Kamis, 23 Juni 2022 Waktu : Pk. 10.00 WIB s.d selesai Tempat : Kantor Pusat PT Bank Aladin Syariah Tbk Gedung Millennium Centennial Center Lantai 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920 Day/Date : Thursday, 23 June 2022 Time : 10.00 WIB until finished Venue : Head Office of PT Bank Aladin Syariah Tbk Millennium Centennial Center Building Floor 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920
2	RUPS Luar Biasa Extraordinary GMS	Hari/Tanggal : Kamis, 10 Februari 2022 Waktu : Pk. 10.00 WIB s.d selesai Tempat : Kantor Pusat PT Bank Aladin Syariah Tbk Gedung Millennium Centennial Center Lantai 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920 Day/Date : Thursday, 10 February 2022 Time : 10.00 WIB until finished Venue : Head Office of PT Bank Aladin Syariah Tbk Millennium Centennial Center Building Floor 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920
		Hari/Tanggal : Jumat, 29 Juli 2022 Waktu : Pk. 14.00 WIB s.d selesai Tempat : Kantor Pusat PT Bank Aladin Syariah Tbk Gedung Millennium Centennial Center Lantai 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920 Day/Date : Friday, 29 July 2022 Time : 14.00 WIB until finished Venue : Head Office of PT Bank Aladin Syariah Tbk Millennium Centennial Center Building Floor 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920

DEWAN KOMISARIS

Dewan Komisaris adalah organ Bank yang bertanggung jawab untuk melakukan pengawasan terhadap pelaksanaan tugas Direksi dengan melakukan penelaahan dan persetujuan terhadap rencana kerja Bank yang disusun Direksi serta evaluasi terhadap kinerja Bank. Selain itu, Dewan Komisaris juga memberikan nasihat serta arahan kepada Direksi tentang pencapaian kinerja Bank. Anggota Dewan Komisaris diangkat oleh Rapat Umum Pemegang Saham (RUPS) setelah mendapat persetujuan Otoritas Jasa Keuangan untuk jangka waktu 3 (tiga) tahun dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu sebagaimana dimaksud dalam Anggaran Dasar Bank.

Pada tahun 2022, anggota Dewan Komisaris Bank mengalami perubahan komposisi dibanding tahun sebelumnya berdasarkan Keputusan RUPS/Keputusan Pemegang Saham di luar mekanisme RUPS tanggal 10 Februari 2022. Bank memiliki Komisaris Independen berjumlah 2 (dua) anggota dari 3 (tiga) anggota anggota Dewan Komisaris. Dengan demikian, komposisi Komisaris Independen Bank telah memenuhi persyaratan POJK No.33/POJK.04/2014 yaitu sebanyak 50% dari total anggota

BOARD OF COMMISSIONERS

The Board of Commissioners is the organ of Bank that is responsible for supervising the implementation of the duties of the Board of Directors by reviewing and approving the Bank's work plan prepared by the Board of Directors as well as evaluating Bank's performance. In addition, the Board of Commissioners provides advice advice and directions to the Board of Directors regarding the achievement of Bank's performance. Members of the Board of Commissioners are appointed by the General Meeting of Shareholders (GMS) after obtaining approval from the Financial Services Authority for a period of 4 (three) years without prejudice to the right of the GMS to dismiss them at any time as referred to in the Bank's Articles of Association.

In 2022, the composition of the members of the Bank's Board of Commissioners has changed compared to the previous year based on the GMS Resolutions/Shareholders' Decisions outside the GMS mechanism on 10 February 2022. The Bank has 2 (two) Independent Commissioners from 3 (three) members of the Board of Commissioners. Thus, the composition of the Bank's Independent Commissioners has met POJK requirements No.33/POJK.04/2014, namely 50% of the total

Dewan Komisaris. Per 31 Desember 2022, komposisi dan susunan Dewan Komisaris Bank adalah sebagai berikut:

members of the Board of Commissioners. As of 31 December 2022, the Composition and structure of the Bank's Board of Commissioners is as follows:

Komposisi dan Susunan Dewan Komisaris per 31 Desember 2022
Composition and structure of the Board of Commissioners as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Rudy Hamdani	Presiden Komisaris (Independen) President Commissioner (Independent)	RUPS Luar Biasa tanggal 10 Februari 2022 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 56 tanggal 21 Februari 2022. Extraordinary GMS on February 10, 2022 as stated in the Extraordinary GMS Resolution Statement Deed No. 56 of February 21, 2022.
Ationo Teguh Basuki	Komisaris Commissioner	RUPS Tahunan tanggal 29 Juli 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Tahunan No. 54 tanggal 29 Juli 2021 Annual GMS on July 29, 2021 as stated in the Deed of Statement of Annual GMS Resolutions No. 54 of July 29, 2021
Fransisca Ekawati	Komisaris Independen Independent Commissioner	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7 2021 as stated in the Extraordinary GMS Resolution Statement Deed No. 11th April 7th 2021

DEWAN PENGAWAS SYARIAH

SHARIA SUPERVISORY BOARD

Dewan Pengawas Syariah adalah Organ Bank yang memiliki tugas memberikan nasihat dan saran kepada Direksi serta mengawasi kegiatan Bank agar berjalan sesuai dengan prinsip Syariah dengan senantiasa berpedoman kepada peraturan perundang-undangan yang berlaku termasuk prinsip GCG. Pada tahun 2022, jumlah anggota Dewan Pengawas Syariah Bank adalah 2 (dua) orang yang terdiri dari seorang ketua dan anggota. Berikut komposisi dan susunan Dewan Pengawas Syariah per 31 Desember 2022:

The Sharia Supervisory Board is a Bank Organ that has the task of providing advice and suggestions to the Board of Directors and supervising the Bank's activities so that they run according to Sharia principles by always adhering to the applicable laws and regulations including GCG principles. In 2022, the number of members of the Bank's Sharia Supervisory Board is 2 (two) people consisting of a chairman and a member. The following is the Composition and structure of the Sharia Supervisory Board as of December 31, 2022:

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

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

DIREKSI

Direksi adalah Organ Bank yang memiliki kewenangan dan tanggung jawab penuh atas pengelolaan Bank sesuai dengan kepentingan, maksud dan tujuan pendirian Bank. Direksi dapat mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar serta mengelola perusahaan sebagaimana dimaksud dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Direksi diangkat oleh RUPS untuk jangka waktu terhitung sejak tanggal RUPS yang mengangkatnya dan berakhir pada penutupan RUPS yang ketiga setelah tanggal pengangkatannya dengan tidak mengurangi hak RUPS untuk memberhentikan anggota Direksi sewaktu-waktu sebelum masa jabatannya berakhir.

Komposisi Direksi Bank tahun 2022 mengalami perubahan dibanding tahun sebelumnya sesuai dengan hasil RUPS Luar Biasa tanggal 10 Februari 2022. Komposisi Direksi Bank Aladin Syariah telah sesuai dengan ketentuan dalam Peraturan Bank Indonesia No. 11/33/ PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.

BOARD OF DIRECTORS

The Board of Directors is a Bank Organ that has full authority and responsibility for managing Bank in accordance with the interests, aims and objectives of the establishment of Bank. The Board of Directors can represent Bank, both inside and outside the court in accordance with the provisions of the Articles of Association and manage the company as referred to in Law no. 40 of 2007 concerning Limited Liability Companies. The Board of Directors is appointed by the GMS for a period commencing from the date of the GMS that appointed them and ends at the close of the third GMS after the date of appointment without prejudice to the right of the GMS to dismiss members of the Board of Directors at any time before their term of office ends.

The composition of Bank's Board of Directors in 2022 has changed compared to the previous year in accordance with the results of the Extraordinary GMS on 10 February 2022. The composition of the Board of Directors of Bank Aladin Syariah is in accordance with the provisions in Bank Indonesia Regulation No. 11/33/ PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

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

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Dyota Marsudi	Presiden Direktur President Director	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7 2021 as stated in the Extraordinary GMS Resolution Statement Deed No. 11 April 7, 2021
Firdila Sari	Direktur Director	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7 2021 as stated in the Extraordinary GMS Resolution Statement Deed No. 11 April 7, 2021
Mayang Ekaputri	Direktur Director	RUPS Luar Biasa tanggal 10 Februari 2022 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 56 tanggal 21 Februari 2022. Extraordinary GMS on 10 February 2022 as stated in the Extraordinary GMS Resolution Statement Deed No. 56 of February 21, 2022.
Baiq Nadea Dzurriatin	Direktur Kepatuhan Director of Compliance	Keputusan Sirkuler Para Pemegang Saham tanggal 31 Januari 2020 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Sirkuler No. 149 tanggal 28 Mei 2020 Circular Resolution of Shareholders dated January 31, 2020 as stated in the Deed of Statement of Circular GMS Resolutions No. 149 dated May 28, 2020

Informasi selengkapnya tentang RUPS, Dewan Komisaris, Dewan Pengawas Syariah dan Direksi disampaikan dalam Laporan Tahunan Bank Tahun 2022 pada Bagian VI Tata Kelola Perusahaan.

Complete information about the GMS, the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors is presented in the Bank's 2022 Annual Report under Part VI Corporate Governance.

PENANGGUNG JAWAB PELAKSANAAN KEUANGAN BERKELANJUTAN [GRI 2-13] [OJK E.1]

RESPONSIBLE FOR IMPLEMENTATION OF SUSTAINABLE FINANCE [GRI 2-13] [OJK E.1]

Bank telah menetapkan Divisi Sustainability sebagai penanggung jawab penerapan keuangan berkelanjutan sesuai dengan Surat Keputusan Direksi: Srt.181.HCD/03.2022 Dalam menjalankan tugasnya, Divisi ini berkoordinasi secara berkala dengan unit kerja terkait lainnya dalam menyusun dan melaksanakan Rencana Aksi Keuangan Berkelanjutan (RAKB). [OJK E.1]

Penetapan Divisi Sustainability tersebut merupakan kepatuhan Bank terhadap Peraturan Otoritas Jasa Keuangan No.51/ POJK.03/2017 tentang Penerapan Laporan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, yang di dalamnya antara lain, mengatur tentang adanya pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan keuangan berkelanjutan. Tugas dan wewenang Divisi Sustainability adalah sebagai berikut:

1. Menyusun dan/atau memperbaharui strategi, roadmap, dan rencana kerja keuangan berkelanjutan, termasuk Rencana Aksi Keuangan Berkelanjutan.
2. Menyusun dan/atau memperbaharui target pencapaian yang berhubungan dengan pelaksanaan program keberlanjutan perusahaan, sesuai dengan kondisi dan kebutuhan perusahaan.
3. Menyusun dan/atau memperbaharui tata kelola, kebijakan, dan prosedur yang berhubungan dengan pelaksanaan program keberlanjutan perusahaan.
4. Bertanggung jawab terhadap pelaksanaan program keberlanjutan perusahaan di setiap aktivitas operasional perusahaan.
5. Bertanggung jawab terhadap pelaksanaan program tanggung jawab perusahaan (*corporate social responsibility*).
6. Melakukan kajian terhadap peraturan dan perkembangan keberlanjutan, baik di tingkat nasional maupun internasional.
7. Memberikan saran terkait perbaikan dan/atau penyempurnaan terhadap aspek keberlanjutan perusahaan sesuai dengan hasil kajian.
8. Menyusun Laporan Keberlanjutan tahunan sesuai dengan standar yang berlaku.

Bank has established the Sustainability Division as the Unit in charge of implementing sustainable finance in accordance with the Decree of the Board of Directors: Srt.181.HCD/03.2022 In carrying out its duties, this Division coordinates periodically with other related work units in preparing and implementing a Sustainable Finance Action Plan (RAKB). [OJK E.1]

The establishment of the Sustainability Division is Bank's compliance with the Financial Services Authority Regulation No.51/POJK.03/2017 concerning the Implementation of Sustainable Financial Reporting for Financial Services Institutions, Issuers and Public Companies, which among other things regulates the presence of employees, officials and/or or the work unit responsible for implementing sustainable finance. Duties and authorities of the Sustainability Division are as follows:

1. Develop and/or update sustainable finance strategies, roadmaps and work plans, including the Sustainable Finance Action Plan.
2. Prepare and/or update achievement targets related to the implementation of the company's sustainability program, according to the conditions and needs of the company.
3. Develop and/or update governance, policies and procedures related to the implementation of the company's sustainability program.
4. Responsible for the implementation of the company's sustainability program in each of the company's operational activities.
5. Responsible for the implementation of corporate social responsibility programs.
6. Conduct studies on sustainability regulations and developments, both at the national and international levels.
7. Provide suggestions regarding improvements and/or enhancements to the company's sustainability aspects in accordance with the results of the study.
8. Prepare an annual Sustainability Report in accordance with applicable standards.

PERAN BADAN TATA KELOLA TERTINGGI DALAM PELAPORAN KEBERLANJUTAN [GRI 2-14]

Pelaporan keberlanjutan Bank disampaikan melalui Laporan Keberlanjutan yang diterbitkan bersama dengan Laporan Tahunan Bank. Berkaitan dengan pelaporan keberlanjutan, Direksi sebagai badan tata kelola tertinggi bertanggung jawab untuk meninjau dan menyetujui informasi yang disampaikan dalam Laporan Keberlanjutan sebagaimana disampaikan oleh Kepala Divisi Sustainability sebagai penanggung jawab penyusunan laporan tersebut.

ROLE OF HIGHEST GOVERNANCE BODY IN SUSTAINABILITY REPORTING [GRI 2-14]

Bank's sustainability reporting is submitted through a Sustainability Report which is published together with Bank's Annual Report. With regard to sustainability reporting, the Board of Directors as the highest governance body is responsible for reviewing and approving the information presented in the Sustainability Report as submitted by the Head of the Sustainability Division who is responsible for preparing the report.

PENGEMBANGAN KOMPETENSI KEUANGAN BERKELANJUTAN [GRI 2-17] [OJK E.2]

Bank memberikan fasilitas bagi Dewan Komisaris, Dewan Pengawas Syariah, Direksi dan divisi-divisi yang terkait dengan penerapan keuangan berkelanjutan untuk meningkatkan kompetensi, termasuk yang berkaitan dengan keuangan berkelanjutan. Program pengembangan kompetensi yang diikuti dapat berupa pelatihan, workshop, seminar, *conference*, kursus, lokakarya dan sebagainya, baik yang diselenggarakan di dalam negeri maupun di luar negeri.

Pengembangan kompetensi yang diikuti Dewan Komisaris, Dewan Pengawas Syariah, Direksi dan divisi-divisi yang terkait dengan penerapan keuangan berkelanjutan adalah sebagai berikut:

SUSTAINABLE FINANCE COMPETENCY DEVELOPMENT [GRI 2-17] [OJK E.2]

The Bank provides facilities for the Board of Commissioners, Sharia Supervisory Board, Board of Directors and divisions related to the implementation of sustainable finance to improve competency, including those related to sustainable finance. Competency development programs attended can be in the form of training, workshops, seminars, conferences, courses, workshops and so on, both held domestically and abroad.

Competency development followed by the Board of Commissioners, Sharia Supervisory Board, Board of Directors and divisions related to the implementation of sustainable finance are as follows:

Nama dan Jabatan Name and title	**Jenis Pendidikan dan Pelatihan** Types of Education and Training	**Materi Pendidikan dan Pelatihan** Education and Training Materials	**Tempat/Tanggal** Venue/Date	**Penyelenggara** Organizer
Divisi Business Planning and Revenue Assurance Business Planning and Revenue Assurance Division				
Rangga Marizqa	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Riana Rizqi Maulida	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Windira Kurniadi	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Hendra Kurniawan	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Astri Wulandari	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Divisi Central Operations Central Operations Division				
Hendri Sandhi Putra	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Robbianto	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Senia Anjarila	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Anri Bernando Rajagukguk	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Eko Setiawan Parikesit	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center

Nama dan Jabatan Name and title	**Jenis Pendidikan dan Pelatihan** Types of Education and Training	**Materi Pendidikan dan Pelatihan** Education and Training Materials	**Tempat/Tanggal** Venue/Date	**Penyelenggara** Organizer
Divisi Financing and Sales Financing and Sales Division				
Irene Elfriyanti Silalahi	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Ibnu Fajar Nur Hakim	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Genida Pramesti	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Arief Mediadianto	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Bayu Edmiralda	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Larasati Moerdijat	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Divisi Risk Management Risk Management Division				
Amrin Nuryadin Latuconsina	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Fibrian Aditia Widiansah	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Danik Erawati Prasetyaningsih	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Mohamad Hendra Budiawan	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Parlindungan Arifin	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Ni Ketut Budi Cahyani	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center
Divisi Sustainability Sustainability Division				
Nyoman Yogi	Eksternal External	Sustainable Finance Training	1-2 November 2022 November 1-2, 2022	Trisakti Sustainable Center

PENERAPAN MANAJEMEN RISIKO, ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME [GRI 2-23] [OJK E.3]

IMPLEMENTATION OF RISK MANAGEMENT, ANTI-MONEY LAUNDERING AND PREVENTION OF THE FINANCING OF TERRORISM [GRI 2-23] [OJK E.3]

Bank menerapkan sistem manajemen risiko secara efektif sesuai dengan POJK No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah, serta POJK No. 08/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah. Penerapan manajemen risiko dilakukan melalui implementasi manajemen risiko pada setiap aktivitas fungsional dan operasional sehingga menjadi bagian yang tidak terpisahkan dalam setiap aktivitas Bank. Penerapan manajemen risiko secara efektif berfokus pada 4 (empat) pilar sebagai berikut:

1. Pengawasan aktif Dewan Komisaris, Direksi dan Dewan Pengawas Syariah.
   Dewan Komisaris dan Direksi memiliki tanggung jawab atas efektivitas penerapan manajemen risiko di Bank. Guna memastikan efektivitas pengelolaan aktivitas dan risiko-risiko oleh Direksi, Dewan Komisaris melalui Komite Pemantau Risiko melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilaksanakan oleh Direksi. Direksi dibantu Komite Manajemen Risiko, menentukan arah kebijakan dan strategi manajemen risiko serta implementasinya secara komprehensif.

   Direksi memastikan seluruh risiko yang material dan dampaknya telah ditindaklanjuti, serta melaksanakan langkah-langkah perbaikan atas permasalahan, atau penyimpangan dalam kegiatan usaha. Budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi juga menjadi perhatian Direksi.

2. Kecukupan kebijakan, prosedur dan penetapan limit risiko.
   Kebijakan manajemen risiko di Bank diatur dalam Kebijakan Umum Manajemen Risiko PT Bank Aladin Syariah Tbk yang menjelaskan dasar-dasar kebijakan manajemen risiko dan menjadi acuan kebijakan, prosedur, serta pedoman di bidang manajemen risiko sesuai ketentuan yang berlaku.

3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta manajemen risiko sistem informasi.
   Bank mengidentifikasi risiko dengan menganalisis seluruh jenis dan karakteristik risiko yang melekat dalam bisnis Bank. Identifikasi risiko bersifat proaktif, mencakup seluruh aktivitas bisnis Bank dan dilakukan dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko serta dampaknya. Identifikasi risiko antara lain didasarkan pada pengalaman kerugian yang pernah terjadi.

4. Pengendalian internal yang menyeluruh
   Bank menerapkan Sistem Pengendalian internal secara menyeluruh yang salah satunya dilakukan dengan penetapan struktur organisasi dengan melakukan pemisahan fungsi

The Bank implements an effective risk management system in accordance with POJK No. 65/POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units, as well as POJK No. 08/POJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units. Implementation of risk management is carried out through the implementation of risk management in every functional and operational activity so that it becomes an integral part of every activity of the Bank. Effective implementation of risk management focuses on 4 (four) pillars as follows:

1. Active supervision of Board of Commissioners, Board of Directors and Sharia Supervisory Board.
   The Board of Commissioners and the Board of Directors are responsible for the effectiveness of risk management implementation at the Bank. In order to ensure the effectiveness of managing activities and risks by the Board of Directors, the Board of Commissioners through the Risk Monitoring Committee evaluates the policies and implementation of risk management carried out by the Board of Directors. Board of Directors, assisted by the Risk Management Committee, determines the direction of risk management policies and strategies and their implementation in a comprehensive manner.

   The Board of Directors ensures that all material risks and their impacts have been followed up, as well as implementing corrective steps for problems or irregularities in business activities. The risk management culture including risk awareness at all levels of the organization is also a concern of the Board of Directors.

2. Adequacy of policies, procedures and determination of risk limits.
   Risk management policies at the Bank are regulated in the General Risk Management Policy of PT Bank Aladin Syariah Tbk which explains the basics of risk management policies and serves as a reference for policies, procedures and guidelines in the field of risk management in accordance with applicable regulations.

3. Adequacy of the processes of identification, measurement, monitoring and risk control as well as information system risk management.
   Bank identifies risks by analyzing all types and characteristics of risks inherent in the Bank's business. Risk identification is proactive in nature, covers all business activities of the Bank and is carried out in order to analyze the source and possibility of risk and its impact. Risk identification is based, among other things, on the experience of losses that have occurred.

4. Comprehensive internal control
   Bank implements a comprehensive internal control system, one of which is carried out by establishing an organizational structure by carrying out a clear separation of functions

yang jelas antara unit kerja operasional business unit dengan unit kerja yang melaksanakan fungsi pengendalian risiko risk management unit. Selain itu Bank juga menerapkan 3 (tiga) lini pertahanan dalam pengendalian internal.

between the operational business unit and the work unit that carries out the risk management function of the risk management unit. In addition, the Bank also implements 3 (three) lines of defense in internal control.

Pertama, adalah unit kerja pelaksana lini terdepan yang memastikan pelaksanaan aktivitas telah sesuai dengan prosedur. Hasil pemeriksaan dan rencana tindak lanjut disampaikan dan dimonitor pada rapat Komite Manajemen Risiko.

First is the front-line implementing work unit that ensures the implementation of activities is in accordance with procedures. Examination results and follow-up plans are submitted and monitored at the Risk Management Committee meeting.

Kedua, Divisi Manajemen Risiko melakukan pendefinisian dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi atau fasilitasi dari pengelolaan risiko secara menyeluruh. Divisi Kepatuhan memastikan seluruh aktivitas Bank telah sesuai dengan regulasi baik eksternal maupun internal, serta telah sesuai dengan prinsip syariah.

Second, the Risk Management Division defines and maintains risk management methodologies, ensures the adequacy of risk mitigation, policies and procedures, and coordinates or facilitates overall risk management. The Compliance Division ensures that all of the Bank's activities comply with both external and internal regulations, and comply with sharia principles.

Ketiga, Divisi Audit Internal sebagai lini terakhir, yang bertugas memastikan secara independen bahwa semua risiko residual telah dikelola sesuai dengan toleransi risiko yang disetujui. Hasil pengawasan ini dilaporkan kepada Direksi dan Komite Audit di tingkat Dewan Komisaris dan dimonitor pelaksanaan tindak lanjut atas temuan audit sebagai upaya perbaikan kinerja dan kesehatan Bank.

Third, the Internal Audit Division as the last line, whose task is to independently ensure that all residual risks have been managed according to the approved risk tolerance. The results of this supervision are reported to the Board of Directors and the Audit Committee at the Board of Commissioners level and are monitored for follow-up implementation of audit findings as an effort to improve the performance and health of the Bank.

Selanjutnya, penerapan manajemen risiko Perseroan akan diselaraskan dengan tujuan, kebijakan usaha, ukuran, kompleksitas usaha, dan kemampuan Bank dengan ruang lingkup risiko yang mencakup Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Stratejik, Risiko Kepatuhan, Risiko Imbal Hasil, dan Risiko Investasi.

Furthermore, the implementation of the Company's risk management will be aligned with the objectives, business policies, size, business complexity, and capabilities of the Bank with a risk scope that includes Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk, Risk Compliance, Yield Risk, and Investment Risk.

Untuk mengukur efektivitas manajemen risiko, Bank secara berkala melakukan review terhadap implementasi manajemen risiko. Hasil review tahun 2022 adalah sebagai berikut:

To measure the effectiveness of risk management, the Bank regularly reviews the implementation of risk management. The results of the 2022 review are as follows:

Penilaian Profil Risiko Tahun 2022
Risk Profile Assessment in 2022

Profil Risiko Risk Profile	Penilaian Posisi Desember 2022			Penilaian Posisi Desember 2021 December 2021 Position Assessment		
	Peringkat Risiko Inheren	Peringkat Kualitas Penerapan Manajemen Risiko	Peringkat Risiko	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Penerapan Manajemen Risiko Rating of Quality of Implementation of Risk Management	Peringkat Risiko Risk Rating
Risiko Kredit Credit Risk	*Low to moderate*	*Satisfactory*	2	Low	*Satisfactory*	1
Risiko Pasar Market Risk	*Low*	*Satisfactory*	1	*Low*	*Satisfactory*	1
Risiko Likuiditas Liquidity Risk	*Low to moderate*	*Satisfactory*	2	*Low*	*Satisfactory*	1
Risiko Operasional Operational Risk	*Low to moderate*	*Satisfactory*	2	*Low to moderate*	*Satisfactory*	2
Risiko Hukum Legal Risk	*Low*	*Satisfactory*	1	*Low*	*Satisfactory*	1
Risiko Stratejik Strategic Risk	*Low to moderate*	*Satisfactory*	2	*Low to moderate*	*Satisfactory*	2
Risiko Kepatuhan Compliance Risk	*Low to moderate*	*Satisfactory*	2	*Low to moderate*	*Satisfactory*	2
Risiko Reputasi Reputation Risk	*Low*	*Satisfactory*	1	*Low*	*Satisfactory*	1
Risiko Imbal Hasil Return Risk	*Low*	*Satisfactory*	1	*Low*	*Satisfactory*	1
Risiko Investasi Investment Risk	*Low*	*Satisfactory*	1	*Low*	*Satisfactory*	1
Peringkat Komposit Composite Rating	*Low to moderate*	*Satisfactory*	2	*Low to moderate*	*Satisfactory*	2

Hasil dari penilaian Profil Risiko Komposit PT Bank Aladin Syariah Tbk ("Bank") pada Semester II Tahun 2022 (Juli - Desember 2022) adalah Peringkat "Low to moderate" dengan nilai 2 untuk Risiko Inheren, dan *Satisfactory* untuk Kualitas Penerapan Manajemen Risiko. Adapun dari hasil di atas terdapat beberapa pertimbangan yang mendukung penilaian, meliputi:

The results of PT Bank Aladin Syariah Tbk ("Bank") Composite Risk Profile assessment in Semester II 2022 (July - December 2022) are "Low to moderate" with a value of 2 for Inherent Risk, and Satisfactory for Quality of Risk Management Implementation. As for the results above, there are several considerations that support the assessment, including:

1. Bank sudah mulai melakukan kegiatan pembiayaan baru dimana eksposur risiko masih tergolong rendah.
2. Tidak ada kerugian operasional yang signifikan dan risiko reputasi tergolong rendah.
3. Tidak ada penambahan jumlah kasus baru yang diterima oleh Bank.
4. Strategi bisnis Bank sudah mulai terarah sesuai dengan target RBB.

Sementara itu, dalam kerangka penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT), Bank telah menunjuk satu Pejabat Eksekutif yang bertanggung jawab atas penerapan Program APU & PPT (Petugas APU & PPT). Petugas APU & PPT tersebut bertanggung jawab langsung kepada Direktur Kepatuhan dalam melaksanakan fungsinya yaitu:

1. Melakukan *review* berkala atas Pedoman APU & PPT.
2. Memantau pelaksanaan program pengkinian data nasabah melalui program pengecekan kelengkapan data nasabah dan memantau tindak lanjut yang dilakukan oleh unit kerja terkait untuk melengkapi data nasabah.
3. Memastikan unit kerja terkait telah melakukan pemantauan secara terus menerus (harian) atas transaksi nasabah untuk mengidentifikasi kesesuaian antara transaksi nasabah dan profil nasabah. Berdasarkan hasil pemantauan yang dilakukan oleh unit kerja terkait, Petugas APU & PPT melakukan analisa lebih lanjut untuk menentukan kategori suatu transaksi sebagai transaksi yang wajar atau tidak (mencurigakan) sehingga perlu ditindaklanjuti dengan pelaporan transaksi keuangan mencurigakan (LTKM) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
4. Merekomendasikan kebutuhan pelatihan mengenai penerapan Program APU & PPT bagi pegawai Bank dan memastikan terlaksananya pelatihan sesuai ketentuan yang berlaku.
5. Memastikan penerapan Program APU & PPT dilaksanakan sesuai Pedoman APU & PPT.

1. The Bank has started to carry out new financing activities where the risk exposure is still relatively low.
2. There are no significant operational losses and reputation risk is low.
3. There is no additional number of new cases received by Bank.
4. Bank's business strategy has begun to be directed according to the RBB target.

Meanwhile, within the framework of implementing the Anti-Money Laundering and Combating the Financing of Terrorism (APU & PPT) Program, the Bank has appointed an Executive Officer who is responsible for implementing the APU & PPT Program (APU & PPT Officer). The APU & PPT officers are directly responsible to the Compliance Director in carrying out their functions, namely:

1. Conduct periodic reviews of the APU & PPT Guidelines.
2. Monitor the implementation of the customer data updating program through a program to check the completeness of customer data and monitor the follow-up carried out by related work units to complete customer data.
3. Ensuring that the relevant work units have continuously (daily) monitored customer transactions to identify conformity between customer transactions and customer profiles. Based on the results of monitoring carried out by the relevant work units, APU & PPT officers carry out further analysis to determine the category of a transaction as a reasonable or not (suspicious) transaction so that it needs to be followed up by reporting suspicious financial transactions (LTKM) to the Financial Transaction Reports and Analysis Center (PPATK).
4. Recommend training needs regarding the implementation of the APU & PPT Program for Bank employees and ensure the implementation of training according to applicable regulations.
5. Ensuring that the implementation of the APU & PPT Program is carried out in accordance with the APU & PPT Guidelines.

KODE ETIK DAN INTEGRITAS [GRI 2-23]

CODE OF ETHICS AND INTEGRITY [GRI 2-23]

Bank menyusun Kode Etik (*Code of Ethics*) dan Pedoman Perilaku (*Code of Conduct*) sebagai dasar bagi perilaku dan sikap setiap karyawan. Kode Etik dan Pedoman Perilaku ini memberikan prinsip dasar yang sesuai dengan visi, misi, nilai-nilai, serta peraturan yang berlaku dalam Bank. Adanya Kode Etik dan Pedoman Perilaku juga membantu pengembangan hubungan yang baik antara karyawan Bank, di samping hubungan dengan para pemangku kepentingan lainya. Kode Etik dan Pedoman Perilaku berlaku bagi seluruh insan Bank, dari Dewan Komisaris, Direksi, hingga seluruh karyawan, dan bisa diakses di https://aladinbank.id/tata-kelola/

Sosialisasi Kode Etik dan Pedoman Perilaku dilakukan dalam berbagai *sharing session*, media internal, seminar, *coaching* maupun penyebaran buku saku Kode Etik dan Pedoman Perilaku Bank. Penerapan Kode Etik dan Pedoman Perilaku menjadi bagian penting dari tata kelola perusahaan yang baik, serta penerapan prinsip keberlanjutan dalam internal Bank Aladin Syariah. Sosialisasi Kode Etik dan Pedoman Perilaku termasuk di dalamnya berkaitan dengan pelanggaran dan mekanisme penjatuhan sanksi/hukuman.

Per 31 Desember 2022, pelanggaran Kode Etik dan Pedoman Perilaku, dan status penanganannya adalah sebagai berikut:

The Bank prepares a Code of Ethics and Code of Conduct as the basis for the behavior and attitude of each employee. This Code of Ethics and Code of Conduct provides basic principles that are in accordance with the vision, mission, values, and regulations that are in place in the Bank. The existence of a Code of Ethics and Code of Conduct also helps develop good relationships between Bank employees, in addition to relationships with other stakeholders. The Code of Ethics and Code of Conduct applies to all Bank personnel, from the Board of Commissioners, Directors, to all employees, and can be accessed at https://aladinbank.id/tata-kelola/

Socialization of the Code of Ethics and Code of Conduct is carried out in various sharing sessions, internal media, seminars, coaching as well as dissemination of the Bank's Code of Ethics and Code of Conduct pocket book. The implementation of the Code of Ethics and Code of Conduct is an important part of good corporate governance, as well as the application of the internal sustainability principles of Bank Aladin Syariah. Dissemination of the Code of Ethics and Code of Conduct including those related to violations and mechanisms for imposing sanctions/punishments.

As of December 31, 2022, violations of the Code of Ethics and Code of Conduct, and their handling status are as follows:

Tabel pelanggaran Kode Etik Tahun 2022
Table of violations of the 2022 Code of Ethics

Pelanggaran Violation	Jumlah Kasus yang Dilakukan Total Done Cases					
	Dewan Komisaris & Direksi Board of Commissioners & Board of Directors		Pegawai Tetap Permanent employee		Pegawai Tidak Tetap Contract employees	
	2022	2021	2022	2021	2022	2021
Total Fraud	-	-	-	-	-	-
Telah diselesaikan Resolved	-	-	-	-	-	-
Dalam proses internal In the internal process	-	-	-	-	-	-
Belum diupayakan penyelesaiannya Not tried to solve it yet	-	-	-	-	-	-
Telah ditindaklanjuti melalui proses hukum Followed up through the legal process	-	-	-	-	-	-

SISTEM PELAPORAN PELANGGARAN

Sistem Pelaporan Pelanggaran atau *Whistleblowing System* (WBS) merupakan salah satu unsur pengendalian internal pada tingkat entitas (*entity level control*). Bank Aladin Syariah menyediakan saluran *whistleblowing* yang merupakan sarana bagi karyawan untuk melaporkan dugaan kesalahan, tindak pidana atau pelanggaran atas kebijakan Bank, peraturan dan regulasi, dengan cara yang aman dan dilindungi. Bank berupaya menurunkan potensi kejadian korupsi/*fraud* melalui berbagai cara, antara lain sebagai berikut:

1. Melakukan pengkinian Kebijakan Strategi Anti-Fraud sesuai dengan Peraturan Otoritas Jasa Keuangan ("POJK") No. 39/ POJK.03/2019 dan telah disampaikan kepada Otoritas Jasa Keuangan ("OJK") pada tanggal 27 Maret 2020.
2. Meningkatkan kontrol internal khususnya *four-eyes principles* untuk memastikan sistem *maker*, *checker* dan *approver* berjalan efektif.
3. Menerapkan pelaporan insiden/kejadian risiko operasional dan menerapkan mekanisme sanksi bagi pelaku *fraud*.

Selama tahun 2022, tidak terdapat laporan melalui *Whistleblowing System* mengenai pelanggaran yang dilakukan oleh karyawan maupun manajemen Bank. Oleh karena itu Bank tidak melakukan tindak lanjut atau menjatuhkan sanksi apapun.

WHISTLEBLOWING SYSTEM

The Whistleblowing System (WBS) is an element of internal control at the entity level (entity level control). Bank Aladin Syariah provides a whistleblowing channel which provides a means for employees to report suspected mistakes, criminal acts or violations of Bank policies, rules and regulations, in a safe and protected manner. The Bank seeks to reduce the potential for corruption/fraud in various ways, including the following:

1. Updating the Anti-Fraud Strategy Policy in accordance with the Financial Services Authority Regulation ("POJK") No. 39/ POJK.03/2019 and submitted to the Financial Services Authority ("OJK") on March 27 2020.
2. Improving internal control, especially the four-eyes principles to ensure that the maker, checker and approver system runs effectively.
3. Implement reporting of operational risk incidents/events and implement a sanction mechanism for perpetrators of fraud.

During 2022, there were no reports through the Whistleblowing System regarding violations committed by employees or Bank management. Therefore the Bank did not follow up or impose any sanctions.

ANTI KORUPSI

Bank memiliki komitmen untuk menciptakan organisasi yang bersih, yaitu terbebas dari praktik Korupsi, Kolusi, dan Nepotisme (KKN). Untuk mewujudkan tujuan tersebut, Bank berusaha menerapkan kebijakan yang telah ditentukan untuk merapatkan celah-celah yang memberikan peluang terjadinya praktik KKN. Bank akan menjatuhkan sanksi tegas terhadap segala bentuk KKN yang melibatkan Insan Bank. Selain itu, Bank akan selalu menegakkan kebijakan anti korupsi sesuai dengan Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi. Bank Aladin Syariah juga telah menerapkan Kode Etik dan Pedoman Perilaku yang mengatur tentang anti korupsi dan anti *fraud* di lingkungan Bank. [GRI 3-3]

Untuk menegakkan komitmen anti korupsi Bank Aladin Syariah menganut *zero tolerance* terhadap tindakan korupsi, karena korupsi merupakan kejahatan yang berdampak luas bagi bangsa dan mengurangi kepercayaan masyarakat terhadap Bank Aladin Syariah. Penerapan anti korupsi diterapkan melalui berbagai strategi dan peraturan diantaranya :

ANTI CORRUPTION

Bank is committed to creating a clean organization, which is free from Corruption, Collusion and Nepotism (KKN) practices. To realize this goal, the Bank seeks to implement predetermined policies to close the gaps that provide opportunities for KKN practices to occur. The Bank will impose strict sanctions on all forms of KKN involving Bank personnel. In addition, the Bank will always enforce anti-corruption policies in accordance with Law no. 20 of 2001 concerning Amendments to Law no. 31 of 1999 concerning the Eradication of Corruption Crimes. Bank Aladin Syariah has also implemented a Code of Ethics and Code of Conduct that regulates anti-corruption and anti-fraud within the Bank. [GRI 3-3]

To uphold the anti-corruption commitment, Bank Aladin Syariah adheres to zero tolerance for acts of corruption, because corruption is a crime that has a broad impact on the nation and reduces public trust in Bank Aladin Syariah. The application of anti-corruption is implemented through various strategies and regulations including:

1. Kebijakan internal *control*.
2. Peraturan Disiplin Pegawai yang tertera dalam Peraturan Perusahaan (Kode Etik dan Pedoman Perilaku).
3. Budaya perusahaan (*corporate culture*) yang menanamkan nilai-nilai integritas kepada setiap Pegawai.
4. Penerapan media pelaporan melalui mekanisme *Whistleblowing system*.
5. Serta penerapan prinsip *Know Your Employee* (KYE), yaitu uji tuntas terhadap calon Pegawai.

Sejalan dengan itu, pengendalian anti korupsi di Bank diwujudkan melalui penandatanganan Pakta Integritas dan Deklarasi *Anti Fraud* oleh Pegawai. Pencegahan korupsi juga dilakukan Bank antara lain melalui kampanye anti korupsi bersamaan dengan aktivitas sosialisasi Kode Etik kepada seluruh pegawai. Dengan berbagai upaya di atas, selama tahun 2022, tidak terdapat insiden korupsi yang terbukti sehingga tidak terdapat tindakan spesifik yang diambil Bank. [GRI 205-3]

KETERLIBATAN PEMANGKU KEPENTINGAN

Keberlanjutan usaha Bank turut ditentukan oleh keberhasilannya dalam memenuhi tanggung jawab kepada para pemangku kepentingan yang beragam. Bank mendefinisikan pemangku kepentingan sebagai entitas atau individu yang terpengaruh oleh kegiatan, produk, dan jasa perusahaan. Di sisi lain, keberadaan mereka juga memengaruhi Bank dalam mewujudkan keberhasilan penerapan strategi dan pencapaian tujuan. Dengan posisi seperti itu, maka Bank terus berupaya untuk membangun hubungan yang harmonis dengan para pemangku kepentingan. Hal itu dilakukan, antara lain, melalui berbagai forum pertemuan yang digelar, baik secara berkala maupun insidental sesuai dengan kebutuhan Bank atau atas permintaan pemangku kepentingan.

Selaras dengan itu, Bank juga berupaya untuk menyelenggarakan komunikasi yang intensif bersama kelompok-kelompok pemangku kepentingan, dan mengupayakan pelibatan kelompok-kelompok tersebut sesuai dengan harapan masing-masing. Bagi Bank, pelibatan tersebut terbukti sangat membantu dalam penerapan keuangan berkelanjutan selama tahun pelaporan.

Berdasarkan pemetaan yang dilakukan Bank, berikut pemangku kepentingan dan metode pelibatan yang dilakukan selama tahun pelaporan: [OJK E.4][GRI 2-29]

1. Internal control policy.
2. Employee Discipline Regulations stated in the Company Regulations (Code of Ethics and Code of Conduct).
3. Corporate culture that instills the values of integrity in every employee.
4. Implementation of reporting media through the Whistleblowing system mechanism.
5. As well as the application of the Know Your Employee (KYE) principle, namely due diligence on prospective employees.

In line with that, anti-corruption control in the Bank is realized through the signing of the Integrity Pact and Anti-Fraud Declaration by Employees. Corruption prevention is also carried out by Bank, among others, through anti-corruption campaigns along with the Code of Ethics dissemination activities to all employees. With the various efforts above, during 2022, there were no proven incidents of corruption so that no specific actions were taken by the Bank. [GRI 205-3]

STAKEHOLDER ENGAGEMENT

The sustainability of Bank's business is also determined by its success in fulfilling its responsibilities to various stakeholders. The Bank defines stakeholders as entities or individuals who are affected by the company's activities, products and services. On the other hand, their existence also influences the Bank in realizing the success of strategy implementation and achieving goals. With such a position, the Bank continues to strive to build harmonious relationships with stakeholders. This is done, among others, through various meeting forums that are held, both periodically and incidentally as needed of the Bank or at the request of stakeholders.

In line with that, the Bank also strives to carry out intensive communication with stakeholder groups, and seeks to involve these groups according to their respective expectations. For Bank, this involvement has proven to be very helpful in implementing sustainable finance during the reporting year.

Based on the mapping carried out by the Bank, the following are the stakeholders and the method of engagement carried out during the reporting year: [OJK E.4][GRI 2-29]

Tabel Pemangku Kepentingan
Table of Stakeholders

Pemangku Kepentingan Stakeholders	Metode Pelibatan Engagement Method	Frekuensi Frequency	Topik Yang Dibahas Topics Covered
Pemegang Saham Shareholders	RUPS Tahunan Annual GMS	Satu kali dalam satu tahun Once a year	Laporan Tahunan, pengesahan Laporan Keuangan, dan pengesahan Laporan Tugas Pengawasan Dewan Komisaris Bank, penetapan penggunaan laba bersih Bank, penunjukan Kantor Akuntan Publik, penetapan paket remunerasi berikut tunjangan, bonus dan fasilitas yang diberikan kepada Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah, pelaporan realisasi penggunaan dana hasil penawaran umum, dan perubahan susunan Pengurus Bank. Annual Report, ratification of Financial Statements, and ratification of the Supervisory Report of the Bank's Board of Commissioners, determination of the use of Bank's net profit, appointment of a Public Accounting Firm, determination of the remuneration package including allowances, bonuses and facilities provided to the Board of Commissioners, Directors and Sharia Supervisory Board, reporting realization of the use of proceeds from the public offering, and changes in the composition of Bank's Management.
	RUPS Luar Biasa Extraordinary GMS	Saat diperlukan When needed	Perubahan nama Bank, mengangkat dan memberhentikan Dewan Komisaris, Dewan Pengawas Syariah dan Direksi Bank, memberikan persetujuan penambahan modal dengan cara menerbitkan saham baru dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD), memberikan wewenang dan kuasa kepada Direksi Bank dengan hak substitusi untuk melakukan segala tindakan yang diperlukan dalam rangka penambahan modal, memberikan kuasa kepada Direksi Bank untuk merubah anggaran dasar Bank Aladin Syariah dalam rangka peningkatan modal. Changing the name of Bank, appointing and dismissing the Board of Commissioners, Sharia Supervisory Board and Directors of Bank, giving approval for additional capital by issuing new shares by granting Pre-emptive Rights Issue (HMETD), giving authority and power of attorney to the Directors of Bank with substitution rights to do everything necessary actions in order to increase capital, authorize the Board of Directors of the Bank to change the articles of association of Bank Aladin Syariah in order to increase capital.
Pelanggan/Nasabah Customers/Customers	Survei Kepuasan Satisfaction Survey	Satu kali dalam satu bulan One time in one month	Tingkat Kepuasan Pelanggan Customer Satisfaction Level
Mitra Kerja/Pemasok Partners/Suppliers	Kontrak Kerja Employment contract	Sesuai kebutuhan As needed	Pengadaan Barang/Jasa Procurement of goods/services
Pegawai Employee	Survei Kepuasan Pegawai Employee Satisfaction Survey	Satu kali dalam satu tahun Once a year	Tingkat Kepuasan Pegawai Employee Satisfaction Level

Tabel Pemangku Kepentingan
Table of Stakeholders

Pemangku Kepentingan Stakeholders	Metode Pelibatan Engagement Method	Frekuensi Frequency	Topik Yang Dibahas Topics Covered
Lembaga Swadaya Masyarakat / Masyarakat Non-Governmental Organizations / Society	Mengadakan Program *Corporate Social Responsibility* (CSR) Organizing Corporate Social Responsibility (CSR) Programs	Saat diperlukan When needed	Dukungan terhadap program CSR secara selektif dalam bentuk donasi Support for selective CSR programs in the form of donations
Media	*Press Release & Press Conference*	Saat diperlukan When needed	Informasi kinerja, produk dan program Bank Aladin Syariah yang disampaikan ke publik Performance information, products and programs of Bank Aladin Syariah that are presented to the public
Regulator Regulators	*On-site* dan *off-site supervision*, pelaporan secara berkala On-site and off-site supervision, regular reporting	Minimal sekali dalam setahun At least once a year	Rencana Bisnis Bank, Rencana Aksi Keuangan Berkelanjutan, Penyampaian Laporan Tahunan dan Laporan Berkelanjutan Bank Business Plans, Sustainable Finance Action Plans, Submission of Annual Reports and Sustainability Reports

PERMASALAHAN TERHADAP PENERAPAN KEGIATAN BERKELANJUTAN [OJK E.5]

ISSUES IN THE IMPLEMENTATION OF SUSTAINABLE ACTIVITIES [OJK E.5]

Bank berkomitmen untuk menerapkan program dan kegiatan yang selaras dengan aspek keberlanjutan sebagaimana disampaikan dalam Rencana Bisnis Bank (RBB) Tahun 2023 - 2025 dan Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2023. Selama tahun pelaporan, manajemen dan karyawan Bank telah berupaya secara maksimal melaksanakan program-program dalam RBB dan RAKB tersebut.

Dalam penerapan keuangan berkelanjutan dan pengintegrasian aspek keberlanjutan di lingkungan internal Bank, Bank menghadapi permasalahan-permasalahan yang meliputi:

1. Lingkungan internal Bank:
   a. Isu mengenai prioritas: penerapan keuangan berkelanjutan terkendala karena adanya berbagai proyek eksisting dengan tingkat prioritas yang tinggi di hampir seluruh departemen, terutama yang terkait dengan peluncuran produk-produk baru.
   b. Pemahaman terhadap penerapan keuangan berkelanjutan dan aspek keberlanjutan yang belum merata di kalangan internal Bank karena cukup banyak karyawan baru di tahun 2022.
2. Lingkungan eksternal:
   a. Pemahaman terhadap penerapan keuangan berkelanjutan masih belum merata di kalangan pemangku kepentingan eksternal, terutama para pelaku industri dan masyarakat umum.
   b. Tingkat perekonomian yang belum sepenuhnya pulih akibat dampak pandemi COVID-19 dan masih berlangsungnya konflik Rusia - Ukraina.

Menghadapi permasalahan-permasalahan tersebut, Bank telah merumuskan dan menerapkan berbagai langkah dan kebijakan strategis yang meliputi:

1. Lingkungan internal Bank:
   a. Menetapkan wakil dari masing-masing unit kerja terkait untuk memastikan penerapan keuangan berkelanjutan di masing-masing unit kerja dapat terlaksana sesuai dengan Rencana Aksi Keuangan Berkelanjutan (RAKB).
   b. Meningkatkan pemahaman dan kapasitas internal melalui sosialisasi dan pelatihan terkait keuangan berkelanjutan yang dilaksanakan oleh Bank Aladin Syariah maupun oleh pihak eksternal.
   c. Partisipasi dalam program-program yang dicanangkan oleh UN Principles for Responsible Banking (UNPRB) dan UN Global Compact (UNGC), seperti the Business & Human Rights Accelerator Program, guna memperkuat komitmen Bank dalam penerapan aspek keberlanjutan.

The Bank is committed to implementing programs and activities that are aligned with the sustainability aspects as stated in the Bank Business Plan (RBB) for 2023 - 2025 and the Sustainable Finance Action Plan (RAKB) for 2023. During the reporting year, the Bank's management and employees have made every effort to implement all programs in the RBB and RAKB in the optimal manner.

In implementing sustainable finance and integrating sustainability aspects within the Bank's internal environment, the Bank faces problems which include:

1. Bank's internal environment:
   a. Issues regarding priorities: the implementation of sustainable finance is constrained by the existence of various existing projects with a high priority level in almost all departments, especially those related to the launch of new products.
   b. Understanding of the implementation of sustainable finance and sustainability aspects has not been evenly distributed among the Bank's internal circles because there are quite a number of new employees in 2022.
2. External environment:
   a. Understanding of the implementation of sustainable finance is still uneven among external stakeholders, especially industry players and the general public.
   b. The level of the economy that has not fully recovered due to the impact of the COVID-19 pandemic and the ongoing Russia-Ukraine conflict.

Facing these issues, the Bank has formulated and implemented various strategic plans and policies which include:

1. Bank's internal environment:
   a. Appoint representatives from each related work unit to ensure that the implementation of sustainable finance in each work unit can be carried out in accordance with the Sustainable Finance Action Plan (RAKB).
   b. Increase internal understanding and capacity through outreach and training related to sustainable finance carried out by Bank Aladin Syariah and by external parties.
   c. Participation in programs launched by the UN Principles for Responsible Banking (UNPRB) and the UN Global Compact (UNGC), such as the Business & Human Rights Accelerator Program, to strengthen the Bank's commitment to implementing sustainability aspects.

2. Lingkungan eksternal:
    a. Memperluas kerjasama dengan mitra-mitra eksisting serta mitra-mitra baru dalam penerapan keuangan berkelanjutan.
    b. Turut berkontribusi dalam dialog keuangan berkelanjutan dengan berbagai pemangku kepentingan untuk meningkatkan sinergi lintas instansi dan memperluas penerapan keuangan berkelanjutan di Indonesia.

2. External environment:
    a. Expanding cooperation with existing and new partners in implementing sustainable finance.
    b. Contributing to sustainable finance dialogue with various stakeholders to increase cross-agency synergies and expand the implementation of sustainable finance in Indonesia.

Kinerja Ekonomi Keberlanjutan

Sustainability Economic Performance

SEKILAS PEREKONOMIAN NASIONAL

OVERVIEW OF NATIONAL ECONOMY

Perekonomian global selama tahun 2022 mengalami berbagai guncangan dan tantangan. Perang Rusia-Ukraina telah mengganggu perdagangan dan rantai pasokan global yang menyebabkan kenaikan drastis pada harga komoditas dan pangan dunia. Inflasi global yang tinggi disertai dengan pertumbuhan ekonomi yang lemah menimbulkan kekhawatiran akan terjadinya stagflasi. Untuk mengatasi kondisi tersebut, Bank Sentral *(Federal Reserve)* AS dan bank sentral negara-negara maju lainnya secara ekstrem memperketat kebijakan moneter untuk meredam inflasi. Kebijakan ini memberikan tekanan keuangan untuk beberapa negara berkembang akibat kondisi pembiayaan eksternal yang lebih ketat dan arus modal keluar yang semakin meningkat.

The global economy during 2022 experienced various shocks and challenges. The Russia-Ukrainian war has disrupted global trade and supply chains causing drastic increases in world commodity and food prices. High global inflation along with the weak economic growth has raised fears of stagflation. To solve these conditions, the US Federal Reserve and central banks of other developed countries tightened monetary policy to the extreme to reduce inflation. This policy put financial pressure on several developing countries due to tighter external financing conditions and increasing capital outflows.

Dengan situasi dan kondisi seperti itu, Dana Moneter Internasional (IMF) memproyeksikan pertumbuhan ekonomi global untuk tahun 2022 hanya naik sebesar 3,4% (yoy), atau lebih lambat dibanding pencapaian tahun 2021 yang tumbuh sebesar 5,9% (yoy). Lebih lanjut, lembaga internasional tersebut juga menyampaikan bahwa tren perlambatan pertumbuhan ekonomi global juga akan terus berlanjut hingga akhir tahun 2023 dengan proyeksi pertumbuhan sebesar 2,9% (yoy), sebelum naik sebesar 3,1% (yoy) di tahun 2024.

Under such circumstances, the International Monetary Fund (IMF) projects that global economic growth for 2022 only increased by 3.4% (yoy), or slower than the achievement in 2021 which grew by 5.9% (yoy). Furthermore, the international institution also said that the trend of slowing global economic growth would also continue until the end of 2023 with a projected growth of 2.9% (yoy), before increasing by 3.1% (yoy) in 2024.

Di tengah melambatnya perekonomian global, kondisi perekonomian Indonesia masih tetap relatif stabil. Menurut Badan Pusat Statistik, ekonomi Indonesia pada tahun 2022 tumbuh sebesar 5,31% (yoy), naik lebih tinggi bila dibandingkan dengan pertumbuhan ekonomi tahun 2021 yang hanya mencapai 3,70% (yoy), akibat melonjaknya harga-harga komoditas ekspor Indonesia, khususnya batu bara dan minyak sawit, sebagai dampak dari perang Rusia - Ukraina. Di samping itu, pertumbuhan dalam negeri juga didukung oleh lonjakan tingkat konsumsi rumah tangga seiring dengan semakin terkendalinya situasi Covid-19, yang pada akhirnya mendorong kenaikan *output* dari berbagai sektor ekonomi, seperti sektor transportasi, komunikasi, perdagangan, pariwisata, dan sejumlah industri pengolahan. Pertumbuhan ekonomi Indonesia tersebut selaras dengan proyeksi dari beberapa lembaga kerja sama ekonomi internasional, seperti IMF, Bank Dunia (World Bank) dan Bank Pembangunan Asia (ADB) yang memperkirakan angka pertumbuhan di kisaran 5,2% hingga 5,4% (yoy) di tahun 2022.

In the midst of a slowdown in the global economy, Indonesia's economic conditions remained relatively stable. According to the Central Bureau of Statistics, Indonesia's economy in 2022 grew by 5.31% (yoy), a higher increase compared to economic growth in 2021 which only reached 3.70% (yoy), due to soaring prices for Indonesia's export commodities, particularly coal and palm oil, as a result of the Russia-Ukraine war. In addition, domestic growth was also supported by a spike in household consumption in line with the increasingly controlled Covid-19 situation, which in turn pushed up output from various economic sectors, such as the transportation, communications, trade, tourism, and a number of manufacturing industries. Indonesia's economic growth is in line with projections from several international economic cooperation institutions, such as the IMF, World Bank (World Bank) and the Asian Development Bank (ADB) which estimate growth rates in the range of 5.2% to 5.4% (yoy) in year 2022.

KINERJA INDUSTRI PERBANKAN DAN PERBANKAN SYARIAH TAHUN 2022

PERFORMANCE OF BANKING INDUSTRY AND SHARIA BANKING IN 2022

Seiring dengan pertumbuhan ekonomi nasional, industri perbankan juga menunjukkan perbaikan kinerja di tahun 2022. Kondisi ini dapat dilihat dari terus meningkatnya fungsi intermediasi perbankan yang ditandai dengan pertumbuhan penyaluran kredit dan penghimpunan dana pihak ketiga, yang masing-masing naik sebesar 11,35% (*yoy*) dan 9,01% (*yoy*). Selanjutnya, stabilitas industri perbankan juga terjaga dengan baik dan semakin kondusif yang didukung oleh kecukupan tingkat likuiditas dan permodalan perbankan dengan rasio AL/DPK dan CAR masing-masing tercatat sebesar 31,20% dan 25,63% pada akhir tahun 2022.

Along with the national economic growth, the banking industry also showed performance improvement in 2022. This condition is evidenced from the continued increase in banking intermediation function as marked by growth in lending and funding, with an increase of 11.35% (yoy) and 9.01% (yoy) respectively. Furthermore, the stability of the banking industry was also well-maintained and more conducive, supported by adequate levels of liquidity and bank capital, with the liquid assets / third party funds and CAR ratios recorded at 31.20% and 25.63% respectively at the end of 2022.

Industri perbankan syariah pun menunjukkan pertumbuhan yang baik sepanjang tahun 2022. Data Statistik Perbankan Syariah Desember 2022 yang dipublikasikan oleh Otoritas Jasa Keuangan (OJK) menyebutkan total aset perbankan syariah (BUS dan UUS) per 31 Desember 2022 adalah sebesar Rp782,2 triliun, naik dibanding posisi pada akhir tahun 2021 yang tercatat sebesar Rp676,7 triliun, yang ditopang oleh pertumbuhan penyaluran pembiayaan sebesar 20,1% (yoy). Selanjutnya, total pendapatan operasional juga mengalami kenaikan, dari Rp56,3 triliun pada tahun 2021 menjadi Rp61,1 triliun, sementara laba tahun berjalan tumbuh dari Rp10,4 triliun pada tahun 2021 menjadi Rp13,4 triliun pada tahun 2022. Di samping itu, tingkat permodalan dan kualitas pembiayaan industri perbankan syariah juga terus terjaga dengan baik, dengan rasio kecukupan modal mencapai 26,28% dan tingkat NPF sebesar 2,35% (bruto) dan 0,64% (neto) pada akhir tahun 2022.

The sharia banking industry has also recorded a positive growth in 2022. Sharia Banking Statistical Data as of December 2022 published by the Financial Services Authority (OJK) stated that the total assets of Islamic banking (BUS and UUS) as of December 31, 2022 amounted to IDR 782.2 trillion, an increase compared to the position at the end of 2021 of IDR 676.7 trillion; mainly supported by the increase in financing by 20.1% (yoy). Furthermore, total operating income also increased, from IDR 56.3 trillion in 2021 to IDR 61.1 trillion, while profit for the year grew from IDR 10.4 trillion in 2021 to IDR 13.4 trillion in 2022. In addition, the capital level and financing quality for the sharia banking industry were well maintained, with a capital adequacy ratio of 26.28% and an NPF rate of 2.35% (gross) and 0.64% (net) by the end of 2022.

Pertumbuhan yang positif terhadap industri perbankan syariah juga selaras dengan semakin berkembangnya kegiatan ekonomi syariah di dalam negeri. Di dalam publikasinya, Bank Indonesia mencatat bahwa pada triwulan III 2022 sektor unggulan ekonomi syariah tumbuh sebesar 5,5% (*yoy*) dari pertumbuhan triwulan sebelumnya. Dari berbagai sektor yang mengalami pertumbuhan secara positif, sektor pertanian dan pariwisata ramah muslim menjadi kontributor pertumbuhan tertinggi sejalan dengan meningkatnya mobilitas masyarakat di tengah pemulihan situasi pandemi. Selanjutnya, Bank Indonesia menyampaikan bahwa pertumbuhan ekonomi Syariah secara keseluruhan diproyeksikan berada di kisaran 4,5-5,3% *yoy* di tahun 2022.

The positive growth of the sharia banking industry is also in line with the growing development of sharia economic activities in the country. In its publication, Bank Indonesia noted that in the third quarter of 2022 the leading sector of the sharia economy grew by 5.5% (yoy) from the previous quarter's growth. Among the various sectors that grew positively, the Muslim-friendly agriculture and tourism sectors are the highest contributors to growth in line with the increased mobility of people amidst the recovery from the pandemic situation. Furthermore, Bank Indonesia said that overall the Islamic-based economic growth is projected to be in the range of 4.5-5.3% yoy in 2022.

KEBIJAKAN STRATEGIS BANK ALADIN SYARIAH TAHUN 2022

ALADIN SHARIA BANK STRATEGIC POLICY FOR 2022

Di tengah ketidakpastian perekonomian global akibat konflik geopolitik dan tingkat inflasi yang tinggi, tahun 2022 menghadirkan beberapa peluang pertumbuhan bagi Bank Aladin Syariah seiring dengan semakin terkendalinya pandemi Covid-19. Meningkatnya aktivitas dan mobilitas masyarakat terutama pada paruh kedua 2022 mampu mendorong gerak roda perekonomian, termasuk kegiatan ekonomi syariah, dan meningkatkan pertumbuhan penyaluran pembiayaan perbankan, baik konvensional maupun syariah. Selanjutnya, peluang lain juga muncul akibat terbentuknya perilaku masyarakat yang semakin terbiasa melakukan transaksi melalui kanal digital sebagai dampak dari pembatasan mobilitas masyarakat selama pandemi Covid-19. Berbagai peluang ini memberikan kesempatan yang besar bagi Bank Aladin Syariah untuk semakin berkembang, dan Bank terus berupaya menyusun kebijakan, strategi dan perencanaan yang tepat guna menciptakan inovasi layanan dan mendukung ekspansi usaha dengan tetap mengedepankan unsur kehati-hatian.

In the midst of uncertainty in the global economy due to geopolitical conflicts and high inflation rates, 2022 presents several growth opportunities for Bank Aladin Syariah as the Covid-19 pandemic is getting under control. Increased activity and mobility of the community, especially in the second half of 2022 can drive the wheels of the economy, including sharia economic activity, and increase the growth of bank financing, both conventional and sharia. Furthermore, other opportunities have arisen due to the change of people's behavior who are more receptive to conducting transactions via digital platforms as a result of the mobility restrictions imposed during the Covid-19 pandemic. These opportunities deliver a great moment for Bank Aladin Syariah to develop further, and Bank continues to strive to develop appropriate policies, strategies, and plans to create service innovations and support business expansion while taking into account the prudential banking principles.

Setelah melalui transformasi bisnis serta melakukan pengembangan organisasi dan infrastruktur teknologi pendukung dasar di tahun sebelumnya, Bank Aladin Syariah mulai memasuki tahapan pertumbuhan bisnis di tahun 2022. Di tahun ini, fokus Bank adalah penguatan struktur permodalan serta penerapan strategi guna mencapai pertumbuhan penghimpunan dan penyaluran dana dalam rangka optimalisasi fungsi intermediari Bank. Bank juga terus melakukan penyempurnaan organisasi dan pemenuhan sumber daya manusia (SDM) serta melakukan pengembangan infrastruktur pendukung aktivitas bisnis Bank secara berkelanjutan, termasuk penerapan standar tertinggi terkait manajemen risiko dan keamanan/privasi data nasabah.

After going through business transformation and carrying out organizational development, as well as basic supporting technology infrastructure in the previous year, Bank Aladin Syariah began to enter the stage of business growth in 2022. This year, the focus of Bank is strengthening the capital structure and implementing strategies to achieve growth in funding and lending to optimize the intermediary function of the bank. Bank also continues to make organizational improvements and fulfillment of human capital (HC) as well as develop supporting infrastructure for Bank's business activities in a sustainable manner, including the implementation of the highest standards related to risk management and security/privacy of customer data.

Kebijakan strategis Bank Aladin Syariah di tahun 2022 mengarah pada inovasi teknologi perbankan syariah melalui *digital banking* untuk menciptakan layanan perbankan syariah yang inklusif. Untuk mendukung hal tersebut, kebijakan strategis Bank pada tahun 2022 berfokus pada:

1. Membangun strategi akuisisi nasabah pendanaan ritel dan non-ritel.
2. Pemenuhan permodalan Bank sesuai ketentuan yang berlaku.
3. Mengoptimalkan pendapatan Bank dari penyaluran pembiayaan.
4. Pengelolaan tingkat kesehatan Bank, menjalankan tata kelola perusahaan dengan baik dan profil risiko pada tingkat yang terukur.
5. Pengembangan akses layanan perbankan berbasis teknologi baik melalui kemitraan maupun secara langsung kepada nasabah sehingga dapat memberikan proses transaksi yang aman, efektif dan efisien.
6. Mengembangkan bisnis yang berkesinambungan.

Bank Aladin Syariah's strategic policy in 2022 aims at sharia banking technology innovation through digital banking to create inclusive sharia banking services. To support this, Bank's strategic policy in 2022 focuses on:

1. Building a strategy for acquiring retail and non-retail funding customers.
2. Fulfillment of Bank capital in accordance with applicable regulations.
3. Optimizing Bank's income from financing distribution.
4. Management of the soundness of Bank, implementing good corporate governance and a risk profile at a measurable level.
5. Development of access to technology-based banking services both through partnerships and directly to customers so as to provide safe, effective and efficient transaction processes.
6. Developing a sustainable business.

7. Keseimbangan antara penghimpunan dan penyaluran dana untuk menjaga *Financing to Deposit Ratio* (FDR) sesuai ketentuan.

Tahun 2022 diawali dengan peluncuran aplikasi *mobile banking* Bank Aladin Syariah untuk menyasar segmen ritel. Selanjutnya, Bank meluncurkan produk tabungan transaksional Ala Dompet dan tabungan rencana Ala Impian melalui aplikasi *mobile banking* yang diikuti oleh ketersediaan berbagai fitur termasuk fitur donasi Ala Berbagi, Bill Payment dan Tarik Setor Tunai. Terkait dengan Tarik Setor Tunai, fitur ini dapat dinikmati oleh pelanggan Bank melalui seluruh gerai Alfamart di Indonesia dengan tujuan untuk memberikan akses layanan perbankan yang luas ke berbagai lapisan masyarakat. Hal ini juga menjadi salah satu strategi Bank sebagai Bank digital dengan jaringan yang terbatas untuk tetap dapat memberikan pelayanan yang optimal kepada nasabah di segmen ritel. Secara keseluruhan, aplikasi *mobile banking* Bank Aladin Syariah mendapatkan sambutan yang baik dari masyarakat dengan perolehan lebih dari 1,7 juta nasabah ritel sepanjang tahun 2022.

Pada tahun yang sama, Bank Aladin Syariah juga memulai penyaluran pembiayaan yang diawali dengan pembiayaan *invoice financing* berbasis akad *Qardh*, serta pembiayaan modal kerja dengan akad Murabahah dengan target segmen UMKM dan Korporasi. Selanjutnya, di penghujung tahun 2022 Bank meluncurkan pembiayaan multiguna syariah untuk segmen ritel. Sampai dengan akhir tahun 2022, Bank mencatatkan pertumbuhan penyaluran pembiayaan Bank yang pesat mencapai Rp1,38 Triliun dengan tingkat pembiayaan bermasalah yang terjaga di tingkat 0,00%.

Kemitraan yang kuat menjadi salah satu kunci pertumbuhan bisnis Bank di tahun 2022. Oleh karena itu, Bank terus memperdalam kerja sama dengan mitra yang ada dan terus menjalin kemitraan baru. Dengan Alfamart yang merupakan mitra strategis Bank, Bank telah memperluas kolaborasi meliputi kerja sama *marketing* dan *branding*, akuisisi nasabah, penyaluran pembiayaan ke ekosistem Alfamart, serta penyediaan jaringan pendukung layanan Tarik setor tunai Bank di gerai-gerai Alfamart. Selain itu, di tahun 2022 Bank juga telah berhasil menjalin berbagai kemitraan baru. Di antaranya, di tahun 2022 Bank Aladin Syariah menjalin kerja sama dengan Evermos yang merupakan *e-commerce reseller* berbasis Syariah.

Melalui kerja sama dengan mitra berbasis Syariah, diharapkan Bank Aladin Syariah dapat turut mendukung pertumbuhan ekonomi Syariah di Indonesia. Selanjutnya, di akhir tahun Bank juga memulai kemitraan dengan klub sepak bola Persatuan Sepak Bola Indonesia Bandung (PERSIB) yang dikenal memiliki basis pendukung yang sangat kuat. Selain itu, Bank juga telah menjalin kerja sama dengan beberapa mitra lainnya yang telah dan akan terus menjadi mesin perkembangan bisnis Bank melalui ekosistem yang dimiliki mitra.

7. Balancing between mobilization and disbursement of funds to maintain the Financing to Deposit Ratio (FDR) according to regulations.

The year of 2022 began with the launch of Bank Aladin Syariah mobile banking application to target the retail segment. Furthermore, Bank launched Ala Dompet (savings product) and Ala Impian (goal savings product) through the application followed by various features including donation, bill payment and purchase, as well as cash withdrawal and deposit. In terms of cash withdrawal and deposit, such service can be enjoyed by Bank customers through all Alfamart outlets in Indonesia with the aim of providing broad access to banking services to various levels of society. This is also one of Bank's strategies as a digital bank with a limited network to provide optimal service to customers in the retail segment. Overall, Bank Aladin Syariah's mobile banking application has received a good reception from the public with the acquisition of more than 1.7 million retail customers throughout 2022.

In the same year, Bank Aladin Syariah also began disbursing financing which began with Qardh contract-based invoice financing, as well as working capital financing with a Murabaha contract targeting the MSME and Corporate segments. Furthermore, at the end of 2022 Bank launched sharia multipurpose financing for the retail segment. Until the end of 2022, Bank recorded a rapid growth in the bank financing which reached IDR 1.38 trillion with the level of non-performing financing maintained at 0.00%.

Strong partnerships were one of the keys to Bank's business growth in 2022. Therefore, Bank continues to deepen cooperation with existing partners and continues to forge new partnerships. With Alfamart, a strategic partner of Bank, Bank has expanded collaboration to include joint marketing and branding, customer acquisition, channeling financing to the Alfamart ecosystem, and providing a support network for cash withdrawal and deposit services at Alfamart outlets. In addition, in 2022 Bank has succeeded in forging new relationships with several institutions, including Evermos - a sharia-based e-commerce reseller platform.

Through cooperation with sharia-based partners, it was hoped that Bank Aladin Syariah could contribute to the growth of the sharia economy in Indonesia. Furthermore, at the end of the year, Bank started a partnership with the Indonesian Football Football Club Bandung (PERSIB) which is famous for its strong supporter base. Bank also engaged with several other partners who have been and will continue to be the engines of Bank's business through partner-owned ecosystems.

Sementara itu, guna mendukung pertumbuhan bisnis Bank di tahun 2022 serta untuk memenuhi ketentuan yang berlaku, Bank melakukan penguatan permodalan melalui aksi korporasi *Rights Issue* dan *Private Placement*. Proses *Rights Issue* Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) melalui surat Nomor S-74/D.04/2022 tanggal 28 April 2022. Setelah sukses melaksanakan *Rights Issue* Bank di bulan Juni 2022, Bank kembali melakukan aksi korporasi yaitu *Private Placement* di penghujung tahun 2022. Dengan struktur permodalan yang semakin kuat, Bank dapat terus mendorong pertumbuhan bisnis di masa depan dan memastikan terjaganya ketahanan bisnis Bank dalam menghadapi berbagai risiko yang ada.

Meanwhile, in order to support Bank's business growth in 2022 and to comply with applicable regulations, Bank strengthened its capital through Corporate Rights Issue and Private Placement. The Bank's Rights Issue process obtained an effective statement from the Financial Services Authority (OJK) through letter Number S-74/D.04/2022 dated 28 April 2022. After successfully carrying out Bank's Rights Issue in June 2022, Bank again took corporate action, namely Private Placement at the end of 2022. With a stronger capital structure, Bank can continue to drive business growth in the future and ensure that Bank's business resilience is maintained in the face of existing risks.

KINERJA EKONOMI BANK ALADIN SYARIAH TAHUN 2022

BANK ALADIN SYARIAH ECONOMIC PERFORMANCE IN 2022

Bank Aladin Syariah sebagai bagian dari pelaku sektor jasa keuangan, terkhusus perbankan syariah, turut terdampak positif atas pertumbuhan ekonomi Indonesia yang berkelanjutan pada tahun 2022. Hal itu ditunjukkan dengan adanya tren peningkatan kinerja ekonomi sebagaimana disampaikan dalam laporan keuangan tahun pelaporan yang telah diaudit oleh Kantor Akuntan Publik.

Bank Aladin Syariah as part of the financial services sector, especially sharia banking, was also positively impacted by Indonesia's economic growth in 2022. This is indicated by the trend of increasing economic performance as presented in the financial reports for the reporting year that have been audited by a Public Accounting Firm.

Pencapaian tersebut tidak lepas dari ketepatan kebijakan strategis yang ditetapkan Bank untuk mewujudkan target dan kinerja terbaik dalam Rencana Bisnis Bank (RBB) Tahun 2022. Selaras dengan itu, selama tahun pelaporan, Bank secara konsisten menjalankan kebijakan strategis yang telah ditetapkan dalam RBB, termasuk melakukan berbagai penyesuaian di lapangan.

This achievement is inseparable from the sensible strategic policies set by the Bank to achieve the optimum targets and performance in 2022 Bank Business Plan (RBB). In line with this, during the reporting period, Bank consistently carried out the strategic policies set out in the RBB, while making necessary adjustments in the field.

Untuk mendapatkan dukungan dan konstribusi maksimal dari seluruh insan Bank Aladin Syariah, manajemen secara berkala melakukan sosialisasi melalui berbagai kesempatan dan media. Upaya tersebut dilakukan Bank sekaligus sebagai momentum membangun budaya keberlanjutan di lingkungan Bank Aladin Syariah. [OJK F.1]

To get maximum support and contribution from all Bank Aladin Syariah personnel, management regularly conducts outreach through various opportunities and media. This effort was carried out by Bank as well as a momentum to build a culture of sustainability within Bank Aladin Syariah. [OJK F.1]

Selama tahun pelaporan, seluruh insan Bank Aladin Syariah bersinergi untuk menjalankan berbagai kebijakan strategis yang telah ditetapkan guna mewujudkan target dan kinerja dalam RBB Tahun 2022. Upaya tersebut membawa hasil dengan pencapaian target dan realisasi sebagai berikut: [GRI 3-3] [OJK F.2]

During the reporting year, all employees of Bank Aladin Syariah synergized to carry out various strategic policies that had been set in order to achieve targets and performance in the 2022 RBB. These efforts resulted in the achievement of targets and realization as follows: [GRI 3-3] [OJK F. 2]

Perbandingan Target dan Realisasi Pembiayaan, Pendapatan dan Laba Rugi Tahun 2020-2022
Comparison of Targets and Financing Realization, Revenue, Profit and Loss for 2020-2022

Uraian Description	2022			2021		2020	
	Target	Realisasi	Pencapaian	Target	Realisasi Realization	Target	Realisasi Realization
Total Aset (Rp Juta) Total Assets (IDR Million)	4.150.945	4.733.401	114,03	2.319.768	2.173.162	1.223.609	721.397
Aset Produktif (Rp Juta) Earning Assets (IDR Million)	3.839.738	4.332.650	112,84	2.242.159	2.043.037	1.057.443	657.900
Kredit/Pembiayaan Bank (Rp Juta) Bank Credit/Financing (IDR million)	500.000	1.376.864	275,37	35.000	-	35.054	52
Dana Pihak Ketiga (Rp Juta) Third Party Funds (IDR Million)	683.599	794.649	116,24	38.140	1.038.183	43.750	40.171
Pendapatan Operasional (Rp Juta) Operating Revenue (IDR Million)	76.473	81.755	106,91	41.454	36.111	34.864	31.277
Beban Operasional (Rp Juta) Operating Expenses (IDR Million)	(384.945)	(305.143)	126,15	(189.072)	(156.319)	(63.545)	(54.374)
Laba Bersih (Rp Juta) Net Profit (IDR Million)	(283.152)	(264.913)	106,88	(127.730)	(121.275)	50.339	44.868
Rasio Kinerja (Persen) Performance Ratio (Percent)							
Rasio Kecukupan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (KPMM)	286,19	189,28	66,14	930,62	390,50	492,89	329,09
Aset produktif bermasalah dan aset nonproduktif bermasalah terhadap total asset produktif dan aset non produktif Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	-	-	N/A	-	-	-	-
Aset produktif bermasalah terhadap total aset produktif Non-performing earning assets to total earning assets	-	-	N/A	-	-	-	-

Perbandingan Target dan Realisasi Pembiayaan, Pendapatan dan Laba Rugi Tahun 2020-2022
Comparison of Targets and Financing Realization, Revenue, Profit and Loss for 2020-2022

Uraian Description	2022			2021		2020	
	Target	Realisasi	Pencapaian	Target	Realisasi Realization	Target	Realisasi Realization
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Allowance for Impairment Losses (CKPN) of financial assets against earning assets	0,37	0,88	237,84	0,18	0,00	0,03	0,01
NPL gross Gross NPLs	0,00	0,00	100,00	0,00	0,00	0,00	0,00
NPL nett	0,00	0,00	100,00	0,00	0,00	0,00	0,00
Return on Asset (ROA) (%)	(11,82)	(10,85)	108,94	(9,87)	(8,81)	4,04	6,19
Return on Equity (ROE) (%)	(8,43)	(8,50)	99,12	(13,77)	(10,10)	7,48	7,07
Net Imbalan (NI) Net Return (%)	3,04	3,36	110,53	3,97	2,96	4,69	4,69
Rasio Efisiensi (BOPO) (%) Efficiency Ratio (BOPO) (%)	377,48	354,75	93,98	442,41	428,40	183,31	56,16
Financing to Deposit Ratio (FDR) (%)	73,14	173,27	236,90	91,77	0,00	80,12	0,13
Nilai Liquidity Coverage Ratio (LCR) (%)* Liquidity Coverage Ratio (LCR) (%)*							
LCR secara individu LCR individually	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LCR secara konsolidasi LCR on consolidated basis	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*) Hanya diisi oleh Bank yang diwajibkan untuk menyusun dan mempublikasikan perhitungan dan nilai Liquidity Coverage Ratio (LCR) Triwulanan sebagaimana diatur dalam ketentuan mengenai kewajiban pemenuhan rasio kecukupan likuiditas (LCR) bagi Bank umum. Nilai LCR pertama kali disajikan untuk posisi laporan bulan Maret 2019.
*) Only to be filled in Bank that are required to compile and publish Quarterly Liquidity Coverage Ratio (LCR) calculations and values as stipulated in the provisions regarding the obligation to fulfill the liquidity adequacy ratio (LCR) for Commercial Banks. LCR values are presented for the first time for the position of the March 2019 report.

Tabel Pendapatan dan Bagi Hasil 2020-2022 (Rp Juta)
Table of Revenue and Profit Sharing 2020-2022 (IDR Million)

Uraian Description	**2022**	**2021**	**2020**	**Pertumbuhan** Growth 2022:2021	
				Nominal	**Persentase** Percentage (%)
Total Pendapatan Bank sebagai Mudharib Total Bank Revenue as Mudharib	81.755	36.111	31.277	45.644	126,40%
Pengurangan : Pendapatan periode berjalan kas yang belum diterima Deductions: Current period income not received cash					
Keuntungan Murabahah Murabaha profit	3.029	-	-	3.029	100%
Pendapatan dari sukuk negara Revenue from Government bonds	123	866	175	(743)	-85,80%
Pendapatan dari fasilitas simpanan Revenue from deposit facilities					
Bank Indonesia Syariah (SBSN)	6.795	1.349	703	5.446	403,71%
Bank Indonesia Syariah (FASBIS)	458	87	8	371	426,44%
Total Pengurangan Total Reduction	10.405	2.322	886	8.083	348,11%
Pendapatan periode sebelumnya yang kasnya diterima pada periode berjalan Prior period income for which cash was received in the current period					
Keuntungan murabahah Murabaha profit	-	-	5	-	-
Pendapatan dari sukuk negara Revenue from Government bonds	886	175	759	711	406,29%
Pendapatan dari fasilitas simpanan Revenue from deposit facilities					
Bank Indonesia Syariah (SBSN)	1.349	703	-	646	91,89%
Bank Indonesia Syariah (FASBIS)	87	8	12	79	987,50%
Total Penambahan Total Addition	2.322	886	776	1.436	162,80%
Pendapatan usaha yang tersedia untuk bagi hasil Profit sharing becoming the right of the bank	73.672	34.675	31.167	38.997	112,46%
Bagi hasil yang menjadi hak bank Profit sharing becoming the right of the owner of the funds	49.690	34.272	31.167	15.418	44,99%
Bagi hasil yang menjadi hak pemilik dana Profit sharing is the right of the owner of the funds	23.982	403	158	23.579	5.850,87%
Hak Pemilik dana atas hasil dana syirkah temporer yang sudah didistribusikan Fund owner's right to the results of distributed temporary syirkah funds	23.982	403	158	23.579	5.850,87%

Sementara itu, perbandingan antara target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan disajikan dalam tabel berikut: [OJK F.3]

Meanwhile, comparisons between targets and portfolio performance, financing targets, or investments in financial instruments or projects that are in line with the implementation of Sustainable Finance is presented in the following table: [OJK F.3]

Tabel Realisasi Penerapan Keuangan Berkelanjutan Tahun 2020-2022 (Rp Juta)
Table of Realization of Implementation of Sustainable Finance in 2020-2022 (IDR million)

Uraian Description	2022 Realisasi (Rp Miliar)	2021 Realisasi (Rp Miliar) Realization (IDR Billion)	2020 Realisasi (Rp Miliar) Realization (IDR Billion)
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan Number of products that meet the criteria for sustainable business activities			
Penghimpunan Dana Fundraising	0	0	0
Penyaluran Dana Distribution of Funds	1.284,93	0	0
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Earning assets of Sustainable Business Activities			
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Credit/Financing for Sustainable Business Activities	1.284,93	0	0
Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan Total Non-Credit/Financing for Non-Sustainable Business Activities	91,94	0	0
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/ pembiayaan bank (%) Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%)	93,32%	0	0

Tabel Investasi Pada Surat Berharga 2020–2022
Table of Investments in Securities 2020–2022

Uraian Description	2022 (Rp juta)	2021 (Rp juta) (IDR million)	2020 (Rp-juta) (IDR million)	Pertumbuhan Growth 2022:2021	
				Nominal (Rp juta) (IDR million)	Persentase Percentage (%)
Sukuk Negara Ritel Retail State Bonds	899.533	345.300	185.021	554.233	160,51%
Sukuk Negara Bank Indonesia Bank Indonesia State Sukuk	44.920	248.965	423.707	(204.045)	-81,96%
Total	**944.453**	**594.265**	**608.728**	**350.188**	**58,93%**

DISTRIBUSI NILAI EKONOMI

DISTRIBUTION OF ECONOMIC VALUE

Seusai dengan pencapaian kinerja di atas, maka distribusi nilai ekonomi Bank Aladin Syariah, yaitu nilai ekonomi langsung yang dihasilkan, nilai ekonomi yang didistribusikan, dan nilai ekonomi yang ditahan, dapat dihitung. Nilai ekonomi langsung yang dihasilkan adalah sejumlah pendapatan yang diperoleh dari hasil kegiatan bisnis Bank. Sedangkan nilai ekonomi yang didistribusikan merupakan sejumlah pengeluaran yang didistribusikan sebagai bentuk kontribusi Bank dalam meningkatkan laju pertumbuhan ekonomi dan kesejahteraan para pemangku kepentingan, seperti pembayaran gaji, pajak, pembayaran untuk pemasok, maupun realisasi dana untuk masyarakat sebagai salah satu bentuk perwujudan Tanggung Jawab Sosial dan Lingkungan (TJSL), yang diimplementasikan melalui berbagai Program Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR). Adapun nilai ekonomi yang ditahan adalah selisih antara nilai ekonomi yang dihasilkan dikurangi dengan nilai ekonomi yang didistribusikan, yang digunakan untuk melanjutkan dan mengembangkan usaha Bank. [GRI 3-3, 201-1]

After achieving the above performance, the distribution of the economic value of Bank Aladin Syariah, namely the direct economic value generated, the economic value distributed, and the economic value retained, can be calculated. The direct economic value generated is the amount of income derived from the results of the Bank's business activities. While the economic value distributed is a number of expenditures distributed as a form of the Bank's contribution in increasing the rate of economic growth and the welfare of stakeholders, such as payment of salaries, taxes, payments for suppliers, as well as the realization of funds for the community as a form of social and environmental responsibility (TJSL), which is implemented through various Corporate Social Responsibility (CSR) Programs. The economic value retained is the difference between the economic value generated minus the economic value distributed, which is used to further develop and enhance the Bank's business. [GRI 3-3, 201-1]

Tabel Distribusi Nilai Ekonomi Tahun 2020-2022

Table of Economic Value Distribution for 2020-2022

(Rp Juta)
(IDR Million)

Uraian Description	2022	2021	2020
Nilai Ekonomi Langsung yang Dihasilkan Direct Economic Value Generated			
Pendapatan dari piutang Income from receivables	16.101	3	86
Pendapatan usaha utama lainnya Other main operating income	65.654	36.108	31.191
Laba selisih kurs-neto Gain on foreign exchange-net	150	158	-
Pendapatan Lain-Lain Neto Net Other Income	19.638	627	476
(Pembentukan) Pembalikan Cadangan Kerugian Penurunan Nilai Aset Produktif (Provision) Reversal of Allowance for Impairment Losses on Earning Assets	(35.025)	(3.069)	112
Pembalikan Estimasi Kerugian Komitmen dan Kontingensi Reversal of Estimated Losses on Commitment and Contingencies	(1.752)	-	65.138
Pendapatan Non Operasional Neto Non-Operating Income - Net	(554)	1.620	2.397
Jumlah Nilai Ekonomi Langsung yang Dihasilkan Total Direct Economic Value Generated	64.212	35.447	99.400
Nilai Ekonomi Langsung yang Didistribusikan Direct Economic Value Distributed			
Beban Usaha Operating expenses			
Hak pihak ketiga atas bagi hasil dana syirkah temporer Third parties' share on return of temporary syirkah funds	(23.982)	(403)	(158)
Beban umum dan administrasi General and administrative expenses	(86.734)	(45.840)	(19.550)

Tabel Distribusi Nilai Ekonomi Tahun 2020-2022
Table of Economic Value Distribution for 2020-2022

(Rp Juta)
(IDR Million)

Uraian Description	2022	2021	2020
Gaji dan Kesejahteraan Karyawan Salary and Employee Welfare	(161.867)	(80.351)	(23.932)
Rugi selisih kurs- Neto Loss on foreign exchange - Net	-	-	(4.438)
Penyusutan dan amortisasi Depreciation and amortization	(18.703)	(10.356)	(2)
Promosi Promotion	(22.037)	(4.594)	(405)
Pungutan Otoritas Jasa Keuangan Financial Services Authority Fees	(1.631)	(327)	(225)
Lain-lain Others	(14.171)	(14.851)	(5.822)
Total Nilai Ekonomi Langsung yang Didistribusikan Total Direct Economic Value Distributed	(329.125)	(156.722)	(54.532)
Total Nilai Ekonomi yang Ditahan Total Economic Value Retained	(264.913)	(121.275)	42.471

Sesuai tabel di atas, nilai ekonomi langsung yang diterima Bank Aladin Syariah pada tahun 2022 tercatat sebesar Rp64.212 juta, naik Rp28.765 juta atau 81,15% jika dibandingkan dengan tahun 2021, yang mencapai Rp35.447 juta. Adapun nilai ekonomi langsung yang didistribusikan pada tahun pelaporan tercatat sebesar Rp(329.125) juta, naik Rp(172.403) juta atau 110,01% jika dibandingkan dengan tahun 2021, yang mencapai Rp(156.722) juta. Dengan demikian, nilai ekonomi langsung yang ditahan tahun 2022 tercatat sebesar Rp(264.913) juta, naik Rp(143.638) juta atau 118,44% jika dibandingkan dengan tahun 2021, yang mencapai Rp(121.275) juta

According to the above table, the direct economic value received by Bank Aladin Syariah in 2022 is recorded at IDR 64,212 million, up by IDR 28,765 million or 81.15% when compared to 2021, which reached IDR 35,447 million. The direct economic value distributed in the reporting year was recorded at IDR (329,125) million, an increase of IDR (172,403) million or 110.01% when compared to 2021, which reached IDR (156,722) million. Thus, the direct economic value held in 2022 was IDR (264,913) million, an increase of IDR (143,638) million or 118.44% when compared to 2021, which reached IDR (121,275) million.

KONTRIBUSI TERHADAP NEGARA

CONTRIBUTION TO THE STATE

Bank Aladin Syariah ikut berkontribusi terhadap pembangunan negara melalui pajak. Kontribusi Bank melalui pajak pada tahun 2022 adalah sebesar Rp42.888 juta, naik sebesar Rp30.076 juta atau 234,75% dari tahun 2021 yang tercatat Rp12.812 juta dengan rincian sebagai berikut:

1. PPh Pasal 21 sebesar Rp24.165 juta, naik sebesar Rp13.623 juta atau 129,22% dibanding tahun 2021 yang mencapai Rp10.542 juta.
2. PPh Pasal 23 sebesar Rp13.673 juta, naik sebesar Rp12.388 juta atau 964,04% dibanding tahun 2021 yang mencapai Rp1.285 juta.
3. PPh Pasal 4 ayat (2) sebesar Rp5.049 juta, naik sebesar Rp4.064 juta atau 412,59% dibanding tahun 2021 yang mencapai Rp985 juta.

Aladin Bank contributes to the country's development through taxes. Bank's contribution through taxes in 2022 is IDR42,888 million, an increase of IDR30,076 million or 234.75% from 2021 which was recorded at IDR12,812 million with the following PPh details:

1. Article 21 of IDR24,165million, an increase of IDR13,623 million or 129.22% compared to 2021 which reached IDR10,542 million.
2. Article 23 of IDR13,673 million, an increase of IDR12,388 million or 964.04% compared to 2021 which reached IDR1,285 million.
3. Article 4 paragraph (2) of IDR5,049 million, increase of IDR4,064 million or 412.59% compared to 2021 which reached IDR985 million.

4. PPN sebesar Rp1 juta, naik Rp1 juta atau 100% dibanding tahun 2021 yang tercatat sebesar Rp0 juta.

4. VAT of IDR1 million, increase of Rp1 million or 100% compared to 2021 which reached IDR0 million.

Sebagai wajib pajak, Bank Aladin Syariah selalu patuh dan tertib dalam pelaporan dan pembayaran pajak. Dengan demikian, pada tahun pelaporan, Bank tidak menerima denda atau sanksi akibat ketidakpatuhan dalam membayar pajak.

As a taxpayer, Bank Aladin Syariah is always obedient and orderly in reporting and paying taxes. Thus, in the reporting year, the Bank did not receive fines or sanctions due to non-compliance in paying taxes.

Tabel Pembayaran Pajak Tahun 2020- 2022
Table of Tax Payments for 2020-2022

(Rp Juta)
(IDR Million)

Jenis Pajak Tax Type	2022	2021	2020	Pertumbuhan Growth 2022:2021	
				Nominal	Persentase Percentage (%)
PPh Pasal 21 Tax Article 21	24.165	10.542	3.230	13.623	129,22%
PPh Pasal 23 Tax Article 23	13.673	1.285	478	12.388	964,04%
PPh Pasal 4 ayat (2) Tax Article 4 paragraph (2)	5.049	985	478	4.064	412,59%
PPN VAT	1	-	-	1	100%
Total	42.888	12.812	3.982	30.076	234,75%

PERILAKU ANTI PERSAINGAN/BERSAING SEHAT

HEALTHY ANTI-COMPETITIVE/ COMPETITIVE BEHAVIOR

Bersaing sehat merupakan salah satu prinsip yang dipegang Bank Aladin Syariah dalam menjalankan usaha. Di tengah kompetisi yang semakin ketat, persaingan sehat akan membuat Bank terdorong untuk memberikan produk dan layanan terbaik yang sesuai dengan kebutuhan dan harapan nasabah. Di sisi lain, persaingan akan menguntungkan nasabah karena mereka bisa memilih bank dengan produk dan layanan terbaik. [GRI 3-3]

Healthy competition is one of the principles held by Bank Aladin Syariah in running a business. In the midst of increasingly fierce competition, fair competition will motivate the Bank to provide the best products and services that meet the needs and expectations of customers. On the other hand, competition will benefit customers because they can choose a bank with the best products and services. [GRI 3-3]

Dalam menghadapi persaingan yang kian ketat, sekaligus untuk mengatasi persaingan, Bank berkomitmen untuk terus meningkatkan kualitas produk dan layanan, dan menentang praktik monopoli dan trust. Bank Aladin Syariah berprinsip bahwa persaingan sehat merupakan salah satu cara untuk mempromosikan efisiensi ekonomi untuk menuju pembangunan berkelanjutan. [GRI 3-3]

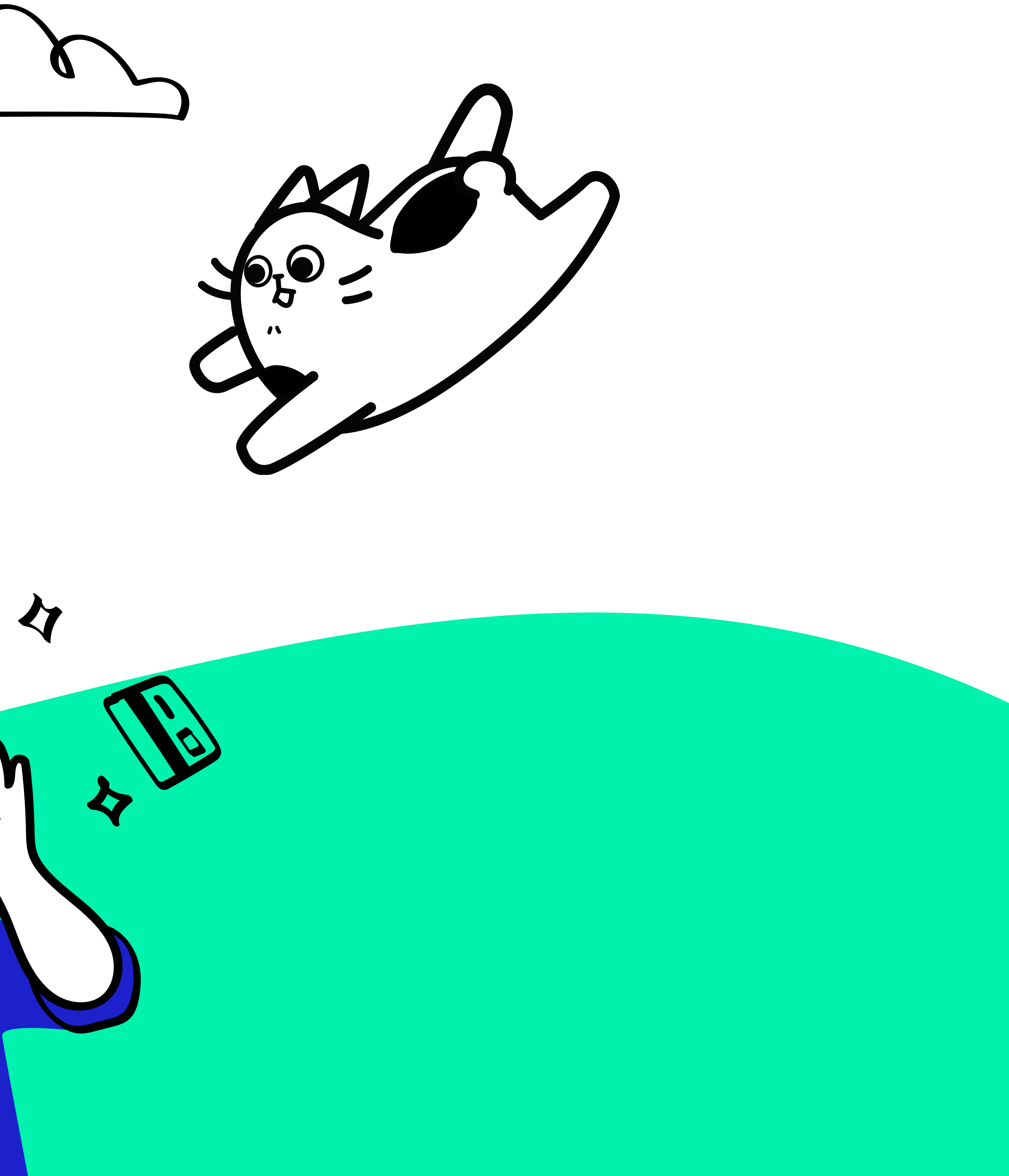
In facing the increasingly fierce competition, as well as to overcome the competition, Bank is committed to continuously improving the quality of products and services, and opposing monopoly and trust practices. Bank Aladin Syariah has the principle that fair competition is a way to promote economic efficiency towards sustainable development. [GRI 3-3]

Komitmen segenap insan Bank Aladin Syariah untuk berkompetisi secara sehat membawa hasil dengan tidak adanya tindakan hukum atau sanksi dari Komisi Pengawas Persaingan Usaha (KPPU) sebagai otoritas yang berwenang menangani dugaan terjadinya praktik monopoli dan atau persaingan usaha tidak sehat. Selain itu, Bank juga tidak mendapatkan sanksi atau denda karena melanggar peraturan anti-trust dan monopoli di Indonesia.[GRI 3-3, 206-1]

The commitment of all Bank Aladin Syariah personnel to compete fairly has resulted in the absence of legal action or sanctions from the Business Competition Supervisory Commission (KPPU) as the authority that has the authority to handle allegations of monopolistic practices and or unfair business competition. In addition, Bank also does not receive sanctions or fines for violating anti-trust and monopoly regulations in Indonesia.[GRI 3-3, 206-1]

Kinerja Lingkungan Keberlanjutan

Environmental Sustainability Performance



KINERJA LINGKUNGAN KEBERLANJUTAN

ENVIRONMENTAL SUSTAINABLE PERFORMANCE

Meskipun kegiatan operasional industri perbankan memiliki dampak lingkungan yang relatif lebih kecil bila dibandingkan dengan industri-industri lain seperti pertambangan, energi, pertanian dan manufaktur, perbankan memiliki peran dan tanggung jawab yang tinggi untuk mewujudkan kelestarian lingkungan. Dalam praktiknya, peran dan tanggung jawab industri perbankan tersebut dapat terlaksana melalui:

1. Pembuatan dan pengembangan produk-produk perbankan yang dapat mendorong berbagai inisiatif pelestarian lingkungan secara komersial.
2. Pemberian pembiayaan investasi untuk proyek-proyek ramah lingkungan.
3. Pemberian bantuan teknis kepada nasabah-nasabah eksisting untuk membantu mempercepat transisi ke ekonomi yang rendah karbon.
4. Penetapan risiko sosial dan lingkungan sebagai bagian dari kerangka kerja pengelolaan risiko bank.
5. Implementasi *energy management system* untuk menekan emisi karbon dari kegiatan operasional.
6. Partisipasi aktif dalam kerangka kerja sama pembangunan berkelanjutan dengan berbagai pemangku kepentingan.

Di Indonesia, komitmen dan kontribusi perbankan terhadap kelestarian lingkungan merupakan implementasi terhadap Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan, yang di dalamnya mengatur tentang prinsip kehati-hatian dalam penyaluran kredit. Regulasi tentang perlunya perbankan berkontribusi terhadap kelestarian lingkungan selanjutnya diatur dalam Undang-Undang Republik Indonesia Nomor 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup, dimana dalam Pasal 43, ayat (3), huruf c terdapat klausul mengenai "Pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup."

Dalam perkembangannya, kemudian terbit Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik (POJK Keuangan Berkelanjutan). Dengan peraturan ini, perbankan sebagai lembaga jasa keuangan wajib menerapkan prinsip keuangan berkelanjutan atau *sustainable finance,* yang didefinisikan sebagai dukungan menyeluruh dari industri jasa keuangan untuk pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup. Penerapan keuangan berkelanjutan diperlukan sebagai modal penting untuk mewujudkan pembangunan berkelanjutan, sejalan dengan komitmen mayoritas negara-negara di dunia - termasuk Indonesia - untuk membatasi kenaikan tingkat pemanasan global hingga 1,5 derajat Celsius.

Although the operational activities of Banking industry have a relatively smaller environmental impact when compared to other industries such as mining, energy, agriculture and manufacturing, banking has a high role and responsibility for realizing environmental sustainability. In practice, the roles and responsibilities of Banking industry can be implemented through:

1. Manufacture and development of banking products that can promote various commercial environmental preservation initiatives.
2. Provision of investment financing for environmentally friendly projects.
3. Providing technical assistance to existing customers to help accelerate the transition to a low-carbon economy.
4. Determination of social and environmental risks as part of Bank's risk management framework.
5. Implementation of an energy management system to reduce carbon emissions from operational activities.
6. Active participation in the framework of sustainable development cooperation with various stakeholders.

In Indonesia, banking commitment and contribution to environmental sustainability is derived from the implementation of Law concerning Amendments to Law Number 7 of 1992 concerning Banking, which regulates the principle of prudence in lending. Regulations regarding the need for banks to contribute to environmental sustainability are further regulated in the Law of the Republic of Indonesia Number 32 of 2009 concerning the Protection and Management of the Environment, where in Article 43, paragraph (3), letter c there is a clause regarding "Development of financial institutions and capital market systems that are environmentally friendly."

In its development, the Financial Services Authority Regulation No. 51/POJK.03/2017 was issued concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies (POJK Sustainable Finance). Under this regulation, banks as financial institutions are required to apply the principles of sustainable finance, which are defined as comprehensive support from the financial services industry for sustainable growth resulting from harmony between economic, social and environmental interests. The application of sustainable finance is needed as an important capital to realize sustainable development, in line with the commitment of the majority of countries in the world - including Indonesia - to limit the increase in global warming levels to 1.5 degrees Celsius.

KOMITMEN BANK ALADIN SYARIAH [GRI 3-3]

Bank Aladin Syariah berkomitmen untuk mendukung penerapan keuangan berkelanjutan, termasuk dalam bidang lingkungan, sesuai dengan statusnya sebagai penandatangan *United Nations Principles for Responsible Banking* (UNPRB) dan anggota UN Global Compact. Komitmen tersebut antara lain diwujudkan melalui berbagai program dan inisiatif di bawah pilar ke-4: Kesadaran Bertindak untuk Menjaga Kelestarian Bumi (*Act with Conscience for the Planet*) dalam Kerangka Kerja Keberlanjutan Bank Aladin Syariah. Pilar ini mengacu kepada komitmen Bank untuk menjaga dan melestarikan lingkungan melalui Jejak Lingkungan (*Environmental Footprint*) dan Pengelolaan Penggunaan Energi (*Energy Management*).

Komitmen terhadap lingkungan juga diwujudkan Bank Aladin Syariah dengan menetapkan kebijakan dan prosedur yang selaras dengan prinsip keberlanjutan dalam bidang sosial dan lingkungan, antara lain penetapan daftar yang berisikan sektor-sektor usaha yang dianggap berdampak negatif terhadap aspek sosial dan lingkungan yang tidak boleh dibiayai oleh Bank (*exclusion list*), dan prosedur pengelolaan risiko kegiatan usaha berwawasan sosial dan lingkungan.

Sejalan dengan itu, Bank melanjutkan, menetapkan dan mengembangkan berbagai kebijakan dan inisiatif dalam upaya pelestarian lingkungan, di antaranya:

1. Penetapan target *Net Zero Emissions* pada tahun 2040.
2. Penetapan target pembiayaan ke sektor-sektor ramah lingkungan minimum sebesar 5% dari total pembiayaan produktif pada tahun 2026.
3. Penetapan target implementasi *Energy Management System* pada tahun 2026.
4. Melakukan berbagai langkah persiapan terkait dengan implementasi pilot Taksonomi Hijau Indonesia yang akan mulai dilaksanakan pada tahun 2023 untuk bank KBMI 1 dan 2.
5. Optimalisasi layanan perbankan melalui teknologi digital seiring dengan pemberian izin OJK kepada Aladin Bank sebagai bank digital, yang secara operasional lebih ramah lingkungan bila dibandingkan dengan layanan konvensional.
6. Bekerja sama dengan Jejakin, platform penghitungan emisi karbon, dalam melakukan pengukuran emisi gas rumah kaca terhadap aktivitas operasional Bank, terutama emisi cakupan 1, cakupan 2 dan cakupan 3 (khususnya terkait dengan mobilitas karyawan dan perjalanan dinas), sebagai *baseline* sebelum pengimplementasian *energy management system* di masa mendatang.
7. Pemilahan dan pengelolaan limbah operasional bekerja sama dengan Rekosistem, suatu perusahaan *startup* yang fokus dalam pengelolaan limbah.

COMMITMENT OF BANK ALADIN SYARIAH [GRI 3-3]

Bank Aladin Syariah is committed to supporting the implementation of sustainable finance, including in the environmental sector, in accordance with its status as a signatory to the United Nations Principles for Responsible Banking (UNPRB) and a member of the UN Global Compact. This commitment is realized, among others, through various programs and initiatives under the 4th pillar: Act with Conscience for the Planet in Bank Aladin Syariah Sustainability Framework. This pillar refers to Bank's commitment to protecting and preserving the environment through an Environmental Footprint and Energy Management.

Commitment to the environment is also manifested by Bank Aladin Syariah by establishing policies and procedures that are in line with the principles of sustainability in the social and environmental fields, including establishing a list containing business sectors that are considered to have a negative impact on social and environmental aspects that may not be financed by Bank (exclusion list), and risk management procedures for business activities with a social and environmental perspective.

In line with that, Bank continues to establish and develop various policies and initiatives in efforts to preserve the environment, including:

1. Setting the Net Zero Emissions target by 2040.
2. Setting a financing target for environmentally friendly sectors for a minimum of 5% of total productive financing in 2026.
3. Setting targets for the implementation of the Energy Management System in 2026.
4. Carry out various preparatory steps related to the implementation of the Indonesian Green Taxonomy pilot which will begin to be implemented in 2023 for KBMI 1 and 2 banks.
5. Optimizing banking services through digital technology in line with the issuance of OJK permits to Bank Aladin as a digital bank, which is operationally more environmentally friendly when compared to conventional services.
6. Collaborate with Jejakin, a carbon emission accounting platform, in measuring greenhouse gas emissions for Bank's operational activities, especially scope 1, scope 2 and scope 3 emissions (particularly related to employee mobility and official travel), as a baseline before implementing an energy management system in the future.
7. Sorting and managing operational waste in collaboration with Rekosistem, a startup company that focuses on waste management.

8. Melaksanakan program-program CSR yang memiliki dampak terhadap lingkungan:
   a. Melanjutkan kerja sama dengan Yayasan Sinar Utama Nusantara (SUN) untuk mendukung *green tourism* dan pemberian akses terhadap energi terbarukan, khususnya pembangkit listrik tenaga surya berskala kecil, untuk daerah-daerah pariwisata di Indonesia yang minim terhadap akses listrik.
   b. Melakukan pembelian karbon sebanyak 500 ton CO2eq untuk meng-*offset* sebagian besar emisi karbon dari kegiatan operasional di tahun 2022 melalui Fairatmos, dengan mendukung proyek konservasi hutan desa seluas 5.336 Ha di Jambi.
   c. Bekerja sama dengan Plastic Bank Indonesia untuk mengumpulkan 20 ribu kg sampah plastik di daerah pesisir laut Jakarta, Jawa Barat, Jawa Tengah dan Bali.
   d. Melakukan penanaman 100 rumpun bambu sebagai bagian dari kerja sama antara PPATK, Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dan Yayasan Kehati untuk menanam 15.875 bibit bambu di Desa Ngargoretno, Magelang (Jawa Tengah) guna mencegah erosi dan dampak kerusakan lingkungan.

Komitmen Bank Aladin Syariah terhadap lingkungan juga diwujudkan melalui operasional kantor yang ramah lingkungan dengan menerapkan prinsip 3R (*Reduce, Reuse and Recycle*). Prinsip tersebut diimplementasikan dalam pengelolaan kertas, energi, emisi, air, limbah dan sebagainya.

PENGELOLAAN KERTAS

Kertas merupakan salah satu kebutuhan penting dalam operasional Bank Aladin Syariah. Sebagai bank digital dengan jumlah kantor yang sangat terbatas, kebutuhan kertas tentu tidak sebanyak bank konvensional. Walau demikian, Bank telah berupaya secara maksimal untuk mengurangi penggunaan kertas, yang bahan bakunya dari pepohonan khusus yang diolah menjadi bubur kertas. Penghematan penggunaan kertas dilakukan antara lain dengan melakukan pengarsipan dokumen secara digital. Melalui penghematan tersebut otomatis Bank Aladin Syariah telah membantu kelestarian alam serta mengurangi penebangan pohon.

Adapun kertas-kertas yang sudah tidak bisa dipakai (limbah), walau volumenya kecil, Bank menyerahkan kepada pihak ketiga untuk didaur ulang (*recycle*) atau digunakan kembali (*reuse*). Sebelum diserahkan kepada pihak ketiga, limbah kertas berupa dokumen penting dihancurkan lebih dulu dengan mesin penghancur kertas. Walaupun kertas termasuk bahan baku/material yang bisa didaur ulang, namun Bank tidak menggunakan hasil daur ulang tersebut dalam operasional sehari-hari. [OJK F.5]

8. Carry out CSR programs that have an impact on the environment:
   a. Continuing the collaboration with the Sinar Utama Nusantara (SUN) Foundation to support green tourism and provide access to renewable energy, especially small-scale solar power plants, for tourism areas in Indonesia that have minimal access to electricity.
   b. Purchasing carbon of 500 tons of CO2eq to offset most of the carbon emissions from operational activities in 2022 through Fairatmos, by supporting a 5,336 Ha village forest conservation project in Jambi.
   c. In collaboration with Plastic Bank Indonesia to collect 20 thousand kg of plastic waste in the coastal areas of Jakarta, West Java, Central Java and Bali.
   d. Planted 100 bamboo clumps as part of a collaboration between PPATK, Banking Compliance Director Communication Forum (FKDKP) and the Kehati Foundation to plant 15,875 bamboo seedlings in Ngargoretno Village, Magelang (Central Java) to prevent erosion and the impact of environmental damage.

Bank Aladin Syariah's commitment to the environment is also realized through environmentally friendly office operations by implementing the 3R principles (Reduce, Reuse and Recycle). This principle is implemented in the management of paper, energy, emissions, water, waste and so on.

PAPER MANAGEMENT

Paper is one of the important needs in the operations of Bank Aladin Syariah. As a digital bank with a very limited number of offices, the need for paper is certainly not as much as that of conventional banks. However, Bank has made every effort to reduce the use of paper, the raw material of which is from special trees that are processed into pulp. Reducing the use of paper is carried out, among others, by archiving documents digitally. Through these savings, Bank Aladin Syariah has automatically helped preserve nature and reduced tree felling.

As for paper that can no longer be used (waste), even though the volume is small, Bank hands it over to a third party to be recycled or reused. Before being handed over to third parties, waste paper in the form of important documents is destroyed first with a paper shredder. Even though paper is a raw material/material that can be recycled, Bank does not use these recycled products in its daily operations. [OJK F.5]

Pada tahun 2022, Bank menggunakan kertas sebanyak 391 rim, dan menetapkannya sebagai *baseline* penghematan pada tahun-tahun berikutnya. Penetapan tersebut diambil karena jumlah penggunaan kertas tahun 2022 diperoleh pada saat operasional Bank sudah mendekati kondisi normal pasca pandemi COVID-19 berkepanjangan.

In 2022, Bank used 391 reams of paper and sets it as a baseline for savings in the following years. This determination was taken because the amount of paper used in 2022 was obtained when Bank's operations were approaching normal conditions after the prolonged COVID-19 pandemic.

PENGELOLAAN ENERGI

Operasional Bank Aladin Syariah memerlukan dua sumber energi utama, yaitu listrik dan bahan bakar minyak (BBM), yang dipasok oleh pihak ketiga. Selain untuk penerangan, listrik digunakan untuk sumber energi berbagai peralatan elektronik sarana dan sarana kantor, seperti komputer, laptop, mesin fotokopi, mesin AC, dan lain-lain. Adapun BBM digunakan sebagai sumber energi kendaraan operasional. Oleh karena listrik maupun BBM merupakan sumber energi tak terbarukan dan ketersediaannya semakin terbatas, maka Bank berkomitmen untuk melakukan berbagai langkah penghematan. [GRI 3-3]

Penghematan listrik antara lain dilakukan dengan mengoptimalkan penggunaan lampu hemat energi (LED), mematikan lampu dan AC ruangan saat tidak lagi digunakan. Adapun penghematan penggunaan BBM di antaranya dilakukan dengan membatasi jumlah kendaraan operasional . [GRI 302-4,305-5] [OJK F.7, F.12]

Selain wujud kepedulian terhadap kelestarian lingkungan, penghematan energi yang dilakukan Bank sejalan dengan 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. Dengan berbagai upaya tersebut, per 31 Desember 2022, Bank menggunakan listrik sebesar 243.065,80 kWh, atau setara dengan 875,04 Gigajoule (GJ), naik dibandingkan tahun 2021, yang mencapai 151.017,31 kWh atau 543,66 GJ. Kenaikan ini terjadi karena kegiatan operasional Bank sudah mulai beroperasi secara normal seiring dengan terkendalinya pandemi Covid-19. [GRI 302-1][OJK F.6]

ENERGY MANAGEMENT

Bank Aladin Syariah's operations require two main sources of energy, namely electricity and fuel oil (BBM), which are supplied by third parties. In addition to lighting, electricity is used as an energy source for various electronic equipment and office facilities, such as computers, laptops, copiers, air conditioners, and others. The fuel is used as an energy source for operational vehicles. Because electricity and fuel are non-renewable sources of energy and their availability is increasingly limited, Bank is committed to implementing various savings measures. [GRI 3-3]

Electricity savings include optimizing the use of energy-saving lamps (LEDs), turning off lights and room air conditioners when they are no longer in use. The savings in fuel use include limiting the number of operational vehicles. [GRI 302-4,305-5] [OJK F.7, F.12]

In addition to showing concern for environmental sustainability, Bank's energy saving is in line with the Instruction of the President of the Republic of Indonesia Number 13 of 2011 concerning Saving Energy and Water, as well as Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number: 13 of 2012 concerning Saving Electricity Usage. With these various efforts, as of 31 December 2022, Bank used 243,065.80 kWh of electricity, or the equivalent of 875.04 Gigajoules (GJ), an increase compared to 2021, which reached 151,017.31 kWh or 543.66 GJ. This increase occurred because Bank's operational activities had started to operate normally in line with the controlled Covid-19 pandemic. [GRI 302-1][OJK F.6]

Tabel Konsumsi Listrik Tahun 2020-2022
Table of Electricity Consumption for 2020-2022

Uraian Description	Satuan Unit	2022	2021	2020
Penggunaan listrik Electricity usage	kWh	243.065,80	151.017,31	N/A
	Gigajoule	875,04	543,66	N/A

*) Konversi kWh ke Gigajoule: https://www.convertunits.com/from/kWh/to/gigajoule
*) Convert kWh to Gigajoule: https://www.convertunits.com/from/kWh/to/gigajoule

Sementara itu, berkaitan dengan intensitas konsumsi energi (IKE), khususnya listrik, Bank Aladin Syariah belum melakukan audit energi pada kantor pusat. Untuk itu, Bank belum bisa menyampaikan IKE berdasarkan audit energi. Sebagai alternatif, penghitungan IKE dilakukan dengan menggunakan rumus berikut:

IKE = Pemakaian energi listrik (KWh)
Luas bangunan

Berdasarkan rumus tersebut, diperoleh IKE tahun 2022, 2021, dan 2020 sebagai berikut: [OJK F.6]

Meanwhile, related to energy consumption intensity (IKE), especially electricity, Bank Aladin Syariah has not conducted an energy audit at the head office. For this reason, Bank has not been able to submit IKE based on an energy audit. As an alternative, the calculation of IKE is carried out using the following formula:

IKE = Use of electrical energy (KWh)
Building area

Based on this formula, the IKEs for 2022, 2021 and 2020 are obtained as follows: [OJK F.6]

Tabel Intensitas Konsumsi Energi Kantor Pusat Tahun 2020-2022
Table of Head Office Energy Consumption Intensity for 2020-2022

Tahun Year	Rasio Intensitas Energi (kWh/m2/tahun) Energy Intensity Ratio (kWh/m2/year)
2022	68,01
2021	42,25
2020	N/A

Tabel Intensitas Konsumsi Energi (IKE) Standar Nasional Indonesia
Table of Indonesian National Standard Energy Consumption Intensity (IKE)

Kriteria Criteria	Ber-AC Air conditioned		Tanpa AC No air conditioning	
	kWh/m2/bulan	kWh/m2/tahun*	kWh/m2/bulan	kWh/m2/tahun*
Sangat Efisien Very Efficient	<8,5	<102	<3,4	<40,8
Efisien Efficient	8,5-14	102-168	3,4-5,6	40,8-67,2
Cukup Efisien Fairly Efficient	14-18,5	168-222	5,6-7,4	67,2-88,8
Boros Boros	>18,5	>222	>7,4	88,8

Rujukan: Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia Nomor: 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik
*konversi dalam setahun
Reference: Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number: 13 of 2012 concerning Saving Electricity Usage
*conversion in a year

Sesuai Tabel Nilai IKE di atas, maka penggunaan energi listrik Kantor Pusat Bank Aladin Syariah pada tahun 2022 termasuk kategori "Sangat Efisien", sama dengan kategori IKE tahun 2021.

Adapun penggunaan BBM selama tahun pelaporan adalah 10.489,5 liter atau setara dengan 249,69 GJ, naik dibandingkan tahun 2021, yang mencapai 912 liter atau 36,66 GJ. Kenaikan terjadi karena peningkatan aktivitas operasional secara signifikan seiring dengan terkendalinya pandemi Covid-19.

According to the IKE Value Table above, the use of electrical energy at Bank Aladin Syariah Head Office in 2022 is included in the "Very Efficient" category, the same as the IKE category in 2021.

The use of fuel during the reporting year was 10,489.5 liters or the equivalent of 249.69 GJ, an increase compared to 2021, which reached 912 liters or 36.66 GJ. The increase was due to a significant increase in operational activities in line with the controlled Covid-19 pandemic.

Tabel Konsumsi BBM Tahun 2020-2022
Table of Fuel Consumption for 2020-2022

Uraian Description	Satuan Unit	2022	2021	2020
Penggunaan BBM Fuel usage	Liter	10.489,5	912	N/A
	Gigajoule	358,72	31,19*	N/A

*disajikan kembali merujuk hasil perhitungan situs penghitung konversi sebagai berikut:
Konversi liter ke Gigajoule: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule
*represented referring to the results of calculating conversion counter sites as follows:
Convert liters to Gigajoules: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule

Secara keseluruhan, total penggunaan energi di tahun 2022 tercatat sebesar 1.233,76 GJ, naik dibandingkan tahun 2021, yang mencapai 580,32 Gigajoule. Kenaikan terjadi karena kegiatan operasional Bank sudah mulai normal seiring dengan terkendalinya pandemi Covid-19. Detail dari penggunaan energi untuk menopang kegiatan operasional Bank secara rinci dapat dilihat pada tabel berikut ini: [GRI 3-3, 302-1, 305-5][OJK F.6]

Overall, total energy use in 2022 was recorded at 1,233.76 GJ, an increase compared to 2021, which reached 580.32 Gigajoules, the increase occurred because the Bank's operational activities had started to normal as the Covid-19 pandemic was under control. Details of energy use to support Bank's operational activities can be seen in the following table: [GRI 3-3, 302-1, 305-5][OJK F.6]

Jenis Energi Energy Type	2022		2021		2020	
	Volume Volume	Gigajoule	Volume Volume	Gigajoule	Volume Volume	Gigajoule
BBM (liter) Fuel (liters)	10.489,5	358,72	912	31,19*	N/A	N/A
Listrik (kWh) Electricity (kWh)	243.065,80	875,04	151.017,31	543,66	N/A	N/A
Jumlah konsumsi energi Total energy consumption		1.233,76		574,85*		N/A
Jumlah karyawan Total employees	265		199		40	
Intensitas energi per karyawan (GJ) Energy intensity per employee (GJ)	4,66		2,89*		N/A	

*disajikan kembali mengikuti perubahan hasil perhitungan penggunaan BBM merujuk hasil perhitungan situs penghitung konversi BBM ke Gigajoule, sebagaimana disampaikan pada Tabel Konsumsi BBM Tahun 2020-2022
*restated

PENGELOLAAN EMISI

Bank Aladin Syariah berkomitmen untuk berkontribusi dalam penanganan perubahan iklim dan pemanasan global yang saat ini menjadi fokus dan perhatian masyarakat global. Komitmen ini diwujudkan Bank dengan mengurangi emisi gas rumah kaca yang dihasilkan dari penggunaan BBM (cakupan 1), listrik (cakupan 2 tidak langsung), serta penggunan energi dari mobilitas karyawan dan perjalanan dinas (cakupan 3 tidak langsung lainnya). Saat ini, emisi gas rumah kaca merupakan salah satu pemicu terjadinya perubahan iklim dan pemanasan global. Dengan mengoperasikan satu kantor, emisi gas rumah kaca yang dihasilkan Bank cenderung lebih rendah apabila dibandingkan dengan sektor lainnya, termasuk bank konvensional. [GRI 3-3]

Per 31 Desember 2022, emisi cakupan 1, 2 dan cakupan 3 yang dihasilkan Bank adalah sebagai berikut: [GRI 305-1, 305-2,][OJK F.11]

EMISSION MANAGEMENT

Bank Aladin Syariah is committed to contributing in handling climate change and global warming which is currently the focus and attention of the global community. The commitment is realized by Bank by reducing greenhouse gas emissions resulting from the use of fuel (scope 1), electricity (scope 2 indirectly), and energy use from employee mobility and business travel (scope 3 other indirect). Currently, greenhouse gas emissions are one of the triggers for climate change and global warming. By operating a stand-alone office, the greenhouse gas emissions produced by Bank tend to be lower when compared to other sectors, including conventional banks. [GRI 3-3]

As of December 31, 2022, emission scope1, 2 and scope 3 produced by Bank are as follows: [GRI 305-1, 305-2][OJK F.11]

Tabel Emisi Gas Rumah Kaca Cakupan 1,2 dan 3 Tahun 2020-2022 (Dalam TCO2eq)
Table of Greenhouse Gas Emissions of Coverage 1, 2 and 3 in 2020-2022 (In TCO2eq)

Sumber Emisi dan Intensitasnya Emission Sources and the Intensities	2022	2021	2020
Cakupan 1 (BBM) Scope 1 (Fuel)	349,88	2,37	N/A
Cakupan 2 (listrik) Scope 2 (electric)	233,30	107,61	N/A
Cakupan 3 Scope 3	126,40**)	8,73*)	N/A
Jumlah emisi gas rumah kaca (GRK) Total greenhouse gas (GHG) emissions	709,58	118,71	N/A
Intensitas emisi GRK (TCO2eq per Karyawan) GHG emission intensity (TCO2eq per employee)	2,77	0,60	N/A

*) Mencakup server dan backup server yang dikelola vendor
**) Mencakup mobilitas karyawan dan perjalanan dinas
*) Includes vendor managed servers and server backups
**) Includes employee mobility and business travel

PENGELOLAAN AIR

Bank Aladin Syariah menggunakan air untuk keperluan domestik perkantoran, seperti pembilasan di kamar kecil, wudu, mencuci peralatan dapur, dan sebagainya. Air yang digunakan Bank dipasok oleh pihak ketiga, yaitu penyedia gedung Kantor Pusat.

Ketersediaan air bersih yang semakin terbatas, serta proyeksi krisis air bersih, mendorong Bank untuk mengelola penggunaan air dengan sebaik-baiknya. Selain memberikan sosialisasi kepada karyawan tentang pentingnya upaya penghematan sumber daya termasuk air, efisiensi penggunaan air dilakukan melalui inisiatif penyedia gedung dengan menggunakan sensor otomatis untuk membatasi penggunaan air. Namun demikian, pada laporan ini, Bank tidak bisa menyampaikan volume penggunaan air karena termasuk dalam komponen sewa gedung untuk Kantor Pusat. [OJK F.8]

PENGELOLAAN SAMPAH/LIMBAH DOMESTIK

Sejalan dengan implementasi operasional kantor yang ramah lingkungan, Bank Aladin Syariah semaksimal mungkin menerapkan prinsip 3R (*Reduce, Reuse* dan *Recycle*).

Untuk mengurangi limbah plastik kemasan minuman sekali pakai misalnya, Bank mengampanyekan penggunaan botol air minum *tumbler* yang dibagikan kepada seluruh karyawan sebagai bagian dari starter kit. Untuk mendukung pengelolaan sampah yang optimal, Bank menyediakan tempat sampah dalam

WATER MANAGEMENT

Bank Aladin Syariah uses water for domestic office needs, such as rinsing in the restroom, ablution, washing kitchen utensils, and so on. The water used by Bank is supplied by a third party, namely the provider of the Head Office building.

The increasingly limited availability of clean water, as well as the projected clean water crisis, encourages Bank to manage the use of water as well as possible. In addition to providing socialization to employees about the importance of efforts to save resources including water, water use efficiency is carried out through initiatives by building providers using automatic sensors to save water. However, in this report, Bank cannot share the volume of water use because it is included in the component of the building lease for the Head Office. [OJK F.8]

WASTE MANAGEMENT/ DOMESTIC WASTE

In line with the implementation of environmentally friendly office operations, Bank Aladin Syariah applies the 3R principles as much as possible (Reduce, Reuse and Recycle).

To reduce plastic waste for single-use beverage packaging, for example, Bank campaigned for the use of tumbler drinking water bottles which are distributed to all employees as part of the starter kit. To support optimal waste management, Bank provided a sufficient number of trash cans. Bank also jumlah cukup. Bank juga melakukan pemilahan dan pengelolaan limbah operasional yang meliputi sampah organik, anorganik, dan sampah residu dengan menggandeng Rekosistem. Hasil pengelolaan limbah yang dilakukan oleh vendor Bank tersebut dapat dilihat pada tabel berikut: [GRI 3-3, 306-2][OJK F.13, F.14]

segregates and manages operational waste which includes organic, inorganic and residual waste by cooperating with Rekosistem. The results of waste management carried out by Bank's vendor can be seen in the following table: [GRI 3-3, 306-2][OJK F.13, F.14]

Tabel Timbulan Limbah Tahun 2020-2022
Table of Waste Generation for 2020-2022

Uraian Description	Satuan Unit	2022	2021	2020
Pemilahan dan Pengelolaan Limbah Operasional Operational Waste Sorting and Management				
Total sampah organik Total organic waste	kg	62,40	51	N/A
Total sampah anorganik Total inorganic waste	kg	1.038,91	259,75	N/A
Total sampah residu Total residual waste	kg	3.170,95	792,8	N/A
Recycled waste	kg	1.038,91	259,75	N/A
Waste managed through black soldier fly production system	kg	62,40	51	N/A
Jumlah CO2 yang terselamatkan dari *landfill* dan pembakaran sebagai dampak dari pemilahan & pengelolaan limbah operasional Total CO2 saved from landfills and incineration as a result of operational waste segregation & management	kg Co2	727,24	278,73	N/A

Merujuk tabel di atas, kenaikan timbulan limbah terjadi sejalan dengan beroperasinya kantor secara penuh menyusul tertanganinya pandemi Covid-19.

Referring to the table above, the increase in waste generation occurs in line with the full operation of offices following the handling of the Covid-19 pandemic.

BIAYA LINGKUNGAN

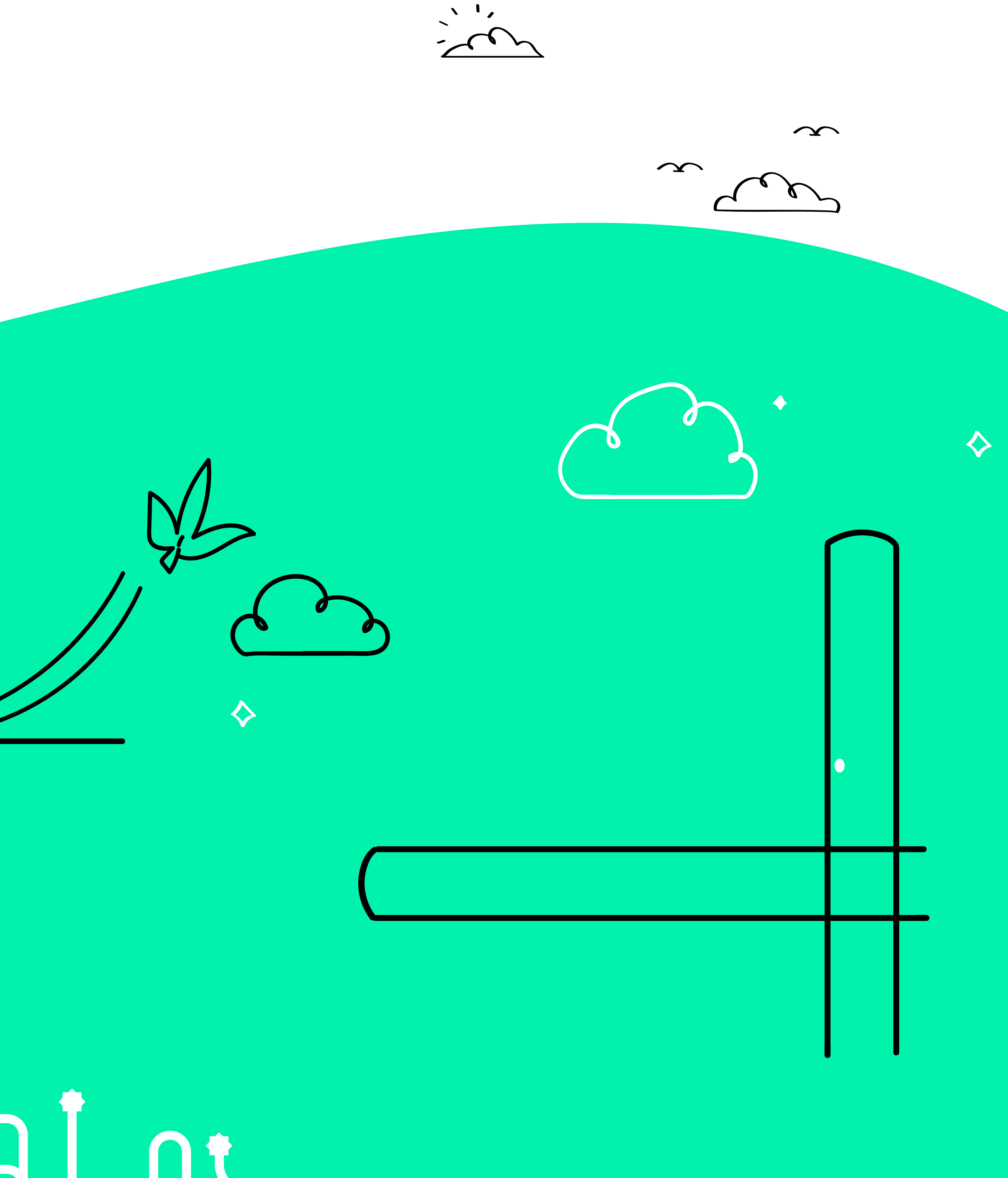
Untuk mendukung komitmen dalam program pelestarian lingkungan, setiap tahun, Bank Aladin Syariah mengalokasikan dana lingkungan. Pada tahun 2022, biaya lingkungan yang dikeluarkan tercatat sebesar Rp440,47 juta atau 17,6% dari rencana anggaran CSR (kombinasi tanggung jawab sosial dan lingkungan) tahun 2022 sebesar Rp2,5 miliar. Jumlah itu naik dibandingkan tahun 2021 dengan biaya lingkungan sebesar Rp68,75 juta atau 68,75% dari rencana anggaran CSR sebesar Rp100 juta. [OJK F.4]

ENVIRONMENTAL COSTS

To support the commitment to environmental preservation programs, Bank Aladin Syariah allocates environmental funds every year. In 2022, the environmental costs incurred were recorded at IDR 440.47 million or 17.6% of the planned 2022 CSR (combined social and environmental responsibility) budget of IDR2.5 billion. The amount is increased if compared to 2021 with an environmental cost of IDR 68.75 million or 68.75% of the CSR budget plan of IDR 100 million. [OJK F.4]

Kinerja Sosial Keberlanjutan

Social Sustainability Performance



KINERJA SOSIAL KEBERLANJUTAN

SOCIAL SUSTAINABILITY PERFORMANCE

Bank Aladin Syariah mencatatkan pertumbuhan yang signifikan sepanjang tahun 2022. Pencapaian itu antara lain terlihat dari pembiayaan *outstanding* yang mencapai lebih dari Rp1,3 triliun di akhir tahun lalu. Tak hanya itu, dari sisi penghimpunan dana, Bank juga sukses meraih lebih dari Rp750 miliar. Adapun dari segi nasabah, sejak mulai beroperasi pada awal tahun 2022, Bank telah memiliki lebih dari 1,7 juta nasabah. Nasabah Bank Aladin Syariah berasal dari seluruh provinsi di Indonesia dengan konsentrasi pengguna di daerah dengan populasi muslim tertinggi di Indonesia yaitu Jawa Barat, Jawa Tengah, Jawa Timur & Banten.

Keberhasilan Bank tersebut merupakan gambaran atas kuatnya dukungan para pemangku kepentingan, baik internal maupun eksternal, terhadap operasional usaha Bank. Pemangku kepentingan internal antara lain manajemen dan karyawan lintas divisi dan beragam level jabatan, sedangkan pemangku kepentingan eksternal di antaranya nasabah, mitra, regulator, dan masyarakat.

Sesuai dengan konsep *triple bottom line*, keberadaan dan dukungan para pemangku kepentingan terhadap Bank Aladin Syariah termasuk dalam pilar sosial, yaitu *people*, yang kedudukannya sama penting dengan pilar ekonomi (*profit*) dan pilar lingkungan *(planet*). Dukungan tersebut diperoleh setelah Bank melakukan pemetaan secara tepat, termasuk kepentingan dari masing-masing pemangku kepentingan. Berdasar pemetaan inilah, Bank bisa menentukan secara tepat kebijakan dan program yang diselenggarakan agar sesuai dengan kepentingan para pemangku kepentingan.

Bagi Bank Aladin Syariah, pemenuhan tanggung jawab terhadap para pemangku kepentingan merupakan jalan terbaik guna mewujudkan hubungan yang harmonis, yang pada gilirannya akan mengukuhkan kemajuan dan perkembangan Bank dalam menjalankan usaha di masa mendatang.

LANDASAN KEBIJAKAN

Bank Aladin Syariah mengelola hubungan dengan para pemangku kepentingan sesuai dengan regulasi sesuai dengan kepentingan masing-masing pemangku kepentingan. Regulasi tersebut antara lain: [GRI 3-3]

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Undang-Undang No. 1 tahun 1970 tentang Keselamatan Kerja.
3. Undang-Undang No. 23 tahun 1992 tentang Kesehatan.
4. Undang-Undang No. 8 tahun 1999 tentang Perlindungan Konsumen.
5. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan.
6. Undang-undang No. 11 Tahun 2020 tentang Cipta Kerja

Bank Aladin Syariah recorded significant growth throughout 2022. This achievement was showed among others from the outstanding financing which reached more than IDR 1.3 trillion at the end of last year. Not only that, in terms of raising funds, Bank also succeeded in obtaining more than IDR 750 billion. As for customers, since starting operations in early 2022, Bank has had more than 1.7 million customers. Bank Aladin Syariah customers come from all provinces in Indonesia with a concentration of users in areas with the highest Muslim population in Indonesia, namely West Java, Central Java, East Java & Banten.

The success of Bank is a reflection of the strong support from stakeholders, both internal and external, for Bank's business operations. Internal stakeholders include management and employees across divisions and various levels of positions, while external stakeholders include customers, partners, regulators and the public.

In accordance with the triple bottom line concept, the existence and support of stakeholders for Bank Aladin Syariah is included in the social pillar, namely people, whose position is as important as the economic pillar (profit) and the environmental pillar (planet). This support is obtained after Bank conducts proper mapping, including the interests of each stakeholder. Based on this mapping, Bank can determine the appropriate policies and programs implemented to suit the interests of the stakeholders.

For Bank Aladin Syariah, fulfilling responsibilities towards stakeholders is the best way to create harmonious relationships, which in turn will strengthen the progress and development of Bank in running its business in the future.

POLICY BASIS

Bank Aladin Syariah manages relationships with stakeholders in accordance with regulations in accordance with the interests of each stakeholder. These regulations include: [GRI 3-3]

1. Law no. 40 of 2007 concerning Limited Liability Companies.
2. Law no. 1 of 1970 concerning Work Safety.
3. Law no. 23 of 1992 concerning Health.
4. Law no. 8 of 1999 concerning Consumer Protection.
5. Law no. 13 of 2003 concerning Manpower.
6. Law no. 11 of 2020 concerning Job Creation

7. Peraturan Pemerintah No. 47 tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas.
8. Peraturan Otoritas Jasa Keuangan Nomor: 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.
9. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 2/SEOJK.07/2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada pelaku Jasa Keuangan
10. Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik

Kebijakan, prosedur internal serta implementasi Bank terkait dengan pengelolaan kepegawaian, K3, tanggung jawab produk dan aspek sosial lainnya adalah sebagai berikut: [GRI 3-3]
1. Kebijakan Perlindungan Konsumen PT Bank Aladin Syariah Tbk No. KB-O/015/PRESDIR yang diterbitkan pada tanggal 21 November 2022, yang salah satunya mengatur prinsip dan perilaku Bank terhadap perlindungan konsumen, termasuk penanganan pengaduan dan penyelesaian sengketa.
2. Standar Prosedur Business Continuity Plan PT Bank Aladin Syariah Tbk No. SP-P/017/2021/DIR-CDR yang diterbitkan pada tanggal 14 Oktober 2021 sebagai pedoman dalam menghadapi berbagai gangguan/ancaman seperti kebakaran, ancaman bom, biohazard, perampokan, dan lain-lain.
3. Pembentukan Emergency Response Team di bulan Agustus 2022.
4. Pelaksanaan Fire Drill bersama dengan Manajemen Gedung pada tanggal 26 Oktober 2022.
5. Penetapan Kode Etik dan Pedoman Perilaku untuk menciptakan lingkungan dan budaya kerja yang sehat, profesional dan berintegritas.

KEPEGAWAIAN

Karyawan merupakan salah satu aset penting bagi Bank Aladin Syariah untuk mewujudkan keberlanjutan dan kesinambungan usaha. Sebagai aset sekaligus investasi untuk masa depan, keberadaan karyawan memiliki fungsi untuk meningkatkan produktivitas, menghasilkan layanan profesional dan menghasilkan solusi terbaik berdasarkan pengetahuan, kemampuan dan ketrampilan yang dimilikinya.

Dalam mengelola kepegawaian, Bank Aladin Syariah menetapkan kebijakan, prosedur internal serta implementasi sebagai berikut: [GRI 3-3]
1. Kebijakan Sumber Daya Manusia PT Bank Aladin Syariah Tbk No. KB-O/010/2021/PRESDIR yang diterbitkan pada tanggal 25 November 2021, yang mengatur prinsip umum pemenuhan SDM, pengelolaan organisasi, remunerasi,

7. Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies.
8. Financial Services Authority Regulation Number: 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector.
9. Circular of the Financial Services Authority (SEOJK) No. 2/SEOJK.07/2014 concerning Service and Settlement of Consumer Complaints to Financial Service actors
10. Financial Services Authority Regulation Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies

Policies, internal procedures and implementation of the Bank related to personnel management, OHS, product responsibility and other social aspects are as follows: [GRI 3-3]
1. PT Bank Aladin Syariah Tbk Consumer Protection Policy No. KB-O/015/PRESDIR issued on 21 November 2022, one of which regulates the principles and behavior of the Bank towards consumer protection, including complaint handling and dispute resolution.
2. PT Bank Aladin Syariah Tbk Business Continuity Plan Procedure Standard No. SP-P/017/2021/DIR-CDR which was issued on October 14, 2021 as a guide in dealing with various disturbances/threats such as fires, bomb threats, biohazards, robberies, and others.
3. Formation of an Emergency Response Team in August 2022.
4. Implementation of a Fire Drill together with Building Management on October 26, 2022.
5. Establishment of a Code of Ethics and Code of Conduct to create a work environment and culture that is healthy, professional and with integrity.

EMPLOYMENT

Employees are one of the important assets for Bank Aladin Syariah to achieve sustainability and business continuity. As an asset as well as an investment for the future, the presence of employees has a function to increase productivity, produce professional services and produce the best solutions based on their knowledge, abilities and skills.

In managing staffing, Bank Aladin Syariah establishes policies, internal procedures and implementation as follows: [GRI 3-3]
1. PT Bank Aladin Syariah Tbk Human Resources Policy No. KB-O/010/2021/PRESDIR issued on 25 November 2021, which regulates the general principles of fulfilling HR, organizational management, remuneration, performance,

kinerja, manajemen talenta dan kaderisasi, pelatihan dan pengembangan SDM, hubungan kepegawaian, personalia dan layanan kepegawaian, serta manajemen information system SDM.

2. Peraturan Perusahaan PT Bank Aladin Syariah Tbk 2021 - 2023.
3. Penetapan Kode Etik dan Pedoman Perilaku untuk menciptakan lingkungan dan budaya kerja yang sehat, profesional dan berintegritas.
4. Standar Prosedur Manajemen Kinerja No. SP-O/039/2021/PRESDIR yang diterbitkan pada tanggal 30 Desember 2021.
5. Standar Prosedur Tunjangan Hari Raya No. SP-O/035/2021/PRESDIR yang diterbitkan pada tanggal 3 Januari 2022.
6. Standar Prosedur Lembur Karyawan No. SP-O/043/PRESDIR yang diterbitkan pada tanggal 1 Februari 2022.
7. Standar Prosedur Cuti Karyawan No. SP-O/045/PRESDIR yang diterbitkan pada tanggal 3 Februari 2022.
8. Standar Prosedur Bonus Kinerja Tahunan No. SP-O/048/PRESDIR yang diterbitkan pada tanggal 9 Februari 2022.
9. Standar Prosedur Flexible Working Arrangement No. SP-O/051/PRESDIR yang diterbitkan pada tanggal 1 Maret 2022.
10. Standar Prosedur Peninjauan dan Penyesuaian Gaji Tahunan No. SP-O/054/PRESDIR yang diterbitkan pada tanggal 20 April 2022.
11. Standar Prosedur Manajemen Rekrutmen No. SP-O/015/PRESDIR-HCA yang diterbitkan pada tanggal 20 April 2022.
12. Standar Prosedur Internship No. SP-O/056/PRESDIR-HCA yang diterbitkan pada tanggal 28 April 2022.
13. Standar Prosedur Employee Referral Program No. SP-O/056/PRESDIR-HCA yang diterbitkan pada tanggal 28 April 2022.

Terkhusus berkaitan dengan kondisi pandemi COVID-19 yang masih berlangsung, Bank Aladin Syariah menerapkan kebijakan khusus berupa penerapan flexible working arrangement bagi karyawan, kecuali karyawan yang melakukan fungsi-fungsi kritikal seperti Treasury, Operation, Finance & Accounting, Enterprise Risk Management, Procurement & GA dan IT Support.

Selain berbagai kebijakan dan prosedur internal di atas, aspek kepegawaian merupakan salah satu pilar terpenting dalam kerangka kerja strategi keberlanjutan Bank yaitu Grow with Our People. Di dalam pilar ini, Bank berkomitmen untuk mendukung pengembangan karyawan dan kesejahteraan karyawan dengan memberikan hak dan kesempatan yang sama bagi seluruh karyawan, serta melaksanakan berbagai program pengelolaan bakat dan retensi karyawan.

talent management and regeneration, HR training and development, employee relations, personnel and staffing services, and HR information system management.

2. PT Bank Aladin Syariah Tbk Company Regulations 2021 - 2023.
3. Establishment of a Code of Ethics and Code of Conduct to create a work environment and culture that is healthy, professional and with integrity.
4. Performance Management Procedure Standard No. SP-O/039/2021/PRESDIR issued on 30 December 2021.
5. Standard Procedure for Holiday Allowances No. SP-O/035/2021/PRESDIR issued on January 3, 2022.
6. Employee Overtime Procedure Standard No. SP-O/043/PRESDIR issued on 1 February 2022.
7. Standard Employee Leave Procedures No. SP-O/045/PRESDIR issued on 3 February 2022.
8. Standard Procedure for Annual Performance Bonus No. SP-O/048/PRESDIR issued on 9 February 2022.
9. Standard Procedures Flexible Working Arrangement No. SP-O/051/PRESDIR issued on March 1, 2022.
10. Standard Procedure for Annual Salary Review and Adjustment No. SP-O/054/PRESDIR issued on 20 April 2022.
11. Recruitment Management Procedure Standard No. SP-O/015/PRESDIR-HCA issued on 20 April 2022.
12. Internship Procedure Standard No. SP-O/056/PRESDIR-HCA issued on 28 April 2022.
13. Standard Procedures for Employee Referral Program No. SP-O/056/PRESDIR-HCA issued on 28 April 2022.

Specifically related to the ongoing COVID-19 pandemic, Bank Aladin Syariah has implemented a special policy in the form of implementing a flexible working arrangement for employees, except for employees who carry out functions such as Treasury, Operations, Finance & Accounting, Enterprise Risk Management, Procurement & GA and IT support.

In addition to the various internal policies and procedures above, the staffing aspect is one of the most important pillars in the Bank's sustainability strategy framework, namely Grow with Our People. Within this pillar, the Bank is committed to supporting employee development and employee welfare by providing equal rights and opportunities for all employees, as well as implementing various talent management and employee retention programs.

Selaras dengan itu, Bank secara rutin mengkomunikasikan perkembangan terkait dengan isu-isu kepegawaian kepada para pemangku kepentingan melalui situs resmi Bank, terutama di dalam laporan publikasi tahunan: Annual Report dan Sustainability Report, maupun laporan publikasi yang disampaikan Bank kepada UNEP FI (PRB Reporting <https://aladinbank.id/uploads/2023/05/PRB-Reporting-and-Self-Assessment_PT-Bank-Aladin-Syariah-Tbk_Dec2022_v.02.docx.pdf>) dan UN Global Compact (Communications on Progress <https://unglobalcompact.org/participation/report/cop/active/477300>).

Bank juga secara rutin melakukan pelaporan kepada regulator terkait dengan isu-isu kepegawaian melalui berbagai dokumen sesuai dengan peraturan yang ada.

LAYANAN SETARA UNTUK NASABAH [OJK F.17]

Nasabah/klien merupakan salah satu pemangku kepentingan utama bagi Bank Aladin Syariah. Keberadaan mereka turut berperan besar dalam keberlangsungan dan keberlanjutan Bank. Jumlah nasabah yang terus bertumbuh niscaya akan menjadi penopang tumbuh dan berkembangnya Bank, begitu pula sebaliknya. Posisi nasabah yang begitu sentral mendorong Bank untuk memberikan layanan produk dan jasa terbaik guna meningkatkan kepercayaan dan mengoptimalkan kepuasan mereka.

Salah satu kunci untuk memberikan layanan terbaik adalah Bank memperlakukan nasabah secara setara, tanpa membeda-bedakan berdasarkan suku, agama, ras, warna kulit, pandangan politik, dan sebagainya. Kesetaraan juga diberikan kepada nasabah berkebutuhan khusus, termasuk mereka yang mengalami disabilitas. Implementasi kesetaraan dalam pelayanan merupakan komitmen Bank dalam menyelenggarakan tata kelola perusahaan yang baik, sekaligus ketaatan terhadap ketentuan yang berlaku. Ketentuan itu antara lain Undang-Undang Perlindungan Konsumen pasal 7, huruf c, "memperlakukan atau melayani konsumen secara benar dan jujur serta tidak diskriminatif," serta SEOJK No. 2/SEOJK.07/2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada pelaku Jasa Keuangan dimana pada pasal 15 ayat 1 terdapat klausul "Pelaku Usaha Jasa Keuangan wajib memberikan akses yang setara kepada setiap konsumen sesuai klasifikasi konsumen atas produk dan/atau layanan Pelaku Usaha Jasa Keuangan." [OJK F.17]

In line with that, the Bank routinely communicates developments related to staffing issues to stakeholders through the Bank's official website, especially in the annual published reports: Annual Report and Sustainability Report, as well as publication reports submitted by the Bank to UNEP FI (PRB Reporting < https://aladinbank.id/uploads/2023/05/PRB-Reporting-and-Self-Assessment_PT-Bank-Aladin-Syariah-Tbk_Dec2022_v.02.docx.pdf>) and UN Global Compact (Communications on Progress <https: http://unglobalcompact.org/participation/report/cop/active/477300>).

The Bank also routinely reports to regulators regarding employment issues through various documents in accordance with existing regulations

EQUAL SERVICE FOR CUSTOMERS [OJK F.17]

The customer/client is one of the main stakeholders of Bank Aladin Syariah. Their existence plays a major role in the continuity and sustainability of Bank. A steady increase in the number of customers will undoubtedly support the growth and development of Bank, and vice versa. The customer's central position encourages Bank to provide the best products and services to increase their trust and optimize their satisfaction.

One of the keys to provide the best service is to treat customers equally, without discriminating based on ethnicity, religion, race, skin color, political views, and so on. Equality is also given to customers with special needs, including those with disabilities. Implementation of equality in service is Bank's commitment to implementing good corporate governance, as well as compliance with applicable regulations. These provisions include the Consumer Protection Act article 7, letter c, "treating or serving consumers correctly and honestly and not discriminatory," as well as SEOJK No. 2/SEOJK.07/2014 concerning Services and Settlement of Consumer Complaints to Financial Services actors where in article 15 paragraph 1 there is a clause "Financial Services Businesses are required to provide equal access to every consumer according to the consumer's classification of products and/or services of Service Business Actors Finance." [OJK F.17]

MANAJEMEN HUBUNGAN PELANGGAN

Selain memperlakukan secara setara, Bank juga berkomitmen untuk memenuhi hak-hak nasabah terkait dengan kemudahan dalam proses administrasi dan pemberian informasi secara benar dan jelas tentang jasa dan produk yang diberikan. Komitmen ini sesuai dengan Pilar Kerangka Kerja Keberlanjutan (Pilar 1: *Banking Sustainably*). Komitmen dalam menjaga hubungan yang harmonis dengan pelanggan telah dibuktikan dengan tidak adanya denda atau sanksi sebagai akibat dari ketidakpatuhan terhadap undang-undang atau peraturan yang berlaku bagi perusahaan jasa keuangan terkait dengan gugatan pelanggan, pelayanan dan produk Bank sepanjang tahun 2022. [GRI 419-1]

Pada tahun 2022, komitmen penyelesaian terhadap pengaduan nasabah dapat dilihat pada tabel berikut:

CUSTOMER RELATIONSHIP MANAGEMENT

In addition to treating equally, Bank is committed to fulfilling customer rights related to the ease of administration and providing correct and clear information about the services and products. This commitment is in line with the Pillars of the Sustainability Framework (Pillar 1: Banking Sustainably). Commitment to maintaining harmonious relationships with customers has been proven by the absence of fines or sanctions as a result of non-compliance with laws or regulations that apply to financial services companies related to customer claims, Bank services and products throughout 2022. [GRI 419-1]

In 2022, the commitment to resolve customer complaints can be seen in the following table:

No.	Jenis Pengaduan/Transaksi Keuangan Types of Complaints/Financial Transactions	Selesai Finished		Dalam Proses On process		Tidak Selesai Not completed		Jumlah Pengaduan Number of Complaints
		Jumlah Amount	%	Jumlah Amount	%	Jumlah Amount	%	
1	Pengiriman kartu ATM Delivery of ATM cards	971	100%	0	0%	0	0%	971
2	Kendala Registrasi Registration Constraints	868	100%	0	0%	0	0%	868
3	Kegagalan dan keterlambatan transaksi Transaction failures and delays	158	100%	0	0%	0	0%	158
4	Promo Promo	96	100%	0	0%	0	0%	96
5	Kendala Aplikasi Application Constraints	53	100%	0	0%	0	0%	53
6	Tarik tunai karena kelalaian konsumen Withdraw cash due to consumer negligence	1	100%	0	0%	0	0%	1
7	Transfer karena kelalaian konsumen Transfer due to consumer negligence	2	100%	0	0%	0	0%	2
Total Total		**2.149**	**100%**	**0**	**0%**	**0**	**0%**	**2.149**

KESETARAAN KESEMPATAN KERJA [OJK F.18]

Selaras dengan pelayanan yang setara kepada nasabah, Bank Aladin Syariah juga memberlakukan prinsip yang sama kepada karyawan, bahkan sudah dimulai sejak rekrutmen. Untuk itu, Bank senantiasa memberikan hak dan kesempatan kerja yang sama dan seluas-luasnya kepada seluruh karyawan tanpa memandang perbedaan agama, etnis, ras, status sosial, warna kulit, gender, ataupun kondisi fisik lainnya, sesuai dengan ketentuan dan peraturan perundang-undangan ketenagakerjaan yang berlaku.

EQUAL EMPLOYMENT OPPORTUNITY [OJK F.18]

In line with equal service to customers, Bank Aladin Syariah also applies the same principles to employees, even starting from recruitment. For this reason, Bank always provides equal and widest employment rights and opportunities to all employees regardless of differences in religion, ethnicity, race, social status, skin color, gender, or other physical conditions, in accordance with labor laws and regulations. applicable.

Penghargaan terhadap kesetaraan kesempatan bekerja selaras dengan spirit Pasal 281 ayat (2), Undang-Undang Dasar Negara Republik Indonesia Tahun 1945, yaitu: "Setiap orang berhak bebas dari perlakuan yang bersifat diskriminatif atas dasar apapun dan berhak mendapatkan perlindungan terhadap perlakukan yang bersifat diskriminatif itu." Selain itu, juga sesuai dengan Undang-Undang Republik Indonesia Nomor 7 Tahun 1984 tentang Pengesahan Konvensi Mengenai Penghapusan Segala Bentuk Diskiriminasi terhadap Wanita (*Convention On The Elimination Of All Forms Of Discrimanation Against Women*), Undang-Undang Nomor 21 Tahun 1999 tentang Pengesahan *ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation* (Konvensi ILO Mengenai Diskriminasi dalam Pekerjaan dan Jabatan), serta Panduan Kesetaraan dan Non Diskriminasi di Tempat Kerja di Indonesia(Kementerian Tenaga Kerja dan Transmigrasi RI).

Respect for equality of opportunity to work is in line with the spirit of Article 281 paragraph (2), the 1945 Constitution of the Republic of Indonesia, namely: "Every person has the right to be free from discriminatory treatment on any basis and is entitled to protection against such discriminatory treatment ." In addition, also in accordance with the Law of the Republic of Indonesia Number 7 of 1984 concerning Ratification of the Convention Regarding the Elimination of All Forms Of Discrimination Against Women, Law Number 21 of 1999 concerning Ratification of the ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (ILO Convention Regarding Discrimination in Employment and Occupation), as well as Guidelines on Equality and Non-Discrimination at Work in Indonesia (Ministry of Manpower and Transmigration of the Republic of Indonesia).

Dilihat dari aspek kesetaraan gender, komposisi karyawan laki-laki dan perempuan berdasarkan posisi dan tanggung jawab dapat dilihat pada tabel berikut.

Viewed from the aspect of gender equality, the composition of male and female employees based on position and responsibility can be seen in the following table.

Indikator Indicator	**Persentase (%)** Percentage (%)
Komposisi karyawan perempuan terhadap total karyawan Composition of female employees to total employees	35,6%
Komposisi karyawan perempuan pada posisi manajerial terhadap total karyawan yang berada pada posisi manajerial Composition of female employees in managerial positions to total employees in managerial positions	33,8%
Komposisi karyawan perempuan yang menduduki posisi manajer junior terhadap total karyawan yang menduduki posisi manajer junior Composition of female employees holding junior manager positions to the total employees holding junior manager positions	33,3%
Komposisi karyawan perempuan yang menduduki posisi manajer (maksimum dua level di bawah level direksi) terhadap total karyawan yang menduduki posisi manajer Composition of female employees holding managerial positions (maximum two levels below the directors level) to the total employees holding managerial positions	54,5%
Komposisi karyawan perempuan yang menduduki posisi manajer pada unit kerja bisnis (unit kerja yang menghasilkan pendapatan untuk Bank) Composition of female employees holding managerial positions in business work units (revenue-generating work units for Bank)	28,3%
Komposisi karyawan perempuan yang menduduki posisi manajer pada unit kerja STEM (*Science, Technology, Engineering, and Mathematics*) Composition of female employees holding managerial positions in STEM (Science, Technology, Engineering, and Mathematics) work units	9,5%

Berdasarkan remunerasi, kesenjangan upah gender Bank Aladin Syariah dapat dilihat pada tabel berikut:

Based on remuneration, Bank Aladin Syariah's gender pay gap can be seen in the following table:

Indikator Indicator	Perbedaan antara karyawan laki-laki dan perempuan (%) Differences between male and female employees (%)
Rata-rata kesenjangan upah gender (*Mean gender pay gap*) Average gender pay gap (Mean gender pay gap)	0%
Nilai tengah kesenjangan upah gender (*Median gender pay gap*) Median gender pay gap	0%
Rata-rata kesenjangan bonus (*Mean bonus gap*) Average bonus gap (Mean bonus gap)	-0,21%
Nilai tengah kesenjangan bonus (*Median bonus gap*) Median bonus gap	0,01%

REKRUTMEN DAN *TURNOVER*

Bank Aladin Syariah melakukan rekrutmen secara terbuka sehingga siapapun yang memenuhi syarat bisa ikut berpartisipasi. Rekrutmen dilakukan untuk mengisi kebutuhan sumber daya manusia sesuai dengan perkembangan usaha Bank. Melalui proses seleksi tersebut, pada tahun 2022, Bank merekrut 114 kandidat terbaik, yang selanjutnya diangkat menjadi karyawan baru setelah berhasil menjalani proses lanjutan. Oleh karena Bank hanya beroperasi di satu kantor, yaitu Jakarta, maka tidak terdapat kategorisasi rekrutmen berdasarkan wilayah penempatan. Komposisi karyawan baru berdasarkan rentang usia dan jenis kelamin tahun 2022 disajikan dalam tabel berikut: [GRI 3-3, 401-1]

RECRUITMENT AND TURNOVER

Bank Aladin Syariah conducts an open recruitment process so that anyone who meets the requirements can apply. Recruitment is carried out to fulfill human resource needs aligned with the development of Bank's business. Through this selection process, in 2022, Bank recruited 114 of the best candidates, who would then be appointed as new employees after successfully undergoing a follow-up process. Since Bank only operates in a stand-alone office, namely Jakarta, there is no recruitment categorization based on placement area. The composition of new employees based on age and gender in 2022 is presented in the following table: [GRI 3-3, 401-1]

Rekrutmen menurut Usia dan *Gender* Tahun 2020-2022
Recruitment by Age and Gender in 2020-2022

Rentang Usia Age Range	2022			2021			2020		
	L	P	Jumlah	L	P	Jumlah Number	L	P	Jumlah Number
>50 tahun >50 Years	1	1	2	2	0	2	2	0	2
41 s/d 50 tahun 41 s/d 50 Years	9	6	15	8	11	19	14	3	17
21 s/d 40 tahun 21 s/d 40 Years	65	32	97	104	53	157	20	8	28
18 s/d 20 tahun 18 s/d 20 Years	0	0	0	0	0	0	0	0	0
Total Total	75	39	114	114	64	178	36	11	47

L=Laki-laki | P = Perempuan
L=Male | P = Female

Selain bertambah karena rekrutmen, jumlah karyawan Bank berkurang dengan adanya karyawan yang meninggalkan perusahaan dengan berbagai alasan yang dibenarkan oleh undang-undang. Selama tahun 2022, jumlah karyawan yang meninggalkan Bank tercatat sebanyak 57 orang, sebagaimana disajikan pada tabel berikut: [GRI 3-3, 401-1]

As the number of staff increases due the incoming new recruits, the number of Bank employees also experiencing a decrease due to employees leaving the company for various reasons justified by law. During 2022, the number of employees who left Bank was recorded at 57 people, as presented in the following table: [GRI 3-3, 401-1]

Komposisi Karyawan Meninggalkan Bank Menurut Usia dan Gender Tahun 2020-2022
Composition of Employees Leaving Bank by Range of Age and Gender in 2020-2022

Rentang Usia Age Range	2022			2021			2020		
	L	P	Jumlah	L	P	Jumlah Number	L	P	Jumlah Number
>50 tahun >50 Years	4	0	4	0	0	0	0	0	0
41 s/d 50 tahun 41 s/d 50 Years	7	4	11	2	2	4	0	0	0
21 s/d 40 tahun 21 s/d 40 Years	32	10	42	12	5	17	3	2	5
18 s/d 20 tahun 18 s/d 20 Years	0	0	0	0	0	0	0	0	0
Jumlah Total	43	14	57	14	7	21	3	2	5

L=Laki-laki | P = Perempuan
L=Male | P = Female

Komposisi Karyawan Meninggalkan Bank Menurut Level Jabatan Tahun 2020-2022
Composition of Employees Leaving Bank by Position Level in 2020-2022

Level Jabatan Position Level	2022	2021	2020
Director	2	0	0
Upper Manager (VP, VP/Group Head)	6	2	0
Middle Manager (Sr. Manager s.d AVP)	11	8	3
Junior Manager (Manager)	30	9	1
Senior Officer (Sr. Staff)	4	2	1
Officer (Staff)	4	0	0
Clerical	0	0	0
Jumlah Amount	57	21	5

Tabel Jumlah dan Penyebab Karyawan Meninggalkan Bank Tahun 2020-2022
Composition of Employees Leaving Bank by Reason in 2020-2022

Penyebab Reason	2022	2021	2020
Mengundurkan Diri Resign	53	21	5
Pensiun Pension	1	0	0
Meninggal Dunia Passed Away	1	0	0
Kontrak Berakhir Contract End	2	0	0
Pelanggaran Disiplin Discipline Violations	0	0	0
Jumlah Karyawan yang Keluar Total Employees Leaving	57	21	5
Jumlah Rekrutmen/Karyawan Masuk Total Recruitment/Employee Entry	114	178	47

Tabel Jumlah dan Penyebab Karyawan Meninggalkan Bank Tahun 2020-2022
Composition of Employees Leaving Bank by Reason in 2020-2022

Penyebab Reason	2022	2021	2020
Jumlah Karyawan di Awal Tahun Total Employees at the Beginning of the Year	199	42	50
Jumlah Karyawan di Akhir Tahun Total Employees at the End of the Year	256	199	42
Persentase *Turnover* Turnover Percentage (%)	24,18	17,43	10,87

Tingkat Turnover Karyawan
Employee Turnover Rate
=
Jumlah Karyawan Keluar
Number of Employees Exiting
[(Jumlah Karyawan Awal Tahun + Jumlah Karyawan Akhir Tahun) x 1/2]
[(Number of Employees at Beginning of Year + Number of Employees at End of Year) x ½]

Merujuk karyawan yang masuk dan keluar/meninggalkan Bank di atas, maka tingkat perputaran karyawan atau *turnover* pada tahun 2022 tercatat sebesar 24,18%, lebih tinggi dibanding tahun 2021, yang mencapai 17,43%. [GRI 401-1]

Referring to the employees entering and leaving Bank above, the employee turnover rate in 2022 was recorded at 24.18%, higher than in 2021, which reached 17.43%. [GRI 401-1]

TENAGA KERJA ANAK DAN KERJA PAKSA [OJK F.19]

Bank Aladin Syariah mendukung penghapusan tenaga kerja anak dan kerja paksa karena bertentangan dengan hak asasi manusia. Untuk itu, Bank telah memiliki kebijakan yang jelas tentang batas usia minimal dan jam kerja karyawan. Usia minimal karyawan adalah 18 tahun sehingga tidak termasuk kategori anak sebagaimana diatur undang-undang perlindungan anak. Sementara itu, jam kerja yang berlaku 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.

Selain merujuk pada undang-undang ketenagakerjaan, semangat Bank untuk turut serta menghapus pekerja anak dan kerja paksa sesuai dengan Undang-Undang No. 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 No. 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). Sedangkan pemberlakuan jam kerja yang jelas sejalan dengan Undang-Undang No. 19 Tahun 1999 tentang Pengesahan ILO Convention No. 105 *Concerning The Abolition of Forced Labour* (Konvensi ILO Mengenai Penghapusan Kerja Paksa).

CHILD LABOR AND FORCED LABOR [OJK F.19]

Bank Aladin Syariah supports the elimination of child labor and forced labor because it is against human rights. For this reason, Bank has a clear policy regarding the minimum age limit and working hours of employees. The minimum age for employees is 18 years so they are not included in the category of children as regulated by the child protection laws. Meanwhile, the applicable working hours are 8 (eight) hours per 1 (one) day and 40 (forty) hours per 1 (one) week for 5 (five) working days in 1 (one) week, in accordance with Article 77 of the Law No. 13 of 2003 concerning Manpower.

Apart from labor laws, the spirit of Bank to participate in eliminating child labor and forced labor is in accordance with Law no. 20 of 1999 concerning Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employment, and Republic of Indonesia Law No. 1 of 2000 concerning Ratification of ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labor (ILO Convention No. 182 Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labour). While the implementation of clear working hours is in line with Law no. 19 of 1999 concerning Ratification of ILO Convention No. 105 Concerning The Abolition of Forced Labor (ILO Convention on the Abolition of Forced Labor).

Komitmen Bank terhadap penghapusan pekerja anak dan kerja paksa membawa hasil dengan tidak adanya insiden pekerja anak dan kerja paksa selama tahun pelaporan.

Bank's commitment to eliminating child labor and forced labor has resulted in no incidents of child labor and forced labor during the reporting year.

UPAH MINIMUM REGIONAL [OJK F.20]

Bank Aladin Syariah menerapkan kebijakan remunerasi atau pengupahan tanpa diskriminasi sehingga setiap karyawan berhak memperoleh perlakuan yang sama. Berdasarkan prinsip tersebut, terkhusus bagi karyawan tetap di level terendah, Bank memberikan upah minimum dengan tetap memperhatikan pemenuhan kebutuhan hidup layak. Besaran upah minimum diberikan dengan menyesuaikan harga kebutuhan pokok, tingkat inflasi, standar kelayakan hidup, dan variabel lainnya, sebagaimana ditentukan oleh pemerintah daerah dimana lokasi Bank beroperasi. [GRI 3-3]

Selaras dengan itu, Bank memastikan telah memenuhi ketentuan Upah Minimum Regional (UMR) DKI Jakarta, termasuk bagi karyawan tetap level terendah. Dalam hal ini, Bank berpedoman pada Surat Edaran Menteri Ketenagakerjaan Nomor B-M/383/HI.01.00/XI/2021 tentang Penyampaian Data Perekonomian dan Ketenagakerjaan dalam Penetapan Upah Minimum Tahun 2022. Pada tahun pelaporan, upah minimum karyawan tetap level terendah adalah Rp4.641.854, sedangkan UMR DKI Jakarta adalah Rp4.641.854. Dengan demikian, rasio upah karyawan dibandingkan UMR DKI adalah 1:1. [GRI 202-1] [OJK F.20]

Pemenuhan regulasi tentang pengupahan juga dilakukan Bank dengan tidak membedakan rasio gaji pokok antara karyawan pria dan wanita. Kebijakan ini sesuai dengan Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan, serta Konvensi ILO No: 100/1951 tentang Pengupahan yang Sama bagi Pekerja Laki-laki dan Wanita untuk Pekerjaan yang Sama Nilainya (*Equal Remuneration for Men and Women Workers for Work of Equal Value).* [GRI 405-2]

REGIONAL MINIMUM WAGE [OJK F.20]

Bank Aladin Syariah implements a remuneration or wage policy without discrimination so that every employee has the right to receive equal treatment. Based on this principle, especially for permanent employees at the lowest level, Bank provides a minimum wage while still paying attention to meeting the needs of a decent life. The amount of the minimum wage is given by adjusting the price of basic necessities, inflation rate, standard of living, and other variables, as determined by the local government where Bank operates. [GRI 3-3]

In line with that, Bank ensures that it has complied with DKI Jakarta Regional Minimum Wage (UMR) requirements, including for the lowest level permanent employees. In this case, Bank is guided by the Circular of the Minister of Manpower Number B-M/383/HI.01.00/XI/2021 concerning Submission of Economic and Labor Data in Determining the 2022 Minimum Wage. In the reporting year, the minimum wage for permanent employees was the lowest level of IDR 4,641,854 , while the DKI Jakarta UMR was IDR 4,641,854. Thus, the ratio of employee wages to DKI's UMR is 1:1. [GRI 202-1] [OJK F.20]

Compliance with regulations regarding wages is also carried out by Bank by not differentiating the basic salary ratio between male and female employees. This policy is in accordance with Law no. 13 of 2003 concerning Employment, as well as ILO Convention No: 100/1951 concerning Equal Remuneration for Men and Women Workers for Work of Equal Value. [GRI 405-2]

LINGKUNGAN KERJA YANG LAYAK DAN AMAN [OJK F.21]

Lingkungan kerja yang layak dan aman sesuai kaidah Keselamatan dan Kesehatan Kerja (K3) merupakan salah satu fokus Bank Aladin Syariah dengan tujuan akhir tidak adanya kecelakaan kerja (*zero accident*) dan tidak ada penyakit akibat kerja. Hal itu menjadi perhatian karena Bank meyakini lingkungan kerja serupa itu berkorelasi positif terhadap ketenangan, kenyamanan, dan konsentrasi kerja karyawan, yang bermuara dengan meningkatnya kinerja dan produktivitas karyawan. Selaras dengan itu, Bank sudah memiliki BCP No.SP-P/017/2021/DIR-CDR yang diimplementasikan sejak tahun 2022 yang berlaku bagi karyawan dan di lingkungan area kerja Bank Aladin Syariah. [GRI 3-3]

PROPER AND SAFE WORK ENVIRONMENT [OJK F.21]

A proper and safe work environment according to Occupational Safety and Health (OHS) rules is one of the focuses of Bank Aladin Syariah with the ultimate goal of zero accidents and no work-related diseases. This is a concern because Bank believes that such work environment has a positive correlation with the calm, comfort, and concentration of employees' work, which leads to increased employee performance and productivity. In line with that, the Bank already has BCP No.SP-P/017/2021/DIR-CDR which has been implemented since 2022 which applies to employees and in the work area of Bank Aladin Syariah. [GRI 3-3]

Upaya yang dilakukan Bank untuk menghindari risiko kecelakaan kerja antara lain dengan menyusun *layout* kantor dengan baik dan menggunakan peralatan-peralatan yang ergonomis untuk *menciptakan* lingkungan kerja yang sehat, aman, dan nyaman. Seiring dengan itu, Bank juga menyediakan sarana dan prasarana K3, termasuk apabila terjadi kondisi darurat. Sarana dan prasarana tersebut antara lain ruang laktasi, alat deteksi asap, alat pemadam api ringan, hidran, kotak Pertolongan Pertama pada Kecelakaan (P3K), ruang laktasi, tempat ibadah, ruang parkir, keamanan 24 jam, dan lain-lain. Selain menyediakan berbagai sarana dan prasarana terbaik, Bank juga secara kontinu melakukan sosialisasi K3 sebagai tanggung jawab bersama. Komitmen dan upaya tersebut membawa hasil dengan tidak adanya kecelakaan kerja dan penyakit akibat kerja yang dideteksi ataupun dilaporkan kepada unit kerja General Affairs selama tahun 2022 . [GRI 403-9]

Efforts made by Bank to avoid the risk of work accidents include arranging office layouts properly and using ergonomic equipment to create a healthy, safe and comfortable work environment. Along with that, Bank also provides OHS facilities and infrastructure, including in the event of an emergency. These facilities and infrastructure include lactation rooms, smoke detection devices, light fire extinguishers, hydrants, First Aid kits for Accidents (P3K), lactation rooms, places of worship, parking spaces, 24-hour security, and others. In addition to providing the best facilities and infrastructure, Bank also continuously socializes OHS as a shared responsibility. These commitments and efforts have resulted in no work accidents and occupational diseases detected or reported to the General Affairs work unit during the year 2022. [GRI 403-9]

PELATIHAN DAN PENGEMBANGAN KEMAMPUAN KARYAWAN [OJK F.22]

Bank Aladin Syariah sebagai bank digital memerlukan karyawan dengan kualifikasi dan kompetensi yang spesifik di bidang bisnis digital dan teknologi informasi. Untuk itu, peningkatan kapasitas dan kompetensi karyawan menjadi fokus dan perhatian Bank. Pengembangan kompetensi dilakukan dengan memetakan kebutuhan sumber daya manusia ke depan. Selaras dengan itu, Bank juga melakukan program *Talent Management* untuk menyelaraskan rencana strategi Bank dan kebutuhan perusahaan secara menyeluruh terkait dengan sumber daya manusia. Beberapa program Talent Management yang telah dilakukan antara lain berupa *Leadership Training* dan *Competency-based Training.* [GRI 3-3]

Sesuai dengan kebutuhan pengembangan usaha, selama tahun 2022, Bank telah menyelenggarakan pelatihan dan pengembangan kemampuan karyawan sebanyak 60 program yang diikuti oleh 1.362 karyawan. Adapun rata-rata jam pelatihan peserta adalah 22,11 jam. Untuk menyelenggarakan berbagai kegiatan pengembangan kompetensi tahun 2022, Bank mengeluarkan biaya sebesar Rp2.481.511.667. Rekapitulasi kegiatan pengembangan kompetensi dan rerata jam pelatihan karyawan selengkapnya disajikan dalam tabel berikut: [GRI 404-2]

EMPLOYEE CAPABILITY TRAINING AND DEVELOPMENT [OJK F.22]

Bank Aladin Syariah as a digital bank requires employees with specific qualifications and competencies in the field of digital business and information technology. For this reason, increasing the capacity and competence of employees is the focus and attention of Bank. Competency development is carried out by mapping the needs of human resources in the future. In line with that, Bank also conducts a Talent Management program to align Bank's strategic plan and the overall needs of the company related to human resources. Several Talent Management programs that have been carried out include Leadership Training and Competency-based Training. [GRI 3-3]

In accordance with the needs of business development, during 2022, Bank has organized 60 employee capacity building and training programs attended by 1,362 employees. The average participant training hours is 22.11 hours. To carry out various competency development activities in 2022, Bank incurred a cost of IDR 2,481,511,667. A complete recapitulation of the competency development activities and average employee training hours is presented in the following table: [GRI 404-2]

Uraian Description	Jumlah Karyawan yang Memperoleh Pelatihan Number of Employees Obtaining Training	Jam Pelatihan Training Hours	Rata-rata Jam Pelatihan Setiap Karyawan Average Hours Training Every employee
Keseluruhan Overall	1.355	5.640	22,03
Berdasarkan Gender By Gender			
Laki-laki Male	845	3.504	21,24
Perempuan Female	510	2.136	23,47
Berdasarkan kategori jabatan karyawan Based on employee position category			
Director	20	91	22,75
Upper Manager (VP, VP/Group Head)	235	927,5	25,07
Middle Manager (Sr. Manager s.d AVP)	240	947,5	11,55
Junior Manager (Manager)	378	1.564,5	17,58
Senior Officer (Sr. Staff)	482	2.109,5	117,19
Officer (Staff)	0	0	0
Clerical	0	0	0

*Karyawan bisa menerima lebih dari 1 pelatihan sehingga tidak merepresentasikan jumlah karyawan
*Employees can receive more than 1 training so it does not represent the number of employees.

DAMPAK OPERASI TERHADAP MASYARAKAT SEKITAR [GRI 3-3, 203-1, 203-2][OJK F.23]

Keberadaan bank digital merupakan tuntutan atas perkembangan dunia digital yang begitu cepat. Untuk meraih kinerja terbaik, Bank Aladin Syariah telah menetapkan visi dan misi yang telah disetujui oleh Dewan Komisaris dan Direksi. Dengan berpedoman pada visi dan misi tersebut, seluruh operasional Bank tidak ada yang berdampak negatif bagi masyarakat di sekitarnya. Sebaliknya, masyarakat mendapat dampak positif atas keberadaan Bank. Selain menyediakan lapangan kerja, Bank juga menyelenggarakan berbagai program dan kegiatan yang melibatkan masyarakat, antara lain, melalui program Tanggung Jawab Sosial dan Lingkungan (TJSL), yang diimplementasikan Bank melalui kegiatan Tanggung Jawab Sosial Perusahaan (CSR). Di sisi lain, operasional Bank sebagai bank digital tidak berdampak langsung atau memiliki dampak negatif yang minimal terhadap lingkungan sehingga tidak ada pengaduan masalah lingkungan yang ditujukan kepada Bank. [OJK F.16]

OPERATIONS IMPACT ON SURROUNDING COMMUNITIES [GRI 3-3, 203-1, 203-2][OJK F.23]

The existence of digital bank is a by product of the rapid development of the digital world. To achieve the best performance, Bank Aladin Syariah has established a vision and mission that were approved by the Board of Commissioners and Directors. By referring to the vision and mission, none of Bank's operations contribute negatively to the surrounding community. On the other hand, the community benefits positively from the existence of Bank. In addition to providing employment opportunities, Bank organizes various programs and activities that involve the community, among others, through the Social and Environmental Responsibility (TJSL) program, which is implemented by Bank through Corporate Social Responsibility (CSR) activities. On the other hand, Bank's operations as a digital bank do not have a direct impact or has a little negative impact on the environment, so there are no complaints of environmental problems addressed to Bank. [OJK F.16]

PENGADUAN MASYARAKAT [OJK F.24]

Bank Aladin Syariah terus berupaya untuk menjalankan operasional usaha dengan senantiasa mematuhi semua regulasi yang berlaku. Namun demikian, Bank membuka diri terhadap kemungkinan adanya pengaduan dari masyarakat dan pemangku kepentingan yang lain, termasuk nasabah, dan berkomitmen untuk menyelesaikan pengaduan tersebut secepatnya. Pihak-pihak yang hendak menyampaikan pengaduan atau tanggapan atas operasional Bank bisa datang langsung ke kantor operasional Bank atau memanfaatkan saluran berikut:

Bank Aladin Syariah
Gedung Millenium Centennial Center, Lt 7
Jl. Jenderal Sudirman Kav. 25. Jakarta Selatan, Indonesia. 12920

Telepon	: +62 21 85500947
Faksimili	: +62 21 39708007
Surel	: cs@aladinbank.id
Website Perusahaan	: www.aladinbank.id

Per 31 Desember 2022, Bank menerima pengaduan masyarakat, termasuk dari nasabah, sebanyak 2.149 kasus. Dari jumlah itu, seluruh kasus dapat diselesaikan dengan baik. Pengaduan terbesar yang diterima Bank adalah status pengiriman kartu ATM yang mencapai 45,18%.

KEAMANAN & PRIVASI DATA

Sebagai bank digital, Bank berkomitmen untuk menjaga kerahasiaan data nasabah dengan berbagai upaya sebagai berikut: [GRI 3-3]

1. Penguatan Keamanan Informasi melalui:
   a. Melanjutkan penguatan Web Application Firewall untuk melindungi layanan digital perbankan dari serangan cyber
   b. Melanjutkan pengembangan SIEM (*Security Information & Event Management*) untuk mendeteksi aktivitas aktivitas yang bisa berpotensi pada insiden keamanan
   c. Pengembangan sistem untuk uji coba kerentanan keamanan terhadap aplikasi dan infrastruktur secara berkala sebagai langkah preventif dari kemungkinan *zero-day attack*
   d. Melanjutkan program-program peningkatan *security awareness* untuk nasabah serta internal Bank
   e. Mengembangkan teknologi proteksi data antara lain: *Data Loss Prevention* (DLP)
   f. Mengembangkan teknologi *endpoint protection*.

PUBLIC COMPLAINTS [OJK F.24]

Bank Aladin Syariah continues to strive to carry out business operations by always complying with all applicable regulations. However, Bank is receptive to all from the public and other stakeholders, including customers, and is committed to resolving these complaints as soon as possible. Parties wishing to submit complaints or feedback about operations can come directly to Bank's operational office or use the following channels:

Bank Aladin Syariah
Millennium Centennial Center Building, 7th Floor
Jl. Jenderal Sudirman Kav. 25. South Jakarta, Indonesia. 12920

Phone	: +62 21 85500947
Facsimile	: +62 21 39708007
Email	: cs@aladinbank.id
Company Website	: www.aladinbank.id

As of 31 December 2022, Bank received 2,149 complaints from the public, including from customers. Of that amount, all cases can be resolved properly. The biggest complaint received by Bank was related to the status of sending ATM cards which reached 45.18%.

DATA SECURITY & PRIVACY

As a digital bank, Bank is committed to maintaining the confidentiality of customer data with the following efforts: [GRI 3-3]

1. Strengthening Information Security through:
   a. Continuing to strengthen the Web Application Firewall to protect digital banking services from cyber attacks
   b. Continuing the development of SIEM (Security Information & Event Management) to detect activities that have the potential for security incidents
   c. System development for testing security vulnerabilities against applications and infrastructure on a regular basis as a preventive measure against possible zero-day attacks
   d. Continuing security awareness improvement programs for customers and the Bank's internal
   e. Developing data protection technology, including: Data Loss Prevention (DLP)
   f. Develop endpoint protection technology.

2. Mengembangkan kebijakan manajemen risiko termasuk prosedur untuk teknologi informasi termasuk jaringan komunikasi data dan standarisasi perangkat lunak, manajemen sistem akses, pengembangan layanan perbankan elektronik dalam hal keamanan aksesibilitas dan *Disaster Recovery Plan*.

3. Memastikan kepatuhan terhadap Peraturan Menteri Dalam Negeri Nomor 102 Tahun 2019 tentang Pemberian Hak Akses dan Pemanfaatan Data Kependudukan sehubungan dengan *customer onboarding*. Selain itu, Bank Aladin sudah menjalani proses sertifikasi Sistem Manajemen Keamanan Informasi (SMKI) yang menggunakan standar ISO 27001 untuk *flow proses customer onboarding* yang akan rampung di awal 2023.

4. Memastikan kepatuhan terhadap regulasi terkini terkait penyelenggaraan teknologi informasi, seperti Undang-Undang No. 27 Tahun 2022 tentang Perlindungan Data Pribadi, POJK No. 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum, SEOJK No. 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber bagi Bank Umum, serta berbagai framework keamanan seperti *cybersecurity* dan *digital maturity model*.

Komitmen tersebut telah terbukti dengan tidak adanya pengaduan mengenai pelanggaran terhadap privasi data pelanggan dan tidak adanya laporan mengenai kebocoran, pencurian atau kehilangan data nasabah sepanjang tahun 2022. [GRI 418-1]

KEGIATAN TANGGUNG JAWAB SOSIAL LINGKUNGAN (TJSL) [GRI 3-3, 203-1, 203-2][OJK F.25]

Bank Aladin Syariah menyelenggarakan kegiatan Tanggung Jawab Sosial dan Lingkungan melalui program Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR). Kegiatan diselenggarakan untuk memenuhi tanggung jawab terhadap masyarakat sebagai salah satu pemangku kepentingan eksternal Bank.

Bagi Bank, CSR merupakan salah satu bagian penting dalam pelaksanaan tata kelola perusahaan yang baik dan cukup berperan dalam mewujudkan tujuan pembangunan berkelanjutan, yaitu pembangunan yang menyelaraskan antara aspek ekonomi, lingkungan dan sosial. Pelaksanaan CSR sekaligus merupakan dukungan Bank terhadap 17 Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs) yang saat ini sedang digencarkan pemerintah Indonesia.

2. Develop risk management policies including procedures for information technology including data communication networks and standardization of software, access system management, development of electronic banking services in terms of accessibility security and a Disaster Recovery Plan.

3. Ensuring compliance with Regulation of the Minister of Home Affairs Number 102 of 2019 concerning Granting Access Rights and Utilization of Population Data in connection with customer onboarding. In addition, Bank Aladin has undergone an Information Security Management System (SMKI) certification process that uses the ISO 27001 standard for the customer onboarding process flow which will be completed in early 2023.

4. Ensuring compliance with the latest regulations related to the implementation of information technology, such as Law no. 27 of 2022 concerning Protection of Personal Data, POJK No. 11/POJK.03/2022 concerning Implementation of Information Technology by Commercial Banks, SEOJK No. 29/SEOJK.03/2022 concerning Resilience and Cybersecurity for Commercial Banks, as well as various security frameworks such as cybersecurity and digital maturity models.

This commitment has been proven by the absence of complaints regarding violations of customer data privacy and the absence of reports regarding leakage, theft or loss of customer data throughout 2022. [GRI 418-1]

ENVIRONMENTAL SOCIAL RESPONSIBILITY ACTIVITIES (TJSL) [GRI 3-3, 203-1, 203-2][OJK F.25]

Bank Aladin Syariah organizes Social and Environmental Responsibility activities through the Corporate Social Responsibility (CSR) program. Activities are organized to fulfill responsibilities to the community as one of Bank's external stakeholders.

For Bank, CSR is an important part of implementing good corporate governance and plays a significant role in realizing sustainable development goals, namely development that harmonizes economic, environmental and social aspects. Implementation of CSR is at the same time Bank's support for the 17 Sustainable Development Goals (SDGs) which are currently being intensified by the Indonesian government.

Program CSR yang diselenggarakan Bank pada tahun 2022 antara lain bekerja sama dengan Yayasan Sinar Utama Nusantara (SUN) menyelenggarakan Green Tourism. Program yang diadakan berupa pemasangan instalasi bertenaga matahari untuk mengisi baterai telepon selular yang lemah, pompa air bertenaga sinar matahari, serta instalasi mesin pengolahan air payau menjadi air tawar bertenaga sinar matahari. Secara akumulatif terdapat 34 instalasi dengan memanfaatkan tenaga sinar matahari di 10 tempat yang berbeda. Program ini berhasil mengurangi 6.508 kgCO2eq per tahun dan telah membantu 145.877 orang yang mengunjungi ke-10 lokasi wisata tersebut. Program ini mendukung Tujuan Pembangunan Berkelanjutan (TPB) ke-6: Air Bersih dan Sanitasi Layak, TPB ke-7: Energi Bersih dan Terjangkau, TPB ke-13: Penanganan Perubahan Iklim.

Program CSR yang lain dan dukungannya terhadap TPB adalah sebagai berikut:

The CSR program organized by Bank in 2022 includes collaborating with the Sinar Utama Nusantara Foundation (SUN) to organize the Green Tourism Program. The program comprises of the installation of solar-powered systems to charge weak cell phone batteries, solar-powered water pumps, and a solar-powered brackish water processing machine. Accumulatively there are 34 solar chargee installed in 10 different places. This program succeeded in reducing 6,508 kgCO2eq per year and has helped 145,877 visitors at the 10 tourist sites. This program supports the 6th Sustainable Development Goals (SDGs): Clean Water and Proper Sanitation, 7th SDGs: Clean and Affordable Energy, 13th SDGs: Mitigating Climate Change.

Other CSR programs and their support for SDGs are as follows:

No.	**Jenis Kegiatan TJSL/CSR** Type of activity TJSL/CSR	**Tujuan Pembangunan Berkelanjutan** Objective of Sustainable Development	**Penjelasan** Explanation	**Capaian** Achievements
1	Pelatihan literasi keuangan dengan tema “Merdeka secara Finansial” bekerja sama dengan Evermos untuk *reseller* (UMKM) perempuan - Surabaya, Jawa Timur Financial literacy training with the theme “Financially Independent” in collaboration with Evermos for female resellers (MSMEs) - Surabaya, East Java	TPB ke-4: Pendidikan Berkualitas TPB ke-5: Kesetaraan Gender TPB ke-10: Berkurangnya Kesenjangan SDG #4: Quality Education SDG #5: Gender Equality SDG #10: Reducing Gaps	Alokasi dana Rp40 juta; Periode pelaksanaan: Agustus 2022 Fund allocation of IDR 40 million; Period implementation: August 2022	100 *reseller* perempuan yang tergabung di dalam jaringan Evermos mendapatkan pelatihan literasi keuangan 100 female resellers who are members of the Evermos network received financial literacy training

No.	Jenis Kegiatan TJSL/CSR Type of activity TJSL/CSR	Tujuan Pembangunan Berkelanjutan Objective of Sustainable Development	Penjelasan Explanation	Capaian Achievements
2	Penanaman 100 rumpun bambu bekerja sama dengan PPATK, Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dan Yayasan Kehati - Magelang, Jawa Tengah Planting 100 bamboo clumps in collaboration with PPATK, Banking Compliance Director Communication Forum (FKDKP) and the Kehati Foundation - Magelang, Central Java	TPB ke-8: Pekerjaan Layak dan Pertumbuhan Ekonomi TPB ke-10: Berkurangnya Kesenjangan TPB ke-12: Konsumsi dan Produksi yang Bertanggung Jawab TPB ke-13: Penanganan Perubahan Iklim TPB ke-15: Ekosistem Daratan SDG #8: Decent Work and Economic Growth SDG #10: Reducing Gaps SDG #12: Responsible Consumption and Production SDG #13: Handling Climate Change SDG #15: Mainland Ecosystems	Alokasi dana Rp72,5 juta (untuk 5 tahun); Periode pelaksanaan: November 2022 sampai dengan Desember 2027 Fund allocation of IDR 72.5 million (for 5 years); Period implementation: November 2022 to December 2027	100 rumpun bambu telah ditanam di Desa Ngargoretno, Magelang dengan tujuan untuk meningkatkan kesejahteraan dan kesetaraan sosial masyarakat di lokasi penanaman, sekaligus menyerap karbon dan secara signifikan mengurangi risiko lingkungan. 100 bamboo clumps have been planted in Ngargoretno Village, Magelang with the aim of increasing the welfare and social equity of the community in the planting location, as well as sequestering carbon and significantly reducing environmental risks.
3	Pengumpulan 20 ribu kg sampah plastik bekerja sama dengan Plastic Bank Indonesia - Jakarta, Jawa Barat, Jawa Tengah dan Bali Collection of 20 thousand kg of plastic waste in collaboration with Plastic Bank Indonesia - Jakarta, West Java, Central Java and Bali	TPB-3: Kesehatan yang Baik dan Kesejahteraan TPB ke-8: Pekerjaan Layak dan Pertumbuhan Ekonomi TPB ke-10: Berkurangnya Kesenjangan 4 TPB ke-12: Konsumsi dan Produksi yang Bertanggung Jawab TPB ke-13: Penanganan Perubahan Iklim TPB ke-14: Ekosistem Laut SDG #3: Good Health and Wellbeing SDG #8: Decent Work and Economic Growth SDG #10: Reducing Gaps 4 SDG #12: Responsible Consumption and Production SDG #13: Handling Climate Change SDG #14: Marine Ecosystems	Alokasi dana Rp177,045 juta; Periode pelaksanaan: Oktober 2022 sampai dengan September 2023 Fund allocation of IDR 177.045 million; Period implementation: October 2022 to September 2023	• Mencegah 20 ribu kg sampah plastik agar tidak masuk ke perairan laut Indonesia. • Memberikan akses kesehatan dan tambahan pendapatan kepada pemulung yang menjadi bagian dari ekosistem Plastic Bank Indonesia. • Mendukung ekonomi sirkuler. • Prevent 20 thousand kg of plastic waste from entering Indonesian sea waters. • Providing access to health and additional income for scavengers who are part of the Plastic Bank Indonesia ecosystem. • Support circular economy.

No.	**Jenis Kegiatan TJSL/CSR** Type of activity TJSL/CSR	**Tujuan Pembangunan Berkelanjutan** Objective of Sustainable Development	**Penjelasan** Explanation	**Capaian** Achievements
4.	Program *Carbon Offset* via Fairatmos untuk mendukung Proyek Hutan Desa - Jambi Carbon Offset Program via Fairatmos to support the Village Forest Project - Jambi	TPB ke-5: Kesetaraan Gender TPB ke-8: Pekerjaan Layak dan Pertumbuhan Ekonomi TPB ke-10: Berkurangnya Kesenjangan TPB ke-12: Konsumsi dan Produksi yang Bertanggung Jawab TPB ke-13: Penanganan Perubahan Iklim TPB ke-15: Ekosistem Daratan SDG #5: Gender Equality SDG #8: Decent Work and Economic Growth SDG #10: Reducing Gaps SDG #12: Responsible Consumption and Production SDG #13: Handling Climate Change SDG #15: Mainland Ecosystems	Alokasi dana Rp190,925 juta; Periode pelaksanaan: Desember 2022 Fund allocation of IDR 190.925 million; Period implementation: December 2022	• *Carbon offset* sebesar 500 tCO2eq • Mendukung program konservasi hutan tropis beserta keanekaragaman hayati seluas 5.336 Ha di Jambi • Mendukung pemberdayaan perekonomian untuk 1.259 KK (kelompok rentan) yang tinggal di sekitar hutan Mendukung program pemberdayaan perempuan yang turut aktif dalam menjaga kelestarian hutan. • Carbon offset of 500 tCO2eq • Supporting tropical forest conservation programs and biodiversity covering an area of 5,336 hectares in Jambi • Supporting economic empowerment for 1,259 households (vulnerable groups) living around the forest Supporting women's empowerment programs that actively participate in preserving forests.

Pada tahun 2022, Bank telah merealisasikan biaya untuk program CSR sebesar Rp480,47 juta, atau 19% dari rencana anggaran sebesar Rp2,5 miliar. Realisasi tersebut sedikit lebih rendah dibandingkan tahun 2021 yang mencapai Rp550 juta.

In 2022, Bank spent IDR480.47 million for the CSR program, or 19% of the planned budget of IDR2.5 billion. The result was slightly lower than in 2021 which reached IDR550 million.

INOVASI DAN PENGEMBANGAN PRODUK/ JASA KEUANGAN BERKELANJUTAN [OJK F.26]

Sesuai dengan Rencana Bisnis Bank Tahun 2022, selama tahun 2022, Bank melakukan inovasi pengembangan produk/jasa sebagai berikut:

1. Melanjutkan transformasi teknologi dan infrastruktur dasar yang mampu menunjang percepatan pengembangan produk dan layanan digital.
2. Penguatan struktur organisasi dan budaya TI yang mampu menumbuhkan inovasi, kemandirian, stabilitas, dan resiliensi yang *sustainable*.
3. Meningkatkan pengamanan pada seluruh sistem serta infrastruktur TI guna menghindari risiko siber .

Selanjutnya, untuk mencapai visi Bank Aladin Syariah yakni "Menjadi Bank Syariah Digital Terdepan", Bank Aladin Syariah pada tahun 2022 meluncurkan aplikasi digital yang menawarkan produk-produk digital bank dengan fitur-fitur yang didesain untuk memberikan kemudahan bagi nasabah. Produk-produk tersebut adalah tabungan transaksional Ala Dompet dan tabungan rencana Ala Impian serta *fitur bill payment*, Ala Berbagi dan tarik setor tunai melalui gerai Alfamart. Selain itu, Bank juga mulai merealisasikan kegiatan pembiayaan melalui produk invoice financing, pembiayaan modal kerja dan ritel konsumtif. Produk dan layanan digital yang ditawarkan melalui aplikasi Bank, serta produk pembiayaan *invoice financing* dan modal kerja diharapkan dapat mewujudkan komitmen Bank terhadap keuangan berkelanjutan.

PRODUK/JASA YANG SUDAH DIEVALUASI KEAMANANNYA BAGI NASABAH [OJK F.27]

Kepatuhan terhadap regulasi merupakan prinsip yang dipegang teguh Bank, termasuk dalam menawarkan produk dan jasa kepada nasabah. Dalam prosesnya, semua produk dan jasa yang ditawarkan Bank telah memenuhi semua persyaratan dan mendapatkan persetujuan dari Otoritas Jasa Keuangan sehingga telah teruji keamanannya bagi nasabah. Selaras dengan itu, untuk menekan risiko kerugian seminimal mungkin atas produk dan jasa tersebut, Bank secara kontinu menyampaikan informasi atas semua risiko yang mungkin terjadi kepada nasabah, seperti risiko pasar dan risiko fluktuasi mata uang. Penyampaian informasi dilakukan melalui berbagai saluran dan program, antara lain laman perusahaan, aplikasi Aladin, dan sosial media.

INNOVATION AND DEVELOPMENT OF SUSTAINABLE FINANCIAL PRODUCTS/ SERVICES [OJK F.26]

In accordance with Bank's 2022 Business Plan, during 2022, Bank performed development and innovations to products/ services as follows:

1. Continuing the transformation of basic technology and infrastructure that can support the accelerated development of digital products and services.
2. Strengthening the IT organizational structure and culture that is able to foster sustainable innovation, independence, stability and resilience.
3. Increase security in all IT systems and infrastructure to avoid cyber risks.

Furthermore, to achieve Bank Aladin Syariah's vision of "Becoming the Leading Digital Sharia Bank", Bank Aladin Syariah in 2022 launched a digital application that offers bank digital products with features designed to provide convenience for customers. These products are Ala Dompet transactional savings and Ala Impian savings plans as well as bill payment features, Ala Berbagi and cash withdrawals through Alfamart outlets. In addition, the Bank has also begun to realize financing activities through invoice financing products, working capital financing and consumer retail. Digital products and services offered through the Bank's application, as well as invoice financing and working capital financing products are expected to realize the Bank's commitment to sustainable finance.

PRODUCTS/SERVICES EVALUATED FOR THE SAFETY OF CUSTOMERS [OJK F.27]

Compliance with regulations is a principle that Bank firmly adheres to, including in offering products and services to customers. In the process, all products and services offered by Bank have met all requirements and received approval from the Financial Services Authority so that their safety has been tested for customers. In line with that, to reduce all risks involved in obtaining these products and services, Bank continuously conveys information on all risks that may occur to customers, such as market risk and currency fluctuation risk. Such information is conveyed out through various channels and programs, including the company's website. Aladin applications, and social media.

Sesuai regulasi yang ada, Bank juga telah melakukan kegiatan literasi keuangan dan inklusi keuangan sehingga calon nasabah atau nasabah mendapatkan pemahaman yang benar tentang produk/jasa yang ditawarkan Bank. Dengan demikian, mereka akan memilih produk/jasa yang ditawarkan Bank sesuai kebutuhan dan telah mengetahui profil risiko yang melekat di dalam produk/jasa tersebut.

In accordance with existing regulations, Bank has also carried out financial literacy and financial inclusion activities so that prospective customers or existing customers could get a correct understanding of the products/services offered by Bank. Thus, they will choose the products/services offered by Bank according to their needs while already being properly informed of the risk profile inherent in these products/services.

DAMPAK PRODUK/JASA [OJK F.28]

Bank telah melakukan penilaian terhadap setiap produk/jasa yang ditawarkan kepada nasabah. Lebih dari itu, Bank juga telah membuat klasifikasi produk secara lengkap, termasuk dengan profil risiko di dalamnya. Selanjutnya, sesuai dengan prinsip keuangan berkelanjutan dan mengacu pada Kriteria Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK Keuangan Berkelanjutan, maka Bank akan memberikan dana dengan memegang prinsip kehati-hatian, termasuk mencegah risiko dan dampak negatif yang mungkin timbul. Dengan berpatokan pada prinsip-prinsip tersebut, selama tahun 2022, produk dan jasa yang ditawarkan Bank tidak ada yang berdampak negatif terhadap aspek ekonomi, lingkungan dan sosial.

IMPACT ON PRODUCTS/SERVICES [OJK F.28]

Bank has conducted an assessment of each product/service offered to customers. More than that, Bank has made a complete product classification, including the risk profile in it. Furthermore, in accordance with the principles of sustainable finance and referring to the Criteria for Sustainable Business Activities (KKUB) in the POJK Sustainable Finance, Bank will provide funds by adhering to the principle of prudence, including preventing risks and negative impacts that may arise. By adhering to these principles, during 2022, the products and services offered by Bank will not have a negative impact on economic, environmental and social aspects.

JUMLAH PRODUK/JASA YANG DITARIK KEMBALI [OJK F.29]

Selama tahun 2022, tidak ada produk/jasa Bank yang ditarik kembali dari pasar dengan alasan apapun.

TOTAL RECALLED PRODUCTS/SERVICES [OJK F.29]

During 2022, no recalled products/services of Bank from the market for any reason.

SURVEI KEPUASAN NASABAH TERHADAP PRODUK DAN/ATAU JASA KEUANGAN BERKELANJUTAN [OJK F.30]

Kepuasan nasabah merupakan tujuan yang hendak dicapai oleh Bank dalam memberikan pelayanan produk dan jasa terbaik. Untuk mengetahui tingkat kepuasan nasabah, Bank secara berkala menyelenggarakan survei kepuasan nasabah. Selain mengetahui respons nasabah terhadap kualitas produk dan layanan, survei sekaligus merupakan sarana untuk mendapatkan umpan balik untuk perbaikan dari nasabah.

Survei kepuasan nasabah tahun 2022 mencatat nilai CSAT sebesar 3,90, dimana nilai CSAT 5 merupakan nilai tertinggi. Survei kepuasan nasabah ini baru pertama kalinya dilakukan oleh Bank Aladin Syariah sejak Bank meluncurkan produk dan layanan di awal tahun 2022.

CUSTOMER SATISFACTION SURVEY ON SUSTAINABLE FINANCIAL PRODUCTS AND/OR SERVICES [OJK F.30]

Customer satisfaction is the goal to be achieved by Bank in providing the best products and services. To determine the level of customer satisfaction, Bank regularly conducts customer satisfaction surveys. In addition to knowing customer responses to product and service quality, surveys are also a means of obtaining feedback for improvement from customers.

The 2022 customer satisfaction survey recorded a CSAT score of 3.90, where a CSAT score of 5 is the highest. This is the first customer satisfaction survey conducted by Bank Aladin Syariah since Bank launched the initial products and services in early 2022.

LEMBAR UMPAN BALIK [OJK G.2]

FEEDBACK SHEET [OJK G.2]

Terima kasih atas kesediaan Bapak/Ibu/Saudara membaca Laporan Keberlanjutan PT Bank Aladin Syariah Tbk 2022. Untuk meningkatkan kualitas laporan pada tahun berikutnya, kami mohon kesediaan Bapak/Ibu/Saudara untuk memberikan umpan balik dengan mengirimkannya via email, fax atau pos.

Thank you for your willingness to read the PT Bank Aladin Syariah Tbk 2022 Sustainability Report. To improve the quality of the report in the following year, we kindly ask for your willingness to provide feedback by sending it via email, fax or post.

Profil Anda

Nama (bila berkenan) / Name (if you please) :

____

Email :

____

Telp/Hp : ______________________________________

Golongan Pemangku Kepentingan
- Pemegang Saham
- Pelanggan I Nasabah
- Mitra Kerja I Pemasok
- Pegawai

- Lembaga Swadaya Masyarakat Media

Regulator
Lain-lain, mohon sebutkan :

____

Your profile

Institusi/Perseroan / Institution/Company :

____

Emai :

____

Telp/Hp : ______________________________________

Stakeholder Groups:
- Shareholders
- Customers
- Partners I Suppliers
- Employees

- Masyarakat / Non-Governmental Organizations / Communities

Regulators
Others, please state :

____

Mohon pilih jawaban yang paling sesuai dengan memberikan tanda √ di dalam kotak yang tersedia:

Please choose the most suitable answer by marking √ in the box provided:

1. Laporan ini bermanfaat bagi Anda:
   This report is useful for you:

☐ Sangat Tidak Setuju / Strongly Disagree ☐ Tidak Setuju/ Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju / Strongly agree

2. Laporan ini menggambarkan kinerja Bank sesuai prinsip keuangan berkelanjutan:
   This report describes the Bank's performance according to sustainable finance principles:

☐ Sangat Tidak Setuju / Strongly Disagree ☐ Tidak Setuju / Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju / Strongly agree

3. Laporan ini mudah dimengerti:
   This report is easy to understand:

☐ Sangat Tidak Setuju / Strongly Disagree ☐ Tidak Setuju / Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju/ Strongly agree

4. Laporan ini menarik:
   This report is interesting:

☐ Sangat Tidak Setuju / Strongly Disagree ☐ Tidak Setuju / Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju/ Strongly agree

5. Laporan ini meningkatkan kepercayaan Anda terhadap keberlanjutan operasional Bank:
   This report increases your confidence in the sustainability of Bank's operations:

☐ Sangat Tidak Setuju / Strongly Disagree ☐ Tidak Setuju / Disagree ☐ Netral / Neutral ☐ Setuju / Agree ☐ Sangat Setuju/ Strongly agree

Mohon berkenan mengisi:
Please kindly fill in:
Bagian laporan mana yang paling berguna bagi Anda:
Which part of the report was most useful to you:

____

Bagian laporan mana yang kurang berguna bagi Anda:
Which part of the report is of less use to you:

____

Bagian laporan mana yang paling menarik bagi Anda:
Which part of the report is most interesting to you:

____

Bagian laporan mana yang kurang menarik bagi Anda:
Which part of the report is of less interest to you:

____

Mohon berikan saran/usul/komentar Anda atas laporan ini:
Please provide your suggestions/suggestions/comments on this report:

____

Terima kasih atas partisipasi Bapak/Ibu/Saudara. Mohon agar formulir ini dikirimkan kembali kepada:
Thank you for your participation sir/madam/brother. Please send this form back to:

Corporate Secretary
PT Bank Aladin Syariah Tbk
Kantor Pusat
Gedung Millennium Centennial Center, Lt 7
Jl. Jenderal Sudirman Kav. 25.
Jakarta Selatan 12920
Indonesia
email: corsec@aladinbank.id

TANGGAPAN TERHADAP UMPAN BALIK LAPORAN TAHUN SEBELUMNYA [OJK G.3]

RESPONSE TO THE PREVIOUS YEAR'S REPORT FEEDBACK [OJK G.3]

Selama tahun 2022, PT Bank Aladin Syariah Tbk tidak mendapatkan tanggapan spesifik terkait Laporan Keberlanjutan Tahun 2021. Walau demikian, Bank terus berupaya untuk menyempurnakan laporan tahun 2022 agar memenuhi panduan penulisan yaitu GRI Standards Universal 2021 dan POJK No.51/POJK.03/2017. Bank berharap laporan ini menjadi sumber informasi tepercaya tentang kinerja keberlanjutan perusahaan beserta dampak yang ditimbulkannya selama tahun pelaporan.

During 2022, PT Bank Aladin Syariah Tbk received no specific response regarding the 2021 Sustainability Report. However, Bank continues striving to improve the 2022 report in order to meet the writing guidelines, namely GRI Standards Universal 2021 and POJK No.51/POJK.03/2017 . Bank hopes that this report will become a trusted source of information about the company's sustainability performance and the impact generated during the reporting year.

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN [OJK G.1]

WRITTEN VERIFICATION FROM INDEPENDENT PARTIES [OJK G.1]

GRI merekomendasikan penggunaan *external assurance* oleh pihak ketiga yang independen untuk memastikan kualitas dan keandalan informasi yang disampaikan dalam laporan ini. Untuk itu, Bank Aladin Syariah melakukan penjaminan terhadap laporan ini dengan menggandeng pihak ketiga yang independen, yaitu SR Asia. Verifikasi dilakukan sesuai dengan standar AA1000 dari AccountAbility tahun 2018. Bank Aladin Syariah tidak memiliki hubungan kerja sama lain dengan assuror selain pekerjaan penjaminan terhadap laporan ini. Selain itu, assuror juga tidak terlibat dalam proses penyusunan laporan sehingga tidak ada benturan kepentingan dalam proses penjaminan. Proses penetapan assuror dilakukan melalui persetujuan Direksi, yang diwakili oleh Divisi Sustainabilty. [GRI 2-5]

GRI recommends using external assurance by an independent third party to ensure the quality and reliability of the information presented in this report. For this reason, Bank Aladin Syariah guarantees this report by cooperating with an independent third party, namely SR Asia. Verification is carried out in accordance with the AA1000 standard of AccountAbility in 2018. Bank Aladin Syariah has no other engagement with the assuror other than the assurance service provided for this report. In addition, the assuror is not involved in the report preparation process so there is no conflict of interest in the assurance process. The process of determining the assuror is carried out through the approval of the Board of Director which is represented by the Sustainability Division. [GRI 2-5]

SR Asia
sustainability defined

AA1000
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000-174/V3-XM1KP

Independent Assurance Statement

The 2022 Sustainability Report of PT Bank Aladin Syariah Tbk

Number	: 16/000-174/VII/2023/SR-Asia/Indonesia
Assurance Type	: Type 1
Assurance Level	: Moderate
Reporting Standards	: GRI Universal Standard 2021 Consolidated
Reporting Regulation	: Sustainable Finance Regulation POJK No.51/2017 (Indonesia)

Dear stakeholders,

PT Bank Aladin Syariah Tbk ("the Bank" or the "Reporting Organization") has engaged **Social Responsibility Asia** ("SR Asia") to assess its **2022 Sustainability Report** ("the Report") for the reporting period of **January 1st to December 31st, 2022**. The Reporting Organization is one of the Sharia-based banking services in Indonesia. This Independent Assurance Statement ("the Statement") represents the outcomes of the assurance work carried out using agreed-upon methods and approaches as agreed by the "Management."

Intended User and Purpose

The purpose of the Statement is to present our opinion including the findings and recommendations based on the results of assurance work to the Bank's stakeholders. The assurance team in accordance with specific procedures and a specific scope of work carried out the assessment. Except for the areas covered in the scope of the assurance, we encourage all NOT to solely interpret the Statement as the basis to conclude the Bank's overall sustainability performance.

Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. We are also responsible for coming up with conclusions and recommendations based on the agreed standards, methods, and approaches. Hence, SR Asia is only evaluated for the latest received editorial and data on the final draft as of June 25th, 2023. SR Asia is only responsible to deliver assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. The Management has its sole responsibility for the presentation of data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks.

Independence, Impartiality, and Competency

SR Asia confirms NO relationships between the assuror team and the clients that can influence their independence and impartiality to conduct the assessment and generate the Statements. the assuror team is mandated to follow a particular assurance protocol and professional ethical code of conduct to ensure their objectivity and integrity. We carried out a pre-engagement assessment before the assurance work was taken to verify the risks of engagement as well as the independence and impartiality

SR Asia Independent Assurance Statement, version 2023, page **1** of **4** of the team. The assuror team members have knowledge of ISO 26000, AA1000 AccountAbility standards and principles, and also have experience in sustainability report assessment based on various reporting regulations, standards, and principles, such as POJK 51 regulation as well as GRI Standard 2021 Consolidated.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content with respect to the AA1000 Assurance Standard v3 and AA1000APS (2018) AccountAbility Principles.
2. **A moderate level of assurance** to address risks of information and conclusions of the Report being error is reduced, meaning not reduced to very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1st to December 31st, 2022.**
2. Material topics presented in the Report: **Economic Performance, Market Presence, Indirect Economic Impacts, Procurement Practices, Anti-Corruption, Energy, Emission, Waste, Employment, Occupational Health and Safety, Training and Education, Diversity and Equal Opportunity,** and **Customer Privacy.**
3. Evaluation of publicly disclosed information, system, and process of the Bank to ensure adherence of the Report content to the reporting principles.
4. SR Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Bank, independent parties, or other parties associated with the Bank have verified and/or audited financial statements, data, and information.
5. Adherence to the following reporting principles, standards, and regulations:
   a) Consolidated set of GRI Sustainability Reporting Standards 2021 (GRI Universal Standards) issued by the Global Reporting Initiative.
   b) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Companies (POJK 51) with reference to Financial Services Authority Circular Letter (SEOJK) 2022 No.16/SEOJK.04/2021.

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Bank as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Bank's financial statements and documents, other than those mentioned in the Report.

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Methodology and Source Disclosure

1. Form an Assuror Team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the Assuror Team.
3. Hold a kick-off meeting and initial analysis of the Report draft based on the SR Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.
4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.
6. The Bank incorporated our recommendations in the draft Report and release the final Report content.
7. Prepare the Statement and send it to SR Asia International Director for review to get approval before submitting it to the Bank.
8. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance work to the Management of the Bank for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Bank has identified and engaged with stakeholders in accordance with the principle of inclusiveness. Stakeholders involved in the Bank's business activities and sustainability have been appropriately addressed in the report. The Bank has established multiple communication channels across units and functions to reflect stakeholders' opinions and expectations.

Materiality – The Bank has identified thirteen material topics. The presentation of material topics in the report is sufficient and has covered its sustainability context as a financial service institution. We appreciate the Bank's engagement of various stakeholders through internal and external surveys for the materiality assessment. However, we recommend the Bank conduct materiality testing and make the proper documentation of the materiality testing to support the next sustainability report. Furthermore, we suggest consolidating the thirteen material topics into a maximum of ten, aligning them with the Bank's future risks, opportunities, and strategies. This simplified and enhanced disclosure of material topics are crucial for effective reporting.

Responsiveness – The assurance team concludes that the Bank's responsiveness is adequate as shown in the contents of the Report. The Bank has a reporting system, namely the Whistleblowing System, as a form of entity-level internal control. The Bank is good at resolving complaints from stakeholders and has made improvements to internal controls so that the system runs effectively.

Impact – In 2022, the Bank's economic performance shows a trend of increasing bank revenues, assets and financing. However, the Bank's net profit remained negative. Regarding the topic of material impact, the Bank shows adequate impact. The Bank has given loans in some sustainable and non-sustainable business activities. In addition, the number of employees in each position of the Bank has increased. The Bank found no indication of corruption because it has implemented an anti-corruption policy in the Bank's operations. The Bank has been good at maintaining the security and privacy of customer data

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with several efforts made. The Bank has implemented a Social and Environmental Responsibility program with satisfactory results. The Bank has also calculated emissions scope 1 and 2. In addition, the Bank seeks to increase the disclosure of energy consumption and emissions generated by the Bank in order to reduce the negative impact on the environment. The Bank is still calculating emissions to serve as a baseline in 2022.

Statement of Use: "with Reference to the GRI Standards" – Our experts evaluated the Report content against the GRI Universal Standards principles, disclosures, and requirements for reporting. We believe the Report has fulfilled the requirements of its statement of use; publish a GRI Content Index, provide a statement of use, and notify GRI.

GRI Standards Principles – As the assurance work was taken, the report content indicates its adherence to sustainability reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provided gratifying support during the assurance work by submitting evidence/documents as requested.

Recommendation

1. To enhance the disclosure of indicators GRI Universal Standard 2021 in each material topic.
2. To review the selection of material topics and adapt them to the Bank's sustainability strategy based on the opportunities and risks identified through materiality testing and record it as evidence.
3. To conduct a social impact assessment.
4. To create a cross-functional integrated management system that covers sustainability performance data and information while adhering to sustainability reporting standards, approaches, and methods.

The assurance provider,

Jakarta, July 3rd 2023

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DAFTAR PENGUNGKAPAN SESUAI POJK 51/POJK.03/2017 [OJK G.4]

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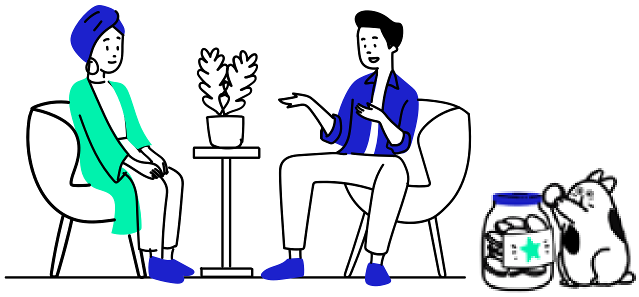
HALAMAN INI SENGAJA DIKOSONGKAN

Bersama Terus Menabur Kebaikan

Sustaining Kindness Together



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