

LAPORAN TAHUNAN 2024



PERBANAS
PERHIMPUNAN BANK NASIONAL



a r B, b,
b , C B Cb



B

a a a

a a a a

a a a

a a a

a



a a a

a a a a



E

a a a

a a a a

a a a



a a a a

a a



a a a

a a a

a a



a a a a

a a a

YCO C B

B B B B

R i

BB Bi PC C

YCO C B

C P C PCYC Bi 2C C
C P C Bi CB

Yi C Bi C C
B 2C C Bi PC C

2 C Bi C PCYC 2

- E
- g
- g E
- g E E
- g E E E E E s
- g E E 7
- g E E E E E

i 2 C C Bi PC C B

i 2 C C B B

i C Bi i C C C BC C i i B PC2 B i B C B C

PC PC C 22 CBi PC C B

C Bi C 2C Bi PC C B

PC PC C 22 CBi PC C

o2 D B 2 D D

- C
- C B
- . B
- B
- B

TDoD B 2 D D

B B B

D

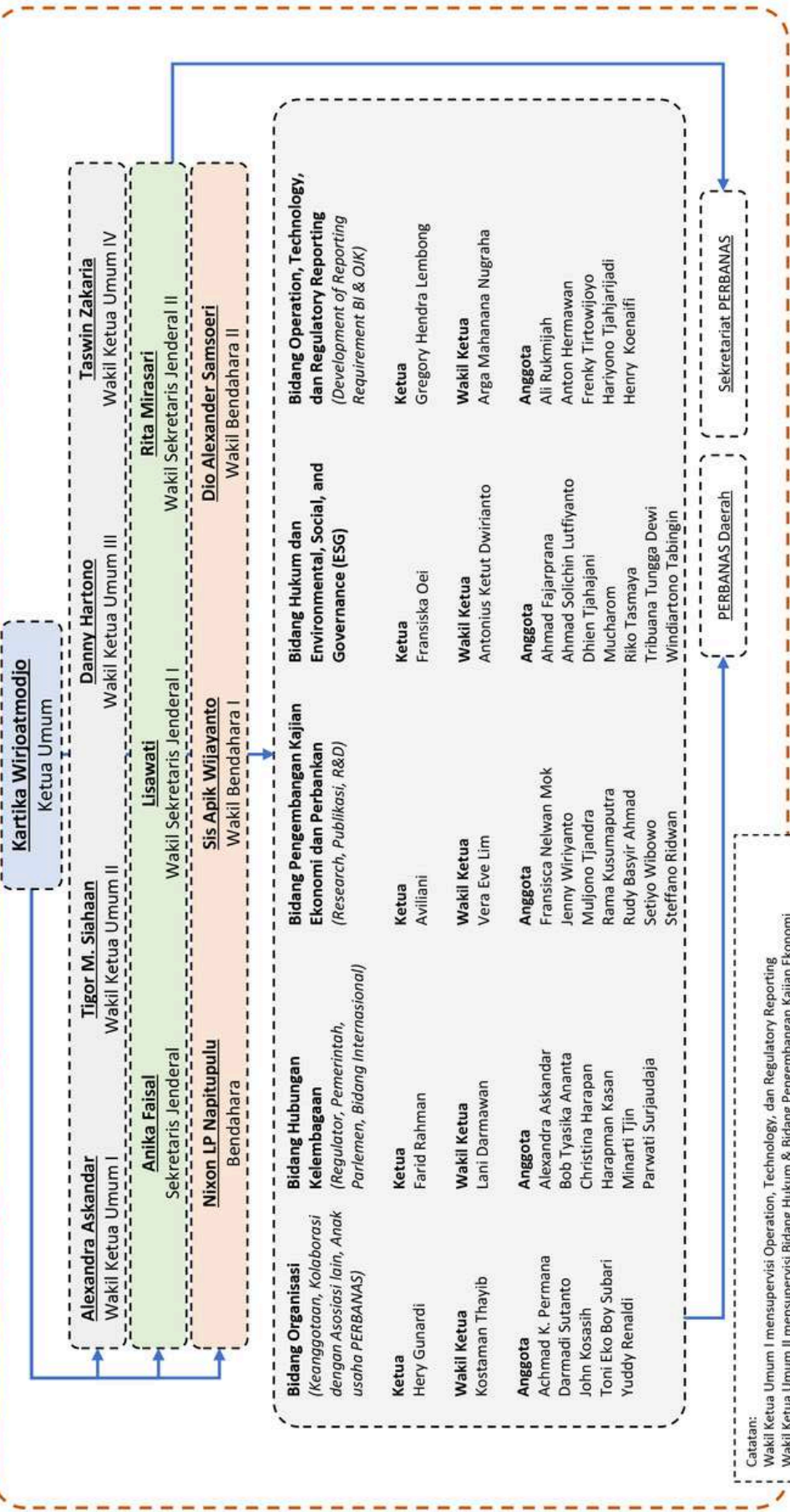
- b B
- m B
- B
- B
- B B
- B B
- B B B
- B B

B B O a E E

B

Badan Pengawas
Ketua: M. Chatib Basri
Anggota:

- Chandra Hamzah
- Nelson Tampubolon
- Edwin Gerungan
- Pahala N. Mansury
- Jahja Setiaatmadja
- Rachmad Mulla Suryahusada
- Timoty E. Marnandus
- Ridha D. M. Wirakusumah
- Suwartini



Catatan:
 Wakil Ketua Umum I mensupervisi Operation, Technology, dan Regulatory Reporting
 Wakil Ketua Umum II mensupervisi Bidang Hukum & Bidang Pengembangan Kajian Ekonomi Perbankan
 Wakil Ketua Umum III mensupervisi Bidang Organisasi
 Wakil Ketua Umum IV mensupervisi Bidang Hubungan Kelembagaan



PERBANAS
PERHIMPUNAN BANK NASIONAL

K K

• e PC C B B B e PC C B
 : B BP B B
 P B B p
 o B B B
 o B B
 o B B
 o B B
 • e PC C B B B B
 • e PC C B B B B
 • B B B B B B
 • B(Bp B e PC C B B
 • C B B B B
 .: B Bz
 o B. Bw B B B
 p B P B z B
 o B. BopaB B .: B
 B (B .: B B
 B(B B B B
 o B B B C B .: B
 o B. B B B .: B
 o C B B a B B .: B
 B B Bz Bo
 o Bo B B Bz Bo
 B a B .: B B .:
 B B B
 o Bo Bw B B B
 : B .: B B B
 z B B B B B
 : B B: B B B
 B Be B
 P
 o B B B B
 B : B : B P
 B B BP B B
 o B. B a B B
 B B B
 B B B
 o B Bw B B B: oB
 .: B C B B B
 B C zB B Bz
 B B B

o B B B B B
 B B a B :
 BP B .: BP Bz
 P B
 o B B a B
 B B
 B: Ba B
 a B B B a a Bz Bo
 • : B e PC C B : e e (B
 R CaB B B B pa
 B B B B B B
 B B B B B
 B B B B
 • a B B B B
 B B B B B
 B B .: B B B B B
 • w B B B : B
 B: B: BP
 B B z B a
 P B: B e B B a
 : B B Bz B
 B B B B B BP
 B B B B B B
 • B B B B Bz RB
 C B B B B B B
 z B B B B B
 • B B B B o B P B
 B B C B P B
 B B Bz
 B B B
 • : B B C B P B
 e PC C B B B B
 B B C B o B z
 R B z B B B
 B B B B B B
 B B B B B
 • P B B B B B
 B B B B B
 P B B Bz BP Bz
 BzB B : a aC Cw
 BB B
 • C B B B B
 : B B B B .: z
 B B B B B
 . B: B e B B
 : B e :
 o B. B B B .: B
 : B B B .: z
 P B e :

◦ Bp B pr bB B /) B
 B B) B)) 1
 P Bf)
 ◦ Bp Bpr bB /) B B B
 B B B B B)) 1
 P B f) B B B
) B)) 1B B B
)
 ◦ B B pr bB B /) B
 B B B 1
) B) B B 1
)) 1BP B B
 B B/ B) Bf
 B B B f)
 ◦ B/ B B B /) B Bpr b
 B B)) 1B f) B
) B1
 ◦ B / B B)) 1B P
 B
 ◦ B/ B B B /) B B
) B B B
) B) B B 1
)) 1
 • b B B BC B BP B
 B B B b
 B B ECPRB B B-
 B BP B B
 B BR R
 R p1 B B B B
 • B B B B f PC C
 B B
 • P B B B B B
 B B B B B
 •) B BPC B
 B B B B
 b B B Bf PC C

• B b 1 B
 B B B B
 B B B f PC C B
 B B) B
 • B1 B) B B
 C B B B BP BP 1B
 B B B B B
 B B B
 • B B Bf PC C B
 B B B B
 B B B Bf PC C
T D B D D
 • f PC C B B B f PC C B
 B B B B)
 B B B BP B
 B r
 ◦ B B B
 ◦ B B
 ◦ B B B
 • B) B f PC C B B B
 B B B B
 ◦ Bp B B) B f PC C
 / B
 ◦ B / B B) B f PC C
) B
 • B B f PC C B
 B B B B B
 B B B B B
 • B B B B f PC C
 1 B B B B B
 B B B B B

T D D D
 • B C B - B)
 f PC C B B Bb B BP
 B B
 • B) B B B
) B B B
)
 ◦ B B
 B Bf PC C B B
 b B B B
 ◦ B B
 • B Bf B B B)
 C B B B B B
 Bp B B B B
 C B B 1B B B
 BC B B1B B

T D B T D B TD DD
 • P B BC fC BR BP
 r B B Bf BC B B B-
 B BC B B B
 B B B B fC
 • B f PC C B /) B BP 1B
 B B B
 B B B B B B
 B B B B B B
 • P B B BCPCB B
 B B B B

- C eC BP BC B B
CORP B B& BP BR
B B B EC B
P B B& B CP& B B? B(
B B B
- P B B BCPRB& B
& B BB B B B
- P B B B
O B B B B B B
B B B B B B B
- P B B BC eC Be
R B B B EC eC
B B B
- P B B EC EP
B B B& B Ba B
R B B BCPCR B BC eC PCR
B B B

- a B e PC C B B BR B 0
B B B
- P B B opaB B P
B ,?B B
B w B B
& B B B B
&?&B B? B B B? B B
- P B B B
? B? B B 0
BC BP B Ba B
w B B Ba B B
,? BP B0 B C ?B B
B B B
B B B B B
- C B e PC C B B a, B
B B B e PC C B
B B & B ?
&? B B B R
B B B EP Ba
a B EP B B EP Ba
P B B(B B& B?
B &? &? B &?
&? B B B B
• P B B B Co B Re
o &B B & B B B
O B e B B B
• & B B B B B
B0 B B B B?
B EP B B B B
• o B B opa B
o opa B B B B
o opa B B B B
o opa B B(B? B B
B

S (D B SD D BD D B D

- & B B opaB ,?B
B ? B C B
B B &?& B B B,
- & B B B B
B B B B B
B B B B B
&?B B B B B
- w B B opaB0 BC B0
COB B B B B
B B B B B
B B B B B
B B B B B
B B B B B
B B B B
- Ro B
o B B B B &?ER
B B B B P
P EC B B B
o B B B B B
o B B0 BR B
&?B B B B
B B B B B
- & B B B B
B B B B B
B B B B B
- & B B e PC C B B BP
B B B B

- P B B B B
o &B B & B B B
O B e B B B
• & B B B B B
B0 B B B B?
B EP B B B B
• o B B opa B
o opa B B B B
o opa B B(B? B B
B
• & B B B B B
P&BC B B0 B B BC
• R B a B B e PC C
& B B B EC B B B
B B B
• P B B B B
p B B B R B ?
pe RC ?C B B B
• P B B a B
w Ba B B B?
B B B B B
B B B B B B

T, D B BB

- P B
 - B B B B B B B B / b/
 - B, B b B P B) B
 - / B B R
 - B B B B B B B
 - B B B B B B B
 - / C B B B ,
 - f PC' C
- r B x B B ' B
 - / B f PC' C B B r B
 - f PC' C B b B B B
 - B B B B
 - B B B
 - B B
 - B B B
 - B B B
- b B B / B C / B B,
 - B B B B
- pr b B 0 B B B B B BC
 - B B / B P
 - 0 B B B B B BC
- B B / B P
 - B" B , / B B B
 - B B B B
 - B" B P / p B B B
 - B B B B
 - B C B B B B B
 - B B B B , /
- B B B B B B
 - B" B B B B 0 B" B f
 - B B B B
 - f PC' C
 - B B B B B B B
 - r P B B B B B B
- b B B b B" B B
 - B B B B
- P B B B B B
 - B B B B B B B
 - f B B B B B B
 - 0 B B B B B
- P B B B B B
 - B B , / B B B B B B
- P B B B B
 - , B B B B B B
 - " B B B B
- / B B B B
 - C B B B B B B C 0 B
 - B B

- B B B B B , /
 - B B B B B B
 - / B C B , /
 - B B B B
 - ~~0~~ 0
 - B B B B B B , /
 - B B B B B B 0
 - B B B B B B B
 - B B B B B B , /
 - B B B B B B B C
 - B B B B B C

T, D B D B B , D

- " B B B BR p0 B C P R B"
 - B B B B f PC' C
 - B B B B B B B
 - B B B B B C f C' B P
 - C B B B C B P B
- P B B B B B B
 - / B B B B B
 - B B B B B B B
- " B b B B B C 0
 - B B B B
- P B B B B B B
 - B p0 B b B B C f C' B P
 - C B B B B
- P B B B / B P
 - 0 B B B P 0 B B B B
- P B B B p r b B 0 B
 - B B B B , / B B B
 - B B B B B
 - B B B B B
- P B B B B B
 - B B B B B B B
 - B B B B B / B
 - P B B B B B B B
 - B f PC' C B B C
 - P B B B B B C f C' B P
 - C B B B f " B B f p f' R f B
 - C f C' B R B P B B b
 - B B B B B

- S B B C i C B S
 C B B B C S B
 B S B T B
 B B B B B B
 BCS B B B B B B

- B B B
 C B B B B
 • S B B B B
 B B B B B
 B B B B B
 B B B B B

- S B B B
 i B B B BC B
 B B B B
 B B B B
 i B B B B
 5 B B B B

- S B B B BCB
 i B 5 B u B
 B B B

- S B B B S
 5 BS5B B Bi B
 e B B B
 T B B B B
 B B B B

- S B B B B 5
 B B B B B
 B u B B 5 B B

- S B B B B
 C B B B B

- S B B BCSTB B
 B B B T B B u 5
 B B B B

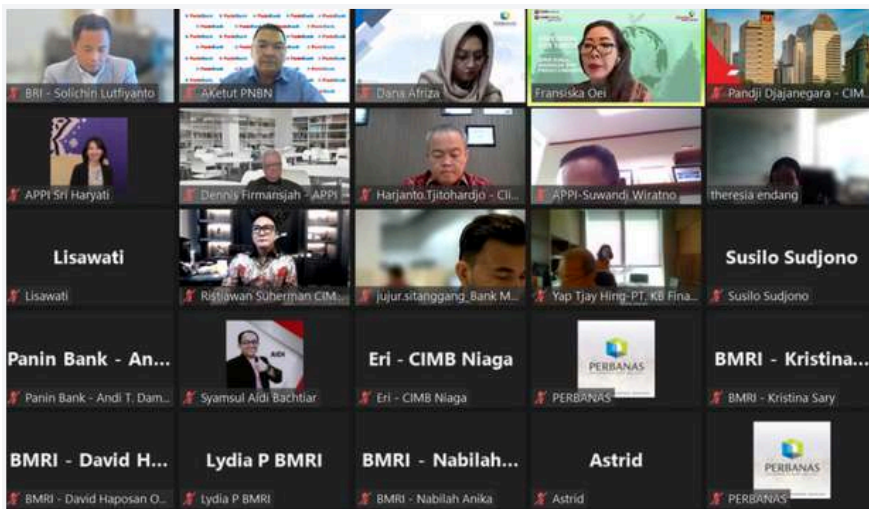


PERBANAS
PERHIMPUNAN BANK NASIONAL

B 2E E B



o TD D B B B o TD D B B B
 B B



B B o TD D B TD D B B B B B B
 B B



B B B B B

B B



o bD D B B B o bD D B B B

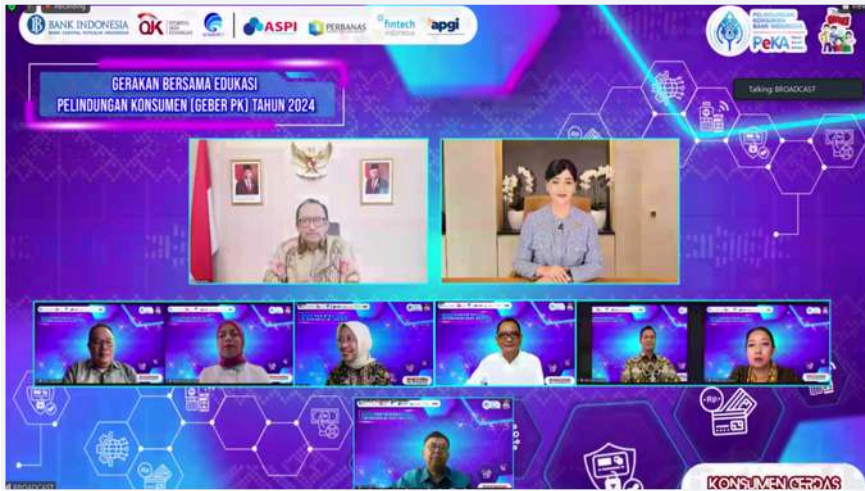
B B



k D D D D D D D D
 D D D Db
 D D

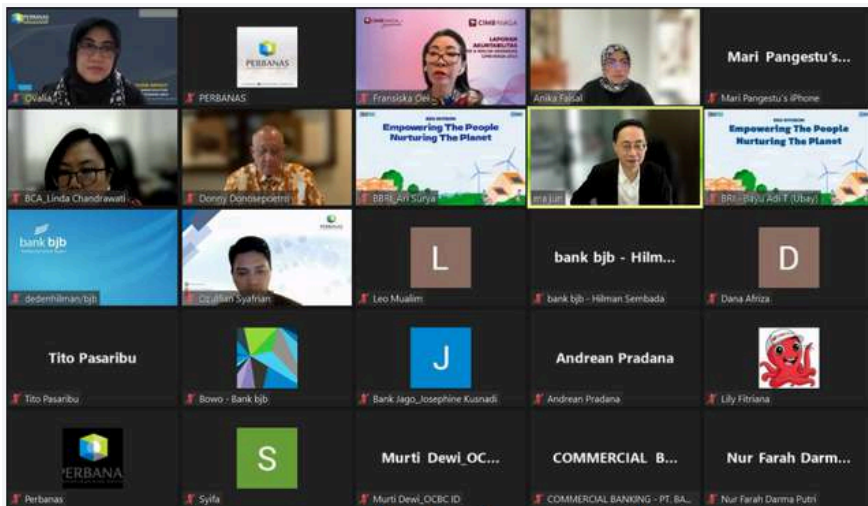


D D D D D D D
 D Db D D D D
 D D



7 B B B B B7 nan B

B B



47 i B B n a C C B B n C B

B7 B B B B

B B



B h SC C B B B B B B B
 B B B T Cd B B B B B B B
 B B B B BB B B B
 B
 S B
 B B



B B
 B B B B B



m TC C B B Bm TC C B B

B B



B B B B B B B B B B B B B B B B

B B



~~B~~ ~~B~~

B B



B n a C C B B

B

~~B~~ ~~B~~

B B

B B

B ~~B~~ B B

B B B

B

B B



b0 B B B B B B B
a B B



h B B B C
B B



78j B

B B



78j B n a D D B B B B a B B B B B B B B B B

B B



B B B B B B 4

B B



B E E B B B o c E E B E E B B

B B



B B Bp cD D

B B



p cD D B B B Bp cD D B B

B B



Bp bD D B B B B B B

B B



: B B B B B B B

b B B



G C G C

C C



C C C C C

C C



t F F F

F F



t F F

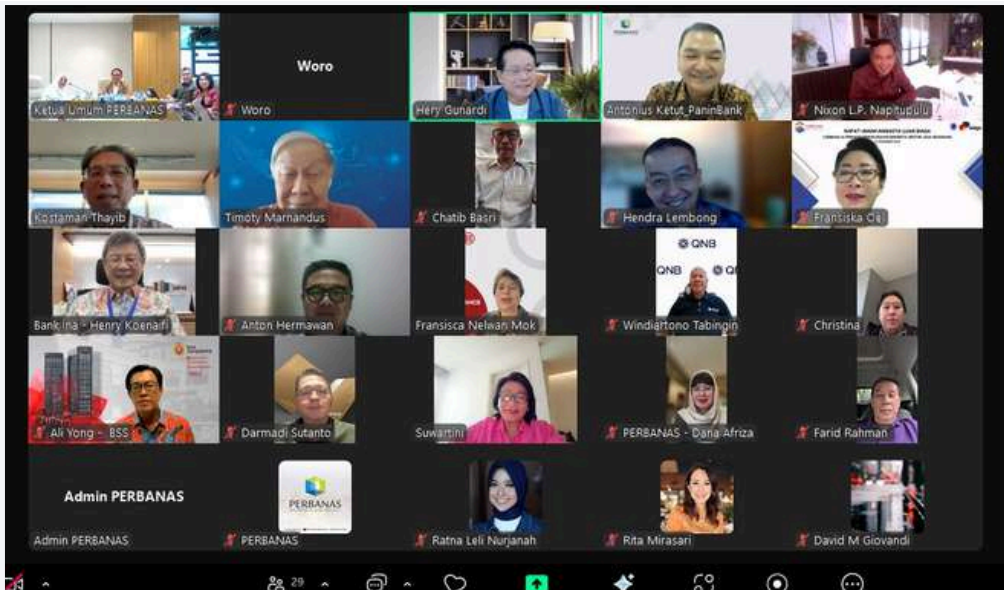
F F



u C B BCgi B
 B
 B B



B B B
B
B B



B B B B B s d D D
B B



PERBANAS
PERHIMPUNAN BANK NASIONAL

M

M



E B B B B B B B
B B



2 B B B B B
k B B



e e B B B B B B



B B Bu e E E B B



D B B B B B B B



B B B B B B B B



PERBANAS
PERHIMPUNAN BANK NASIONAL

B

B

B

B

B

B

i

D

B O

i D

D



M M







Seminar Penyelarasan Manajemen Risiko untuk DIREKSI

1.5 Day Seminar | 19 - 20 Maret 2024
Room Heritage II, Lt. 16, Hotel Indonesia Kempinski,
Jl. M.H. Thamrin No. 1, Jakarta Pusat

Meningkatkan Efektivitas Penerapan Manajemen Risiko Untuk Mewujudkan Industri Perbankan yang Berkelanjutan

Seminar Penyelarasan Sertifikat Manajemen Risiko Jenjang 7 bagi Direktur pemegang Sertifikat Manajemen Risiko Level 5 (ketentuan lama).

PEMBICARA

 Agus Sularta Direktur Manajemen Risiko Bank Mandiri Indonesia	 Ety Fieranti Chief Risk Officer & Director Bank Indonesia	 Antonius Widodo N. Head of Corporate Risk Bank Central Asia	 Edoard S. Purba, CFA, FRM Head of Risk Bank Central Asia	 Aldiputra Tanaya Head of Corporate Risk & Compliance	 Taufik Hakim Head of Risk Bank BTPN Indonesia	 Teguh Arifjandi Director of Compliance & Governance & Risk Management Bank Indonesia	 Rajendra Miranay Soemawati Head of Corporate Risk Management Bank Negara Indonesia
-------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

M M



M M



M M



M M M



M M



a a



a a



J J



JY J



J J



J J



0

J

J



J

J



N N

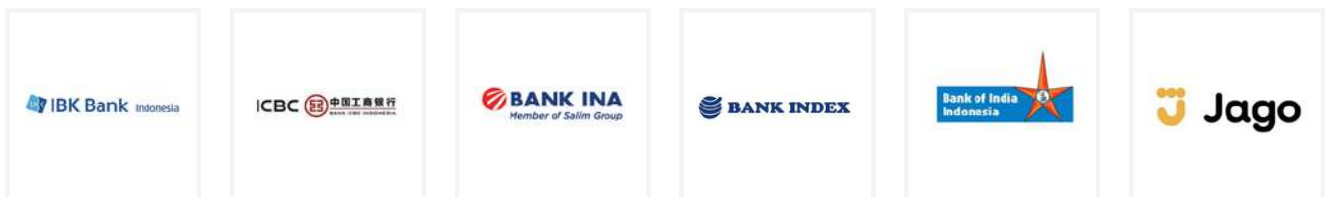


PERBANAS
PERHIMPUNAN BANK NASIONAL

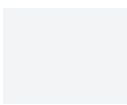
B

nE E B

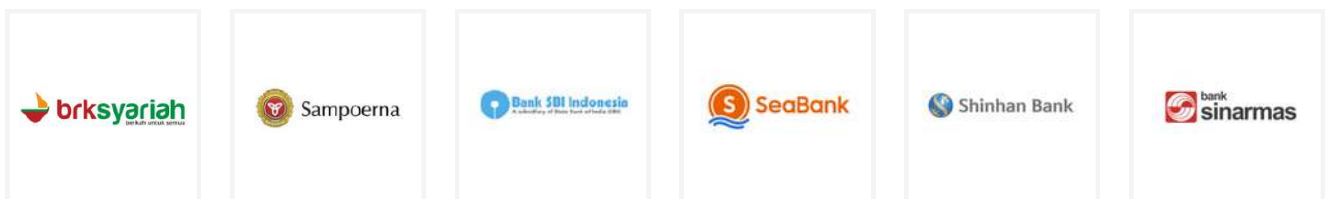
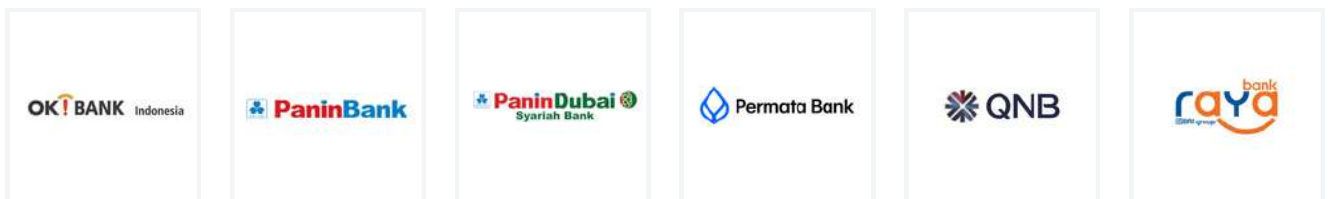
a a B B a E E B



B



a a B B a E E B



B



PERBANAS
PERHIMPUNAN BANK NASIONAL

F : F F F F
F F F F

F F F F F F F
, F F F F

1 FF

