

Laporan Keberlanjutan

2021 SUSTAINABILITY
COMMITMENT,
ADHERENCE
ENGAGEMENT

Sustainability Report



Laporan Keberlanjutan

2021

Sustainability Report

Pernyataan mengenai Masa Depan

Laporan keberlanjutan ini memuat pernyataan yang berorientasi pada masa depan (*forward looking statements*) sehingga apa yang telah dicapai oleh PT Bank Mayapada Internasional Tbk dapat berbeda dari hasil yang diperoleh melalui pandangan masa depan. Oleh karena itu, pernyataan ini memiliki risiko dan ketidakpastian yang ditentukan oleh faktor-faktor yang berada di luar kendali PT Bank Mayapada Internasional Tbk. Beberapa di antaranya yaitu kondisi pasar di depan, perubahan ekonomi dan politik, baik nasional maupun internasional, perubahan kompetisi, serta perubahan undang-undang dan kebijakan lainnya.

Laporan keberlanjutan ini memuat kata "Bank Mayapada" dan "Perseroan" yang didefinisikan sebagai PT Bank Mayapada Internasional Tbk yang menjalankan usaha di bidang perbankan.

Forward Looking Statements

This sustainability report contains forward-looking statements, thus the actual results that have been achieved by PT Bank Mayapada Internasional Tbk may differ from the results in these forward looking statements. Therefore, these statements carry risks and uncertainties defined by factors beyond the control of PT Bank Mayapada Internasional Tbk. Several of which are imminent market condition, changes in national and international economies as well as politics, changes in competition as well as in laws and other policies.

This sustainability report contains the words "Bank Mayapada" and "Company" to define PT Bank Mayapada Internasional Tbk which is engaged in the banking business.

SUSTAINABILITY COMMITMENT, ADHERENCE ENGAGEMENT

Tahun 2021 merupakan periode yang penuh tantangan. Pemerintah Indonesia bersama seluruh elemen masyarakat bekerja sama berjuang mengatasi pandemi COVID-19. Bank Mayapada turut mendukung upaya pemerintah untuk mempercepat pemulihan ekonomi nasional. Salah satu dukungan yang dilakukan yakni melalui penyediaan layanan perbankan, terutama dengan menyalurkan pembiayaan ke sektor-sektor Usaha Mikro, Kecil, dan Menengah (UMKM). Bank Mayapada tetap 'Melayani dengan Komitmen' seluruh nasabah dan masyarakat di sepanjang 2021.

Sebagai langkah proaktif dalam menghadapi tantangan dan melihat adanya peluang, Bank Mayapada menyesuaikan organ tata kelola dan strategi bisnis, terutama untuk mendukung transformasi peningkatan kapasitas bank dan akselerasi perbankan digital. Transformasi ini dijalankan sebagai antisipasi dan adaptasi terhadap berbagai tantangan dan perubahan, sehingga Perseroan terus mengembangkan diri secara konsisten. Bank Mayapada percaya bahwa dengan meningkatkan *engagement* dengan seluruh pemangku kepentingan maka akan dapat memperkuat kerja sama dan kolaborasi untuk mencapai bisnis yang berkelanjutan. Perseroan optimis akan dapat terus berkembang beriringan dengan nasabah dan masyarakat, untuk bersama-sama berkontribusi dalam pencapaian Tujuan Pembangunan Berkelanjutan (TPB) di Indonesia.

The year 2021 was a period of countless challenges. The government of Indonesia together with all its citizens joined forces to overcome the COVID-19 pandemic. Bank Mayapada contributed its support to the government endeavors in accelerating national economic recovery. The support given is by providing banking services, mainly through financing the Micro, Small, and Medium Enterprises (MSMEs). Bank Mayapada continued 'Serving with Commitment' to all customers and the public throughout 2021.

As a proactive measure in coping with the challenges and opportunities, Bank Mayapada adjusted the governance organ and business strategy, mainly to promote digital banking transformation and acceleration. This transformation aims to anticipate and adapt to various challenges and changes, encouraging the Company to keep evolving. Bank Mayapada believes by furthering engagement with all stakeholders, cooperation and collaboration will be more solid in achieving sustainable business. The Company is optimistic it will continue to thrive together with customers and the community to collectively contribute to the Sustainable Development Goals (SDGs) achievement in Indonesia.

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Strategi Keberlanjutan Sustainability Strategy

Bank Mayapada secara konsisten menerapkan budaya keberlanjutan yang sejalan dengan budaya kerja perusahaan. Perseroan aktif mengajak seluruh manajemen dan karyawan untuk menerapkan budaya keberlanjutan dalam kegiatan operasional perbankan. Di samping itu, bersama-sama dengan seluruh manajemen dan karyawan, Bank Mayapada merespons tantangan, peluang, dan perubahan di industri perbankan dengan memperhatikan prinsip-prinsip keberlanjutan, seperti aspek ekonomi, sosial, dan lingkungan. Seiring dengan komitmen untuk menerapkan praktik keuangan berkelanjutan, Bank Mayapada secara khusus telah mengembangkan strategi keberlanjutan yang disahkan melalui SK Direksi No. 112/SK/DIR/X/2019.

Bank Mayapada terus mengembangkan dan memfasilitasi program pelatihan keuangan berkelanjutan. Edukasi dan pelatihan mengenai keuangan berkelanjutan dan penerapan prinsip-prinsip keberlanjutan difokuskan bagi karyawan yang bertanggung jawab dan berkaitan langsung dengan penerapan keuangan berkelanjutan, termasuk Direksi dan Dewan Komisaris. Hingga saat ini, program tersebut terus dilaksanakan secara berkesinambungan. Bank berharap bahwa karyawan dapat memahami pentingnya penerapan prinsip keberlanjutan pada pengelolaan aspek lingkungan, sosial, dan tata kelola (LST) yang berdampak positif pada kegiatan bisnis masa depan.

Budaya keberlanjutan disosialisasikan melalui sarana komunikasi internal secara berkesinambungan, seperti melalui portal internal dan *email* kepada seluruh unit dan divisi terkait. Beberapa materi yang telah disosialisasikan mencakup kepedulian lingkungan, efisiensi air, efisiensi penggunaan kertas, efisiensi dan efektivitas kerja, serta perkembangan inovasi teknologi digital yang dapat meningkatkan efisiensi kegiatan operasional dan berkontribusi untuk mengurangi jejak karbon dari aktivitas transportasi ke cabang.

Program pengembangan kompetensi yang dilakukan secara berkesinambungan merupakan salah satu langkah strategis agar karyawan dapat mengikuti perubahan dan perkembangan industri perbankan yang sangat cepat. Diharapkan program tersebut dapat memperkuat pola pikir yang komprehensif bagi karyawan dalam memahami aspek LST. Hal tersebut juga perwujudan komitmen Bank Mayapada dalam mengimplementasikan keuangan berkelanjutan dan mendukung kegiatan usaha yang berwawasan LST.

Bank Mayapada consistently implements sustainability culture which aligns with its corporate culture. The Company actively encourage to the entire management and employees to practice the sustainability culture in the banking daily operations. In addition, together with the management and employees, Bank Mayapada responds to challenges, opportunities, and changes in the banking industry by considering the sustainability principles, such as economic, social, and environmental aspects. Bank Mayapada has specifically developed a sustainability strategy which has been ratified through the Decree of the Board of Directors No. 112/SK/DIR/X/2019, which aligns with the commitment to implement sustainable finance practices.

Bank Mayapada continues to promote and facilitate sustainable finance training programs. The education and training on sustainable finance and implementation of the sustainability principles are held for employees who are responsible for and have direct relevance to the implementation of sustainable finance, including the Board of Directors and Board of Commissioners. Up to date, the programs continue to be held regularly. The Bank expects that the employees can grasp the significance of the sustainability principles in the environmental, social, and governance (ESG) aspect which have positive impacts to business activities in the future.

The sustainability culture is disseminated continuously through internal communication means. Several materials that have been introduced include environmental awareness, water efficiency, efficient paper use, work efficiency and effectiveness as well as digital technology innovation that can strengthen the efficiency of operational activities and contribute to reducing carbon footprints found in the transportation activities to branch offices.

Competency development programs, which are held continuously, is one of the strategic measures for the employees to keep abreast of the extremely rapid changes and trends in the banking industry. The programs are expected to enhance employees' mindset in comprehensively understanding the ESG aspect. This embodies Bank Mayapada's commitment in implementing the sustainable finance and supporting ESG-oriented business activities.

Ikhtisar Kinerja Keberlanjutan Sustainability Performance Highlights

15.96%

Persentase kredit UMKM terhadap total kredit
Percentage of MSME loans to total loans

17.88%

Total portofolio Kategori Kegiatan Usaha Berkelanjutan (KKUB) terhadap total kredit
Total Sustainable Business Activities Category (KKUB) portfolio to total loans

52.38%

Persentase karyawan perempuan dibandingkan total karyawan
Percentage of female employees to total employees

9.78%

Persentase perputaran karyawan di tahun 2021
Percentage of employee turnover in 2021

2,099 jam
hours

Jumlah jam pelatihan karyawan selama setahun
Total employee training hours in a year

Rp12.2 miliar
billion

Penyaluran bantuan kepada masyarakat
Aid distribution to the community

15.84%

Penurunan pemakaian BBM di kantor pusat
Reduction in fuel use in head office

15.55%

Penurunan pemakaian listrik di kantor pusat
Reduction in the electricity use in head office

39.30%

Penurunan pemakaian kertas di kantor pusat
The reduction in paper use in head office

Kegiatan operasional Bank Mayapada telah tersertifikasi ISO 9001:2008 Sistem Manajemen Mutu. Secara berkala, pelaksanaan sistem manajemen mutu akan dinilai oleh pihak independen dan sertifikasi terakhir berlaku hingga 7 Agustus 2025.

Bank Mayapada's operational activities have been certified with ISO 9001:2008 on Quality Management System. The implementation of quality management system will be assessed periodically by an independent party and the last certification will be expired on 7 August 2025.

Kinerja Aspek Ekonomi (Rp Miliar) Economic Aspect Performance (Billion Rp)

Uraian - Description	2021	2020	2019
Pendapatan bersih Net income	7,387.45	6,672.96	9,008.76
Laba tahun berjalan Current year earnings	44.13	64.16	528.11
Penyaluran kredit (credit gross) Credit distribution (credit gross)	70,912.36	56,294.26	71,882.09
Penyaluran kredit UMKM Credit distribution for MSMEs	867.67	927.77	1,007.53
Dana pihak ketiga (DPK) Third-party funds	98,720.99	72,357.42	77,009.11

Kinerja Aspek Sosial Social Aspect Performance

Uraian - Description	Satuan - Unit	2021	2020	2019
Kinerja Internal - Internal Performance				
Persentase jumlah karyawan perempuan dibanding total karyawan Percentage of total female employees to total employees	%	52.38	52.12	50.87
Jumlah peserta pelatihan Total training participants	Orang People	5,607	1,718	2,922
Jumlah jam pelatihan Total training hours	Jam Hour	2,099	1,814	4,432
Biaya pelatihan dan pendidikan karyawan Employee training and education cost	Rp Miliar Billion Rp	10.56	15.59	41.99
Jumlah peserta edukasi literasi keuangan Total financial literacy education participants	Orang People	100	157	1,325
Persentase penyelesaian pengaduan nasabah Percentage of customer complaints resolution	%	100	100	100
Persentase pengaduan (whistleblowing) yang telah selesai diinvestigasi dari total pengaduan diterima Percentage of whistleblowing investigated to total complaints received	%	100	Nihil	Nihil
Kegiatan Tanggung Jawab Sosial Perusahaan Corporate Social Responsibility Activities				
Realisasi dana kegiatan tanggung jawab sosial Realization of social responsibility activities fund	Rp Miliar Billion Rp	12.2	13.85	39.36

Kinerja Aspek Lingkungan Environmental Aspect Performance

Uraian - Description	Satuan Unit	2021	2020	2019
Jumlah konsumsi energi - Total energy consumption				
- Listrik - Electricity	Kwh	204,233.18	241,851.50	231,899.43
- BBM - Fuel	Liter	32,006	38,030	48,915
• Kantor Pusat - Head Office				
• Kantor Cabang Bogor - Bogor Branch				
Jumlah penggunaan kertas - Total paper use				
- Kantor Pusat - Head Office	Rim	1,952	3,216	4,530*
- Kantor Cabang Bogor - Bogor Branch	Ream	40	56	80

Catatan: *) Restatement
Note: *) Restatement

Adaptasi dan transformasi merupakan respons positif Bank Mayapada atas tantangan dan peluang di industri perbankan. Di samping itu, Perseroan juga senantiasa mengelola tantangan dan peluang atas penerapan keuangan berkelanjutan. Untuk memberikan manfaat dan nilai tambah, Bank Mayapada memperhatikan penerapan keuangan berkelanjutan melalui pengembangan produk dan layanan perbankan. Bagi kami, keuangan berkelanjutan dan kepatuhan regulasi menjadi komitmen Bank, serta sebagai wujud untuk mendukung kemajuan pembangunan berkelanjutan di Indonesia.

Adaptation and transformation are Bank Mayapada's positive response to challenges and opportunities in the banking industry. Aside from that, the Company also continues to manage such challenges and opportunities for the implementation of sustainable finance. For further benefits and added values, Bank Mayapada takes into account the sustainable finance implementation by promoting banking products and services. For us, sustainable finance and regulation compliance are that of Bank Mayapada's commitments and serve as support to the progress of sustainable development in Indonesia.

Pemangku kepentingan yang kami hormati,

Suatu kehormatan bagi kami untuk dapat mewakili jajaran Direksi Bank Mayapada menyampaikan laporan keberlanjutan. Tahun 2021 merupakan tahun yang penuh dengan tantangan dan dinamika. Dampak pandemi COVID-19 relatif masih dirasakan terhadap perkembangan perekonomian. Kami merespon kondisi ini dengan mengambil langkah strategis melalui transformasi yang dilaksanakan di internal Perseroan. Selain itu, kami juga menyiapkan organisasi maupun insan Bank Mayapada untuk menghadapi dinamika dan tantangan yang semakin ketat di masa mendatang, khususnya dalam pencapaian target Rencana Aksi Keuangan Berkelanjutan (RAKB).

Ketidakpastian perekonomian akibat pandemi COVID-19 relatif masih dapat dirasakan oleh seluruh lapisan pelaku usaha maupun masyarakat di sepanjang 2021. Kondisi ini turut dirasakan oleh debitur-debitur Bank Mayapada. Bank Mayapada harus siap menghadapi risiko kredit, khususnya terkait dengan potensi kenaikan *non-performing loan* (NPL), sehingga perlu memperkuat modal inti dan cadangan kerugian penurunan nilai (CKPN). Sebagai perwujudan komitmen untuk mendukung pemulihan ekonomi nasional, Bank Mayapada menjalankan restrukturisasi

Dear respected stakeholders,

It is an honor for us to be able to represent the Board of Directors of Bank Mayapada in delivering this sustainability report. The year 2021 presented itself as a year full of challenges and dynamics. The impacts brought by the COVID-19 pandemic can still be recognized in the economic development. We responded such condition by taking strategic steps through a transformation led internally in the Company. Also, we have prepared the organization and Bank Mayapada's personnel to endure the dynamics and challenges which are increasingly more stringent in the future, especially in achieving the targets of Sustainable Finance Action Plan (SFAP).

Economic uncertainties due to the COVID-19 pandemic could relatively still be sensed by all business players and the public throughout 2021. Similar experience was also recognized by Bank Mayapada's debtors. Bank Mayapada has to be ready to manage credit risks, especially those related to the potentials of increasing non-performing loan (NPL), hence the necessity to strengthen the core capital and allowance for impairment losses (CKPN). As a commitment to supporting the national economic recovery, Bank Mayapada performs credit restructuring

kredit dengan tetap memperhatikan prinsip kehati-hatian. Proses restrukturisasi kredit diberikan kepada debitur yang memenuhi persyaratan sebagai upaya stimulus pengembangan usaha mereka.

Perseroan berkomitmen untuk dapat memberikan nilai tambah bagi pemangku kepentingan. Bank Mayapada tanggap akan perkembangan dan perubahan perilaku dan kebutuhan nasabah dan masyarakat akan jasa perbankan di masa adaptasi kebiasaan baru. Beberapa pengembangan dilakukan untuk memaksimalkan fitur dan layanan *digital banking*. *Digital banking* menjadi perhatian beberapa tahun ini. Nasabah dapat melakukan transaksi perbankan di mana dan kapan saja, tanpa harus mendatangi kantor cabang. *Platform digital banking* dilengkapi dengan sistem pengamanan data yang akan terus disempurnakan.

Dalam aktivitas operasional, Bank Mayapada memperhatikan aspek lingkungan, sosial, dan tata kelola (LST). Langkah strategis dalam kontribusi mengurangi dampak negatif lingkungan juga kami wujudkan dalam pelaksanaan fungsi intermediari bank, yaitu dalam pemberian fasilitas kredit. Bank Mayapada memberikan fasilitas kredit kepada usaha-usaha yang juga memperhatikan aspek LST. Bank Mayapada telah

by considering the prudence principles. The credit restructuring process was given to debtors who have met the requirements as a stimulus to their business developments.

The Company is committed to give added values to stakeholders. Bank Mayapada is responsive to behavior developments and changes as well as the needs of customers and the public for banking services in the new habit adaptation period. Several developments were conducted to maximize digital banking features and services. Digital banking has been under the limelight for the last several years. Customers can perform any banking transactions anywhere and anytime without visiting a branch office. The digital banking platform is equipped with data security system which will constantly be perfected.

In operations, Bank Mayapada reflects on the environmental, social, and governance (ESG) aspect. Strategic steps in contributing to lowering negative impacts to the environment are also applied in the implementation of bank's intermediary function, namely in granting loan facilities. Bank Mayapada provides loan facilities to businesses which also prioritize the ESG aspect. It has exercised sustainable finance and grouped credit based on

menerapkan keuangan berkelanjutan dan mengelompokkan kredit berdasarkan Kategori Usaha Keuangan Berkelanjutan (KKUB).

Kebijakan untuk Merespons Tantangan Keberlanjutan

Kesiapan sumber daya manusia (SDM) merupakan salah satu tantangan dalam penerapan keuangan berkelanjutan. Bank Mayapada berkomitmen untuk terus mempersiapkan seluruh karyawan. Secara berkesinambungan dilaksanakan program pengembangan wawasan dan pemahaman keuangan berkelanjutan. Bank Mayapada memfasilitasi pelatihan bagi karyawan, khususnya karyawan yang bertanggung jawab dan terkait dengan penerapan keuangan berkelanjutan.

Dalam rangka merespons perubahan dan akselerasi digital, Bank Mayapada melakukan transformasi dengan tujuan memperkuat perbankan digital menggunakan teknologi mutakhir; mengembangkan produk solutif dan inovatif; memperkuat sinergi dengan pihak internal dan eksternal; mencapai kapabilitas terbaik di sektor perbankan. Dalam mengembangkan inisiatif-inisiatif transformasi, Bank bekerja sama dengan Boston Consulting Group. Perseroan juga menunjuk Direktur yang berperan sebagai *Chief Transformation Officer*.

Penyesuaian-penyesuaian dalam transformasi yang dilakukan merupakan wujud komitmen kami untuk mengelola Bank Mayapada agar dapat mencapai kinerja yang lebih baik dan berkelanjutan. Dalam transformasi yang tengah dijalankan, terdapat 9 aspek yang akan diperkuat untuk nantinya dapat memberikan dampak yang lebih besar bagi operasional perbankan Perseroan dan pemangku kepentingan, atau yang kami sebut sebagai *9 impact center*. *Impact center* tersebut mencakup: *Distribution & Pricing; Credit Excellence; Credit Portfolio & Balance Sheet Optimization; Organization, Leadership & GCG; Optimize Operating Model; Deepen Wholesale/FI Proposition; Retail Proposition (SME/Consumer); Digital Platform Build; Next Generation Technology*.

Bank Mayapada juga terus beroperasi untuk memberikan layanan perbankan yang berkualitas, aman, serta dapat memenuhi kebutuhan nasabah di masa adaptasi kebiasaan baru dengan tetap menerapkan protokol kesehatan. Di samping itu, Tim Gugus Tugas Penanganan COVID-19 Bank Mayapada telah menjalankan tugasnya dengan efektif. Secara umum, tujuan pembentukan gugus tersebut, antara lain memastikan dan mengawasi bahwa kegiatan perkantoran berjalan sesuai dengan protokol

the Sustainable Finance Business Categories (KKUB).

Policies to Respond to Sustainability Challenges

The readiness of human capital (HC) is one of the challenges in implementing sustainable finance. Bank Mayapada is committed to preparing all employees. In a continuous manner, insights and understanding development programs on sustainable finance are held. Bank Mayapada facilitates training for employees, especially those who are responsible for and related to the implementation of sustainable finance.

To respond to digital changes and acceleration, Bank Mayapada carried out a transformation with the aim to strengthen the digital banking with cutting edge technology, develop solutions and innovative products, strengthen the synergy with internal and external parties, and achieve the best capability in the banking sector. In developing transformation initiatives, the Bank has cooperated with Boston Consulting Group. The Company also appointed a Director that assumed the role of Chief Transformation Officer.

The adjustments in transformation are realization of our commitment in managing Bank Mayapada to achieve better performance and be sustainable. In the current transformation, there are 9 aspects which will be strengthened to give greater impacts to the Company's banking operations and stakeholders, or referred to as the 9 impact center. The impact center includes Distribution & Pricing; Credit Excellence; Credit Portfolio & Balance Sheet Optimization; Organization, Leadership & GCG; Optimize Operating Model; Deepen Wholesale/FI Proposition; Retail Proposition (SME/Consumer); Digital Platform Build; Next Generation Technology.

Bank Mayapada also continues its operation to provide quality and safe banking services that can meet the customers' needs during the new normal period while continue applying the health protocols. In addition, the COVID-19 Management Task Force Team of Bank Mayapada has performed its duties effectively. The formation of the task force aims to ensure and monitor office activities to run in accordance with the COVID-19 transmission prevention and control protocols. The measures are part

pengecekan dan pengendalian penyebaran COVID-19. Hal ini merupakan salah satu upaya agar Bank Mayapada sebagai lembaga intermediasi tetap berjalan dan mendukung kebutuhan transaksi nasabah guna mendorong pemulihan perekonomian nasional di masa pandemi.

Penerapan Keuangan Berkelanjutan dan Strategi untuk Mencapai Target

Bank Mayapada konsisten menerapkan keuangan berkelanjutan sebagai kesinambungan program tahun sebelumnya dan bukti kepatuhan terhadap regulasi. Bank menyusun Rencana RAKB, mengevaluasi target dan capaiannya, serta melaporkannya kepada OJK setiap tahunnya. Di tengah kondisi yang penuh dengan tantangan dan dinamika, Bank Mayapada tetap berkomitmen untuk dapat mencapai target RAKB. RAKB diselaraskan dengan strategi bisnis dan dukungan pada Tujuan Pembangunan Berkelanjutan (TPB). Secara umum, Bank Mayapada telah merealisasikan RAKB dengan hasil yang baik, mampu mengelola risiko LST, dan mencatat kinerja keberlanjutan yang baik pula.

Pencapaian kinerja aspek ekonomi selama tahun 2021, di antaranya perolehan laba bersih tercatat Rp44,13 miliar atau turun 31,23% YoY. Bank membukukan pendapatan bunga sebesar Rp6,33 triliun atau meningkat 21,95% dibandingkan tahun lalu. Bank Mayapada berhasil membukukan total kredit yang mencapai Rp70.912,36 miliar atau naik 26,97% YoY. Per akhir tahun 2021, portofolio kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) tercatat sebesar Rp10.909 miliar atau 17,88% dari total portofolio kredit. Pencapaian tersebut telah sesuai dengan target RAKB. Ke depan, Bank berupaya untuk meningkatkan portofolio kredit KKUB. Beberapa upaya mencakup pemetaan jenis usaha dari calon debitur maupun debitur baru yang masuk dalam KKUB secara bertahap.

Secara umum, Bank Mayapada dapat mencapai kinerja aspek sosial dengan baik. Di tengah kondisi yang penuh tantangan, pada tahun 2021, Perseroan tidak melakukan pemutusan hubungan kerja (PHK). Bank Mayapada tetap memberikan perhatian pada pengembangan kompetensi karyawan. Realisasi pelatihan dan pengembangan kompetensi dilakukan secara *offline* maupun *online*, mencapai 5.607 kepesertaan. Sejalan dengan peraturan pemerintah mengenai praktik antikorupsi, Bank juga menjalankan kepatuhan dan melakukan sosialisasi antikorupsi. Diharapkan hal ini dapat meningkatkan kesadaran pada perilaku etis dan bertanggung jawab bagi seluruh karyawan.

of Bank Mayapada's efforts as an intermediary institution to continue running and meeting customers' transaction needs to boost the national economic recovery in the pandemic era.

Implementation of Sustainable Finance and Strategies to Achieve Targets

Bank Mayapada consistently implements sustainable finance as a continuation from the previous year and an indication of regulatory compliance. The Bank prepared SFAP, evaluates targets and their achievements as well as report them to the Financial Services Authority (OJK) annually. Amidst the challenging and dynamics conditions, Bank Mayapada remained committed to achieving the SFAP targets. The SFAP was synchronized with business strategy and support to the Sustainable Development Goals (SDGs). In general, Bank Mayapada has realized SFAP with good outcomes, capable of managing the ESG risks and recorded good sustainability performance.

The economic performance achievements in 2021, including net profit of Rp44.13 billion, which decreased by 31.23% YoY. The Bank recorded interest income of Rp6.33 trillion, increased by 21.95% from the previous year. Bank Mayapada managed to record a total credit of Rp70,912.36 billion or 26.97% increase YoY. As of the end of 2021, the Sustainable Business Activities Category (KKUB) portfolio was recorded at Rp10,909 billion or 17.88% of the total credit portfolio. These achievements have been in accordance with the SFAP targets. Going forward, the Bank strives to increase the KKUB credit portfolio. Several efforts included mapping of business types of prospective and new debtors who have just been listed in the KKUB in stages.

Overall, Bank Mayapada managed to achieve good performance in the social aspect. Despite the challenging situations in 2021, the Company did not perform redundancy (PHK). Bank Mayapada remained focused on developing the employees' competency. The training and competency development were conducted offline and online, which were attended by 5,607 participants. In running its operations the Bank has complied with the government regulations on anti-corruption practice, and conducted dissemination on anti-corruption. The activities are expected to raise the employees' awareness of ethical and responsible conducts.

Dalam rangka melindungi seluruh karyawan, Bank Mayapada menerapkan protokol kesehatan dengan ketat di seluruh kantor operasi. Di samping itu, Bank Mayapada juga menyesuaikan beberapa kebijakan kegiatan operasional untuk mengoptimalkan kinerja di masa pandemi COVID-19. Di tengah tantangan pandemi COVID-19, Bank Mayapada tetap berkomitmen untuk memberikan dampak sosial kepada masyarakat sekitar melalui bantuan filantropi. Pada 2021, Bank Mayapada merealisasikan dana senilai Rp12,2 miliar untuk disalurkan kepada masyarakat.

Berkenaan dengan kinerja aspek lingkungan, salah satu bentuk implementasinya adalah dengan memperketat pengawasan pemberian kredit kepada debitur yang memanfaatkan sumber daya alam (SDA). Pemenuhan kepatuhan debitur terhadap peraturan menjadi perhatian Perseroan, seperti sertifikasi lingkungan maupun sertifikasi bangunan berwawasan lingkungan. Bank Mayapada mendukung debitur perusahaan kelapa sawit untuk memperoleh sertifikat Indonesian Sustainable Palm Oil (ISPO) dan/atau Roundtable on Sustainable Palm Oil (RSPO). Sertifikat yang dapat diikuti oleh perusahaan sektor lainnya adalah penilaian kinerja lingkungan 'PROPER' dari Kementerian Lingkungan Hidup & Kehutanan (KLHK) dengan peringkat minimal 'PROPER Biru'.

Bank Mayapada memperhatikan pengelolaan risiko LST tidak lepas dari pelaksanaan tata kelola perusahaan yang baik (*good corporate governance/GCG*). Perseroan berpandangan bahwa hal tersebut berpengaruh pada tingkat kesehatan Bank Mayapada. Manajemen terkait aktif meninjau kredit-kredit pada sektor yang memiliki risiko LST yang tinggi.

Bank Mayapada juga mengimplementasikan program ramah lingkungan di lingkungan kantor Bank. Beberapa catatan yang dapat disampaikan, antara lain konsumsi listrik tercatat menurun 15,55% dibandingkan tahun lalu. Sementara itu, penggunaan kertas di kantor pusat menurun 39,30% dari tahun lalu.

Peluang dan Prospek Usaha

Penerapan keuangan berkelanjutan bukan hanya membahas tentang tantangan, tetapi juga terdapat peluang dan prospek usaha. Beberapa peluang dapat dioptimalkan pelaku industri perbankan selaras dengan fungsi intermediari. Masih banyak pelaku usaha yang menjalankan bisnis ramah lingkungan yang dapat dibiayai sehingga dapat menambah portofolio kredit hijau.

In order to protect all employees, Bank Mayapada applies strict health protocols in all operational offices. The Bank also adjusted a number of policies on operations to optimize the performance in the era of COVID-19 pandemic. During this time, Bank Mayapada remained committed to contributing social impacts to the surrounding communities through philanthropic aid. In 2021, the Bank realized Rp12.2 billion of fund to be distributed to the communities.

In the environmental aspect performance, one of its implementations is by restricting the credit lending oversight to debtors who engage in natural resources. The Company takes into account the debtors' compliance with regulations, such as environmental certifications and green building certifications. Bank Mayapada encourages debtors in palm oil sector to obtain Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) certificate. Companies from other sectors are required to participate in the corporate environmental performance assessment, 'PROPER', by the Ministry of Environment and Forestry (KLHK) with minimum rating of 'PROPER Blue'.

Bank Mayapada takes into account the ESG risk management which is closely related to the implementation of good corporate governance (GCG). The Company considers this factor will affect the soundness of Bank Mayapada. The relevant management actively reviews loans in sectors with high ESG risk.

Bank Mayapada also implements environmentally friendly programs in the Bank's office environment. Several noteworthy achievements include electricity consumption decreased by 15.55% from the previous year. Meanwhile, the use of paper at the head office decreased by 39.30% from the previous year.

Business Opportunities and Prospects

The sustainable finance application does not only discuss challenges, but also opportunities and business prospects. Several opportunities can be optimized by banking industry players due to their intermediary function. There are still many business actors who run environmentally friendly businesses that can be financed to add to their green credit portfolio.

Dengan keberhasilan pemerintah bersama-sama dengan para pemangku kepentingan, dunia usaha, termasuk perbankan, dalam mengatasi pandemi COVID-19, Bank optimis dengan berbagai prospek dan peluang. Bank Mayapada melihat perubahan perilaku masyarakat dalam penggunaan digital. Untuk itu, Perseroan akan terus meningkatkan kapasitas dan kapabilitas infrastruktur sistem teknologi informasi dan pengembangan *digital banking*, serta kesiapan insan Bank Mayapada.

Komitmen kami dalam penerapan keuangan berkelanjutan merupakan upaya dalam memberikan dampak positif bagi pemangku kepentingan dan lingkungan. Bank Mayapada berupaya untuk menjaga keseimbangan perkembangan usaha dengan aspek LST. Keuangan berkelanjutan dan kepatuhan regulasi merupakan komitmen insan Bank Mayapada, termasuk jajaran Direksi maupun Komisaris.

Apresiasi

Integritas, dedikasi, kerja sama dan kerja keras insan Bank Mayapada telah memberikan kontribusi positif untuk pencapaian kinerja dan penerapan keuangan berkelanjutan. Untuk itu, atas nama Direksi, saya menyampaikan apresiasi dan terima kasih kepada seluruh insan Bank Mayapada.

Dukungan dan kontribusi para pemangku kepentingan dalam penerapan keuangan berkelanjutan juga membawa manfaat positif bagi Bank Mayapada. Pada kesempatan ini, atas nama seluruh jajaran Direksi, saya menyampaikan terima kasih kepada para pemangku kepentingan.

Kami berharap, kepercayaan dan hubungan yang terjalin dengan baik selama ini, dapat ditingkatkan di masa mendatang untuk bersama-sama tumbuh bersama, berkarya bersama untuk memberikan nilai tambah bagi masyarakat, serta mendukung TPB di Indonesia.

With the success of the government together with stakeholders, the business world, including banking, in overcoming the COVID-19 pandemic, the Bank is optimistic about various prospects and opportunities. Bank Mayapada has seen changes in people's behavior in using digital technology. Therefore, the Company will continue to increase the capacity and capability of information technology system infrastructure and digital banking development, as well as the readiness of Bank Mayapada's employees.

Our commitment to implementing sustainable finance is an effort to have a positive impact on stakeholders and the environment. Bank Mayapada strives to maintain a balance between business development and ESG aspects. Moreover, the sustainable finance and regulatory compliance are the commitments of Bank Mayapada employees, including the Board of Directors and Board of Commissioners.

Appreciation

The integrity, dedication, cooperation, and hard work of Bank Mayapada employees have contributed positively to the achievement of performance and the implementation of sustainable finance. On behalf of the Board of Directors, I would like to express my appreciation and gratitude to all employees of Bank Mayapada.

The support and contribution of stakeholders in implementing sustainable finance also brings positive benefits to Bank Mayapada. On behalf of the Board of Directors, I would like to express my gratitude to the stakeholders.

We hope that the trust and relationships that have been well established so far can grow in the future to thrive together, work together to create added value to the community, and support the SDGs in Indonesia.

Jakarta, Mei | May 2022
Atas Nama Direksi,
On behalf of the Board of Directors,

Hariyono Tjahjarijadi
Direktur Utama
President Director

Tentang Laporan Keberlanjutan

About the Sustainability Report

Profil Laporan [102-45, 102-48, 102-50, 102-52, 102-54, 102-56]

Penyampaian kinerja keberlanjutan merupakan wujud kepatuhan Bank Mayapada terhadap regulasi serta untuk menunjukkan dukungannya terhadap pencapaian TPB. Isi laporan keberlanjutan mencakup kinerja aspek ekonomi, lingkungan, sosial, dan tata kelola. Laporan ini dibuat dalam periode tahunan dan merupakan kesinambungan laporan sebelumnya yang terbit pada 19 Juni 2020.

Standar yang digunakan untuk menyusun laporan ini yaitu Peraturan Otoritas Jasa Keuangan (POJK) Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan di Indonesia. Selain itu, penyusunan laporan ini juga mengacu pada beberapa indikator dari standar Global Reporting Initiatives (GRI Standard 2020) dan pengungkapan khusus sektor jasa keuangan atau *Financial Sector (FS) Supplement Disclosures* dari GRI versi 4.0 (G4).

Laporan keberlanjutan tahun buku 2021 menyajikan data dan informasi kinerja LST dan ekonomi dari 1 Januari-31 Desember 2021, dengan komparasi 2 tahun untuk data numerik tabel. Data keuangan yang tersaji telah diaudit oleh auditor eksternal dari kantor akuntan publik (KAP) Kosasih, Nurdiaman, Mulyadi, & Rekan dan data keuangan hanya berasal dari Bank Mayapada karena tidak memiliki entitas anak. Seluruh data dan informasi dalam laporan ini telah mendapatkan validasi dari pihak-pihak yang bertanggung jawab. Terdapat data tahun sebelumnya yang dinyatakan kembali karena ada perubahan cakupan data.

Saat ini, pihak independen belum melakukan verifikasi atau penjaminan (*assurance*) atas laporan ini. Namun, laporan yang disampaikan telah memuat data serta informasi yang telah divalidasi oleh divisi atau unit kerja terkait. Penyusunan laporan keberlanjutan ini diketahui dan disetujui oleh Direksi.

Report Profile [102-45, 102-48, 102-50, 102-52, 102-54, 102-56]

The disclosure of sustainability performance is a form of Bank Mayapada's compliance with regulations and support for the achievement of SDGs. The sustainability report covers the performance of economic, environmental, social, and governance aspects. This report is prepared annually and is a continuation of the previous report published in 19 June 2020.

The standard used to prepare this report is the Regulation of Financial Services Authority (POJK) Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance in Indonesia. The preparation of this report also refers to several indicators from the Global Reporting Initiatives Standard (GRI Standard 2020) and specific disclosures for the financial services sector or Financial Sector (FS) Supplement Disclosures from GRI version 4.0 (G4).

The sustainability report for fiscal year 2021 presents data and information on ESG and economic performance from 1 January to 31 December 2021, with a 2 year comparison for numerical data tables. The financial data presented has been audited by an external auditor from the public accounting firm (KAP) Kosasih, Nurdiaman, Mulyadi, Tjahjo & Rekan, and only comes from Bank Mayapada because there was no subsidiary. All data and information in this report have been validated by authorized parties. There is a restated data from the previous year, due to changes in data boundary.

Currently, this report has not been verified nor received assurance from an independent. However, this report's data and information has been validated by the relevant division or work unit. The preparation of this sustainability report is acknowledged and approved by the Board of Directors.

Topik Material [102-46, 102-47, 104-49]

Dalam laporan ini, Bank Mayapada mengungkapkan topik-topik material. Topik material ditentukan melalui diskusi antara perwakilan manajemen dengan pihak eksternal yaitu akademisi dan pengamat keberlanjutan. Topik material yang menjadi prioritas untuk diungkapkan telah mempertimbangkan isu-isu yang relevan bagi bisnis perbankan, konteks keberlanjutan sektor perbankan, perhatian pemangku kepentingan, dampak topik material bagi perusahaan dan pemangku kepentingan, serta dukungan pada pencapaian TPB. Terdapat perubahan topik material dengan tujuan untuk disesuaikan dengan isu keberlanjutan dan perhatian Perseroan pada periode pelaporan.

Material Topics [102-46, 102-47, 104-49]

In this report, Bank Mayapada discloses several material topics. The material topics are determined through discussions between management representatives and external parties, comprising academics and sustainability observers. The prioritization of material topics to be disclosed have taken into account issues relevant to the banking business, the sustainability context of the banking sector, stakeholder concerns, the impact of material topics on the company and stakeholders, as well as support for achievement of SDGs. There have been changes in material topics to adjust with sustainability issues and the Company's concerns during the reporting period.

Batasan Topik Material [102-46, 102-47]

Material Topic Boundary [102-46, 102-47]

Topik Material Material Topic	Dukungan pada TPB Support for SDGs	Pemangku Kepentingan Terdampak Affected Stakeholders
Kinerja Ekonomi Economic Performance	 	Pemegang Saham, Karyawan, Regulator, Mitra Bisnis Shareholders, Employees, Regulators, Business Partners
Manajemen Sumber Daya Manusia (SDM) Human Resource Management (HR)	   	Karyawan Employees
Portofolio Kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) Credit Portfolio for Sustainable Business Activities Category (KKUB)	  	Karyawan, Nasabah, Regulator Employees, Customers, Regulators
Layanan Perbankan yang Berkualitas Quality Banking Services	 	Karyawan, Nasabah Employees, Customers
Keamanan Data dan Privasi Nasabah Customer Data Security and Privacy		Karyawan, Nasabah, Regulator Employees, Customers, Regulators
Antikorupsi Anti-corruption		Karyawan, Nasabah, Regulator Employees, Customers, Regulators

Pendekatan Manajemen pada Topik Material [103-1, 103-2, 103-3]
Management Approach on Material Topics [103-1, 103-2, 103-3]

Topik Material Material Topic	Kinerja Ekonomi Economic Performance
<p>Mengapa topik ini penting:</p> <p><i>Why this topic is important:</i></p>	<p>Capaian kinerja ekonomi sangat penting untuk dikelola karena merupakan salah satu faktor penentu keberlanjutan usaha. Informasi kinerja ekonomi dan kinerja keuangan juga menjadi bagian dari evaluasi kinerja tahunan Bank Mayapada.</p> <p><i>The achievement of economic performance is very crucial to manage because it is one of the defining factors for business sustainability. Information on economic and financial performances also serves as Bank Mayapada's annual performance evaluation.</i></p>
<p>Kebijakan, penanggung jawab, kinerja, dan evaluasi:</p> <p><i>Policy, person in charge, performance, and evaluation:</i></p>	<p>Pelaporan kinerja keuangan menjadi tanggung jawab Direktur Keuangan dan MIS. Pengelolaan ditangani langsung oleh Divisi MIS, Akuntansi Pajak, dan Budget. Audit internal maupun eksternal senantiasa dilakukan untuk mengawasi kinerja keuangan. Laporan audit keuangan akan disampaikan kepada Direktur Keuangan dan MIS secara berkala. Selanjutnya, pelaporan akan dibahas pada rapat gabungan Dewan Komisaris dan Direksi yang diadakan setiap kuartal, sejalan dengan pembahasan pengawasan kinerja perbankan lainnya.</p> <p>Secara keseluruhan, kinerja ekonomi Bank Mayapada menunjukkan hasil yang baik. Evaluasi kinerja ekonomi per Desember 2021 adalah sebagai berikut:</p> <ul style="list-style-type: none"> Audit internal dilaksanakan di 23 kantor cabang/capem; Audit keuangan dilaksanakan oleh KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan; Pendapatan bersih Rp7.387,45 miliar, naik 10,71% dibandingkan tahun lalu, dan mencapai 125,08% dari target; Laba bersih tercatat Rp44,13 miliar, turun 31,23% dibandingkan tahun lalu, dan mencapai 33,04% dari target; Total kredit Rp70.912,36 miliar, naik 26,97% YoY dengan NPL net 2,17%. <p><i>The financial performance reporting is the responsibility of the Director of Finance and MIS. Meanwhile, its implementation is handled directly by the MIS Division, Tax Accounting, and Budget. Internal and external audits are always carried out to monitor the financial performance. The financial audit report will be submitted to the Director of Finance and MIS periodically. Furthermore, the report will be discussed at a joint meeting of the Board of Commissioners and the Board of Directors which is held quarterly, along with other discussions on supervision of banking performance.</i></p> <p><i>Overall, Bank Mayapada's economic performance has shown good results. The evaluation of economic performance as of December 2021 is as follows:</i></p> <ul style="list-style-type: none"> <i>Internal audits were carried out in 23 branch/sub-branch offices;</i> <i>The financial audit was carried out by Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan;</i> <i>Net income Rp7,387.45 billion, up 10.71% from the previous year, and reached 125.08% of the target;</i> <i>Net profit was recorded at Rp44.13 billion, down 31.23% from the previous year, and reached 33.04% of the target;</i> <i>Total credit Rp70,912.36 billion, up 26.97% YoY with net NPL 2.17%.</i>

Topik Material Material Topic	Manajemen Sumber Daya Manusia (SDM) Human Resource Management (HR)
<p>Mengapa topik ini penting:</p> <p><i>Why this topic is important:</i></p>	<p>Manajemen SDM menjadi topik material karena karyawan merupakan pemangku kepentingan internal yang dapat mempengaruhi operasional Bank Mayapada, sehingga perlu dikelola dengan baik. Di samping itu, SDM memiliki andil yang besar dalam keberlangsungan bisnis Perseroan.</p> <p><i>HR management is selected as a material topic because employees are internal stakeholders who can influence Bank Mayapada's operations, therefore they need to be managed properly. HR also plays a significant role in the sustainability of the Company's business.</i></p>
<p>Kebijakan, penanggung jawab, kinerja, dan evaluasi:</p> <p><i>Policy, person in charge, performance, and evaluation:</i></p>	<p>Divisi HRD memantau pelaksanaan manajemen SDM dan ketenagakerjaan, di bawah tanggung jawab Direktur Utama. Dalam pelaksanaannya, Bank Mayapada menghormati Hak Asasi Manusia (HAM) dengan menaati semua peraturan ketenagakerjaan. Tidak ada praktik diskriminasi dalam manajemen SDM di Bank Mayapada.</p> <p>Selama periode pelaporan, manajemen SDM telah berjalan dengan baik, yang mencakup beberapa indikator berikut:</p> <ul style="list-style-type: none"> Di tahun 2021, Bank Mayapada menerima 252 orang karyawan baru. Tingkat perputaran karyawan tercatat 9,78%; Sebanyak 5.607 orang karyawan menerima pelatihan dengan total 2.099 jam pelatihan setahun; Tidak ada tenaga kerja anak, minimum usia karyawan adalah 18 tahun; Tidak ada praktik kerja paksa, jam kerja dan istirahat diatur dengan jelas dalam Perjanjian Kerja bersama (PKB); Memberikan remunerasi yang sesuai dengan Upah Minimum Provinsi (UMP); Mengupayakan tempat kerja yang aman dan layak. <p><i>The HRD Division monitors the implementation of HR and manpower management, under the President Director. In its implementation, Bank Mayapada respects Human Rights by complying with all regulations on manpower. There is no discriminatory practice in HR management at Bank Mayapada.</i></p> <p><i>During the reporting period, HR management has been running properly, which was shown by the following indicators:</i></p> <ul style="list-style-type: none"> <i>In 2021, Bank Mayapada hired 252 new employees. The employee turnover rate was recorded at 9.78%;</i> <i>A total of 5,607 employees received training with a total of 2,099 training hours in a year;</i> <i>There is no child labor, the minimum age of the employee is 18 years;</i> <i>There is no forced labor practice, working hours and breaks are clearly specified in the Collective Labor Agreement (CLA);</i> <i>Provide remuneration in accordance with the Provincial Minimum Wage (UMP);</i> <i>Promote a safe and decent workplace.</i>

Topik Material Material Topic	Portofolio Kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) Credit Portfolio for Sustainable Business Activities Category (KKUB)
Mengapa topik ini penting: <i>Why this topic is important:</i>	Bank Mayapada mematuhi peraturan OJK dan mendukung penerapan keuangan berkelanjutan. Bank telah mengelompokkan kredit KKUB, memonitor, dan mengevaluasi capaiannya sesuai RAKB. <i>Bank Mayapada complies with OJK regulations and supports the implementation of sustainable finance. The Bank has classified KKUB loans, monitored, and evaluated its achievements according to the SFAP.</i>
Kebijakan, penanggung jawab, kinerja, dan evaluasi: <i>Policy, person in charge, performance, and evaluation:</i>	Bank Mayapada telah menyusun RAKB serta menyelaraskan kebijakan penyaluran kredit terhadap KKUB. Dalam penerapan keuangan berkelanjutan, proses persetujuan kredit tidak hanya mempertimbangkan risiko ekonomi debitur saja, namun juga memperhatikan risiko sosial dan lingkungan. Risiko kredit dianalisis oleh Satuan Kerja Audit Internal (SKAI) dan Satuan Kerja Manajemen Risiko (SKMR). Secara bertahap, Bank menurunkan dampak negatif yang diakibatkan oleh pendanaan kepada debitur. Portofolio KKUB Bank Mayapada pada 2021 sebesar Rp10,91 triliun, naik sebesar 141,67% dari tahun 2020. [FS1, FS5, FS9] <i>Bank Mayapada has prepared the SFAP and aligned the credit disbursement policies for KKUB. In implementing sustainable finance, the credit approval process does not only consider the debtor's economic risk, but also takes into account the social and environmental risks. Credit risk is analyzed by the Internal Audit Unit (SKAI) and the Risk Management Unit (SKMR). Gradually, the Bank reduces the negative impact caused by funding to debtors. Bank Mayapada's KKUB portfolio in 2021 amounted to Rp10.91 trillion, an increase of 141.67% from 2020. [FS1, FS5, FS9]</i>

Topik Material Material Topic	Layanan Perbankan yang Berkualitas Quality of Banking Services
Mengapa topik ini penting: <i>Why this topic is important:</i>	Kualitas dari layanan perbankan dan komunikasi pemasaran sangat mempengaruhi kinerja, reputasi, dan kepercayaan nasabah. <i>The quality of banking services and marketing communications significantly affects performance, reputation and customer trust.</i>
Kebijakan, penanggung jawab, kinerja, dan evaluasi: <i>Policy, person in charge, performance, and evaluation:</i>	Layanan perbankan yang berkualitas menjadi tanggung jawab bersama seluruh insan Bank Mayapada. Setiap Direktur di bidang terkait mengontrol manajemen kualitas layanan. Bank menekankan kualitas layanan terbaik pada bagian <i>frontliners</i> , layanan perbankan digital, dan komunikasi pemasaran produk. Kualitas layanan yang baik akan berdampak pada kenyamanan nasabah saat bertransaksi. Hal tersebut juga meningkatkan <i>customer satisfaction & customer loyalty</i> . Strategi Bank Mayapada dalam mengelola kualitas layanan, di antaranya melalui peningkatan <i>skill</i> SDM untuk melayani nasabah, pengetahuan terhadap produk, memperkuat sistem keamanan layanan perbankan digital, hingga melakukan inovasi pada layanan digital. Di sisi lain, <i>monitoring</i> layanan harus terus dilakukan secara konsisten agar layanan yang diberikan sesuai dengan ekspektasi nasabah yang terus berkembang. Hal-hal yang penting untuk diperhatikan dalam layanan mencakup aspek <i>people, process, dan physical</i> . Kualitas layanan Bank Mayapada saat ini telah memenuhi standar yang ditentukan. Namun demikian, manajemen akan terus meningkatkan kualitas layanan sebagai upaya memperkuat daya saing Bank Mayapada. <i>Quality banking services are the shared responsibility of all Bank Mayapada employees. Each Director in the related field controls the service quality management. The Bank emphasizes on the best service quality of the frontliners, digital banking services, and product marketing communications. Good service quality will have an impact on customer convenience when conducting transactions. It also increases customer satisfaction & customer loyalty.</i> <i>Bank Mayapada's strategy in managing service quality, include increasing HR skills to serve customers, product knowledge, strengthening digital banking service security systems, and innovating digital services. The service monitoring must also continue to be carried out consistently to maintain the services meet the customers' growing expectations. The important aspects that require attention in the service include people, process, and physical aspects. Currently, Bank Mayapada's service quality has met the specified standards. However, management will continue to improve service quality in an effort to raise Bank Mayapada's competitiveness.</i>

Topik Material Material Topic	Keamanan Data dan Privasi Nasabah Customer Data Security and Privacy
<p>Mengapa topik ini penting:</p> <p><i>Why this topic is important:</i></p>	<p>Dasar dari bisnis perbankan adalah asas kepercayaan antara bank dengan nasabahnya. Oleh sebab itu, Bank Mayapada menghormati privasi setiap nasabah dan terus berupaya meningkatkan sistem pengamanan data.</p> <p><i>The banking business fundamental is the trust between the bank and its customers. Therefore, Bank Mayapada respects the privacy of each customer and continues to improve the data security system.</i></p>
<p>Kebijakan, penanggung jawab, kinerja, dan evaluasi:</p> <p><i>Policy, person in charge, performance, and evaluation:</i></p>	<p>Sebagai upaya memelihara privasi dan keamanan data nasabah, Bank Mayapada senantiasa memperbaharui sistem pengamanan data. Setiap karyawan harus memegang teguh integritas dan kode etik dalam melindungi kerahasiaan data dan privasi nasabah, termasuk mencegah <i>fraud</i> dan penyalahgunaan data nasabah sebagaimana SE No.027/SE-OPR/X/2021 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen yang diterbitkan pada tanggal 7 Oktober 2021 dan Memo Internal Direksi No.025/MEMO/DIR/IX/2017. Menjaga kerahasiaan, keamanan, data, dan privasi nasabah juga merupakan bentuk menghormati HAM.</p> <p>Divisi IT bertanggung jawab menangani sistem manajemen keamanan data. Pada periode pelaporan tidak terdapat insiden terkait <i>fraud</i> penyalahgunaan data nasabah. Hingga saat ini, tidak pernah ada kasus kebocoran data nasabah Bank Mayapada.</p> <p><i>As an effort to maintain the privacy and security of customer data, Bank Mayapada continuously updates the data security system. Every employee must uphold the integrity and code of ethics in protecting the confidentiality of customer data and privacy, including preventing fraud and misuse of customer data as stated in the Circular Letter No.027/SE-OPR/X/2021 concerning Confidentiality and Security of Data and/or Consumer Personal Information issued on 7 October 2021 and Internal Memo of the Board of Directors No.025/MEMO/DIR/IX/2017. Maintaining confidentiality, security, data and customer privacy is also a form of respecting human rights.</i></p> <p><i>The IT Division is responsible for handling the data security management system. In the reporting period, there were no fraudulent incidents related to misuse of customer data. Until now, there has never been a case of leakage of Bank Mayapada customer data.</i></p>

Topik Material Material Topic	Antikorupsi Anti-corruption
<p>Mengapa topik ini penting:</p> <p><i>Why this topic is important:</i></p>	<p>Bank Mayapada berkomitmen untuk menjalankan operasional perbankan yang bersih dan bebas korupsi, serta mendukung praktik antikorupsi sesuai peraturan pemerintah.</p> <p><i>Bank Mayapada is committed to carrying out clean and corruption-free banking operations, as well as supporting anti-corruption practices in accordance with government regulations.</i></p>
<p>Kebijakan, penanggung jawab, kinerja, dan evaluasi:</p> <p><i>Policy, person in charge, performance, and evaluation:</i></p>	<p>Di internal, Bank Mayapada memiliki kebijakan dan prosedur antikorupsi yang tertuang dalam SK Nomor 157/SK/DIR/XII/2021 tanggal 15 Desember 2021. Upaya pencegahan antikorupsi dikelola oleh Satuan Kerja Manajemen Risiko (Operational Risk - bagian Antikorupsi) bekerja sama dengan Divisi SKAI, FBI, dan APU-PPT untuk mengawasi pelaksanaan antikorupsi di semua divisi.</p> <p>Evaluasi terkait penerapan antikorupsi sepanjang 2021, di antaranya:</p> <ul style="list-style-type: none"> • Terselenggaranya pelatihan internal untuk jajaran Direksi dan Kepala Divisi mengenai Sistem Manajemen Antikorupsi, yang dilaksanakan pada tanggal 23-30 Juli 2021; • Sosialisasi antikorupsi dan <i>whistleblowing system</i>; • Memaksimalkan fungsi <i>whistleblowing system</i> sebagai saluran pelaporan dugaan korupsi, suap, ataupun <i>fraud</i>; • Manajemen sedang mempertimbangkan untuk menerapkan ISO 37001:2016, mengenai Sistem Manajemen Antipenyuapan yang akan dilaksanakan pada tahun 2022. <p><i>Bank Mayapada has internal anti-corruption policies and procedures as stated in Decree Number 157/SK/DIR/XII/2021 dated 15 December 2021. Anti-corruption prevention efforts are managed by the Risk Management Unit (Operational Risk for Anti-Corruption) in collaboration with the SKAI Division, FBI, and APU-PPT to oversee the implementation of anti-corruption in all Divisions.</i></p> <p><i>Evaluation on the implementation of anti-corruption in 2021, including:</i></p> <ul style="list-style-type: none"> • Organizing inhouse training for the Board of Directors and Division Heads on the Anti-corruption Management System, which were held on 23-30 July 2021; • Dissemination of anti-corruption and whistleblowing system; • Maximizing the function of the whistleblowing system as a channel for reporting suspected corruption, bribery, or fraud; • Management is considering implementing ISO 37001:2016, regarding the Anti-bribery Management System in 2022.

Manajemen berterima kasih kepada pemangku kepentingan atas perhatian, aspirasi, tanggapan, maupun saran-saran yang disampaikan terkait isi Laporan Keberlanjutan 2020 PT Bank Mayapada Internasional Tbk. Hal tersebut sangat berarti untuk meningkatkan kualitas penyusunan laporan berikutnya. Secara umum, input yang diterima atas laporan tahun lalu yakni bahwa Bank Mayapada telah mengungkapkan kinerja keberlanjutan dan penerapan keuangan berkelanjutan sesuai dengan POJK 51.

Bank senantiasa melakukan evaluasi untuk meningkatkan pengungkapan kinerja keberlanjutan. Upaya peningkatan kualitas laporan dilakukan dengan beberapa sarana, di antaranya melalui *monitoring* dan evaluasi terhadap portofolio KKUB, mengelola risiko LST, serta perencanaan dan pelaksanaan program pemberdayaan masyarakat.

Bank Mayapada menghargai umpan balik dari pemangku kepentingan, dan berkomitmen untuk terus meningkatkan transparansi dan kualitas kinerja keberlanjutan. Umpan balik dari pemangku kepentingan dapat disampaikan kepada Divisi Sekretariat Perusahaan.

Kontak terkait Laporan Keberlanjutan [102-3, 102-53]

Divisi Sekretariat Perusahaan

Kantor Pusat
Mayapada Tower, GF - 3rd Floor Jl. Jend. Sudirman Kav. 28
Jakarta, Indonesia,
Kode pos: 12920
Tel.: (+62 21) 521 2288 (*Hunting*), (+62 21) 521 2300 (*Hunting*)
Faks.: (+62 21) 521 1985, (+62 21) 521 1995
Surel: corsec@bankmayapada.com
Situs web: www.bankmayapada.com

The Management would like to thank the stakeholders for their interests, aspirations, responses, and suggestions regarding the contents of the Sustainability Report 2020 of PT Bank Mayapada International Tbk. This is very significant to improve the quality of the next report preparation. In general, the feedbacks received from the previous year's report concluded that by Bank Mayapada had disclosed its sustainability performance and sustainable finance implementation in accordance with POJK 51.

The Bank continuously performs evaluations to improve the disclosure of sustainability performance. Efforts to improve the report quality are carried out by several means, including monitoring and evaluation of the KKUB portfolio, managing ESG risks, and planning and implementing community empowerment programs.

Bank Mayapada appreciates the feedback from stakeholders, and is committed to continuously improving transparency and quality of sustainability performance. The feedback from stakeholders can be submitted to the Corporate Secretariat Division.

Contact regarding Sustainability Report [102-3, 102-53]

Corporate Secretariat Division
Head Office
Mayapada Tower, GF - 3rd Floor Jl. Jend. Sudirman Kav. 28
Jakarta, Indonesia,
Postal Code: 12920
Ph.: (+62 21) 521 2288 (*Hunting*), (+62 21) 521 2300 (*Hunting*)
Fax: (+62 21) 521 1985, (+62 21) 521 1995
Email: corsec@bankmayapada.com
Website: www.bankmayapada.com

Visi - Vision

Menjadi salah satu bank swasta berkualitas di Indonesia dalam nilai aset, profitabilitas, dan tingkat kesehatan.

To be one of the best quality private banks in Indonesia in terms of assets, profitability and soundness level.

Misi - Mission

Menjalankan operasional bank yang sehat dan memberikan nilai tambah maksimal kepada nasabah, karyawan, pemegang saham, dan pemerintah.

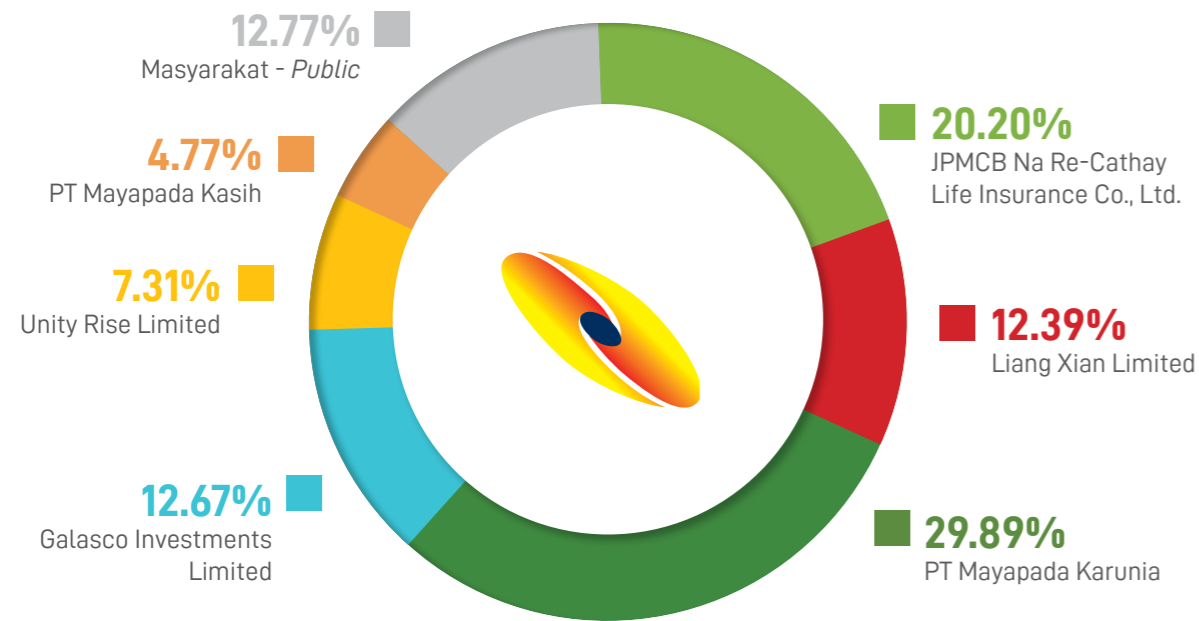
To perform sound bank operations and provide maximum added values to customers, employees, shareholders, and the government.

Nilai Keberlanjutan [102-16] Sustainability Value [102-16]

Budaya keberlanjutan diwujudkan melalui implementasi nilai keberlanjutan. Budaya perusahaan Bank Mayapada sejalan dengan visi dan misi perusahaan. Budaya perusahaan tertuang dalam tata nilai Bank Mayapada yaitu transparansi, integritas, profesionalisme, serta kemampuan menjawab tantangan-tantangan dalam operasi perbankan.

Sustainability culture is realized through implementation of sustainability value. Bank Mayapada's corporate Culture is in line with the company's vision and mission. The corporate culture is stated in Bank Mayapada's values, namely transparency, integrity, professionalism, as well as the ability in responding to challenges in banking operations.

Persentase dan komposisi kepemilikan saham Bank Mayapada:
Percentage and composition of Bank Mayapada's shareholding:



Bank Mayapada mulai beroperasi pada tahun 16 Maret 1990 di Jakarta, Indonesia. Sejak tahun 1997, Bank Mayapada mencatatkan sahamnya di Bursa Efek Indonesia sebagai perusahaan terbuka. Keberadaan Bank Mayapada adalah untuk dapat memberikan layanan perbankan kepada nasabah dan masyarakat. Nasabah dapat memenuhi kebutuhan layanan perbankan melalui kantor cabang maupun layanan *digital banking*.

Beragam produk dan layanan perbankan dikembangkan secara berkesinambungan untuk memenuhi perkembangan kebutuhan nasabah dan masyarakat. Produk dan layanan, serta kegiatan usaha Bank Mayapada dijelaskan secara lengkap dalam Laporan Tahunan 2021 maupun situs web di www.bankmayapada.com. [102-2]

Bank Mayapada began operations on 16 March 1990 in Jakarta, Indonesia. Since 1997, Bank Mayapada has listed its shares on the Indonesia Stock Exchange as a public company. The presence of Bank Mayapada is aimed at providing banking services to customers and the public. The customers can fulfill their banking service needs through branch offices and digital banking services.

Various banking products and services are continuously developed to meet the growing demands of customers and the public. The products and services, as well as Bank Mayapada's business activities are completely described in the Annual Report 2021 and the website at www.bankmayapada.com. [102-2]

PRODUK DAN LAYANAN [102-2]
PRODUCT AND SERVICES [102-2]

SIMPANAN
SAVINGS

mySAVING mySAVING Super Benefit

myDOLLAR

TabunganKu SimPel Simpanan Pelajar

DEPOSITO & GIRO
TIME DEPOSITS & DEMAND DEPOSITS

myDEPO myDEPO Valas

myGIRO myGIRO Valas

PINJAMAN
LOANS

- Bank Garansi - Bank Guarantees
- L/C
- Pinjaman Akseptasi - Acceptance Loans
- Kredit Channeling - Channeling Loans
- Kredit Usaha Kecil - Small Business Loans

myAUTO

myHOME

myLOAN

INVESTASI & BANCASSURANCE
INVESTMENTS & BANCASSURANCE

myFAMILY Saving

- Ziaga Jiwa
- Ziaga PA Plus
- Prestigio Unit Link
- Mahacita Protection
- Zurich Pro-Fit 8
- Q Protection
- Z Life Credit Protection

E-BANKING

myATM myTOKEN

myCARD myMOBILE

myONLINE

- Informasi limit - Limit information
- Gerbang Pembayaran Nasional - National Payment Gateway

ANTAR BANK
INTERBANK

- Kliring - Clearing
- LLG & RTGS
- Valas - Forex

BIAYA & TARIF
FEE & TARIFF

- Info Tarif - Tariff Info
- Suku Bunga - Interest Rates
- Suku Bunga Dasar Kredit - Prime Lending Rates
- Kurs - Exchange Rates

LAYANAN LAINNYA
OTHER SERVICES

mySAFEBOX

myPAYROLL

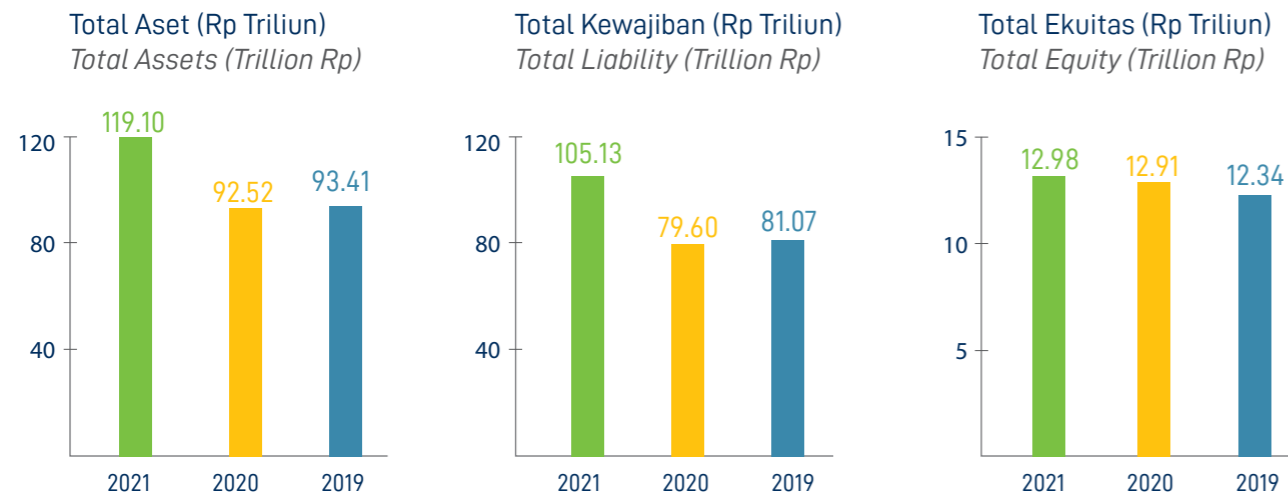
Layanan MPN-G2 - MPN-G2 Services



Nasabah merupakan prioritas dan perhatian Bank Mayapada, oleh karenanya berbagai inovasi dan pengembangan terus dilakukan secara konsisten dan berkesinambungan. Sementara itu, aset dan kapitalisasi berupa kewajiban dan ekuitas senantiasa dipastikan cukup memadai guna memperlancar manajemen usaha perbankan.

Customers are the priority and concern of Bank Mayapada, therefore various innovations and developments are carried out consistently and continuously. Meanwhile, we ensure assets and capitalization of liabilities and equity to be adequate to facilitate banking business management.

Aktivas dan Pasiva - Assets and Liabilities [102-7]

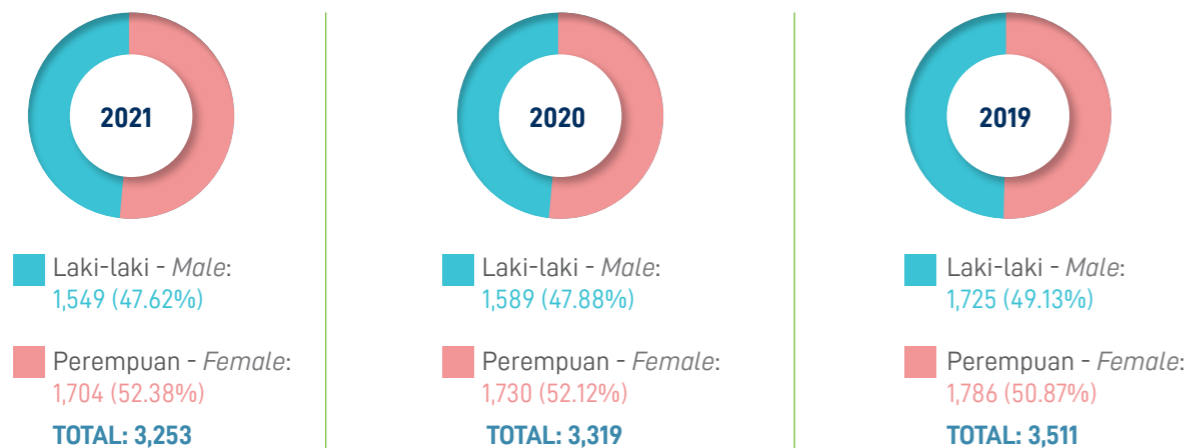


Bank berhasil menghadapi tantangan selama periode tahun 2021. Salah satunya berkat dukungan dari 3.253 orang karyawan yang profesional dan andal. Seluruh insan Bank Mayapada berkomitmen untuk berkontribusi dalam kemajuan bank dan memberikan pelayanan perbankan yang prima kepada nasabah.

The Bank managed to overcome challenges during the period of 2021. One of them was thanks to the support from 3,253 professional and reliable employees. All Bank Mayapada employees are committed to contributing to the growth of the bank and delivering banking service excellence to customers.

Jumlah Karyawan Berdasarkan Gender [102-7, 102-8]

Total Employees by Gender [102-7, 102-8]



Jumlah Karyawan Berdasarkan Gender dan Jabatan [102-8, 405-1]

Total Employees by Gender and Position [102-8, 405-1]

Jabatan Position	2021		2020		2019	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Manajemen Puncak Top Management	8	0	10	2	12	2
Manajemen Madya Middle Management	234	255	228	252	231	249
Manajemen Pelaksana Lower Management	1,307	1,449	1,351	1,476	1,482	1,535
Jumlah Total	1,549	1,704	1,589	1,730	1,725	1,786

Jumlah Karyawan Berdasarkan Gender dan Pendidikan [102-8]

Total Employees by Gender and Education [102-8]

Pendidikan Education	2021		2020		2019	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Sarjana & Pascasarjana Bachelor's and Master's Degrees	1,177	1,228	1,168	1,204	1,265	1,241
Sarjana Muda Associate's Degree	176	188	177	204	203	212
Non-Akademi Non-Academic	196	288	244	322	257	333
Jumlah Total	1,549	1,704	1,589	1,730	1,725	1,786

Jumlah Karyawan Berdasarkan Gender dan Status Ketenagakerjaan [102-8]

Total Employees by Gender and Employment Status [102-8]

Status Ketenagakerjaan Employment Status	2021		2020		2019	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan Tetap Permanent Employees	1,461	1,616	1,415	1,505	1,351	1,424
Karyawan Tidak Tetap Non-Permanent Employees	88	88	174	225	374	362
Jumlah Total	1,549	1,704	1,589	1,730	1,725	1,786

Jumlah Karyawan Berdasarkan Gender dan Kelompok Usia [102-8, 405-1]

Total Employees by Gender and Age Group [102-8, 405-1]

Kelompok Usia Age Group	2021		2020		2019	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
< 30	389	750	445	810	547	902
30 -50	1,024	838	1,027	821	1,067	810
>50	136	116	117	99	111	74
Jumlah Total	1,549	1,704	1,589	1,730	1,725	1,786

Wilayah Operasional dan Pasar Terlayani [102-4, 102-6, 102-7]

Bank Mayapada beroperasi di wilayah Indonesia. Bank Mayapada tumbuh dan berkembang bersama nasabah dan mitra setia, sejalan dengan komitmen Perseroan untuk dapat berperan aktif mendukung pertumbuhan ekonomi di Indonesia. Hingga saat ini, Bank Mayapada memberikan layanan kepada berbagai segmen nasabah di pasar domestik, baik nasabah individu, pelaku usaha, maupun nasabah institusi.

Operational Areas and Served Markets [102-4, 102-6, 102-7]

Bank Mayapada operates in the territory of Indonesia. Bank Mayapada grows and thrives along with our loyal customers and partners, in line with the Company's commitment to be able to play an active role in supporting economic growth in Indonesia. Until now, Bank Mayapada provides services to various customer segments in the domestic market, both individual customers, business players, and institutional customers.

Inisiatif Eksternal [102-12]

Hingga akhir periode pelaporan, Bank Mayapada belum mengadopsi dan mengikuti inisiatif, baik secara sukarela ataupun mengikat, pada pihak eksternal yang mengembangkan prinsip-prinsip keberlanjutan.

External Initiatives [102-12]

Until the end of the reporting period, Bank Mayapada has not adopted and followed any external initiatives, either voluntarily or binding, on sustainability principles.

Keanggotaan pada Asosiasi [102-13]

Bank Mayapada telah bergabung pada beberapa asosiasi yang berkaitan dengan bisnis perbankan. Keanggotaan tersebut merupakan salah satu sarana agar dapat lebih cepat mendapatkan informasi terkait dengan industri perbankan, seperti perkembangan industri perbankan, regulasi. Namun demikian, Bank belum bergabung dalam asosiasi yang berkaitan dengan penerapan keuangan berkelanjutan.

Membership of the Association [102-13]

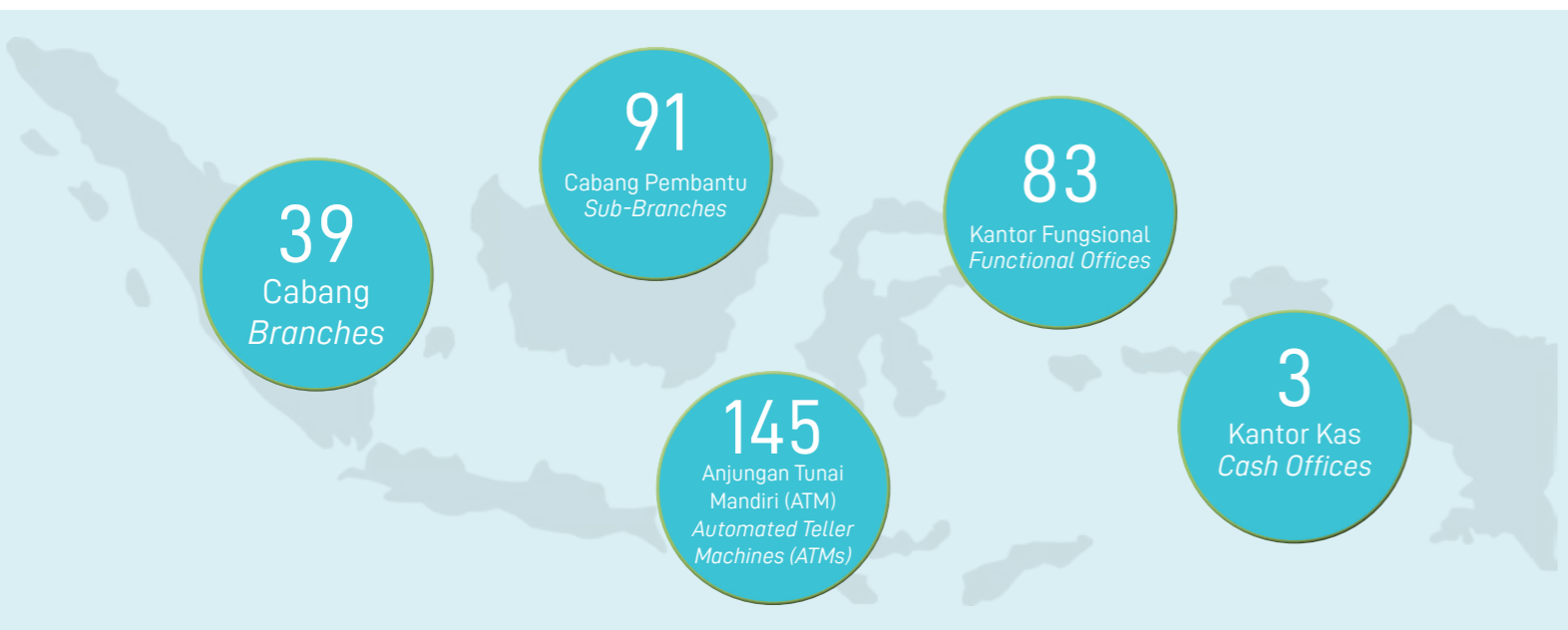
Bank Mayapada has joined several associations related to the banking business. The membership is one of the means to quickly access information about banking industry, such as banking industry developments and regulations. However, the Bank has not joined any associations related to the implementation of sustainable finance.

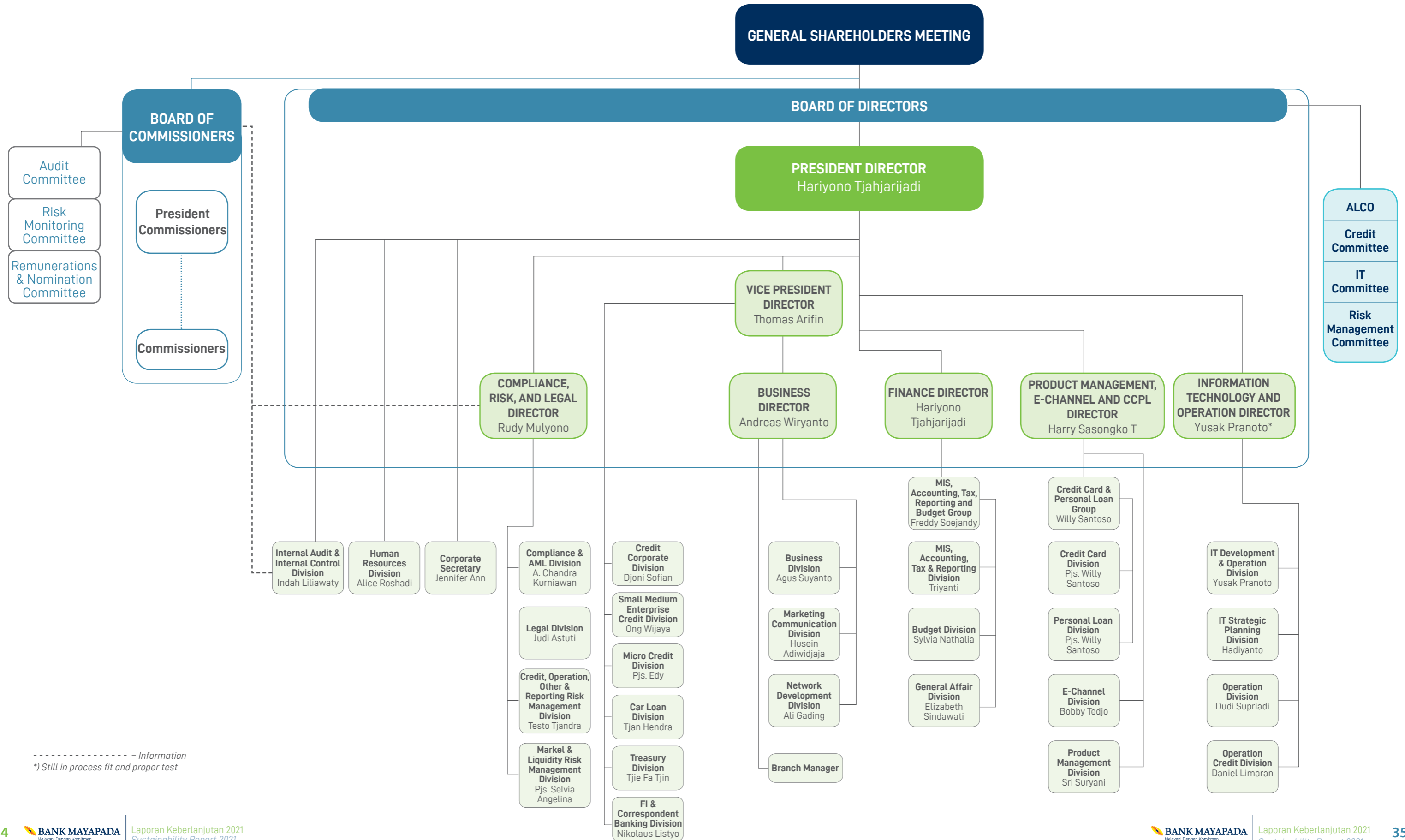
Perubahan pada Perusahaan yang Bersifat Signifikan [102-10]

Pada tahun 2021, sesuai dengan RUPSLB yang diselenggarakan pada bulan Mei 2021, terdapat perubahan susunan pengurus Perseroan, yaitu pada jajaran Direksi dan Komisaris dan RUPST yang diselenggarakan pada bulan Juli 2021, terdapat perubahan susunan pengurus Perseroan, yaitu pada jajaran Direksi. Hal ini disajikan secara detail pada Laporan Tahunan Bank Mayapada 2021.

Significant Changes in the Company [102-10]

In 2021, in accordance with the EGMS held in May 2021, there was a change to the Company's management in the composition of the Board of Directors and Board of Commissioners, and at the AGMS held in July 2021, there was a change to the composition of the Company's management in the Board of Directors. This is presented in detail in Bank Mayapada's Annual Report 2021.





----- = Information
*) Still in process fit and proper test

Penanggung Jawab Penerapan Keuangan Berkelanjutan

Seluruh insan Bank Mayapada bertanggung jawab dalam penerapan keuangan berkelanjutan, mencakup Direksi dan Dewan Komisaris, manajemen, serta karyawan. Secara khusus, penerapan keuangan berkelanjutan menjadi tanggung jawab Direktur Manajemen Risiko.

Pengembangan strategi dan pencapaian program dalam RAKB menjadi kewenangan dan tanggung jawab Direktur Manajemen Risiko. Untuk itu, Bank membentuk tim khusus di bawah Direktur Manajemen Risiko, yakni Tim Sustainable Finance. Tim Sustainable Finance bertugas mengimplementasikan keuangan berkelanjutan dan menyusun RAKB. Tim ini melakukan koordinasi dan kerja sama dengan divisi terkait, guna menjalankan pelaksanaan program-program RAKB. Tim Sustainable Finance juga melakukan *monitoring* pencapaian pelaksanaan program-program tersebut.

Pengembangan Kompetensi terkait Keuangan Berkelanjutan [FS4]

Bank aktif mengembangkan kompetensi dan wawasan karyawan terkait dengan penerapan keuangan berkelanjutan. Pelatihan tersebut diselenggarakan bagi jajaran Direksi dan Dewan Komisaris, manajemen, maupun karyawan secara bertahap dan berkesinambungan. Melalui pelatihan tersebut, diharapkan manajemen dan karyawan dapat lebih efektif mendukung penerapan keuangan berkelanjutan.

Data Pelatihan terkait Keuangan Berkelanjutan [102-8]

Data on Sustainable Finance Training [102-8]

Nama Pelatihan Training Name	Jumlah Peserta Number of Participants		
	2021	2020	2019
Keuangan Berkelanjutan - Sustainable Finance	0	60	27
Elementary Level Credit	0	37	366
Pelatihan Program Kredit - Credit Program Training	0	0	239
Problem Solving Team untuk Supervisor Bagian Kredit Problem Solving Team for Credit Section Supervisor	16	0	0
Coaching Lending Perkreditan - Credit Lending Coaching	120	0	0
Jumlah Total	136	97	632

Responsible for the Implementation of Sustainable Finance

All employees of Bank Mayapada are responsible for implementing sustainable finance, including the Board of Directors and the Board of Commissioners, management, and employees. In particular, the sustainable finance implementation is the responsibility of the Director of Risk Management.

The development of strategies and program achievements in the SFAP is the authority and responsibility of the Director of Risk Management. Therefore, the Bank formed the Sustainable Finance Team, a special team under the Director of Risk Management. The Sustainable Finance team is tasked with implementing sustainable finance and preparing the SFAP. This team coordinates and cooperates with related divisions, to carry out the SFAP programs. The team also monitors the achievement of the implementation of these programs.

Competency Development related to Sustainable Finance [FS4]

The Bank is actively developing employee competencies and insights related to the sustainable finance implementation. The training is held for the Board of Directors and Board of Commissioners, management, and employees in stages and continuously. Through this training, it is hoped that management and employees can more support the implementation of sustainable finance effectively.

Pengelolaan Risiko atas Penerapan Keuangan Berkelanjutan [102-11] [FS2, FS3, FS9, FS10]

Salah satu risiko atas penerapan keuangan berkelanjutan yang teridentifikasi adalah penyesuaian syarat pengajuan kredit untuk meningkatkan portofolio hijau. Sebagai langkah awal penerapan manajemen risiko LST, dilakukan pada proses penilaian kelayakan kredit usaha. Kebijakan ini, khususnya ditujukan kepada debitur dengan portofolio terbesar, yaitu sektor konstruksi dan ritel/perdagangan. Kedua sektor diidentifikasi dan digolongkan pada KKUB, yang bersyaratkan kepemilikan sertifikasi bangunan hijau atau konstruksi berwawasan lingkungan. Ke depan, Bank Mayapada akan memperluas cakupan implementasi manajemen risiko LST.

Implementasi manajemen risiko LST, antara lain:

- Melakukan verifikasi debitur yang masuk dalam kategori konstruksi berwawasan hijau, antara lain:
 - Pembangunan yang memanfaatkan sumber daya alam secara efektif, efisien, dan bijaksana;
 - Pembangunan yang mampu memperluas lapangan dan kesempatan kerja;
 - Pembangunan yang mampu meminimalkan kerusakan dan pencemaran lingkungan.
- Melaksanakan rencana tindakan Bank Mayapada terhadap debitur yang belum dilengkapi izin lingkungan, antara lain:
 - Mengirimkan surat imbauan kepada debitur yang belum melengkapi izin lingkungan;
 - Mensosialisasikan pentingnya kegiatan usaha berwawasan LST;
 - Menyusun kebijakan untuk mensyaratkan kepada calon debitur baru yang berwawasan LST, antara lain dalam penilaian debitur, maka calon debitur yang berwawasan LST mendapat nilai skor lebih tinggi dibandingkan calon debitur yang belum berwawasan LST.

Pada saat proses pengajuan kredit, Divisi Kredit Mikro berwenang dalam prosedur penilaian risiko LST. Bank menggunakan *internal scoring* dalam pengendalian risiko kredit, antara lain untuk kredit perorangan, konsumen, mikro, dan ritel. Bank juga menerapkan *internal rating* untuk kredit bagi segmen UMKM dan korporasi. Divisi Kredit Mikro bersama dengan Satuan Kerja Manajemen Risiko (SKMR) aktif memantau implementasi kepatuhan debitur terhadap persyaratan LST.

Dewan Komisaris dan Direksi aktif berperan dalam pengawasan penerapan keuangan berkelanjutan, antara

Risk Management on the Sustainable Finance Implementation [102-11] [FS2, FS3, FS9, FS10]

One of the identified risks of sustainable finance implementation is the adjustment of credit application requirements to increase the green portfolio. As the first step in implementing ESG risk management, we perform assessment of the business creditworthiness. This policy is specifically aimed at debtors with the largest portfolios, such as the construction and retail/trade sectors. Both sectors are identified and classified in the KKUB, which requires green building certification or environmentally friendly construction. Going forward, Bank Mayapada will expand the scope of ESG risk management implementation.

Implementation of ESG risk management, including:

- Verifying debtors who fall into the category of green construction, including:*
 - Development that utilizes natural resources effectively, efficiently and wisely;*
 - Development that is able to expand employment and employment opportunities;*
 - Development that is able to minimize environmental damage and pollution.*
- Executing Bank Mayapada's action plans toward debtors who have not been equipped with environmental permits, including:*
 - Sending letters of appeal to debtors who have not completed environmental permits;*
 - Disseminating the importance of ESG-oriented business activities;*
 - Drafting policies to require new debtors with an ESG perspective, such as in assessing debtors, in which ESG-oriented prospective debtors score higher than those who do are not ESG-oriented.*

During the credit application process, the Micro Credit Division is authorized in the ESG risk assessment procedure. The Bank uses internal scoring in controlling credit risk, including for personal, consumer, micro, and retail loans. The Bank also applies an internal rating for credit provided to the MSME and corporate segments. The Micro Credit Division together with the Risk Management Unit (SKMR) actively monitor the implementation of debtor compliance with ESG requirements.

The Board of Commissioners and the Board of Directors play an active role in overseeing the implementation

lain mencakup pengendalian risiko, pelaksanaan, kebijakan, dan perkembangan keuangan berkelanjutan. Direktur Manajemen Risiko berwenang mengawasi penyusunan RAKB, penyesuaian kebijakan kredit, visi dan misi keberlanjutan, serta penyusunan laporan keberlanjutan. Pengawasan, evaluasi, dan pembahasan pencapaian target RAKB dilaksanakan oleh Tim Sustainable Finance dan unit kerja atau divisi terkait melalui rapat berkala, di bawah koordinasi Direktur Manajemen Risiko. Selanjutnya, laporan atas pelaksanaan tersebut disampaikan kepada Direktur Utama. Setiap tahun, hasil kinerja keberlanjutan disampaikan kepada OJK melalui laporan RAKB dan Laporan Keberlanjutan.

Permasalahan yang Dihadapi, Perkembangan, dan Pengaruh terhadap Penerapan Keuangan Berkelanjutan

Bank Mayapada menerapkan keuangan berkelanjutan sebagai pemenuhan POJK No. 51/POJK.03/2017. Untuk itu, Bank menyusun RAKB sebagai acuan penerapan keuangan berkelanjutan. Implementasi keuangan berkelanjutan memerlukan persiapan yang matang dan penyesuaian. Sejalan dengan transformasi yang sedang dilakukan, Perseroan telah melakukan beberapa penyesuaian untuk dapat mengimplementasikan keuangan berkelanjutan secara bertahap. Selama menerapkan keuangan berkelanjutan, Bank Mayapada mengidentifikasi beberapa tantangan yang dihadapi dan peluang yang tercipta.

Adapun beberapa tantangan penerapan keuangan berkelanjutan, antara lain:

- Belum ada kesamaan persepsi di antara pemangku kepentingan mengenai konsep, prinsip, aturan, dan pelaksanaan keuangan berkelanjutan, sehingga perlu pelatihan dan edukasi yang berkesinambungan.
- Upaya untuk memotivasi implementasi kegiatan bisnis yang ramah lingkungan, termasuk proyek energi terbarukan dan efisiensi energi.
- Dari sisi eksternal yang berpotensi mempengaruhi penerapan keuangan keberlanjutan Bank, antara lain peraturan pemerintah, kondisi ekonomi global, atau perubahan kebutuhan masyarakat.

Beberapa peluang penerapan keuangan berkelanjutan, antara lain:

- Peluang kerja sama antar institusi perbankan maupun nonperbankan, antara lain pengembangan kompetensi dan pemahaman SDM mengenai keuangan berkelanjutan. Peluang kerja sama penilaian kegiatan program keuangan berkelanjutan.

of sustainable finance, which includes risk control, implementation, policies, and sustainable finance development. The Director of Risk Management has the authority to oversee the SFAP preparation, adjustment of credit policies, sustainability vision and mission, as well as the preparation of sustainability reports. Supervision, evaluation, and discussion of the achievement of SFAP targets are carried out by the Sustainable Finance Team and related work units or divisions through regular meetings, under the coordination of the Director of Risk Management. The implementation report is submitted to the President Director. Every year, the results of sustainability performance are submitted to OJK through the SFAP report and Sustainability Report.

Issues Encountered, Development, and Effects on the Sustainable Finance Implementation

Bank Mayapada implements sustainable finance as a fulfillment of POJK No. 51/POJK.03/2017. The Bank prepares the SFAP as a reference for the implementation of sustainable finance. The sustainable finance implementation requires careful preparation and adjustment. In line with the ongoing transformation, the Company has made several adjustments to be able to implement sustainable finance in stages. During the sustainable finance implementation, Bank Mayapada has identified several challenges and opportunities.

There are several challenges in implementing sustainable finance, including:

- *There is no common perception among stakeholders regarding the concept, principles, rules, and implementation of sustainable finance, thus continuous training and education are needed.*
- *Efforts to motivate the implementation of environmentally friendly business activities, including renewable energy and energy efficiency projects.*
- *The external factors that potentially affect the Bank's sustainability finance implementation, including government regulations, global economic conditions, or changes in community needs.*

Several opportunities for sustainable finance implementation include:

- *Opportunities for cooperation between banking and non-banking institutions, including the human resources competence development and knowledge about sustainable finance. Opportunity for collaborative assessment of sustainable finance program activities.*

- Peluang untuk menyerap sektor pembiayaan dalam mendukung Tujuan Pembangunan Berkelanjutan (TPB), misalnya proyek transportasi ramah lingkungan, *green infrastructure*, energi terbarukan, serta kegiatan usaha yang berkaitan dengan mitigasi dan adaptasi perubahan iklim.

Penerapan Antikorupsi, Antigratifikasi, dan Antipenyuapan [205-2, 205-3]

Sejalan dengan peraturan pemerintah untuk menindak tegas korupsi di Indonesia, Bank Mayapada telah mengeluarkan kebijakan dan prosedur antikorupsi yang tertuang dalam SK Nomor 157/SK/DIR/XII/2021 tanggal 15 Desember 2021. Surat Keputusan ini mengatur hal-hal sebagai berikut:

1. Penerapan Gratifikasi

Bank Mayapada melakukan penerapan antigratifikasi, di mana seluruh anggota Dewan Komisaris, Direksi, pihak independen anggota komite, dan karyawan Bank Mayapada, baik karyawan tetap, kontrak maupun tidak tetap dilarang untuk menerima dan/atau memberi gratifikasi dalam bentuk apapun dari pihak manapun untuk kepentingan pribadi maupun pihak lain yang melanggar peraturan. Gratifikasi dikategorikan menjadi beberapa bagian, yaitu:

- Gratifikasi yang dianggap suap, seperti *marketing fee*, *cashback*, dan lainnya;
- Gratifikasi yang tidak dianggap suap, seperti toleransi dan benturan kepentingan karena hubungan keluarga dan lainnya.

2. Program Kesadaran (Awareness Program)

Bank secara berkelanjutan dan berkala menjalankan program *awareness* untuk meningkatkan pemahaman terhadap antisuap dan antikorupsi, antara lain melalui seminar, pelatihan, sosialisasi, *sharing session*, dan sebagainya.

3. Uji Tuntas (Due Diligence)

Uji tuntas yang dimiliki dan dilaksanakan oleh Bank Mayapada, antara lain:

- *Know Your Customers (KYC)*, yaitu uji tuntas terhadap calon nasabah dan rekanan;
- *Know Your Employee (KYE)*, yaitu uji tuntas terhadap calon karyawan maupun kepada karyawan. Proses dan ketentuan uji tuntas tersebut diatur lebih lanjut dalam kebijakan internal Bank Mayapada.

Antikorupsi berada di bawah pengawasan Divisi Satuan Kredit Manajemen Risiko (SKMR) Bagian Operation Risk

- *Opportunity to absorb the financing sector in support of the Sustainable Development Goals (SDGs), such as environmentally friendly transportation projects, green infrastructure, renewable energy, as well as business activities in climate change mitigation and adaptation.*

Application Anti-corruption, Anti-gratification, and Anti-bribery [205-2, 205-3]

In line with government regulations to take firm action against corruption in Indonesia, Bank Mayapada has issued anti-corruption policies and procedures as stated in Decree Number 157/SK/DIR/XII/2021 dated 15 December 2021. The Decree stipulates the following matters:

1. Application of Gratification

Bank Mayapada implements anti-gratification, where all members of the Board of Commissioners, Board of Directors, independent committee members, and Bank Mayapada employees, whether permanent, contract or non-permanent employees are prohibited from receiving and/or giving gratification in any form from any party for personal or other party's interest who violate the rules. Gratification is categorized into several parts, namely:

- *Gratification that is considered as bribes, such as marketing fees, cashback, and others;*
- *Gratification that is not considered as bribes, such as tolerance and conflicts of interest due to family ties and others.*

2. Awareness Program

The Bank continuously and periodically carries out awareness programs to increase understanding of anti-bribery and anti-corruption, including seminars, training, dissemination, sharing sessions, and so on.

3. Due Diligence

Due diligence owned and carried out by Bank Mayapada, among others:

- *Know Your Customers (KYC)*, which is the due diligence on prospective customers and partners;
- *Know Your Employee (KYE)*, which is the due diligence on prospective employees and employees. The due diligence process and conditions are further regulated in Bank Mayapada's internal policies.

The anti-corruption implementation is under the supervision of the Risk Management Credit Unit (SKMR)

bekerja sama dengan Divisi SKAI, FBI, dan APU-PPT untuk mengawasi pelaksanaan antikorupsi di semua divisi. Tujuan pelaksanaan antikorupsi secara menyeluruh ini adalah agar seluruh karyawan di Bank Mayapada bersama-sama dapat menjalankan prinsip *zero tolerance* terhadap semua tindakan yang berkaitan dengan korupsi, suap, dan/atau pelanggaran peraturan yang terkait yang berasal dari pihak internal maupun eksternal.

Secara berkala, dilakukan sosialisasi ke divisi-divisi dan cabang-cabang mengenai kebijakan dan standar operasional prosedur (SOP) antikorupsi untuk semua karyawan agar secara bersama-sama mengantisipasi terjadinya tindakan yang dapat merugikan Bank Mayapada. Selain menjalankan sosialisasi, Bank Mayapada juga mengirimkan 7 orang karyawannya untuk mengikuti pelatihan eksternal terkait antikorupsi. Atas komitmen dan kesadaran bersama terhadap antikorupsi, sepanjang 2021 tidak ada insiden pelanggaran maupun kasus korupsi yang dilaporkan.

Seiring dengan komitmen pencegahan tindak korupsi, Bank Mayapada sedang mempertimbangkan untuk menerapkan ISO 37001:2016, mengenai Sistem Manajemen Antipenyuapan yang akan dilaksanakan pada tahun 2022. Pertimbangan untuk menerapkan sistem manajemen antipenyuapan ini disosialisasikan kepada seluruh karyawan melalui sarana dan kanal komunikasi internal, seperti sirkulasi surat edaran, *email*, intranet, dan majalah internal. Selain itu, telah diselenggarakan pelatihan pemahaman SNI ISO 37001:2016 Sistem Manajemen Antipenyuapan yang berlangsung selama 2 hari dan diikuti oleh 45 karyawan.

Penerapan Sistem Pelaporan Pelanggaran dan Anti-fraud

Bank Mayapada berkomitmen untuk menegakkan *anti-fraud*. Implementasi kebijakan *anti-fraud* dikelola Divisi Fraud Banking Investigation (FBI). Unit Kerja FBI telah menyelesaikan konsep panduan Pedoman Penerapan Strategi *Anti-Fraud*. Pedoman disahkan melalui SK DIR No.08/SK/DIR/V/2012 dan telah diperbaharui sesuai SK DIR No.047/SK/DIR/III/2020. Kebijakan ini disosialisasikan kepada seluruh karyawan melalui sarana dan kanal komunikasi internal, seperti sirkulasi surat edaran, *email*, intranet, dan *x-banner*.

Strategi *anti-fraud* memiliki 4 pilar yang merupakan bagian dari kebijakan strategis. Strategi tersebut diimplementasikan dalam sistem pengendalian *fraud*, yang mencakup: pencegahan; deteksi; investigasi, pelaporan, dan sanksi; serta pemantauan, evaluasi, dan tindak lanjut.

Division of Operation Risk in collaboration with the SKAI, FBI, and APU-PPT Divisions to oversee the implementation of anti-corruption in all divisions. The comprehensive anti-corruption implementation aims to enable all employees at Bank Mayapada to jointly implement the zero tolerance principle for all actions of corruption, bribery, and/or violations of related regulations by internal and external parties.

Periodically, dissemination is carried out to divisions and branches regarding anti-corruption policies and standard operating procedures (SOP) for all employees to jointly anticipate actions that can cause damage to Bank Mayapada. Aside from dissemination, Bank Mayapada also sent 7 employees to take part in external training on anti-corruption. Due to the shared commitment and awareness towards anti-corruption, there were no incidents of violations or corruption cases reported throughout 2021.

In line with the commitment to corruption prevention, Bank Mayapada is considering to implement ISO 37001:2016 on the Anti-bribery Management System (ABMS) in 2022. Considerations for this anti-bribery management system implementation have been disseminated to all employees through internal communication facilities and channels, such as circular letters, emails, intranets, and internal magazines. In addition, a training on SNI ISO 37001:2016 Anti-bribery Management System has been held for 2 days and was attended by 45 employees.

Implementation of Whistleblowing and Anti-fraud System

Bank Mayapada is committed to upholding anti-fraud principles. The implementation of anti-fraud policy is managed by the Fraud Banking Investigation (FBI) Division. The FBI Work Unit has completed the draft Guideline for the Anti-Fraud Strategy Implementation. The guidelines were enacted through DIR Decree No.08/SK/DIR/V/2012 and has been updated according to Board of Directors' Decree No.047/SK/DIR/III/2020. This policy is disseminated to all employees through internal communication facilities and channels, such as circular letters, email, intranet, and x-banners.

The anti-fraud strategy has 4 pillars which are part of the strategic policy. The strategy is implemented in the fraud control system, which includes: prevention; detection; investigation, reporting, and sanctions; as well as monitoring, evaluation, and follow-up.

Seiring dengan komitmen dalam penerapan *whistleblowing system*, Divisi FBI menindaklanjuti setiap pengaduan dugaan pelanggaran. Selanjutnya, Divisi FBI akan melaporkan temuannya kepada manajemen Bank Mayapada maupun Bank Indonesia. Cakupan pemantauan dan tindak lanjut Divisi FBI, meliputi:

1. Pemantauan tindak lanjut kejadian-kejadian *fraud*, sesuai ketentuan internal maupun peraturan perundang-undangan.
2. Evaluasi kejadian *fraud* untuk mengidentifikasi upaya perbaikan. Evaluasi berkala yang menyeluruh terhadap sistem pengendalian *fraud*.
3. Tindak lanjut hasil evaluasi kejadian *fraud* untuk meminimalisasi kelemahan dan memperkuat sistem pengendalian internal agar dapat mencegah kembali terulangnya *fraud*.

Pada 2021, terdapat satu laporan *fraud* yaitu tentang penggelapan sejumlah dana. Kasus ini telah ditindaklanjuti di tahun yang sama dan statusnya sudah diselesaikan. Siapa pun dapat melaporkan tindakan *fraud* dengan mengirimkan *email* ke fraud.banking@bankmayapada.com atau menyampaikan via telepon ke nomor 081808605763.

Guna meningkatkan efektivitas pengendalian *fraud*, Bank membentuk unit kerja Security Operation Center (SOC) pada Divisi Informasi Teknologi. Bank juga memanfaatkan teknologi untuk meningkatkan keamanan, antara lain pemasangan CCTV di seluruh lokasi ATM, sudut ruang kerja *frontliner*, ruang penyimpanan kas tunai, serta di lokasi-lokasi yang rawan dengan *fraud*, baik di kantor pusat maupun kantor cabang.

Pelibatan Pemangku Kepentingan

Bank Mayapada aktif berinteraksi dengan pemangku kepentingan melalui berbagai aktivitas yang sesuai dengan kepentingan dan keperluan. Terdapat 6 kelompok pemangku kepentingan yang signifikan bagi Bank Mayapada. Pemetaan kelompok pemangku kepentingan internal maupun eksternal dilakukan berdasarkan tingkat kedekatan (*proximity*) dan kepentingan (*level of interest*). Pemetaan dilakukan secara berkala, seiring dengan perkembangan bisnis Bank. [102-42]

Interaksi dengan pemangku kepentingan internal, antara lain dilakukan melalui dialog pada berbagai saluran komunikasi maupun rapat. Adapun sarana interaksi dengan pemangku kepentingan eksternal dilaksanakan melalui aktivitas perbankan, pertemuan bisnis, kegiatan sosialisasi ataupun seminar.

In line with the commitment to implementing the whistleblowing system, the FBI Division follows up on any complaints of alleged violations. The FBI Division will report its findings to the management of Bank Mayapada and Bank Indonesia. The scope of the FBI Division's monitoring and follow-up includes:

1. *Follow-up monitoring of fraud incidents, in accordance with internal regulations as well as laws and regulations.*
2. *Evaluation of fraud incidents to identify rectification efforts. Comprehensive periodic evaluation of the fraud control system.*
3. *Follow up on the results of the evaluation of fraud incidents to minimize weaknesses and strengthen the internal control system to prevent the recurrence of fraud.*

In 2021, there was one fraud report on the embezzlement of funds. This case has been followed up in the same year and its status has been resolved. Anyone can report fraud by sending an email to fraud.banking@bankmayapada.com or by phone to 081808605763.

In order to increase the effectiveness of fraud control, the Bank established a Security Operation Center (SOC) work unit in the Information Technology Division. The Bank also utilizes technology to improve security, including the installation of CCTV in all ATM locations, frontliner work corners, cash storage rooms, as well as in locations prone to fraud, both at the head office and branch offices.

Stakeholder Engagement

Bank Mayapada actively interacts with stakeholders through various activities according to their interests and needs. There are 6 significant stakeholder groups for Bank Mayapada. Mapping of internal and external stakeholder groups is carried out based on proximity and level of interest. Mapping is carried out regularly, in line with the Bank's business development. [102-42]

Interaction with internal stakeholders is carried out through dialogue on various communication channels and meetings. The interaction with external stakeholders are carried out through banking activities, business meetings, dissemination activities or seminars.

Pelibatan Pemangku Kepentingan [102-40, 102-43, 102-44]

Stakeholder Engagement [102-40, 102-43, 102-44]

Pemangku Kepentingan Stakeholder	Metodologi Pendekatan & Manajemen <i>Approach Methodology & Management</i>		Respons Bank Mayapada <i>Bank Mayapada's Response</i>
	Pertemuan/Sarana Pelibatan, Frekuensi <i>Meeting/Means of Engagement, Frequency</i>	Topik Signifikan, Kebutuhan, & Perhatian <i>Significant Topics, Needs, & Concerns</i>	
Pemegang Saham <i>Shareholders</i>	<ul style="list-style-type: none"> Rapat Umum Pemegang Saham Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB) minimal sekali setahun Quarterly Report, setiap triwulan Laporan Tahunan, satu kali dalam satu tahun Laporan Keberlanjutan, satu kali dalam satu tahun 	<ul style="list-style-type: none"> Kinerja keuangan Kinerja non-keuangan Rencana dan strategi bisnis 	<ul style="list-style-type: none"> Membuat laporan keuangan Membuat laporan tahunan Membuat laporan keberlanjutan Menyelenggarakan RUPST dan RUPSLB
	<ul style="list-style-type: none"> Annual General Meeting of Shareholders (AGMS) and Extraordinary GMS (EGMS) at least once a year Quarterly Report, every quarter Annual Report, once a year Sustainability Report, once a year 	<ul style="list-style-type: none"> Financial performance Non-financial performance Business plan and strategies 	<ul style="list-style-type: none"> Preparing financial statements Preparing annual reports Preparing sustainability reports Holding AGMS and EGMS
Karyawan <i>Employee</i>	<ul style="list-style-type: none"> Media internal MyPortal yang dapat diakses sewaktu-waktu Rapat internal sesuai dengan kebutuhan Sharing Session, secara berkala 	<ul style="list-style-type: none"> Hubungan industrial dan hal-hal yang terkait dengan kesejahteraan Penilaian kinerja Kesempatan jenjang karier Pengembangan karier, pelatihan dan pendidikan Kesehatan dan keselamatan kerja 	<ul style="list-style-type: none"> Menyediakan saluran untuk menampung masukan karyawan Menyediakan whistleblowing system Menjamin keamanan dan hak-hak karyawan sesuai dengan Perjanjian Kerja Bersama (PKB) Mendukung kegiatan Serikat Pekerja Mengadakan pelatihan dan pengembangan kompetensi Mengadakan evaluasi kerja dan jenjang karier
	<ul style="list-style-type: none"> Internal media MyPortal that can be accessed any time Internal meeting as needed Sharing Session, periodically 	<ul style="list-style-type: none"> Industrial relations and welfare-related matters Performance assessment Career path opportunities Career development, training and education Occupational Health and Safety 	<ul style="list-style-type: none"> Providing channels to accommodate employees' feedback Providing whistleblowing system Guaranteeing employee safety and rights in accordance with Collective Labor Agreement (CLA) Supporting Labor Union activities Conducting training and competency development Policy on job evaluation and career path

Pemangku Kepentingan Stakeholder	Metodologi Pendekatan & Manajemen <i>Approach Methodology & Management</i>		Respons Bank Mayapada <i>Bank Mayapada's Response</i>
	Pertemuan/Sarana Pelibatan, Frekuensi <i>Meeting/Means of Engagement, Frequency</i>	Topik Signifikan, Kebutuhan, & Perhatian <i>Significant Topics, Needs, & Concerns</i>	
Nasabah <i>Customer</i>	<ul style="list-style-type: none"> Aktivitas perbankan di kantor cabang, setiap saat Melalui call center, situs web, setiap saat Kunjungan langsung sesuai kebutuhan 	<ul style="list-style-type: none"> Informasi mengenai produk dan layanan perbankan Memberikan solusi atas permasalahan dalam bertransaksi, menggunakan produk dan/atau layanan perbankan Privasi data nasabah dan keamanan data 	<ul style="list-style-type: none"> Menyediakan media komunikasi 24 jam Menanggapi dan menindaklanjuti pengaduan yang diterima Mengembangkan inovasi produk dan layanan perbankan Melakukan survei kepuasan nasabah Menjaga privasi nasabah dengan memperkuat sistem teknologi informasi
	<ul style="list-style-type: none"> Banking activities in branch office at any time Via call center, website, at any time Site visit as per need 	<ul style="list-style-type: none"> Information on banking products and services Providing solution to issues in transactions, using banking products and/or services Customer privacy data and data security 	<ul style="list-style-type: none"> Providing 24-hour communication media Responding and following up the complaints received Developing innovations in banking products and services Conducting customer satisfaction survey Maintaining customer privacy by strengthening information technology system
Regulator <i>Regulator</i>	<ul style="list-style-type: none"> Laporan pelaksanaan kepatuhan, minimal setahun sekali Bukti pengumuman RUPST dan RUPSLB, ringkasan Laporan Keuangan, minimal setahun sekali Laporan bulanan, Rencana Penyelenggaraan Public Expose, minimal setahun sekali Pemenuhan panggilan dari Otoritas Jasa Keuangan (OJK) setiap diperlukan 	<ul style="list-style-type: none"> Kepatuhan dan pelaksanaan GCG Analisa risiko dalam pemberian kredit Pelaksanaan anti-fraud dan antikorupsi, APU & PPT Green banking Inklusi dan literasi keuangan Keuangan berkelanjutan 	<ul style="list-style-type: none"> Melaksanakan kepatuhan Menyusun RAKB Menyusun laporan tahunan & laporan keberlanjutan Memberikan tanggapan atas rekomendasi OJK Menerapkan keuangan berkelanjutan Meningkatkan jangkauan akses perbankan
	<ul style="list-style-type: none"> Compliance report, at least once a year Announcement proof of AGMS and EGMS, summary of Financial Statements, at least once a year Monthly report, Public Expose planning, at least once a year Attending the invitation from the Financial Services Authority (OJK), whenever required 	<ul style="list-style-type: none"> GCG compliance and implementation Risk analysis in lending credit Implementation of anti-fraud and anti-corruption, APU/PPT Green banking Financial inclusion and literacy Sustainable finance 	<ul style="list-style-type: none"> Performing compliance Preparing SFAP Preparing annual report and sustainability report Responding to OJK recommendations Implementing sustainable finance Expanding the banking access coverage

Pelibatan Pemangku Kepentingan [102-40, 102-43, 102-44]

Stakeholder Engagement [102-40, 102-43, 102-44]

Pemangku Kepentingan <i>Stakeholder</i>	Metodologi Pendekatan & Manajemen <i>Approach Methodology & Management</i>		Respons Bank Mayapada <i>Bank Mayapada's Response</i>
	Pertemuan/Sarana Pelibatan, Frekuensi <i>Meeting/Means of Engagement, Frequency</i>	Topik Signifikan, Kebutuhan, & Perhatian <i>Significant Topics, Needs, & Concerns</i>	
Mitra Bisnis <i>Business Partner</i>	<ul style="list-style-type: none"> • Interaksi melalui pengajuan kontrak kerja sama sesuai waktu yang diperlukan • Pertemuan dengan Divisi Logistik dan Pengadaan, jika diperlukan minimal sekali setahun 	<ul style="list-style-type: none"> • Hubungan yang saling menguntungkan • Pengadaan barang dan/atau jasa • Jenis kebutuhan/spesifikasi • Kontrak kerja yang adil dan telah disepakati kedua belah pihak • Pembayaran tepat waktu 	<ul style="list-style-type: none"> • Memberikan informasi yang dibutuhkan untuk proses pengadaan • Pembayaran tepat waktu • Sosialisasi kebijakan dan kode etik • Membangun komunikasi bisnis dan kerja sama yang baik
	<ul style="list-style-type: none"> • <i>Interaction through cooperation contract submission, if necessary</i> • <i>Meeting with Logistics and Procurement Division, if necessary, at least once a year</i> 	<ul style="list-style-type: none"> • <i>Mutually beneficial relationship</i> • <i>Procurement of goods and/or services</i> • <i>Types of needs/specifications</i> • <i>Fair contract work, which has been agreed on by two parties</i> • <i>On time payment</i> 	<ul style="list-style-type: none"> • <i>Providing information required for procurement process</i> • <i>On time payment</i> • <i>Dissemination on policies and code of conduct</i> • <i>Establishing good business communication and cooperation</i>
Masyarakat <i>Community</i>	<p>Pelaksanaan kegiatan tanggung jawab sosial perusahaan sesuai kebutuhan</p>	<ul style="list-style-type: none"> • Program beasiswa • Bantuan sosial • Lapangan kerja 	<p>Realisasi kegiatan tanggung jawab sosial perusahaan</p>
	<p><i>Implementation of corporate social responsibility as per needs</i></p>	<ul style="list-style-type: none"> • <i>Scholarship program</i> • <i>Social assistance</i> • <i>Employment</i> 	<p><i>Realization of corporate social responsibility activities</i></p>

Kinerja Keberlanjutan

Sustainability Performance



Kinerja Ekonomi
Economic Performance

Kinerja Sosial
Social Performance

Kinerja Lingkungan
Environmental Performance

Tanggung Jawab Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan
Responsibility on Sustainable Financial Products and/or Services Development

Kinerja Ekonomi

Economic Performance

Rantai Pasokan [102-9]

Rantai pasokan dan praktik pengadaan adalah salah satu penunjang kelancaran kegiatan usaha. Praktik pengadaan di internal Bank Mayapada mencakup seleksi vendor, manajemen kontrak kerja, manajemen pengadaan barang dan jasa, sistem pengadaan, logistik, dan kepatuhan. Kerja sama dengan pemasok dilakukan secara profesional serta menjunjung nilai kesetaraan atau *fairness*.

Sebagai upaya aktif menularkan semangat penerapan keuangan berkelanjutan. Beberapa persyaratan umum untuk menjadi vendor atau pemasok, antara lain:

- Akuntabel;
- Memiliki kualitas barang yang baik dan sesuai standar yang diperlukan;
- Memiliki reputasi yang baik dan tepat waktu.

Vendor ataupun pemasok yang bekerja sama dengan Bank Mayapada merupakan perusahaan maupun perorangan yang menyediakan perlengkapan maupun peralatan kantor, pramukarya, penyedia sarana transportasi, jasa konsultan, dan jasa keamanan. Bank juga melakukan kerja sama dengan beberapa perguruan tinggi atau universitas dalam bidang jasa konsultasi.

Jumlah Pemasok dan Nilai Kontrak Pekerjaan [102-9, 204-1]

Number of Suppliers and Value of Work Contracts [102-9, 204-1]

Jenis Pemasok Type of Supplier	Pengadaan Barang - Procurement of Goods		Pengadaan Jasa - Procurement of Services	
	Jumlah Pemasok Number of Suppliers	Nilai Kontrak (Rupiah) Value of Work Contract (Rp Million)	Jumlah Pemasok Number of Suppliers	Nilai Kontrak (Rupiah) Value of Work Contract (Rupiah)
Lokal/Nasional Local/National	72	40,243,738,798	234	156,626,031,190.87
Jumlah Total	72	40,243,738,798	234	156,626,031,190.87

Keterangan:

- Data meliputi vendor yang dipotong PPh 23 dan berada di wilayah Jakarta.
- Terdapat beberapa vendor yang telah memiliki NPWP namun tidak melakukan koordinasi ke Kantor Pusat, hanya koordinasi dengan cabang.

Note:

- The data includes vendors with withheld income tax 23 and domiciled in the Jakarta area.
- There are several vendors who already have taxpayer number (NPWP) but do not coordinate with the Head Office, only coordinate with branches.

Supply Chain [102-9]

The supply chain and procurement practices are one of the supporting factors for the smooth running of business activities. Internal procurement practices at Bank Mayapada include vendor selection, work contract management, goods and service procurement management, procurement systems, logistics, and compliance. Cooperation with suppliers is carried out professionally and upholds the value of fairness.

As an active effort to spread the spirit of sustainable finance implementation, some of the general requirements to become a vendor or supplier include:

- Accountable;
- Have good quality goods and meet the required standards;
- Have a good reputation and on time.

Vendors or suppliers who cooperate with Bank Mayapada are companies and individuals that provide office supplies and equipment, office boys, providers of transportation facilities, consulting services, and security services. The Bank also cooperates with universities in consulting services.



Kinerja Ekonomi

Tahun 2021 merupakan tahun yang penuh dengan tantangan dan dinamika akibat pandemi COVID-19 yang masih berlangsung. Bank Mayapada mendukung upaya pemerintah dan elemen masyarakat dalam penanggulangan COVID-19. Indonesia berhasil masuk daftar 5 negara dengan penurunan kasus COVID-19 secara signifikan dan mampu mempertahankannya dalam jangka waktu cukup lama. Diharapkan hal ini dapat terus dipertahankan, serta berdampak positif pada perkembangan perekonomian nasional.

Manajemen dan karyawan Bank Mayapada berhasil melalui tantangan ketidakpastian perekonomian global akibat pandemi COVID-19. Bank Mayapada tetap melayani nasabah, baik secara *offline* maupun *online*. Layanan perbankan kepada nasabah serta aktivitas kerja dilakukan dengan tetap mengacu pada protokol kesehatan.

Atas komitmen Bank Mayapada dalam melayani seluruh nasabah, kinerja operasional dan keuangan menunjukkan hasil yang positif. Per Desember 2021, tercatat pendapatan bunga sebesar Rp6,33 triliun, atau naik 21,95% dari tahun lalu, atau 105,8% dari target. Laba bersih tercatat Rp44,13 miliar, turun 31,23% dari YoY, atau berhasil mencapai 33,04% dari target.

Economic Performance

The year 2021 is a year full of challenges and dynamics due to the ongoing COVID-19 pandemic. Bank Mayapada has supported the efforts of the government and elements of community in dealing with COVID-19. Indonesia has successfully entered the list of 5 countries with a significant decrease in COVID-19 cases and managed to maintain it for a long period of time. The conditions are expected to continue to be maintained, and would have a positive impact on the development of the national economy.

Bank Mayapada management and employees have managed to overcome the challenges of global economic uncertainty due to the COVID-19 pandemic. Bank Mayapada continues to serve customers, both offline and online. Banking services to customers and work activities are carried out while complying with health protocols.

Due to Bank Mayapada's commitment to serving all customers, our operational and financial performance has shown positive results. As of December 2021, interest income was recorded at Rp6.33 trillion, up 21.95% from last year, or 105.8% of the target. Net profit was recorded at Rp44.13 billion, decreased 31.23% from YoY, or managed to reach 33.04% of the target.

Nilai Ekonomi yang Dihasilkan dan Didistribusikan (Rp Juta) [201-1]
Economic Value Generated and Distributed (Rp Million) [201-1]

Uraian - Description	2021	2020	2019
Nilai Ekonomi Dihasilkan - Economic Value Generated			
Pendapatan bunga <i>Interest income</i>	6,334,857	5,194,786	8,938,464
Pendapatan operasional lainnya <i>Other operating income</i>	1,052,597	1,478,177	70,296
Jumlah nilai ekonomi dihasilkan <i>Total economic value generated</i>	7,387,454	6,672,963	9,008,760
Nilai Ekonomi Didistribusikan - Economic Value Distributed			
Biaya operasi <i>Operating costs</i>	649,339	726,341	1,332,446
Pengeluaran untuk karyawan (gaji dan tunjangan) <i>Expenditures for employees (salary and benefits)</i>	692,405	802,703	929,751
Dividen <i>Dividends</i>	0	0	0
Pajak pada pemerintah <i>Government taxes</i>	45,764	67,968	256,076
Pengeluaran untuk kegiatan sosial dan kemasyarakatan <i>Expenditures for social and community activities</i>	29,973	13,409	13,851
Jumlah nilai ekonomi didistribusikan <i>Total economic value distributed</i>	1,417,481	1,610,421	2,532,124
Nilai Ekonomi Ditahan - Economic Value Retained			
Jumlah nilai ekonomi ditahan (nilai ekonomi dihasilkan dikurangi nilai ekonomi didistribusikan) <i>Total economic value retained (economic value generated subtracted by economic value distributed)</i>	5,969,973	5,062,542	6,476,636

Portofolio Kredit

Keberadaan Bank Mayapada telah mendukung transaksi finansial masyarakat serta membantu pendanaan usaha debiturnya, sehingga secara tidak langsung akan berkontribusi pada pergerakan usaha dan pemulihan ekonomi nasional (PEN). Di sisi lain, sebagai wujud komitmen terhadap keuangan berkelanjutan, Bank Mayapada menyalurkan kredit pada pelaku usaha yang termasuk dalam KKUB. Bank mencatat total portofolio kredit KKUB terhadap total kredit per akhir 2021 mencapai 17,88% dari total kredit, lebih dari target yang ditetapkan yaitu 0,01%.

Credit Portfolio

The presence of Bank Mayapada has provided support to the community's financial transactions as well as finance the business of its debtors, which will indirectly contribute to the business activities and the national economic recovery (PEN). As a form of commitment to sustainable finance, Bank Mayapada provides loans to business actors who are listed on the KKUB. The bank recorded that the total KKUB credit portfolio to total loans as of the end of 2021 reached 17.88% of total loans, more than the set target of 0.01%.

Perseroan mencatat pertumbuhan kredit yang positif di tahun 2021. Per Desember 2021, *outstanding* portofolio kredit naik Rp6,57 triliun atau meningkat 12,06% (YoY) dibandingkan tahun lalu. Capaian ini sebesar 101,42% dari target yang ditetapkan di awal tahun. Penyerapan kredit terbesar ada pada segmen kredit korporasi.

The Company recorded positive credit growth in 2021. As of December 2021, the outstanding credit portfolio increased by Rp6.57 trillion or 12.06% (YoY) compared to last year. This achievement was 101.42% of the target set at the beginning of the year. The largest credit absorption was in the corporate credit segment.

Portofolio Kredit Berdasarkan Segmen Usaha (Rp Miliar) [FS6]
Credit Portfolio by Business Segment (Rp Billion) [FS6]

Segmen Usaha - Business Segment	2021	2020	2019
Korporasi <i>Corporate</i>	51,166	50,081	60,466
UMKM <i>MSME</i>	9,738	3,315	11,254
Konsumtif <i>Consumptive</i>	123	1,061	162
Jumlah <i>Total</i>	61,027	54,457	71,882

Portofolio Kredit KKUB Berdasarkan Segmen Usaha (Rp Miliar)
KKUB Credit Portfolio by Business Segment (Rp Billion)

Segmen Usaha - Business Segment	2021	2020	2019
Korporasi <i>Corporate</i>	1,171	1,199	1,109
UMKM <i>MSME</i>	9,738	3,315	11,254
Jumlah <i>Total</i>	10,909	4,514	12,363

Pembiayaan pada Kategori Kegiatan Usaha Berkelanjutan (KKUB) Non UMKM

Pada tahun 2021, Bank Mayapada mencatat *outstanding* kredit berwawasan LST non UMKM senilai Rp1,17 triliun. Pembiayaan ini, meliputi penyaluran kredit ke sektor pengelolaan sumber daya hayati yang berkelanjutan, bangunan (*real estate*) dan konstruksi berwawasan lingkungan, dan kegiatan usaha lainnya yang berwawasan lingkungan. Untuk saat ini, Bank Mayapada hanya menyajikan laporan portofolio kredit KKUB berdasarkan segmen usaha, namun belum memetakan berdasarkan wilayah operasional. [FS6]

Financing in the Category of Non-SME Sustainable Business Activities (KKUB)

In 2021, Bank Mayapada recorded outstanding non-SME ESG-oriented loans of Rp1.17 trillion. This financing includes loan disbursement to the sustainable management of biological resources, environmentally friendly buildings (real estate) and construction, and other environmentally friendly business activities. Currently Bank Mayapada only presents KKUB loan portfolio report based on business segments, but has not conducted mapping based on operational areas. [FS6]

Sejalan dengan RAKB Bank Mayapada, prioritas penyaluran kredit KKUB adalah kredit-kredit pada sektor konstruksi dan ritel/perdagangan yang telah melengkapi persyaratan izin lingkungan. Di tahun 2021, Bank berhasil mencatat 3,54% dari total kredit *outstanding* di sektor konstruksi yang masuk dalam KKUB dengan nilai Rp831,6 miliar. Pencapaian tersebut sesuai dengan target pada RAKB.

In line with Bank Mayapada's SFAP, the priority of KKUB lending is loans to the construction and retail/trade sectors that have fulfilled environmental permit requirements. In 2021, the Bank managed to record 3.54% of the total outstanding loans in the construction sector included in the KKUB with a value of Rp831.6 billion. This achievement has met the target in the SFAP.

Komposisi Portofolio Kredit KKUB Non UMKM (Rp Miliar) [FS6]
Composition of Non-MSME KKUB Credit Portfolio (Rp Billion) [FS6]

Uraian - Description	2021
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui secara Nasional, Regional, atau Internasional <i>Green Buildings with National, Regional, or International Standards or Certifications</i>	339.59
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya (Konstruksi Berwawasan Lingkungan) <i>Other Environmentally Friendly Business Activities and/or Other Activities (Environmentally Friendly Construction)</i>	831.61
Persentase Kredit KKUB Non UMKM terhadap Total Kredit <i>Percentage of Non-MSME KKUB Loans to Total Loans</i>	1.92%

Pembiayaan pada UMKM

Peran sektor Usaha Mikro Kecil dan Menengah (UMKM) relatif signifikan dalam menunjang pertumbuhan perekonomian nasional Indonesia. Pemerintah memberikan perhatian untuk pengembangan UMKM. Kebijakan pemerintah terkait dengan penanggulangan pandemi COVID-19 memberikan hasil yang optimal sehingga pelaku UMKM dapat pulih dan mendukung percepatan PEN. Secara umum, pertumbuhan ekonomi nasional menunjukkan tren positif. Diharapkan momentum yang baik ini mendorong kemajuan dan keberlanjutan UMKM. Peran aktif perbankan juga sangat signifikan untuk dapat mendorong kebangkitan UMKM, salah satunya melalui restrukturisasi kredit UMKM.

Portofolio kredit ke segmen UMKM secara keseluruhan mencapai 15,96% dari total kredit Bank Mayapada. Dalam hal ini, Bank Mayapada secara tidak langsung berkontribusi kepada pelaku UMKM untuk dapat menjalankan usaha di tengah pandemi COVID-19 melalui pinjaman yang disalurkan. Pembiayaan UMKM merupakan bagian dari KKUB.

Financing for MSMEs

The role of the Micro, Small and Medium Enterprises (MSME) sector is relatively significant in supporting Indonesia's national economic growth. The government pays attention to the development of MSMEs. Government policies related to handling the COVID-19 pandemic have given optimal results, thus MSME players can recover and support the acceleration of PEN. In general, national economic growth has been showing a positive trend. This good momentum is expected to boost the growth and sustainability of MSMEs. The banks' active role is also very significant to be able to encourage the revival of MSMEs, one of which is through restructuring MSME loans.

The overall loan portfolio to the MSME segment reached 15.96% of Bank Mayapada's total loans. In this case, Bank Mayapada indirectly contributes to MSME actors to be able to run a business during the COVID-19 pandemic through disbursed loans. MSME financing is part of the KKUB.

Portofolio Kredit UMKM
MSME Credit Portfolio

Uraian - Description	2021	2020	2019
Jumlah kredit sektor UMKM (Rp miliar) <i>Total credit for the MSME sector (billion Rp)</i>	9,738	3,315	11,254
Persentase jumlah kredit UMKM terhadap total kredit (%) <i>Percentage of MSME loans to total loans (%)</i>	15.96	6.09	15.66

Melalui Mayapada Mitra Usaha (MMU), Perseroan terus berupaya meningkatkan portofolio UMKM. MMU berperan untuk memperluas jangkauan layanan kepada pelaku UMKM di berbagai wilayah di Indonesia. Di tahun 2021, penyaluran kredit ke segmen UMKM mencapai Rp867,7 miliar.

Through Mayapada Mitra Usaha (MMU), the Company continues to improve its MSME portfolio. MMU's role is to expand the range of services to MSME actors in various regions in Indonesia. In 2021, lending to the MSME segment reached Rp867.7 billion.

Restrukturisasi Kredit

Credit Restructuring

Dampak langsung dan tidak langsung pandemi COVID-19 masih dirasakan pada tahun 2021. Peran dari berbagai elemen masyarakat untuk mendorong percepatan pemulihan dan pertumbuhan ekonomi nasional sangat dibutuhkan. Bank Mayapada ikut serta berkontribusi dalam program PEN dengan memberikan restrukturisasi kredit. Debitur yang memenuhi syarat akan berpeluang mendapatkan restrukturisasi kredit. Penentuan skema restrukturisasi dilakukan atas dasar kajian kondisi setiap debitur. Hingga akhir tahun 2021, restrukturisasi kredit diberikan kepada 1.019 debitur. Bank membukukan restrukturisasi kredit sebesar Rp4,68 triliun atau sekitar 7,67% dari total kredit pada 2021.

The direct and indirect impacts of the COVID-19 pandemic were still felt in 2021. The role of various elements of society to accelerate recovery and national economic growth is urgently needed. Bank Mayapada participates in contributing to the PEN program by providing credit restructuring. Debtors who meet the requirements will have the opportunity to get credit restructuring. The restructuring scheme is determined based on review results of each debtor's condition. By the end of 2021, credit restructuring was given to 1,019 debtors. The Bank recorded total credit restructuring of Rp4.68 trillion or 7.67% of total loans in 2021.

Kinerja Sosial

Social Performance

Perekrutan dan Perputaran Karyawan [401-1]

Prinsip kesetaraan dalam manajemen SDM diterapkan Bank Mayapada sejak proses perekrutan terhadap calon karyawan. Di tahun 2021, sebanyak 252 orang telah diterima sebagai karyawan baru. Di sisi lain, terdapat 146 orang yang meninggalkan Perseroan per akhir 2021. Dengan demikian, tingkat perputaran karyawan tercatat 9,78%. Bank Mayapada berupaya untuk menciptakan lingkungan kerja dan hubungan industrial yang harmonis untuk meminimalkan *turnover rate*.

Employee Recruitment and Turnover [401-1]

The equality principle in HR management is applied by Bank Mayapada since the recruitment process for prospective employees. In 2021, as many as 252 people have been hired as new employees. On the other hand, there were 146 people who left the Company as of the end of 2021. Thus, the employee turnover rate was recorded at 9.78%. Bank Mayapada strives to create a harmonious working environment and industrial relations to minimize the *turnover rate*.

Perputaran Karyawan Berdasarkan Gender [401-1]

Employee Turnover by Gender [401-1]

Keterangan Description	2021		2020		2019	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan masuk Incoming employees	93	159	51	59	157	189
Karyawan keluar, karena: Outgoing employees due to:						
- Mengundurkan diri Resigning	128	164	125	165	139	174
- Pensiun Retirement	8	10	2	4	2	6
- Meninggal Passed away	5	3	5	1	1	1
Tingkat perputaran Turnover Rate	9.78%		9.10%		9.03%	

Perputaran Karyawan Berdasarkan Usia [401-1]

Employee Turnover by Age [401-1]

Keterangan Description	2021			
	21-30	31-40	40-50	>50
Karyawan masuk Incoming employees	190	44	12	6
Karyawan keluar, karena: Outgoing employees due to:				
- Mengundurkan diri Resigning	143	111	33	5
- Pensiun Retirement	-	-	1	17
- Meninggal Passed away	3	-	2	3

Menghargai Prinsip-Prinsip Hak Asasi Manusia (HAM)

Bank selalu memandang bahwa HAM merupakan hal penting yang harus dihormati dalam penerapan praktik pengelolaan SDM, termasuk dalam menjalin hubungan dengan pemangku kepentingan. Oleh sebab itu, manajemen SDM di Bank Mayapada memperhatikan prinsip-prinsip universal HAM pada penerapannya.

Respecting the Principles of Human Rights

The Bank always views that human rights need to be respected in the HR management practices, including in establishing relationships with stakeholders. Therefore, HR management at Bank Mayapada pays attention to universal human rights principles in its implementation.

Kesetaraan dan Keberagaman

Bank Mayapada menjunjung aspek kesetaraan dan keberagaman dalam manajemen SDM. Perseroan memberikan kesempatan yang sama bagi seluruh karyawan untuk meniti jenjang karier sesuai dengan kompetensi dan kebutuhan, tanpa memandang latar belakang agama, suku, ras, maupun gender. Kebijakan tersebut tertuang dalam PKB Bab III Pasal 13.

Equality and Diversity

Bank Mayapada upholds the aspects of equality and diversity in HR management. The Company provides equal opportunities for all employees to pursue career according to their competencies and needs, regardless of religious background, ethnicity, race, or gender. The policy is set out in the CLA Chapter III Article 13.

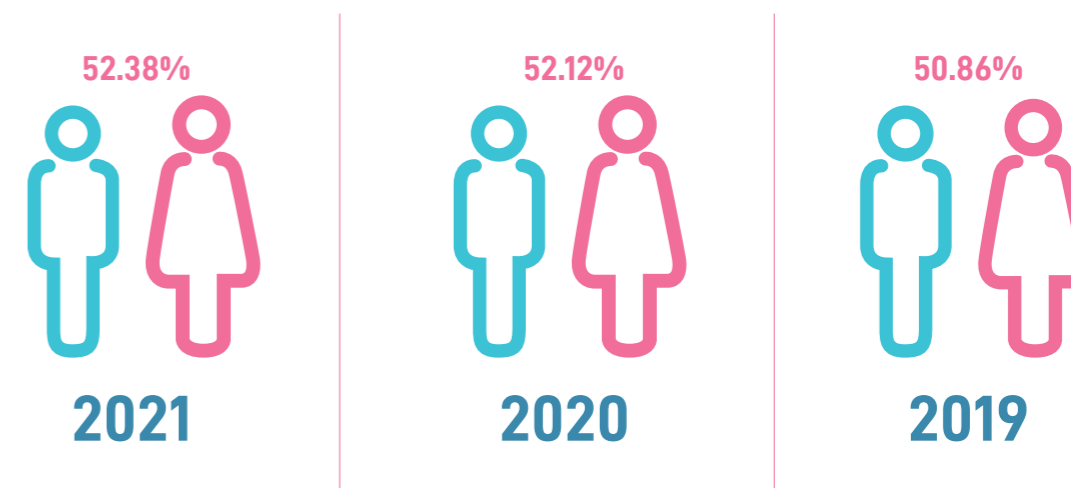
Jumlah Karyawan Berdasarkan Gender

Total Employees by Gender

Gender	2021	2020	2019
Laki-laki - Male	1,549	1,589	1,725
Perempuan - Female	1,704	1,730	1,786
Jumlah - Total	3,253	3,319	3,511

Jumlah Karyawan Perempuan Dibandingkan Total Karyawan

Total Female Employees Compared to Total Employees



Keberagaman Komposisi dan Struktur Manajemen Tahun 2021 [405-1]
Diversity of Management Composition and Structure in 2021 [405-1]

Kelompok Jabatan <i>Position Group</i>	Gender		Kelompok Usia - <i>Age Group</i>		
	Laki-laki <i>Male</i>	Perempuan <i>Female</i>	<30	31-50	>51
Komisaris dan Direktur <i>Commissioners and Directors</i>	8	-	-	2	6
Kepala Divisi dan Area Manager MMU <i>MMU Division Heads and Area Managers</i>	35	9	-	24	20
Kepala Bagian dan Kepala Grup <i>Department Heads and Group Heads</i>	133	157	9	215	66
Kepala Seksi dan Komite <i>Heads of Sections and Committees</i>	163	247	58	318	34
Pemimpin Cabang dan Cabang Pembantu <i>Branch and Sub-Branch Leaders</i>	51	75	-	82	44
Pimpinan Unit MMU <i>MMU Unit Heads</i>	53	4	-	55	2
Staf Senior <i>Senior Staff</i>	46	25	3	60	8
Staf <i>Staff</i>	1,051	1,173	1,069	1,093	62
Wakil Kepala Bagian dan Wakil Kepala Divisi <i>Department Deputy Heads and Division Deputy Heads</i>	6	4	-	6	4
Wakil Pemimpin Cabang dan Cabang Pembantu <i>Branch and Sub-Branch Deputy Leaders</i>	3	10	-	7	6
Jumlah <i>Total</i>	1,549	1,704	1,139	1,862	252

Usia Minimum Bekerja dan Waktu Kerja [401-3]

Kebijakan manajemen SDM memastikan seluruh karyawannya memiliki umur yang cukup untuk bekerja, sesuai dengan kriteria peraturan ketenagakerjaan, yakni minimum 18 tahun. Kebijakan tersebut memastikan tidak ada tenaga kerja anak dan tidak ada kerja paksa di Bank Mayapada. Perseroan juga berkomitmen untuk memberikan lingkungan kerja yang layak. Hal tersebut termuat pada peraturan PKB pada Bab V Pasal 20 tentang rentang waktu kerja dan istirahat, serta pengaturan cuti bagi karyawan.

Hak Cuti

Karyawan perempuan berhak atas cuti melahirkan (90 hari kalender). Selama tahun 2021, sebanyak 106 karyawan perempuan menjalani cuti melahirkan, dan seluruhnya telah kembali bekerja di akhir 2021. Saat ini, Bank Mayapada telah memiliki kebijakan *parental leave* yang mengatur cuti bagi karyawan laki-laki yang menunggu kelahiran buah hatinya. Terdapat 53 orang laki-laki yang mengajukan cuti ini dan seluruhnya telah kembali bekerja per akhir 2021.

Karyawan juga dapat mengajukan cuti panjang untuk ibadah haji (40 hari kalender). Selama 2021, karena pandemi COVID-19, tidak terdapat karyawan yang mengajukan cuti ibadah haji. Karyawan tetap dapat kembali bekerja seperti sediakala setelah cuti melahirkan atau cuti panjang untuk ibadah haji.

Kebebasan Berpendapat dan Berserikat

Bank menghargai kebebasan menyampaikan pendapat. Bank berupaya menjalin dan menjaga hubungan industrial yang harmonis dengan memberikan kebebasan untuk berserikat. Terdapat Serikat Pekerja Bank Mayapada (SPBM) yang anggotanya berasal dari perwakilan manajemen dan karyawan. Bank Mayapada mendukung dan memfasilitasi kegiatan SPBM.

SPBM berfungsi untuk menjaga komunikasi antara perusahaan dan karyawan. SPBM terlibat dalam pelaksanaan rapat bipartit/tripartit. Selain itu, SPBM juga berperan dalam menyusun dan memperbaharui Perjanjian Kerja Bersama (PKB). Sepanjang tahun 2021, SPBM terlibat dalam forum kemitraan dan 3 rapat.

Minimum Age and Working Hours [401-3]

The HR management policy ensures that all employees are of appropriate age to work, in compliance with the criteria for employment regulations, which is a minimum of 18 years. This policy ensures that there is no child labor and no forced labor at Bank Mayapada. The Company is also committed to providing a decent work environment. These are contained in the CLA regulations in Chapter V Article 20 regarding the time span of work and rest, as well as leave arrangements for employees.

Leave Entitlements

Female employees are entitled to maternity leave for 90 calendar days. During 2021, as many as 106 female employees took maternity leave, and all of them have returned to work at the end of 2021. Currently, Bank Mayapada has a parental leave policy that regulates leave for male employees who are expecting the birth of their child. There were 53 male employees who applied for this type of leave and all of them had returned to work by the end of 2021.

Employees can also apply for sabbatical for hajj (40 calendar days). During 2021, due to the COVID-19 pandemic, there were no employees who applied for hajj leave. Employees can still return to work as usual after maternity leave or long leave for the pilgrimage.

Freedom of Opinion and Association

The Bank values freedom of expression. The Bank strive for harmonious industrial relations by providing freedom of association. The Serikat Pekerja Bank Mayapada (SPBM) labor union has been established, whose members are representatives of management and employees. Bank Mayapada supports and facilitates the SPBM activities.

SPBM serves to maintain communication between the company and employees. It is involved in holding bipartite/tripartite meetings. In addition, SPBM also plays a role in drafting and updating Collective Labor Agreements (CLA). During 2021, SPBM was involved in partnership forums and 3 meetings.

Perjanjian Kerja Bersama (PKB) [102-41]

PKB merupakan perjanjian yang mengatur hubungan industrial antara perusahaan dan karyawan. Serikat Pekerja Bank Mayapada bersama dengan perwakilan manajemen menyusun PKB. Isi PKB mengatur hak dan kewajiban seluruh karyawan tetap Bank Mayapada. Seiring dengan perkembangan yang ada, PKB direvisi dan disesuaikan atau diperbaharui setiap 2 tahun sekali. Pada tahun 2021, SPBM dan perwakilan manajemen kembali merevisi PKB, dan menghasilkan PKB periode 2021-2023 yang akan berlaku mulai 1 September tahun 2021.

Collective Labor Agreement (CLA) [102-41]

CLA is an agreement on industrial relations between the company and employees. The SPBM together with management representatives drafted the CLA. The contents of the CLA specify the rights and obligations of all permanent employees of Bank Mayapada. Along with existing developments, the CLA is reviewed and adjusted or updated every 2 years. In 2021, SPBM and management representatives again reviewed the CLA, and produced a CLA for the period 2021-2023 which took effect 1 September 2021.

Remunerasi Karyawan [401-2, 405-2] [FS2]

Kebijakan remunerasi mengacu pada ketentuan dan peraturan ketenagakerjaan yang berlaku. Bank memberikan imbal jasa kepada pekerjaan berupa gaji pokok, tunjangan, dan insentif lain. Kebijakan dalam menentukan remunerasi mengacu pada kesetaraan dan tidak bersifat diskriminatif terkait gender. Pengukuran nilai remunerasi yang diterima karyawan, antara lain berdasarkan status ketenagakerjaan, jenjang jabatan, prestasi kerja, dan masa kerja.

Employee Remuneration [401-2, 405-2] [FS2]

The remuneration policy refers to the applicable rules and regulations on manpower. The Bank provides remuneration in the form of basic salary, benefits, and other incentives. The policy in determining remuneration refers to equality and is not discriminatory in terms of gender. The measurement of the remuneration value received by employees is based on employment status, level of position, work performance, and years of service.

Komponen Remunerasi dan Tunjangan Berdasarkan Status Ketenagakerjaan [401-2]
Components of Remuneration and Benefits by Employment Status [401-2]

Bentuk Manfaat Form of Benefit	Karyawan Tetap Permanent Employees	Karyawan Kontrak Contract Employees
Gaji pokok dan asuransi jiwa Basic salary and life insurance	Ada Yes	Ada Yes
Tunjangan kesehatan dan kelahiran Healthcare and maternity benefit	Ada Yes	Ada Yes
Tunjangan disabilitas dan cuti Disability and leave allowance	Ada Yes	Tidak No
Tunjangan kecelakaan kerja dan pensiun Work accident and pension fund	Ada Yes	Ada Yes
Kesempatan memiliki saham Employee stock ownership opportunity	Ada Yes	Tidak No
Tunjangan hari raya, komunikasi, dan bahan bakar Religious holiday, communication, and fuel allowance	Ada Yes	Ada Yes
Hak cuti Leave entitlements	Ada Yes	Ada Yes

Bank Mayapada membayarkan seluruh (100%) remunerasi kepada karyawan tetap yang masih berposisi rendah setara dengan Upah Minimum Provinsi (UMP), sesuai dengan daerah tempatnya bekerja. Kebijakan ini berlaku di seluruh kantor cabang di Indonesia.

Bank Mayapada pays all (100%) remuneration equivalent to the Provincial Minimum Wage (UMP), according to the area where they work, to permanent employees who are still in lower positions. This policy applies to all branch offices in Indonesia.

Kewajiban Rencana Manfaat Pasti untuk Pensiun [201-3]

Bank Mayapada menjamin hak karyawan tetap yang akan memasuki masa purnabakti. Seluruh karyawan tetap diberikan peluang untuk memperoleh rencana manfaat pensiun. Bank Mayapada menggunakan jasa BPJS Ketenagakerjaan untuk mengelola program pensiun karyawan. Kewajiban atas rencana pensiun ditanggung bersama antara perusahaan dan karyawan tetap, masing-masing sebesar 1%. Kewajiban tersebut dibayarkan oleh karyawan melalui iuran pensiun pada program BPJS Ketenagakerjaan setiap bulannya.

Defined Benefit Plan Obligation for Retirement [201-3]

Bank Mayapada guarantees the rights of permanent employees who will enter their retirement period. All permanent employees are provided with a pension benefit plan. Bank Mayapada uses BPJS of Employment's services to manage employee pension programs. The obligation for the pension plan is shared between the company and permanent employees, each at 1%. This obligation is paid by employees through monthly pension contributions in the BPJS of Employment's program.

Kebijakan batasan usia pensiun karyawan tetap adalah 57 tahun, sebagaimana tercantum PKB Bab 12 Pasal 66 tentang Pemberhentian dan Perpanjangan Masa Kerja karena Usia Pensiun. Pada tahun 2021, sebanyak 18 orang karyawan telah pensiun. Untuk itu, Bank membagikan pesangon dengan total Rp15.989.079.223.

The policy on the retirement age for permanent employees is 57 years, as stated in the CLA Chapter 12 Article 66 concerning Dismissal and Extension of Working Periods due to Retirement Age. In 2021, 18 employees have retired. Thus, the Bank has disbursed severance pay with a total of Rp15,989,079,223.

Lingkungan Bekerja yang Layak dan Aman

Lingkungan kerja yang kondusif berkontribusi positif dalam pencapaian kinerja optimal setiap karyawan. Kebijakan pengelolaan lingkungan kerja dimaksudkan untuk dapat menciptakan lingkungan kerja yang nyaman dan layak bagi karyawan. Perseroan juga memperhatikan aspek keamanan dan kesehatan di lingkungan kerja, seperti melengkapi gedung dengan alat pemadam api ringan dan obat-obatan pertolongan pertama pada kecelakaan. Perseroan memastikan keamanan gedung dengan bantuan manajemen pengelola gedung. Kantor pusat dikelola oleh manajemen gedung dan security. Adapun untuk kantor cabang dilakukan oleh security.

Decent and Safe Working Environment

A conducive work environment contributes positively to the achievement of optimal performance for each employee. The work environment management policy aims to create a comfortable and decent work environment for employees. The Company also pays attention to safety and health aspects in the work environment, such as equipping the building with portable fire extinguishers and first aid kits. The Company ensures the safety of the building with the assistance of the building management. The head office is managed by building management and security officers. As for the branch office, it is carried out by security officers.

Kesehatan karyawan merupakan salah satu faktor yang menunjang pencapaian kinerja seluruh karyawan. Bank Mayapada bekerja sama dengan Mayapada Hospital dalam memberikan fasilitas dan pelayanan kesehatan bagi seluruh karyawan.

Employee health is one of the factors that support the achievement of the performance of all employees. Bank Mayapada partners with Mayapada Hospital in providing health facilities and services for all employees.

Upaya Bank Mayapada Melindungi Karyawan dari COVID-19

Bank berkomitmen untuk mendukung upaya pemerintah dalam menanggulangi penyebaran COVID-19. Kegiatan operasional tetap berjalan untuk memberikan layanan perbankan terbaik kepada nasabah dan masyarakat, yang diimbangi dengan upaya pencegahan penyebaran COVID-19 antarkaryawan. Protokol kesehatan selalu diterapkan dalam kegiatan operasional sehari-hari.

Bank Mayapada's Efforts to Protect Employees from COVID-19

The Bank is committed to supporting the government's efforts in tackling the transmission of COVID-19. The operations continue to run to provide the best banking services to customers and the public, along with efforts to prevent the transmission of COVID-19 among employees. Health protocols have always been applied in daily operational activities.

Bank menyusun kebijakan dan standar operasional perlindungan kesehatan karyawan sesuai protokol pencegahan dan pengendalian COVID-19 di tempat kerja, antara lain:

1. Penerapan bekerja di rumah dan bekerja di kantor sesuai dengan ketentuan yang ditetapkan oleh pemerintah;
2. Melaksanakan skrining kesehatan secara periodik melalui tes *rapid*, *antigen*, dan PCR untuk memastikan bahwa hanya karyawan sehat yang bekerja di kantor;
3. Melaksanakan sterilisasi area kerja secara periodik dengan disinfektan untuk menciptakan lingkungan kerja yang bersih;
4. Pembatasan pertemuan tatap muka dan digantikan dengan menggunakan sarana teknologi informasi dan pembatasan perjalanan dinas;
5. Menyediakan infrastruktur untuk karyawan bekerja secara aman, yaitu dengan penyekatan area kerja antarkaryawan dan membangun infrastruktur teknologi informasi untuk mendukung pelaksanaan bekerja dari rumah;
6. Membentuk unit kerja COVID-19 Care di bawah Divisi Human Resources Development yang berfungsi sebagai pusat pengendalian COVID-19 di lingkungan Bank Mayapada.

Bank juga aktif mendukung program vaksinasi COVID-19. Per Desember 2021, 100% karyawan Bank sudah mendapatkan vaksin pertama dan kedua, demikian pula dengan Direksi serta jajaran Dewan Komisaris.

Pelatihan dan Pengembangan Kemampuan [404-1, 404-2, 404-3]

Kualitas SDM yang unggul menjadi salah satu kunci dalam pengembangan sebuah perusahaan yang berkesinambungan. Untuk itu, Bank Mayapada menjalankan program pengembangan kompetensi untuk karyawan. Diharapkan, seluruh karyawan akan dapat merespons dan menjawab perkembangan dan perubahan kebutuhan nasabah maupun industri perbankan.

Karyawan Bank mendapat kesempatan untuk mengikuti pelatihan yang diselenggarakan internal maupun pihak eksternal. Metode pelatihan yang dijalankan, antara lain pembelajaran di kelas (*in class*), *on the job training* (OJT), *roleplay*, diskusi grup, maupun pelatihan *online*. Materi pengembangan kompetensi yang diberikan kepada karyawan tidak hanya terbatas pada materi industri

The Bank prepares policies and operational standards for employee health protection according to the COVID-19 prevention and control protocol in the workplace, including:

1. *The application of working from home and working from office arrangement in accordance with the provisions stipulated by the government;*
2. *Carrying out regular health screening through rapid, antigen, and PCR tests to ensure that only healthy employees work in the office;*
3. *Carrying out regular sterilization of the work area with disinfectants to create a clean work environment;*
4. *Limitation of face-to-face meetings and replacing them with information technology facilities and restrictions on business travels;*
5. *Providing infrastructure for employees to work safely, by isolating work areas between employees and developing information technology infrastructure to support the implementation of working from home (WFH) policy;*
6. *Formation of a COVID-19 Care work unit under the Human Resources Development Division which serves as a COVID-19 control center within Bank Mayapada.*

The Bank has also been actively supporting the COVID-19 vaccination program. As of December 2021, 100% of the Bank's employees have received the first and second dose of vaccines, as well as the Board of Directors and the Board of Commissioners.

Training and Capacity Development [404-1, 404-2, 404-3]

The excellent quality of human resources is one of the keys to the development of a sustainable company. Therefore, Bank Mayapada carries out a competency development program for employees. All employees are expected to be able to respond to and address the developments and changes in the needs of customers and the banking industry.

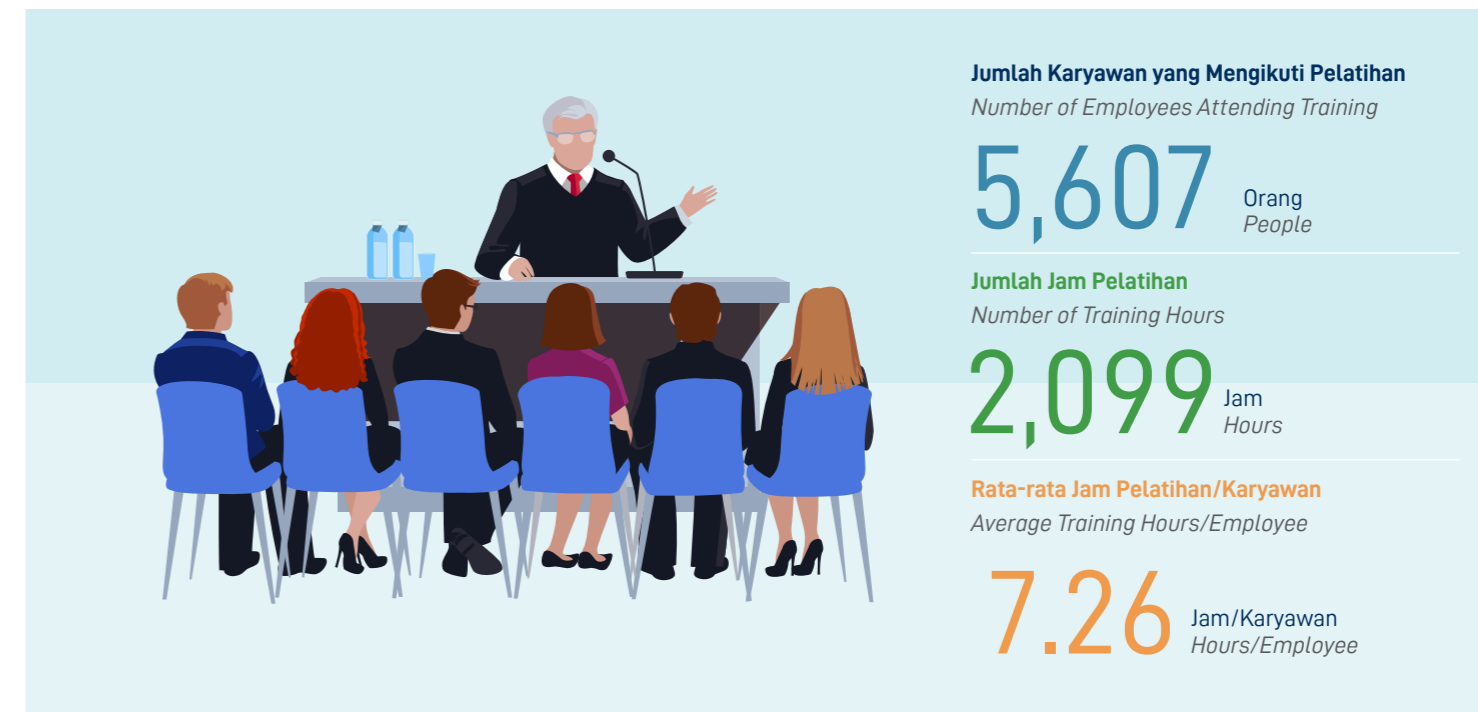
The Bank's employees have the opportunity to participate in both internal and external training programs. The training methods include in class, on the job training (OJT), roleplay, group discussions, and online training. The competency development materials provided to employees are not only limited to banking industry materials. Bank Mayapada also educates on sustainability culture and materials related to

perbankan. Bank Mayapada juga mengedukasikan budaya keberlanjutan maupun materi terkait dengan GCG dan pengembangan diri. Jenis pelatihan mencakup *soft skill*, *hard skill*, maupun manajerial dan kepemimpinan.

Selama tahun 2021, sebanyak 2.316 karyawan atau 71,20% dari total seluruh karyawan mengikuti program pelatihan dan pengembangan kompetensi. Waktu pelatihan yang telah diikuti adalah sebanyak 2.099 jam, atau rata-rata 7,26 jam/karyawan dalam satu tahun. Total biaya pelatihan dan pengembangan karyawan selama tahun 2021 sebesar Rp10,56 miliar.

GCG and personal development. Types of training include soft skills, hard skills, as well as managerial and leadership.

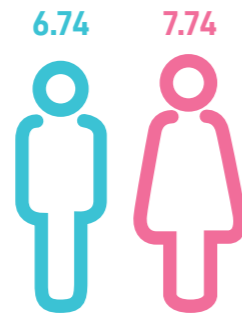
During 2021, as many as 2,316 employees or 71.20% of the total employees participated in training and competency development programs. They attended a total of 2,099 training hours, or an average of 7.26 hours/employee in one year. The total cost of employee training and development during 2021 was Rp10.56 billion.



Realisasi Pelatihan dan Pendidikan di 2021 [404-1, 404-2]
Realization of Training and Education in 2021 [404-1, 404-2]

Jenis Pelatihan Type of Training	Rerata Jam Pelatihan & Pendidikan per Karyawan per Tahun Average Training & Education Hours per Employee per Year
Soft skill Soft skills	7.33
Hard skill/teknis operasional Hard skills/operating technical	6.99
Manajerial dan kepemimpinan Managerial and leadership	16

Rerata Jam Pelatihan & Pendidikan per Karyawan per Tahun [404-1]
Average Hours of Training & Education per Employee per Year [404-1]



Rata-rata Jam Pelatihan dan Pendidikan Karyawan Berdasarkan Level Jabatan [404-1]
Average Employee Training & Education Hours by Level of Position [404-1]

Level jabatan Level of Position	Rerata Jam Pelatihan & Pendidikan per Karyawan per Tahun Average Training & Education Hours per Employee per Year
Manajemen Puncak Top Management	10.40
Manajemen Madya Middle Management	5.96
Manajemen Pelaksana Lower Management	7.79

Sistem Pengelolaan Kinerja [404-3]

Untuk mencapai visi dan misi Perseroan, dikembangkan sistem pengelolaan kinerja sehingga capaian kinerja per individu, divisi, ataupun satuan kerja dapat terukur dan dievaluasi. Bank Mayapada menentukan Indikator Kinerja Utama (*key performance indicator/KPI*) untuk dicapai setiap tahunnya oleh seluruh elemen internal. Pengelolaan dan evaluasi kinerja dilakukan melalui tiga tahapan, yaitu:

- Perencanaan Kinerja**
Perencanaan kinerja dari setiap divisi dan individu Bank Mayapada menggunakan sasaran strategis sebagai fokus utama. Sasaran strategis perusahaan (*strategic objective*) ditentukan melalui pengolahan SWOT yang berasal dari faktor internal (*Strength and Weakness*) dan faktor eksternal (*Threat and Opportunity*).
- Telaah Kinerja**
Bank melakukan telaah kinerja secara berkala. Telaah kinerja berfungsi untuk meyakinkan Bank bahwa

Performance Management System [404-3]

The Company has developed a performance management system to achieve its vision and mission, as well as measure and evaluate performance achievements of each individual, division, or work unit. Bank Mayapada has set Key Performance Indicators (KPI) to be achieved annually by all internal elements. The performance management and evaluation is carried out through the following three stages:

- Performance Planning**
Performance planning of each division and individual of Bank Mayapada uses strategic objectives as the main focus. The company's strategic objectives are determined through SWOT process from internal factors (Strength and Weakness) and external factors (Threats and Opportunities).
- Performance Review**
The Bank conducts performance reviews regularly. The performance review serves to assure the Bank that the

implementasi aktivitas usaha yang dilakukan telah sesuai dengan perencanaan. Telaah kinerja juga dimanfaatkan Bank untuk melakukan penyesuaian target atau sasaran dengan memperhitungkan faktor-faktor internal dan eksternal yang terjadi selama tahun berjalan.

- Penilaian Kinerja**
Penilaian kinerja merupakan salah satu faktor yang dibutuhkan untuk penyesuaian remunerasi berbasis kinerja. Bank Mayapada melakukan penilaian kinerja minimal setahun sekali. Penilaian kinerja juga menjadi salah satu faktor penentu untuk meningkatkan karier dan manajemen talenta.

Literasi dan Inklusi Keuangan [FS13, FS14, FS16]

Literasi Keuangan

Kondisi pandemi COVID-19 menjadi tantangan dalam pelaksanaan program literasi keuangan, khususnya kegiatan tatap muka secara langsung. Bank Mayapada menggunakan sarana teknologi dalam pelaksanaan program literasi keuangan. Kegiatan dilaksanakan secara *online* melalui webinar. Pada tahun 2021, program edukasi keuangan ditujukan kepada pelajar, guru dan ibu rumah tangga di beberapa daerah dengan peserta sekitar 160 orang. Beberapa kantor cabang yang melakukan program edukasi ini, yakni cabang di Jakarta, Lampung, Manado, dan Batam.

Agar dapat menjangkau masyarakat yang lebih luas, Bank berkolaborasi dengan MyTV untuk menayangkan iklan layanan masyarakat. Penayangan iklan tersebut diteruskan pada tahun 2021. Isi iklan layanan masyarakat mencakup topik manfaat menabung, tips menabung yang baik, kemudahan dan manfaat bertransaksi melalui *electronic channel*. Diharapkan, masyarakat dapat menambah wawasan dan pemahaman dalam pengelolaan atau manajemen finansial. Selain itu, masyarakat juga dapat lebih mengenal fungsi dan layanan serta produk lembaga keuangan.

Inklusi Keuangan

Untuk meningkatkan minat masyarakat dalam menabung, Bank Mayapada menyediakan *gift* berupa tas SimPel, buku tulis @3pcs, buku cerita, pulpen, pensil, dan boneka untuk nasabah yang membuka rekening SimPel pada Oktober 2021. Pada periode tersebut, tercatat terdapat 150 rekening baru tabungan SimPel.

implementation of the business activities carried out has been in accordance with the plan. Performance reviews are also utilized by the Bank to make adjustments to targets or objectives by taking into account internal and external factors that occurred during the current year.

- Performance Evaluation**
Performance evaluation is one of the factors needed to adjust performance-based remuneration. Bank Mayapada conducts performance evaluation at least once a year. The performance evaluation is also one of the defining factors to improve career and talent management.

Financial Literacy and Inclusion [FS13, FS14, FS16]

Financial Literacy

The COVID-19 pandemic has become a challenge in implementing financial literacy programs, especially face-to-face activities. Bank Mayapada uses technology means in the implementation of financial literacy programs. The activities are carried out online through webinars. In 2021, the financial education program was aimed at students, teachers and housewives in several areas with around 160 participants. Several branch offices that carried out this educational program were branches in Jakarta, Lampung, Manado, and Batam.

In order to reach a wider community, the Bank collaborates with MyTV to deliver public service advertisements. The advertisement continued in 2021. The contents of the public service advertisement covered the topics of the benefits of saving, good savings tips, the convenience and benefits of transacting through electronic channels. The community was expected to be able to add knowledge and understanding in financial management. In addition, the community can also be more familiar with the functions and services and products of financial institutions.

Financial Inclusion

To raise public interest in saving, Bank Mayapada provides gifts in the form of SimPel bags, 3pcs notebooks, story books, pens, pencils, and dolls for customers who open SimPel accounts in October 2021. During that period, there were 150 new SimPel savings accounts.

Dampak Positif dan Negatif Literasi dan Inklusi Keuangan

Dampak positif dari program inklusi keuangan adalah untuk mempermudah akses perbankan bagi masyarakat yang tinggal jauh dari perkotaan, kantor cabang, maupun ATM. Namun demikian, saat ini Bank Mayapada belum bekerja sama dengan agen-agen untuk menjangkau masyarakat ke daerah terpencil. Di sisi lain, program literasi keuangan akan sangat bermanfaat untuk menambah pengetahuan pengelolaan keuangan masyarakat secara merata.

Positive and Negative Impacts of Financial Literacy and Inclusion

The positive impact of the financial inclusion program is to facilitate access to banking for people who live far from urban areas, branch offices, and ATMs. However, currently Bank Mayapada has not collaborated with agencies to reach out to people in the remote areas. On the other hand, the financial literacy program will be very useful to increase knowledge of people's financial management equally.

Upaya Bank Mayapada Melindungi Nasabah dari COVID-19

Sejak pandemi COVID-19, sektor perbankan merupakan salah satu sektor yang diizinkan beroperasi. Sepanjang tahun 2021, penanganan COVID-19 menunjukkan hasil yang baik dan kondisi tersebut menjadi stimulus roda perekonomian nasional. Pemerintah mulai melonggarkan ketentuan aktivitas sosial dan ekonomi masyarakat, namun dengan tetap memperhatikan protokol kesehatan. Bank Mayapada turut mendukung upaya pemerintah dengan menerapkan beberapa protokol untuk melindungi nasabah dan karyawan dari penyebaran COVID-19 yang di antaranya penggunaan masker; fasilitas cuci tangan, *hand sanitizer*, sarung tangan & alat pengukur suhu; jarak minimal; sterilisasi dengan disinfektan secara berkala; dan sosialisasi penerapan protokol kesehatan.

Bank Mayapada's Efforts to Protect Customers from COVID-19

Since the COVID-19 pandemic, the banking sector is one of the sectors that is allowed to operate. During 2021, the handling of COVID-19 showed good results and this condition became a stimulus for the national economy. The government has begun to relax the rules for the community's social and economic activities, but remained paying attention to health protocols. Bank Mayapada also supports the government's efforts by implementing several protocols to protect customers and employees from the transmission of COVID-19, including wearing masks; hand washing facilities, hand sanitizers, gloves & temperature gauges; minimum distance; regular sterilization with disinfectant; and dissemination of the implementation of health protocols.

Bank Mayapada juga aktif mendorong nasabah untuk menggunakan layanan dan produk *electronic banking*. Nasabah dapat memenuhi kebutuhan layanan perbankan yang selaras dengan protokol kesehatan, khususnya dalam upaya mengurangi mobilitas. Selain memberikan beragam kemudahan dan kenyamanan, nasabah dapat memenuhi kebutuhan layanan perbankan dari rumah. Nasabah tidak perlu datang ke kantor cabang.

Bank Mayapada is also actively encouraging customers to use electronic banking services and products. They can meet their needs of banking services while still complying with health protocols, especially in reducing mobility. In addition to providing ease and convenience, customers can fulfill their banking service needs from home. The customers do not need to come to the branch office.

Mekanisme Pengaduan Masyarakat

Dalam upaya penerapan prinsip-prinsip keuangan berkelanjutan, Bank Mayapada menyediakan mekanisme dan unit yang menangani pengaduan dari masyarakat. Saran, masukan, keluhan, maupun ketidakpuasan atas layanan serta produk perbankan mendapat perhatian dari Bank Mayapada. Bank terbuka atas masukan dan keluhan masyarakat yang merasakan dampak negatif atas aktivitas perbankan. Bank Mayapada membagi masyarakat menjadi:

Community Complaint Mechanism

In an effort to implement the principles of sustainable finance, Bank Mayapada provides mechanism and unit that handle complaints from the public. Suggestions, feedbacks, complaints, or dissatisfaction with banking services and products have received attention from Bank Mayapada. The Bank is open to input and complaints from the public who feel the negative impact from banking activities. Bank Mayapada divides the public into:

1. Masyarakat selaku nasabah, melaporkan hal-hal terkait ketidakpuasan atas produk dan layanan perbankan, dugaan *fraud* karyawan, dan lain-lain.
2. Masyarakat umum selaku nasabah maupun bukan nasabah, melaporkan kegiatan Bank Mayapada yang berhubungan dengan kegiatan atau kepentingan mereka, seperti kegiatan pemasaran produk dan layanan perbankan, kegiatan sosial, dan lain-lain.

1. *The public as customers, report matters related to dissatisfaction with banking products and services, suspected employee fraud, and others.*
2. *The general public as customers and non-customers, report Bank Mayapada activities related to their activities or interests, such as marketing activities for banking products and services, social activities, and others.*

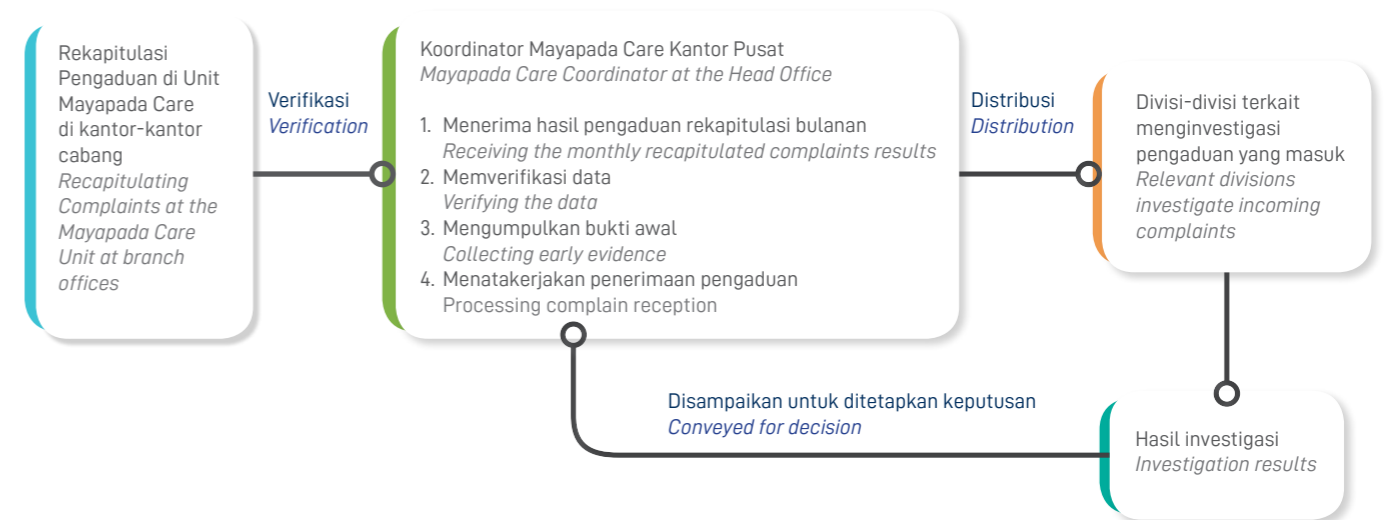
Nasabah dan masyarakat dapat menyampaikan masukan dan keluhan ke *call center* Bank Mayapada atau dikenal dengan MyCall. *Call center* beroperasi selama 24 jam dan dapat dihubungi melalui telepon pada nomor 1-5000-29 atau email *customer.care@bankmayapada.com*. Unit layanan Pengaduan Konsumen Bank Mayapada akan menindaklanjuti dan memberikan solusi setiap pengaduan dengan baik, serta memberikan perlindungan kerahasiaan pelapor sesuai peraturan yang ada.

Customers and the public can submit feedbacks and complaints to the call center of Bank Mayapada or known as MyCall. The call center operates 24-hours and can be contacted by telephone at 1-5000-29 or email customer.care@bankmayapada.com. The Bank Mayapada Consumer Complaints Service Unit will follow up and provide a good solution for each complaint, as well as provide protection for the confidentiality of those who make the reports in accordance with existing regulations.

Bank Mayapada memastikan pengaduan atau keluhan nasabah atau masyarakat umum akan ditindaklanjuti melalui mekanisme yang berlaku. Bank mengembangkan mekanisme pengaduan melalui MyCall maupun saluran lain seperti *email* atau sosial media. Pengaduan akan diteruskan ke koordinator Mayapada Care di kantor pusat untuk segera ditindaklanjuti.

Bank Mayapada ensures that grievances or complaints from customers or the general public will be followed up through the applicable mechanism. The Bank has developed a complaint mechanism through MyCall or other channels such as email or social media. Complaints will be forwarded to the Mayapada Care coordinator at the head office for immediate follow up action.

**Mekanisme Penerimaan Pengaduan Nasabah
Customer Complaint Mechanism**



Per akhir 2021, MyCall menerima 5.441 panggilan telepon masuk, yang terdiri dari 14% keluhan, 55% kebutuhan akan informasi layanan dan produk, 35% permintaan. Selama tahun 2021, Unit Layanan Pengaduan Nasabah Bank Mayapada menerima dan melayani 603 pengaduan yang diterima melalui MyCall dan e-mail. Sebanyak 100% keluhan atau pengaduan berhasil diselesaikan sesuai *service level agreement (SLA)*. Pengaduan yang diterima petugas Bank di 2021 mayoritas mengenai kegagalan transaksi keuangan terkait masalah keuangan/pembayaran melalui mesin ATM dan *electronic banking* dan pelaporan penipuan *online*.

As of the end of 2021, MyCall received 5,441 incoming phone calls, consisting of 14% complaints, 55% inquiries for service and product information, 35% requests. During 2021, Bank Mayapada's Customer Complaints Service Unit received and served 603 complaints received via MyCall and e-mail. A total of 100% of complaints or grievances were successfully settled according to the service level agreement (SLA). The majority of complaints received by Bank officers in 2021 was regarding financial transaction failures related to financial issues/payments through ATMs and electronic banking, as well as online fraud reporting.

Apabila nasabah belum merasa puas akan solusi penyelesaian dari Bank. Nasabah dapat menggunakan layanan mediasi dari Bank Indonesia, OJK, ataupun Lembaga Alternatif Penyelesaian Sengketa.

If the customer is not satisfied with the settlement solution from the Bank. The customer can use mediation services from Bank Indonesia, OJK, or Alternative Dispute Resolution Institutions.

Jumlah Pengaduan dan Persentase Penyelesaian Number of Complaints and Percentage of Settlement


Uraian - Description	2021	2020	2019
Jumlah keluhan Number of Complaints	603	686	1,204
Jumlah keluhan yang diselesaikan sesuai SLA Settled Complaints in Accordance with SLA	603	686	1,204
Persentase keluhan yang diselesaikan sesuai SLA Settlement Percentage in Accordance with SLA	100%	100%	100%

Kontribusi Sosial kepada Masyarakat

Sebagai *corporate citizenship*, Bank Mayapada membangun hubungan baik dengan masyarakat sekitarnya. Secara konsisten, Bank Mayapada menyalurkan bantuan sosial yang bersifat filantropi. Bantuan yang diberikan ditujukan untuk bidang pendidikan, kesehatan, infrastruktur, pengembangan kompetensi, dan lainnya. Namun demikian, Bank Mayapada belum mengembangkan program pemberdayaan masyarakat.

Social Contribution to Community

As corporate citizenship, Bank Mayapada builds good relations with the surrounding community. Bank Mayapada consistently distributes philanthropic social assistance. The assistance is intended for the fields of education, health, infrastructure, competency development, and others. However, Bank Mayapada has not yet developed a community empowerment program.

Bidang - Field	Keterangan - Description	TPB - SDG
Infrastruktur <i>Infrastructure</i>	<ul style="list-style-type: none"> Bantuan 2 unit bus untuk Universitas Gajah Mada; Bantuan revitalisasi Museum Satria Mandala. 	
Kemanusiaan <i>Humanitarian</i>	<ul style="list-style-type: none"> Pembagian sembako bagi warga korban Bencana Gempa Bumi di Sulawesi Barat dan Nusa Tenggara Timur (NTT); Pembagian sembako saat acara Ramadhan dan HUT Kostrad; Pembagian sembako untuk warga Jakarta Timur; Bantuan kemanusiaan untuk Kepulauan Fuji. 	

Kinerja Lingkungan Environmental Performance

Pengurangan Kertas dan Penggunaan Material Ramah Lingkungan

Dalam mendukung kegiatan operasional, Bank Mayapada belum menggunakan material ramah lingkungan, seperti material daur ulang. Namun, seiring dengan semangat transformasi untuk menjadi lebih baik, Bank Mayapada akan memperkuat layanan perbankan digital sehingga mendukung praktik bisnis yang ramah lingkungan di masa depan.

Di internal, pengurangan kertas terus diupayakan dengan cara *duplex printing* atau menggunakan kertas bekas yang masih kosong untuk mencetak draf dokumen yang membutuhkan revisi. Selain itu, karyawan diarahkan untuk memperbanyak dokumen dilakukan dengan cara memindai dokumen (*document scanning*), kemudian mengoptimalkan *e-mail*. Bank Mayapada juga mengupayakan untuk mengganti semua laporan yang tercetak ke dalam bentuk *Compact Disk (CD)*. Penggunaan teknologi terus dimaksimalkan untuk dapat mengalihfungsikan kertas. Karyawan telah menggunakan surat elektronik, *e-billing*, *e-statement*, penggunaan *document scanning*, *e-filling*, serta aplikasi elektronik lainnya.

Paper Reduction and Use of Eco-Friendly Materials

In supporting operational activities, Bank Mayapada has not used environmentally friendly materials, such as recycled materials. However, in line with the spirit of transformation for the better, Bank Mayapada will strengthen digital banking services to support environmentally friendly business practices in the future.

Internally, the effort for paper reduction continues by applying duplex printing or using both sides of paper to print draft documents that require revision. In addition, employees are advised to reproduce documents by scanning, then optimizing e-mail. Bank Mayapada also strives to replace all printed reports in the form of a Compact Disk (CD). The use of technology continues to be maximized to be able to convert paper. Employees have used emails, e-billing, e-statements, document scanning, e-filling, and other electronic applications.

Pengurangan kertas A4 di kantor pusat mencapai
A4 paper reduction at head office reached

717 Rim
Reams

Pengurangan kertas F4 di kantor pusat mencapai
F4 paper reduction at head office reached

547 Rim
Reams

Penggunaan Energi

Kegiatan operasional bank memerlukan energi yang besar. Saat ini, Bank Mayapada menggunakan energi listrik yang dipasok PT PLN (Persero). Adapun untuk penunjang kendaraan operasional, Bank Mayapada menggunakan energi bahan bakar minyak (BBM). Namun demikian, Bank Mayapada tetap berupaya mendukung penghematan energi dan mencegah perubahan iklim, serta implementasi (*near*) *zero downtime*. Di tahun 2021, Bank Mayapada belum melakukan perhitungan atas intensitas energi.

Konsumsi Energi - Energy Consumption

Sumber Energi - Energy Source	Satuan - Unit	2021	2020	2019
Listrik - Electricity	kWh	204,233.18	241,851.50	231,899.43
BBM - Fuel	Liter	32,006	38,030	48,915

Keterangan: Sumber data dari Kantor Pusat Bank Mayapada
*harga per liter BBM @Rp. 9,000
**pemakaian operasional kantor pusat

Note: Data source from Bank Mayapada Head Office
*price per liter of fuel @Rp. 9,000
** use of head office operations

Beberapa upaya lainnya yang dilakukan untuk menghemat energi, antara lain:

- Penggunaan lampu jenis LED yang terbukti mampu menghemat energi dibandingkan lampu konvensional;
- Penggunaan teknologi sebagai alat komunikasi jarak jauh (*teleconference*) melalui daring, sebagai upaya membatasi perjalanan bisnis;
- Pengembangan program pelatihan online, sebagai upaya mengurangi kebutuhan transportasi karyawan dan secara tidak langsung menghemat BBM;
- Pengurangan penggunaan lampu dan alat pendingin yang dirasakan tidak diperlukan;
- Pengurangan sampah plastik;
- Optimalkan kinerja mesin kendaraan transportasi operasional agar efisien dalam pemakaian bahan bakar minyak (BBM).

Pengurangan Emisi

Bank Mayapada belum melakukan perhitungan jumlah emisi gas rumah kaca (GRK) yang dihasilkan dari operasional perbankan, intensitas emisi, maupun

Energy Use

Bank operations require a lot of energy. Currently, Bank Mayapada uses electricity supplied by PT PLN (Persero). As for supporting operational vehicles, Bank Mayapada uses fuel as source of energy. However, Bank Mayapada continuously supports energy savings and prevent climate change, as well as implementation of (near) zero downtime. In 2021, Bank Mayapada has not yet calculated the energy intensity.

Several other efforts to save energy, including:

- *The use of LED lights which are proven to be able to save energy compared to conventional lights;*
- *The use of technology as for teleconference via online, as an effort to limit business travel;*
- *Development of online training programs, as an effort to reduce employee transportation needs and indirectly save fuels;*
- *Reducing the unnecessary use of lights and cooling devices;*
- *Reduction of plastic waste;*
- *Optimizing the engine performance of operational transportation vehicles for efficient use of fuel.*

Emission Reduction

Bank Mayapada has not calculated the greenhouse gas (GHG) emissions from banking operations, emission intensity, or emission reductions. However, the Company

pengurangan emisi. Namun demikian, Perseroan tetap berupaya melaksanakan inisiatif-inisiatif yang mendukung pengurangan emisi GRK. Dalam upaya mengurangi emisi dan efisiensi penggunaan BBM, beberapa kebijakan dan upaya Bank, antara lain seluruh kendaraan operasional yang digunakan telah lulus uji layak jalan, aturan batas waktu pakai kendaraan operasional, efektivitas pengaturan perjalanan dinas, dan lain-lain.

Pengelolaan Limbah dan Efluen

Limbah Bank Mayapada umumnya berupa limbah peralatan kantor dan air bekas pakai dari toilet kantor. Limbah tersebut bukan termasuk dalam kategori bahan berbahaya dan beracun (non B3). Bank menyediakan tempat sampah berdasarkan jenis organik dan anorganik untuk limbah non B3. Bank menyosialisasikan pemilahan sampah tersebut kepada karyawan. Pengolahan limbah cair non B3, seperti air bekas pakai, dialirkan ke pembuangan air yang dikelola oleh pengelola gedung.

Bank Mayapada juga menghasilkan limbah yang mengandung bahan berbahaya dan beracun (B3), yaitu tinta bekas *printer* dan *cartridge* bekas, serta limbah elektronik berupa komputer dan *printer* bekas. Pengelolaan limbah B3 dilakukan oleh pihak ketiga yang memiliki izin terhadap pengolahan limbah B3 dan limbah elektronik.

Mencegah Kerusakan Ekosistem

Pelestarian lingkungan memerlukan komitmen, dukungan, dan kontribusi dari berbagai elemen masyarakat. Bank Mayapada berupaya mendukung peningkatan daya dukung ekosistem. Salah satu upaya yang dilakukan Bank Mayapada adalah dengan tidak membangun kantor cabang di daerah konservasi atau yang memiliki keanekaragaman hayati. Kebijakan pemilihan lokasi kantor Bank, termasuk kantor cabang utama dan pembantu, yaitu di wilayah perkotaan.

Pengaduan dan Biaya Lingkungan Hidup [FS10]

Pada tahun 2021, tidak terdapat pengaduan mengenai dampak negatif aktivitas Bank Mayapada terhadap lingkungan dari pemangku kepentingan. Demikian pula dengan informasi terkait dampak negatif terhadap lingkungan pada aktivitas usaha dari debitur. Untuk itu, tidak ada biaya yang dikeluarkan akibat dari denda atas ketidakpatuhan pelestarian lingkungan hidup.

continues to implement initiatives that support GHG emission reductions. In an effort to reduce emissions and efficient use of fuel, Bank's policies and efforts, including all operational vehicles used have passed the roadworthiness test, regulations for the time limit for operating vehicles, effectiveness of business travel arrangements, and others.

Waste and Effluent Management

Bank Mayapada's waste is generally in the form of office equipment waste and used water from office toilets. The waste is not in the category of hazardous and toxic materials (non-B3). The Bank provides trash bins based on organic and inorganic types for non-hazardous waste. The bank disseminates the waste sorting to employees. Non-B3 liquid waste treatment, such as used water, is channeled to a water disposal managed by the building manager.

Bank Mayapada also produces waste containing hazardous and toxic materials (B3), namely used printer ink and used cartridges, as well as electronic waste in the form of used computers and printers. B3 waste management is carried out by a third party who has a permit for processing of B3 waste and electronic waste.

Preventing Ecosystem Damage

Environmental preservation requires commitment, support, and contributions from various elements of society. Bank Mayapada supports to increase the carrying capacity of the ecosystem. One of the efforts made by Bank Mayapada is not to build branch offices in conservation areas or those with biodiversity. The policy for selecting the Bank's office locations, including main and sub-branch offices, is in urban areas.

Environmental Complaints and Costs [FS10]

In 2021, there were no complaints from stakeholders regarding the negative impact of Bank Mayapada activities on the environment. Similarly, information on the negative impact on the environment from the business activities of the debtors. Therefore, there were no costs incurred as a result of fines for non-compliance with environmental conservation.

Tanggung Jawab Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan

Responsibility on Sustainable Financial Products and/or Services Development



Pelayanan yang Setara

Bank Mayapada memegang prinsip kesetaraan dalam melayani semua nasabahnya. Bank tidak membedakan pelayanan kepada nasabah dan debitur, termasuk yang berkebutuhan khusus. Kelompok masyarakat berkebutuhan khusus akan dilayani dan tetap diberikan penawaran produk tabungan sesuai dengan kebutuhan jika datang ke bank. Namun demikian, saat ini Bank Mayapada belum mengembangkan inovasi untuk membantu pihak-pihak berkebutuhan khusus, seperti tersedianya ATM dengan fitur yang dapat digunakan oleh tunanetra.

Equal Service

Bank Mayapada upholds the principle of equality in serving all its customers. The Bank does not differentiate services to customers and debtors, including those with special needs. The people with special needs will be served and will still be offered savings products according to their needs when they come to the bank. However, currently Bank Mayapada has not developed any innovations to help people with special needs, such as the availability of ATMs with features that can be used by those who are visually impaired.

Inovasi dan Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan [FS15]

Akselerasi pengembangan dan penyempurnaan sistem teknologi informasi (TI) merupakan bagian dari proses transformasi Bank Mayapada. Penerapan teknologi tepat guna menjadi dasar digitalisasi, baik dalam operasional perbankan maupun pengembangan produk serta layanan perbankan. Secara konsisten, tim Bank Mayapada terus melakukan pengembangan teknologi internal, layanan keuangan, serta *digital banking*.

Pengembangan *digital banking* tidak hanya memberikan nilai tambah bagi nasabah, namun secara tidak langsung mendukung program pelestarian lingkungan. *Digital banking* memungkinkan nasabah memenuhi kebutuhan perbankan dari rumah dan tidak perlu datang ke kantor cabang Bank. Layanan digital banking dapat mengurangi penggunaan kertas, bahan bakar transportasi. Secara tidak langsung, pemanfaatan digital banking dapat mengurangi emisi GRK.

Bank secara rutin mengembangkan *biller e-Channel*. Pengembangan ini merupakan salah satu upaya untuk dapat memenuhi kebutuhan transaksi perbankan secara praktis dan aman. Transaksi *biller* melalui *e-Channel* dilengkapi dengan fitur keamanan yang melekat pada setiap kanal pembayaran *e-Channel*.

Produk dan Jasa yang Sudah Dievaluasi Keamanannya [102-11, 417-1, 417-2]

Dalam pengembangan produk dan layanan keuangan, Bank memperhatikan dan memenuhi peraturan dan regulasi yang berlaku. Bank Mayapada telah memiliki panduan dan ketentuan internal pengembangan dan peluncuran produk, layanan keuangan, dan aktivitas baru.

Bank Mayapada melakukan evaluasi sebelum meluncurkan produk atau layanan keuangan. Evaluasi, mencakup deskripsi produk dan pelayanan, perencanaan, kepatuhan kepada ketentuan dan kebijakan, tinjauan risiko, serta keamanan bagi pelanggan. Sebelum dirilis, produk dan layanan perbankan harus melalui proses *post implementation review (PIR)* di bawah pengawasan Divisi Teknologi Informasi, Divisi Manajemen Risiko, Divisi Kepatuhan, dan Divisi Operasional. Bank Mayapada memastikan produk layanan yang dirilis telah lulus uji

Innovation and Development of Sustainable Finance Products and/or Services [FS15]

Acceleration of development and improvement of information technology (IT) systems is part of Bank Mayapada's transformation process. The application of appropriate technology is the basis for digitalization, both in banking operations and in the development of banking products and services. Bank Mayapada team consistently continues to develop internal technology, financial services, and digital banking.

The development of digital banking not only provides added value for customers, but also indirectly supports environmental conservation programs. Digital banking allows customers to fulfill their banking needs from home without the need to come to the Bank's branch office. Digital banking services can reduce the use of paper, transportation fuel. Indirectly, digital banking can reduce GHG emissions.

The Bank regularly develop e-Channel billers. This development is one of the efforts to meet the needs of banking transactions in a practical and safe manner. Biller transactions through e-Channel are equipped with security features attached to each e-Channel payment.

Safety Evaluated Products and Services [102-11, 417-1, 417-2]

In developing financial products and services, the Bank takes into account and complies with the applicable rules and regulations. Bank Mayapada already has internal guidelines and regulations for the development and launch of new products, financial services, and activities.

Bank Mayapada performs evaluation on financial products or services prior to their launch. The evaluation process covers product and service descriptions, planning, compliance with regulations and policies, risk reviews, and security for customers. Prior to their release, banking products and services must go through a post-implementation review (PIR) process under the supervision of the Information Technology Division, Risk Management Division, Compliance Division, and Operations Division. Bank Mayapada ensures that the released service products have

operasional, teknologi, kepatuhan, dan risiko, dan telah mendapatkan persetujuan dari Bank Indonesia dan/atau OJK.

Kajian atau tinjauan risiko terhadap rencana peluncuran produk, layanan keuangan, maupun aktivitas baru mengacu pada peraturan OJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Bank Mayapada telah melakukan peninjauan risiko produk dan/atau jasa keuangan sesuai dengan jenis risikonya.

Hingga tahun 2021, Bank Mayapada memiliki produk dan/atau jasa keuangan baru untuk mendukung penerapan keuangan berkelanjutan. Selama periode 2021, tidak terdapat penarikan kembali produk atau layanan perbankan yang telah diterbitkan.

Standar Layanan Operasional Bank Mayapada [102-16]

Guna menjaga dan meningkatkan kualitas layanan, Bank mengembangkan kompetensi karyawan, terutama *frontliner*. Penyusunan standar layanan mengacu pada peraturan OJK No.18/POJK.07/2018 serta *best practise*. Panduan standar layanan yang dituangkan dalam bentuk SOP dengan SK Direksi No.: 106/SK/DIR/IX/2019 dan menjadi acuan seluruh karyawan. Kapabilitas dalam bidang layanan menjadi salah satu kompetensi wajib bagi karyawan. Dalam memberikan layanan tetap berpegang pada nilai-nilai profesionalisme, yaitu bertanggung jawab, integritas, antusias, responsif, ramah, dan teliti. Di samping itu, aspek-aspek kualitas pelayanan yang diperhatikan mencakup kualitas layanan *frontliner* dan karyawan, akses terhadap layanan digital, keamanan data nasabah, dan komunikasi pemasaran.

Komunikasi Pemasaran [417-1, 417-2, 417-3]

Bank Mayapada mengomunikasikan produk dan layanan perbankan yang diluncurkan kepada nasabah dan masyarakat. Beberapa sarana komunikasi yang digunakan yaitu media digital, media cetak, dan lainnya. Pengembangan materi komunikasi pemasaran dikelola oleh Divisi Marketing Komunikasi. Dalam pengembangan materi komunikasi pemasaran, Bank Mayapada mengacu pada kode etik periklanan. Selama tahun 2021, tidak terdapat insiden ketidakpatuhan terkait komunikasi pemasaran. Divisi Marketing Komunikasi juga aktif memantau berita atau isu pada media digital sebagai upaya mitigasi risiko komunikasi.

passed operational, technology, compliance, and risk tests, and have received approval from Bank Indonesia and/or OJK.

The risk assessment or review of the planned launch of new products, financial services, or activities refers to OJK regulation no. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks. Bank Mayapada has reviewed the risk of financial products and/or services according to the type of risk.

Until 2021, Bank Mayapada has new financial products and/or services to support the implementation of sustainable finance. During the 2021 period, there were no recalls of banking products or services that have been issued.

Bank Mayapada Operational Service Standards [102-16]

In order to maintain and improve service quality, the Bank develops employee competencies, especially the frontliners. The service standards were formulated based on OJK regulations No.18/POJK.07/2018 and best practices. The service standard guidelines are outlined in the form of SOPs with the Decree of the Board of Directors No.: 106/SK/DIR/IX/2019 and serve as a reference for all employees. Capability in the service sector is one of the mandatory competencies for employees. In providing services, we adhere to the values of professionalism, comprising being responsible, integrity, enthusiastic, responsive, friendly, and thorough. In addition, service quality aspects that are considered include the quality of frontliner and employee services, access to digital services, customer data security, and marketing communications.

Marketing Communications [417-1, 417-2, 417-3]

Bank Mayapada communicates the launching of banking products and services to customers and the public. Some of the means of communication used are digital media, print media, and others. The development of marketing communication materials is managed by the Marketing Communications Division. In developing marketing communication materials, Bank Mayapada refers to the advertising code of ethics. During 2021, there were no incidents of non-compliance related to marketing communications. The Communication Marketing Division is also actively monitoring news or issues on digital media as an effort to mitigate communication risk.

Komunikasi pemasaran juga dilakukan karyawan secara langsung saat berhadapan dengan nasabah untuk mendukung pencapaian target pemasaran produk Bank. Diperlukan penguasaan terhadap produk dan *soft skill* komunikasi agar dapat menjelaskan produk dan layanan perbankan Bank kepada calon nasabah dengan tepat.

Akses dan Keterjangkauan

Kepercayaan nasabah menjadi salah satu aset penting bagi pelaku industri perbankan. Menghadirkan layanan yang terbaik menjadi salah satu upaya menjaga kepuasan dan kepercayaan nasabah. Komitmen Bank Mayapada untuk selalu menjaga kualitas pelayanan perbankan, selaras dengan moto Bank Mayapada "Melayani dengan Komitmen".

Seluruh nasabah maupun masyarakat dapat menjangkau layanan Bank Mayapada di 83 kota di Indonesia. Per Desember 2021, terdapat 216 kantor cabang, baik berupa kantor cabang utama, kantor cabang pembantu, kantor fungsional, kantor kas, serta 145 ATM. Selain itu, layanan dan produk perbankan juga dapat diakses melalui *internet banking* dan *mobile banking*.

Akses Layanan Digital

Bank Mayapada terus berinovasi dan beradaptasi sebagai bagian dari proses transformasi. Seiring dengan perkembangan teknologi, Bank terus bergerak untuk menyempurnakan dan berinovasi terhadap layanan *digital* perbankan. Layanan *digital banking* memberikan nilai tambah bagi nasabah, serta memberikan berbagai kemudahan dan kenyamanan. Layanan ini sangat membantu nasabah, khususnya saat pandemi COVID-19.

Penggunaan layanan digital banking menunjukkan peningkatan yang signifikan dari waktu ke waktu. Layanan *e-banking* menjadi andalan Bank untuk menjawab kebutuhan nasabah. Per Desember 2021, transaksi melalui *mobile banking* MyMobile meningkat sebesar 7,6% (YoY) dibandingkan tahun lalu. Jumlah nasabah yang menggunakan *internet banking* MyOnline meningkat 22% (YoY) dibandingkan tahun lalu. Selain memenuhi kebutuhan nasabah, Bank juga memperoleh pendapatan *fee-based income* dari penambahan transaksi *e-banking*.

Marketing communications are also performed directly by employees when dealing with customers to support the achievement of the Bank's product marketing targets. Mastery of products and communication soft skills is required in order to properly explain the Bank's products and services to prospective customers.

Access and Accessibility

Customer trust is an important asset for banking industry players. Providing the best service is one of the efforts to maintain customer satisfaction and trust. Bank Mayapada's commitment to always maintain the quality of banking services aligns with its motto "Serving with Commitment".

All customers and the public can access Bank Mayapada services in 83 cities in Indonesia. As of December 2021, there have been 216 branch offices, including main branch offices, sub-branches, functional offices, cash offices, and 145 ATMs. In addition, banking services and products can also be accessed through internet banking and mobile banking.

Digital Service Access

Bank Mayapada continues to innovate and adapt as part of the transformation process. Along with technological developments, the Bank continues to move to improve and innovate digital banking services. Digital banking services provide added value for customers, as well as provide various conveniences. This service is very helpful for customers, especially during the COVID-19 pandemic.

The use of digital banking services has shown a significant increase from time to time. E-banking services are the Bank's mainstay in responding to customer needs. As of December 2021, transactions through MyMobile mobile banking increased by 7.6% (YoY) compared to last year. The number of customers using MyOnline internet banking increased by 22% (YoY) compared to last year. In addition to meeting customer needs, the Bank also earns fee-based income from additional e-banking transactions.

Mobile Banking

Uraian - Description	2021	2020	Pertumbuhan - Growth
Jumlah transaksi tercatat dalam setahun <i>Number of transactions recorded in a year</i>	950,747	883,090	7.6%
Jumlah nasabah yang menggunakan <i>mobile banking</i> <i>Number of customers using mobile banking</i>	26,131	19,937	31%
Jumlah nominal transaksi dalam setahun (Rp miliar) <i>Nominal amount of transactions in a year (Rp billion)</i>	521.37	421.27	24%

Internet Banking

Uraian - Description	2021	2020	Pertumbuhan - Growth
Jumlah transaksi tercatat dalam setahun <i>Number of transactions recorded in a year</i>	312,190	325,066	(4)%
Jumlah nasabah yang menggunakan <i>internet banking</i> <i>Number of customers using internet banking</i>	16,720	13,693	22%
Jumlah nominal transaksi dalam setahun (Rp miliar) <i>Nominal amount of transactions in a year (Rp billion)</i>	2,152.07	1,102.86	95%

Transaksi Kartu ATM - ATM Card Transaction

Uraian - Description	2021	2020	Pertumbuhan - Growth
Jumlah transaksi tercatat dalam setahun <i>Number of transactions recorded in a year</i>	1,293,445	1,590,162	(19)%
Jumlah nominal transaksi dalam setahun (Rp miliar) <i>Nominal amount of transactions in a year (Rp billion)</i>	1,602.23	1,800.41	(11)%



Sistem Pengamanan Data

Seiring perkembangan teknologi informasi dan digitalisasi layanan perbankan, peluang kejahatan keuangan melalui teknologi semakin meningkat. Sistem pengamanan data merupakan salah satu faktor penting dalam mempertahankan kepercayaan nasabah perbankan, karena nasabah akan mendapatkan perlindungan privasi melalui sistem pengamanan data. Upaya Bank dalam menjaga keamanan data dan privasi nasabah adalah dengan memperkuat infrastruktur IT untuk pengamanan data. Bank Mayapada juga membentuk Unit Kerja Security Operation Center (SOC) untuk mengawasi serta meminimalkan ancaman *cyber-crime* dan potensi *fraud* berbasis teknologi.

Bank Mayapada memiliki dua bentuk pengamanan data nasabah, yaitu dokumen fisik dan *database*. Bank menyimpan dokumen fisik nasabah pada kantor-kantor cabang, yang kemudian akan dikirim ke PT Multifiling Mitra Indonesia Tbk (MMI) secara berkala. Untuk *database*, Bank Mayapada menyimpannya dalam *Data Center* dan *Disaster Recovery Center (DRC)*. Hingga akhir tahun 2021, Bank tidak menerima laporan apapun terkait pelanggaran atas keamanan data dan privasi nasabah sehingga tidak perlu mengeluarkan sanksi/denda. Di 2021, Bank menerima 3 laporan kasus *skimming* dan telah ditindaklanjuti. [418-1]

Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT)

Bank Mayapada sangat menghindari kejahatan keuangan seperti pencucian uang (*money laundering*) maupun pendanaan terorisme. Divisi Kepatuhan dan KYC bertanggung jawab dalam penerapan program antipencucian uang dan pendanaan terorisme (APU & PPT). Bank Mayapada memiliki prosedur dan panduan terkait APU & PPT, salah satunya dengan mengimplementasikan prinsip mengenal nasabah (*Know Your Customer/KYC*). Proses KYC dilakukan saat nasabah mengajukan permohonan menjadi nasabah hingga saat nasabah bertransaksi. Petugas Bank akan melakukan verifikasi dan identifikasi atas dokumen nasabah.

Pada saat pengajuan diri menjadi nasabah, harus melengkapi beberapa data, seperti identitas diri, alasan membuka rekening, sumber dana, dan perkiraan transaksi. Bank Mayapada akan memantau dan mengidentifikasi transaksi nasabah yang mencurigakan. Apabila nasabah

Data Security System

Along with the development of information technology and the digitalization of banking services, the possibilities for financial crime through technology are increasing. The data security system is one of the important factors in maintaining the trust of banking customers, because customers will get privacy protection through a data security system. The Bank's effort to maintain data security and customer privacy is to strengthen IT infrastructure for data security. Bank Mayapada has also established a Security Operation Center (SOC) Unit to monitor and minimize the threat of cyber-crime and the potential for technology-based fraud.

Bank Mayapada has two forms of customer data, which are physical documents and database. The Bank stores physical documents of customers at branch offices, which are then sent to PT Multifiling Mitra Indonesia Tbk (MMI) periodically. Bank Mayapada stores the database in the Data Center and Disaster Recovery Center (DRC). Until the end of 2021, the Bank has not received any reports regarding violations of data security and customer privacy, thus there was no need to issue sanctions/fines. In 2021, the Bank received 3 reports of skimming cases and its have been followed up. [418-1]

Anti-Money Laundering and Prevention of the Financing of Terrorism (APU & PPT)

Bank Mayapada strongly avoids financial crimes such as money laundering and terrorism financing. The Compliance and KYC Division is responsible for implementing the anti-money laundering and terrorism financing (APU & PPT) program. Bank Mayapada has procedures and guidelines in place related to APU & PPT, one of which is by implementing the Know Your Customer (KYC) principle. The KYC process is carried out when a customer submits an application to become a customer until the time the customer makes a transaction. Bank officers will verify and identify the customer's documents.

A customer must complete several data, when applying to open an account, such as identity, reasons for opening an account, source of funds, and estimated transactions. Bank Mayapada will monitor and identify suspicious customer transactions. If the customer makes a transaction that

melakukan transaksi yang tidak sesuai dengan profil dan tidak dapat memberikan alasan yang tepat, maka Bank akan mengklasifikasikan sebagai transaksi yang mencurigakan. Selanjutnya, Bank melaporkan transaksi tersebut kepada Pusat Pelaporan dan Analisa Transaksi Keuangan (PPATK).

Bank Mayapada aktif mensosialisasikan APU & PPT dan mencakup KYC kepada seluruh karyawan. Sosialisasi dilakukan melalui pelatihan maupun kanal media edukasi internal. Salah satu materi pelatihan terkait dengan pengertian dan cara pencegahan transaksi *money laundering*. Pada 2021, pelatihan APU-PPT diselenggarakan dan diikuti oleh 1.135 karyawan atau 34,89% dari total keseluruhan karyawan.

Survei Kepuasan Nasabah

Bank Mayapada mengevaluasi produk dan/atau jasa perbankan melalui survei kepuasan pelanggan. Kegiatan ini juga merupakan salah satu strategi pengelolaan hubungan dan komunikasi dengan nasabah. Survei nasabah juga merupakan sarana untuk melibatkan nasabah sebagai salah satu pemangku kepentingan.

Aspek survei kepuasan pelanggan, antara lain fasilitas bank, kualitas layanan, keamanan, dan loyalitas nasabah. Dengan mempertimbangkan kondisi yang ada pada tahun 2021, Bank Mayapada belum melakukan survei kepuasan nasabah.

does not match the profile and cannot provide a proper reason, the Bank will classify it as a suspicious transaction. Subsequently, the Bank reports the transaction to the Financial Transaction Reports and Analysis Center (PPATK).

Bank Mayapada actively disseminates APU & PPT, including KYC to all employees. The dissemination is carried out through training and internal educational media channels. One of the training materials is related to the knowledge and prevention of money laundering transactions. In 2021, APU-PPT training was held and attended by 1,135 employees or 34.89% of the total employees.

Customer Satisfaction Survey

Bank Mayapada evaluates banking products and/or services through customer satisfaction survey. The survey also serves as one of the strategies for managing relationships and communication with customers. Customer satisfaction survey is also a means to engage customers as one of the stakeholders.

The customer satisfaction survey aspects, include bank facilities, service quality, security, and customer loyalty. Given the unfavorable conditions in 2021, Bank Mayapada has not conducted a customer satisfaction survey.

Referensi POJK NO.51/POJK.03/2017

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5	Tata kelola keberlanjutan <i>Sustainability governance</i>	34-41
6	Kinerja keberlanjutan antara lain, memuat: <i>Sustainability performance contains:</i>	
6.a	Kegiatan membangun budaya keberlanjutan di internal Perusahaan Publik <i>Activities to build a sustainability culture in the internal Public Company</i>	6
6.b	Uraian mengenai kinerja ekonomi dalam 3 tahun terakhir meliputi: <i>Activities to build a sustainability culture in the internal Public Company</i>	
6.b	1 Perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi <i>Comparison between production target and performance, portfolio, funding or investment target, revenue and profit/loss</i>	47
6.b	2 Perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan <i>Comparison between portfolio target and performance, funding or investment target on financial instruments or projects in line with the implementation of Sustainable Finance</i>	48-51
6.c	Kinerja sosial dalam 3 tahun terakhir: <i>Social performance in 3 last years:</i>	
6.c	1 Komitmen LJK, Emiten, atau Perusahaan Publik untuk memberikan layanan atas produk dan/atau jasa yang setara kepada konsumen <i>Commitment of financial service institutions, issuers, or public companies to providing product and/or service equally to customers</i>	69
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6.e	6 Jumlah dan materi pengaduan lingkungan hidup yang diterima dan diselesaikan <i>The number and topic of environmental complaints received and resolved</i>	68
6.f	Tanggung jawab pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan, paling sedikit memuat: <i>Sustainable Finance Product and/or Service development responsibility that must include at least the following:</i>	
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Lembar Umpan Balik Feedback Form

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan PT Bank Mayapada Internasional Tbk dengan mengirim email.

We would like to ask all stakeholders to kindly provide feedback after reading the Sustainability Report of PT Bank Mayapada Internasional Tbk by sending email.

Profil Anda Your profile

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

Institusi/Perusahaan
Institution/Company:

Surel - Email:

Telp/Hp - Phone/Mobile:

Anda termasuk dalam golongan pemangku kepentingan:
You are belong to the stakeholders group of:

- Pemegang Saham - Stakeholder
 Karyawan - Employee
 Nasabah - Customer
 Regulator - Regulator
 Mitra bisnis - Partner
 Masyarakat - Community
 Lain-lain, mohon sebutkan. - Others, please state.

Mohon pilih jawaban yang paling sesuai
Please choose the most appropriate answer

1. Laporan ini sudah menggambarkan kinerja perusahaan mencakup aspek ekonomi, sosial, dan lingkungan
This report describe company's performance in economic, social, and environment aspects

Tidak Setuju Disagree Netral Neutral Setuju Agree

2. Laporan ini menyajikan informasi yang seimbang, yang mencakup informasi positif dan negatif
This report shows balanced information, which is included positive and negative information

Tidak Setuju Disagree Netral Neutral Setuju Agree

3. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan perusahaan
This report increase Your trust to the Company's sustainability

Tidak Setuju Disagree Netral Neutral Setuju Agree

4. Urutkan topik material yang menjadi prioritas Anda:
Sort the priority of material topic, which is the most important to you:

- Kinerja ekonomi - Economic performance
 Manajemen sumber daya manusia (SDM) - Human resource (HR) management
 Portofolio kredit KKUB - KKUB credit portfolio
 Layanan perbankan yang berkualitas - Quality of banking service
 Keamanan data dan privasi nasabah - Data security and customer privacy
 Antikorupsi - Anti-corruption

Terima kasih atas partisipasi Anda. Thank you for Your participation.

Penyampaian umpan balik kepada - Providing feedback to:
PT Bank Mayapada Internasional Tbk
Email: corsec@bankmayapada.com

