

Appendix

Awards and Certification

Award/Certification	Type	Issuing Institution	Date	Category
ISO 27001 : 2013 Information Security Management System on Information Security Services Provisioned by Information Technology Security Sub-Directorate	Certification	TUV NORD Indonesia	14-Jan-21	International
Infobank Satisfaction, Loyalty & Engagement (SLE) Award 2021 Category: <ul style="list-style-type: none"> • Best Overall SLE 2021 • Loyalty Index 2021 • Marketing Engagement Index 2021 • Satisfaction Index 2021 • Satisfaction Index 2021 Branch Office 	Award	Infobank Magazine	9-Feb-21	National
The Asset Triple A Digital Award 2021 – Procedures and Initiatives Awards. Categori: Best Retail Mobile Banking Experience	Award	The Asset	17-Mar-21	National
Indonesia WOW Brand 2021 Categori: Silver Champion (Category: Digital Lounge)	Award	MarkPlus Inc.	25-Mar-21	National
Iconomics Inspiring Women Awards 2021 <ul style="list-style-type: none"> • Vera Handajani (Risk Management Director) 	Award	Iconomics	31-Mar-21	National
Indonesia Green Awards 2021 Category: Pioneering Pollution Prevention (Resilient Bamboo Carbon Calculation Program as a First Step in Mitigating Climate Change)	Award	The La Tofi School of CSR	7-Apr-21	National
Corporate Emissions Award 2021 Category: <ul style="list-style-type: none"> • Reduction of Corporate Emissions in the Green Category of Banking Issuers • Transparency in Calculation of Corporate Emissions in the Gold Category of Banking Issuers 	Award	Berita Satu Media Holding and Bumi Global Karbon Foundation	29-Apr-21	National
The 12th IICD Corporate Governance Conference and Award Kategori: <ul style="list-style-type: none"> • Best Corporate Governance Overall • Top 50 Big Capitalization Public Listed Company 	Award	Indonesian Institute for Corporate Directorship (IICD)	31-May-21	National
Indonesia CSR Awards 2021 - Indonesia Best CSR Award with Outstanding Program in Banking Financial Literacy and Education (Sector: Finance, Sub Sector: Bank Buku 4)	Award	Majalah Warta Ekonomi	14-Jul-21	National
Service Quality Award 2021 – First Place Category: Syariah Business Unit	Award	Marketing Magazine		National

Award/Certification	Type	Issuing Institution	Date	Category
GRC & Performance Excellence Award 2021 Category: <ul style="list-style-type: none"> The Best GRC Overall For Corporate Governance & Performance 2021 (Foreign Banking) The Best Chief Operating & Information Officer 2021 (Foreign Banking) The Best Chief Compliance Officer 2021 (Foreign Banking) The Best Chief Risk Management Officer 2021 (Foreign Banking) 	Award	Business News Indonesia Magazine	4-Aug-21	National
Indonesia Millennial Women Brand Choice Awards 2021 - Best Millennial Women Brand Choice 2021 with Excellent Products and Services Reputation Category: Private Bank	Award	HerStory and Warta Ekonomi Magazine	19-Aug-21	National
IDX Channel Indonesia Innovation Award 2021 - Main Award Category: Online Financial Literacy Sustainability innovation	Award	IDX Channel	19-Aug-21	National
Best Bank 2021 - Bank with Innovative Products and Services	Award	Investor Magazine	24-Aug-21	National
ABF Retail Banking Awards 2021 Category: Digital Banking Initiative of the Year - Emerging Business Banking	Award	Asian Banking and Finance (ABF)	3-Sep-21	National
Indonesia Brand Communications Champion 2021- Category: The Most Creative Brand Communication (Digital Campaign Category) for CIMB Niaga Indonesia Bangkit Forum	Award	Mix-Marcomm Magazine	16-Sep-21	National
Top GRC Awards 2021 Category: <ul style="list-style-type: none"> Golden Star Trophy as the Winner of Top GRC Awards with 5 Stars predicate for 3 consecutive years TOP GRC 2021 # 5 Stars The Most Committed GRC Leader 2021 - Tigor M. Siahaan (Presiden Direktur) 	Award	Top Business Magazine	7-Oct-21	National
Tempo Financial Award 2021 - The Best Bank in Digital Services Asset Bank category above IDR 100 Trillion	Award	Tempo Media Group	19-Oct-21	National
Bisnis Indonesia Financial Award 2021 – Category: The Most Innovative Mobile App of the Year	Award	Bisnis Indonesia	7-Dec-21	National

Award/Certification	Type	Issuing Institution	Date	Category
HR Excellence Awards 2021 - Gold Winner Category: Excellence in Workforce Mobility	Award	Human Resource Online	Dec 21	National
Indonesia Best Company in Creating Leaders from Within Award 2021 Category: The 3rd Rank – Financing Companies	Award	SWA and NBo Indonesia Magazine	Dec 21	National
Best Sustainability Report from a Public Company 2020 Category: "A" Rating for 2020 Sustainability Report	Award	Foundation for International Human Rights Reporting Standards (FIHRRST)	National	National
Asia Sustainability Reporting Awards Category: <ul style="list-style-type: none"> Asia's Best Sustainability Report (Standalone) - Finalist Asia's Best Community Reporting - Finalist 	Award	CSR Works	May 21	Regional

Organization Scale

Category	Unit	2021	2020	2019
Total Employees	People	11,194	12,064	12,372
Net Profit	Rp millions	4,098,604	2,011,254	3,642,935
Operating Income	Rp millions	17,567,517	16,358,525	16,824,730
Total Loans	Rp millions	181,613,420	174,754,593	194,237,531
Total Third-Party Funds	Rp millions	241,348,510	207,529,424	195,600,300
Total Capitalization				
Total Capitalization	Rp millions	43,388,358	41,053,051	43,294,166
Liabilities	Rp millions	267,409,838	239,890,554	231,173,061
Total Asset	Rp millions	310,786,960	280,943,605	274,467,227
Number of Branch Offices	Office	427	451	451
Number of Products and Services	Product/Service	194	193	195

PILLAR 1: SUSTAINABLE ACTION



Greenhouse Gases (GHG) Emissions Calculation Methodology

This section is written to provide a brief overview of the comparison of GHG emissions calculated using various methods including its updates, as an addition to the methods applied in this Report. Some of the methods include: a) method for calculating Scope 1 GHG emissions using the modified method of the Ministry of Energy and Mineral Resources (ESDM) (2016) or method of the Intergovernmental Panel on Climate Change (IPCC) (2006); b) method for calculating Scope 2 GHG emissions uses the method of the Ministry of Environment and Forestry (KLHK) (2012), and c) method for calculating Scope 3 GHG emissions uses the method of the United States Environmental Protection Agency (EPA) (2018).

GHG Emissions by Various Methods

Description	Unit	Method	2021	2020	2019
Scope 1 GHG Emissions	tonnes CO ₂ e	ESDM (2016)	4,221.00	1,195.22	3,376.65
		IPCC (2006)	4,314.0	1,219.6	3,445.2
Scope 2 GHG Emissions	tonnes CO ₂ e	KLHK (2012)	17,307.65	32,685.62	33,784.04
Scope 3 GHG Emissions	tonnes CO ₂ e	EPA (2018)	857.58	-	-

Notes:

The conversion factor for electricity emissions is 8.38×10^{-4} tonnes equivalent to CO₂/KWh, using a modified method of the Ministry of Energy and Mineral Resources (2016). The Intergovernmental Panel on Climate Change's (IPCC) Guidelines for National Greenhouse Gas Inventories (2006) provide direct GHG emission factors. The IPCC 5th Assessment Report is used to convert methane (CH₄) and nitrous oxide (N₂O) to CO₂ equivalents. In addition, the conversion factor for fuel oil (BBM) emissions is based on the Ministry of Environment and Forestry's (2012) method, with a value of 2.68 for diesel and 2.40 for gasoline. Calculation of scope 3 GHG emissions is based on EPA's "Emission Factors for Greenhouse Gas Inventories," Table 8 Business Travel and Employee Commuting, 9 March, 2018.

Employees Based on Employment Status [GRI 2-8]

Status	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Permanent Employee	4,735	5,231	5,042	5,653	5,235	5,892
Contract Employee	742	486	784	585	711	534
Total	5,477	5,717	5,826	6,238	5,946	6,426
	11,194		12,064		12,372	

Employees by Region [GRI 2-8]

Region	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Jakarta Region	3,544	3,241	3,720	3,520	3,719	3,626
Sumatra Region	482	566	525	626	534	649
West Java Region	293	362	315	401	356	401
Central Java and DIY Region	354	536	387	577	422	623
East Java, Bali, and Nusa Tenggara Region	569	741	624	816	640	811
East Indonesia Region	235	271	255	298	275	316
Total	5,477	5,717	5,826	6,238	5,946	6,426
	11,194		12,064		12,372	

Management by Gender and Position Level [GRI 2-8]

Position Level	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Senior Management	145	68	146	71	135	67
Middle Management	828	575	826	580	841	587
Junior Management	3,438	3,828	3,648	3,895	3,672	3,816
Non-Management	1,066	1,246	1,206	1,692	1,298	1,956
Total	5,477	5,717	5,826	6,238	5,946	6,426
	11.194		12.064		12.372	

Employees by Age Group [GRI 2-8]

Age	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
< 25 years	257	470	382	744	441	834
> 25–30 years	1,169	1,510	1,343	1,720	1,310	1,662
> 30–35 years	1,240	1,238	1,297	1,311	1,342	1,368
> 35–40 years	1,202	1,077	1,268	1,084	1,254	1,051
> 40 years	1,609	1,422	1,536	1,379	1,599	1,511
Total	11,194		12,064		12,372	

Employees Based on Education Level [GRI 2-8]

Educational Level	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Up to High School	302	129	447	282	491	334
Diploma 1	13	19	10	23	11	26
Diploma 2	1	2	2	6	3	11
Diploma 3	507	776	615	976	673	1,091
Diploma 4	3	10	2	5	1	6
Bachelor's degree	4,194	4,480	4,413	4,743	4,435	4,751
Master's degree	450	300	334	203	329	207
Doctoral degree	7	1	3	-	3	-
Total	11,194		12,064		12,372	

Management and Employees by Nationality of 2021 [GRI 2-8]

Position Level	Indonesian	Non-Indonesian	Total
Board of Commissioners	5	1	6
Board of Directors	5	1	6
Senior Management	212	1	213
Middle Management	1,401	2	1,403
Junior Management	7,266	-	7,266
Non-Management	2,312	-	2,312
Total	11,201	5	11,206

New Employees Placement Location by Region [401-1]

Region	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Jakarta Region	296	194	511	418	875	739
Sumatra Region	40	34	87	88	133	139
West Java Region	28	21	57	76	77	75
Central Java and DIY Region	19	28	44	63	65	66
East Java, Bali, and Nusa Tenggara Region	32	41	95	106	137	135
East Indonesia Region	17	27	41	30	62	72
Total	432		835		1,349	
	777		1,616		2,575	

New Employees by Age Group [401-1]

Age Group/Year	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
< 31 years	270	248	565	643	802	892
31–40 years	153	84	241	121	464	286
41–50 years	9	12	28	16	80	43
> 50 years	-	1	1	1	3	5
Total	432	345	835	781	1,349	1,226
	777		1,616		2,575	

Employee Turnover by Region [401-1]

Region	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Jabodetabek Region	471	468	528	522	775	724
Sumatra Region	85	101	91	116	137	164
West Java Region	46	59	84	74	95	106
Central Java and DIY Region	58	72	68	109	122	128
East Java, Bali, and Nusa Tenggara Region	85	108	121	102	135	135
East Indonesia Region	37	56	62	47	69	74
Total	782	864	954	970	1,333	1,331
	1,646		1,924		2,664	

Number and Reason for Employees Leaving [401-1]

Reasons	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Normal Retirement	51	48	58	56	74	58
Early Retirement for Health Reasons	14	40	11	15	28	25
Resigned	524	566	361	420	567	690
Passed Away	25	11	9	8	8	4
Others	168	199	515	471	656	554
Total	782	864	954	970	1,333	1,331
	1,646		1,924		2,664	

New Employees Based on Entry Path [401-1]

Entry Path	2021			2020			2019		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total through Staff Development Programs (PPS)	44	92	136	171	284	455	108	236	344
Total Marketers & Frontliners	105	112	217	177	220	397	594	600	1.194
Others	283	141	424	487	277	764	647	390	1.037
Total	432	345	777	835	781	1,616	1,349	1,226	2,575

Employee Turnover Rate [401-1]

Employee Turnover	2021	2020	2019
Employees Joining	777	1,616	2,575
Employees Leaving	1,646	1,924*	2,664*
Total Employees at the End of the Year	11,194	12,064	12,372
Voluntary Employee Attrition Ratio or Employee Voluntary Turnover	9.4%	6.6%	10.1%

* Including 434 employees in 2019 and 608 employees in 2020 who participated in the Voluntary Retirement Program (PPKS)

EMPLOYEE PERFORMANCE APPRAISAL [404-3]

Number of Employees Promoted

Assessment Results	2021	2020	2019
Promotion	1,393	1,469	1,227

PILLAR 2: SUSTAINABLE BUSINESS



Lending Based on Economic Sector (Rp millions) [SUSBA 1.6.2.1] [FS6] [FN-CB-410a.1]

Sector	2021	2020	2019	Growth (%)	
				2021-2020	2020-2019
Industry	32,359,596	31,420,852	38,906,783	2.99	(19.24)
Trading, Restaurants, Hotels, and Administration	29,824,918	33,065,855	36,539,995	(9.80)	(9.51)
Housing	36,091,662	33,030,388	31,386,136	9.27	5.24
Business Services	15,853,506	17,005,518	21,828,248	(6.77)	(22.09)
Consumption	22,907,903	21,041,904	22,118,636	8.87	(4.87)
Agriculture	12,950,314	13,862,317	15,299,196	(6.58)	(9.39)
Others	31,625,521	25,327,759	28,158,537	24.87	(10.05)
Total	181,613,420	174,754,593	194,237,531	3.92	(10.03)

Lending Based on Geographical Location (Rp millions) [FS6]

Area	2021	%	2020	%	2019	%
Jakarta	134,227,223	74	123,125,578	70	128,302,978	66
East Java	8,993,574	5	12,143,391	7	12,974,806	7
Sumatra	11,590,203	6	13,069,898	7	12,209,084	6
Central Java	9,016,245	5	8,894,777	5	10,882,453	6
West Java	8,699,111	5	8,219,429	5	18,130,771	9
East Indonesia	4,631,506	3	6,217,318	4	8,483,026	4
Others	4,455,558	2	3,084,202	2	3,254,413	2
Total	181,613,420	100	174,754,593	100	194,237,531	100

Gross NPL Ratio per Segment (%) [FN-CB-240a.2]

Description	2021	2020	2019
Consumer Banking	2.1	1.8	2.0
EBB	4.1	2.8	2.2
Commercial Banking	7.2	5.7	4.4
Corporate Banking	2.6	4.1	2.4
Total	3.5	3.6	2.8

Comparison of Production and Performance Targets, Portfolios, Financing or Investment Targets, Income, and Profit and Loss in 2021

Description	2021 Target	2021 Realization
Operational and Financial Projections		
Net Interest Margin (NIM)	4.7% - 5.2%	4.86%
Fee Income Ratio (FIR)	23% - 26%	25.49%
Cost to Income Ratio (CIR)	47% - 49%	46.71%
ROA	1.0% - 1.3%	1.82%
ROE (Shareholder's Fund)	7% - 8%	10.44%
Credit Growth	3% - 5%	3.92%
Asset Quality (NPL)	3.8% - 4.25%	3.50%
LLC	140% - 170%	212.10%
LDR	80% - 85%	74.35%
Growth in Customer Deposits	3% - 5%	16.30%
CASA Ratio	59% - 63%	61.34%
CAR	19% - 22%	22.68%

Number of Customer in Current, Savings, and Deposit Accounts (Individuals and MSMEs) 2019-2021 [FN-CB-000.A]

Description	2021		2020		2019	
	Individual	MSME	Individual	MSME	Individual	MSME
Current Account	27,223	5,556	27,215	5,096	27,132	5,043
Savings	3,085,137	11,751	3,275,126	10,159	3,788,188	6,357
Deposit	74,117	509	84,071	542	86,423	505

Total Value of Current, Savings, and Deposit Accounts (Individuals and MSMEs) 2019-2021 (Rp millions) [FN-CB-000.A]

Description	2021		2020		2019	
	Individual	MSME	Individual	MSME	Individual	MSME
Current Account	1,861,470	919,099	2,055,418	917,544	1,902,566	979,508
Savings	66,881,527	956,395	62,666,943	813,227	56,665,211	795,867
Deposit	36,746,161	730,261	40,814,825	626,776	43,596,896	1,065,664

Comparison of Realized Economic Performance

Description	Unit	2021	2020	2019
Total Assets		310,786,960	280,943,605	274,467,227
Productive Assets		259,297,573	249,285,813	235,517,269
Bank Financing		181,613,420	174,754,593	194,237,531
Third-party Funds	Rp millions	241,348,510	207,529,424	195,600,300
Operating Income		17,567,517	16,358,525	16,824,730
Operating Expenses		8,324,007	13,504,670	11,890,983
Net Profit		4,098,604	2,011,254	3,642,935
Performance Ratios				
Minimum Capital Adequacy Ratio (MCAR)	%	22.68	21.92	21.47
Problematic Earning Assets and Non-productive Assets to Total Earning Assets and Non-productive Assets	%	1.90	2.16	1.81
Non Performing Earning Assets to Total Earning Assets	%	1.90	2.82	2.42
Allowance for Impairment for Financial Assets Against Earning Assets	%	5.20	4.99	2.75
NPL Gross	%	3.46	3.62	2.79
NPL Nett	%	1.17	1.40	1.30
Return on Assets (ROA)	%	1.82	1.06	1.86
Return on Equity (ROE)	%	10.44	5.33	9.03
Net Interest Margin (NIM)	%	4.86	4.88	5.31
Rasio Efisiensi (BOPO)	%	78.97	89.38	81.54
Loan to Deposit Ratio (LDR)	%	74.35	82.91	97.64
Liquidity Coverage Ratio (LCR)				
a. Individual LCR		268.34	236.20	167.13
b. Consolidated LCR	%	263.99	235.17	166.72

Note: The explanation regarding the economic performance achievement for the implementation of sustainable finance can be found in the Sustainable Business Activities Category (KKUB) Financing section in this report.

Economic Value Distribution to Stakeholders (Rp millions) [201-1]

Description	Reporting Period		
	2021	2020	2019
Direct Economic Value Received			
Interest and sharia income	18,862,951	20,703,099	21,689,486
Other Operating income	2,266,284	1,738,053	2,206,680
Total economic value received	21,129,235	22,441,152	23,896,166
Economic Value Distributed			
Interest and sharia expenses	5,774,091	8,232,581	9,121,468
Other operating expenses (employment and general & administrative expenses)	7,995,492	7,866,545	8,320,527
Payments to shareholders (dividend payments)	1,098,577	1,392,161	696,486
Payments to the government (taxes, levies, and others)	1,092,494	936,166	1,310,962
Total Economic Value Distributed	15,960,654	18,427,453	19,449,443
Economic Value Withheld			
Economic Value Retained	5,168,581	4,013,699	4,446,723

Handling of Finance-Related Customer Complaints in 2021

Type of Financial Transaction	Completed		In Progress		Total Complaints
	Total	%	Total	%	
Bancassurance	10	100.00%	-	0.00%	10
Deposit	132	97.06%	4	2.94%	136
Direct Debit	18	90.00%	2	10.00%	20
Electronic Banking	22,404	99.77%	51	0.23%	22,455
ATM/Debit Card/ATM Machine	14,069	98.97%	147	1.03%	14,216
Credit Card	3,766	86.63%	581	13.37%	4,347
Remittance	1	100.00%	-	0.00%	1
Unsecured Credit	115	87.12%	17	12.88%	132
Motor Vehicle Financing	12	100.00%	-	0.00%	12
Working Capital Financing	-	0.00%	-	0.00%	-
Home/Apartment Ownership Financing	184	95.34%	9	4.66%	193
Other Fundraising	1,911	98.00%	39	2.00%	1,950
Other Fund	2	100.00%	-	0.00%	2
Mutal Fund	173	94.02%	11	5.98%	184
Savings	1,117	99.29%	8	0.71%	1,125
Wealth Management	24	80.00%	6	20.00%	30
Trade Finance/Letter of Credit	-	0.00%	-	0.00%	-
Total	43,938	98.05%	875	1.95%	44,813

PILLAR 4: GOVERNANCE AND RISK



Duties and Responsibilities Related to Sustainability of Audit Committee and Nomination and Remuneration Committee

No	Charter Name	Description of Duties and Responsibilities
1.	Audit Committee of 2019	Audit Committee assists Board of Commissioners in reviewing and clarifying financial information, the selection, appointment and supervision of the independent auditors, evaluating the effectiveness of the internal audit function and internal control mechanism. The Audit Committee also supervises CIMB Niaga's compliance with prevailing laws and regulations as well as the implementation of sustainability in Bank
2.	Nomination and Remuneration Committee of 2020	<p>In the nomination function: members who meet the requirements for membership on Board of Commissioners, Sharia Supervisory Board, and Board of Directors, to be submitted for approval by the General Meeting of Shareholders. The committee considers a variety of factors when making recommendations, including candidate awareness of sustainability principles and the outcome of the candidate's Sustainability Due Diligence (if any).</p> <p>In the remuneration function: Responsible to compile all the structure, policies, and amount of remuneration for Board of Commissioners, Sharia Supervisory Board, and Board of Directors to be submitted to the GMS, as well as providing evaluation results and recommendations to Board of Commissioners regarding the remuneration policy for Executive Officers and employees, as well as Board of Commissioners Committee. One of the considered factors in running the remuneration function is the performance target of Bank or Board of Commissioners, Board of Directors, and of Board of Commissioners Committee individual performances, including sustainability-related performance.</p>

Number of Fraud Training Participants by Bank Operational Region [205-2]

Region	2021			2020			2019		
	Management	Employees	Business Partners	Management	Employees	Business Partners	Management	Employees	Business Partners
Jakarta Region	-	1,093	13	-	1,883	-	-	1,694	-
Sumatra Region	-	119	1	-	709	-	-	112	-
West Java Region	-	65	3	-	0	-	-	80	-
Central Java Region	-	86	3	-	0	-	-	119	-
East Java Region	-	47	1	-	0	-	-	180	-
East Indonesia Region	-	60	1	-	52	-	-	76	-
Training in modules held by HR	-	1,750	-	-	910	-	-	568	-
Total		3,242			3,554			2,829	

Note: Management includes the Board of Commissioners and Board of Directors

PILLAR 5: STAKEHOLDER ENGAGEMENT AND ADVOCACY



Total Training Participants by Position Level and Gender* [404-1]

Description	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Senior Management	2,286	1,207	3,087	1,695	3,587	2,001
Middle Management	12,567	9,350	21,737	16,104	26,015	19,671
Junior Management	62,863	68,486	113,267	138,176	104,463	126,344
Non Management	17,222	20,306	34,451	56,032	32,754	60,508
Total	94,938	99,349	172,542	212,007	166,819	208,524

*Including employees who have resigned and who participated in the learning modules

Number of Training Hours by Position Level * [404-1]

Position Level	Total Training Hours	Number of Individuals	Average Hours of Training
Senior Management	14,288	236	60.54
Middle Management	93,610	1,554	60.24
Junior Management	872,044	8,892	98.07
Non-Management	111,868	2,733	40.93

*Including employees who have resigned

Number of Training Hours by Type of Training* [404-1]

Type of Training	2021	2020	2019
Managerial, Leadership & Soft Skills	69,801.75	322,419.50	253,939.50
Development Program & TCB	378,302.00	406,424.00	370,112.00
Risk, Corporate Assurance & Compliance	138,201.00	229,840.00	136,380.25
3D (Include IT Upskill & Reskills)	122,738.50	127,850.50	23,194.00
Sales	94,044.90	152,406.25	166,056.50
Service	107,662.30	210,809.00	182,418.25
Treasury, Finance & Tax	8,548.50	26,638.50	7,346.00
Credit	19,649.50	14,661.50	28,002.00
Operations & IT	68,142.50	6,239.00	21,047.50
Sharia	24,876.56	53,508.50	147,870.75
Transaction Banking	1,320.00	1,614.00	6,384.00
Culture	25,665.55	20,185.50	174,772.90
Retirement	2,316.00	4,080.00	8,256.00
Sustainability Finance	28,754.50	23,598.00	6,456.00
Team Building	920.00	-	30,612.00
Others	867.00	-	1,182.00
Total	1,091,809.56	1,600,274.25	1,564,029.65

*Including employees who have resigned and who participated in the learning modules

Number of Participants by Type of Training* [404-1]

Type of Training	2021	2020	2019
Managerial, Leadership & Soft Skills	18,248	143,061	87,416
Development Program & TCB	600	705	666
Risk, Corporate Assurance & Compliance	45,749	66,479	79,403
3D (Include IT Upskill & Reskills)	21,402	29,287	3,381
Sales	20,937	52,399	29,480
Service	26,771	44,463	22,284
Treasury, Finance & Tax	2,411	15,720	702
Credit	3,195	1,283	2,011
Operations & IT	26,664	938	1,882
Sharia	5,154	14,385	72,741
Transaction Banking	169	131	608
Culture	8,388	6,186	59,486
Retirement	102	189	324
Sustainability Finance	13,708	9,323	444
Team Building	460	-	14,053
Others	329	-	462
Total	194,287	384,549	375,343

*Includes employees who have resigned and who participated in the learning modules

Employee Competency Development Costs (Rp millions)

Type of Development	2021	2020	2019
Education Implementation	77,878	69,780	117,510
DN External Seminars & Courses	2,001	1,317	4,120
Internal LN Seminars & Courses	-	-	550
Corporate Culture	4,336	3,196	10,480
Training Center	19,919	12,579	13,420
Operational Training	42,455	52,301	44,920
Total	146,589	139,173	191,000

External Initiatives and Membership Associations [GRI 2-28] [FS10] [SUSBA 1.1.2.1] [SUSBA 1.1.2.2]

No	Organization	Objective	Position/Involvement
1	ACI Financial Markets Association	Leading global trade association representing the interests of the professional financial market community	Member
2	Indonesian Public Listed Companies Association (AEI)	Listed companies' platform	Member
3	Indonesian Payment System Association (ASPI)	A platform for players in the payment system industry to accommodate various changes and banking dynamics	Member
4	Banking Compliance Director Communications Forum (FKDKP)	Compliance Director forum	Compliance, Corporate Affairs, and Legal Director as Chairman
5	Indonesian Corporate Secretary Association (ICSA)	Company secretaries forum	Compliance, Corporate Affairs, and Legal Director as Member
6	Indonesia Foreign Exchange Market Committee	Committee to encourage the development of financial markets and support the national economy.	Treasury & Capital Market Director as Management
7	Indonesia Sustainable Finance Initiative (IKBI)	Indonesian banking's commitment to inclusive sustainable finance practises	Member
8	Alternative Agencies for Dispute Resolution (LAPS-SJK)	Settlement of banking-related disputes (mandatory)	Compliance, Corporate Affairs, and Legal Director as Head of Supervisory Board
9	National Private Bank Association (PERBANAS)	National Private Banking Association	Bank as member and several Directors as Management
10	Indonesian Bankers Association	Association for banking profession	Member
11	Indonesian Chamber of Commerce and Industry (KADIN)	Indonesian business organizations engaged in the economy	Member
12	Banking Operations Directors Communciation Forum (FKDOP)	Association of Banking Operations Directors	Operational & Technology Director as General Treasurer