



06

Tata Kelola Perusahaan

Corporate Governance

KOMITMEN PENERAPAN TATA KELOLA PERUSAHAAN

COMMITMENT TO CORPORATE GOVERNANCE IMPLEMENTATION

Bagi Bank Ganesha, penerapan prinsip Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* (GCG) merupakan fondasi utama dalam menjalankan usaha untuk memaksimalkan nilai tambah bagi para pemangku kepentingan dan menjaga keberlangsungan usaha. Bank Ganesha sangat menyadari, industri perbankan memiliki peran penting dalam perekonomian melalui perannya sebagai lembaga intermediary antara para pemangku kepentingan dengan aktivitas-aktivitas bisnis yang merupakan faktor pendorong utama pertumbuhan ekonomi. Karena itu, Bank Ganesha meyakini bahwa pencapaian kinerja yang baik dan meraih berbagai prospek bisnis dapat dipertahankan dalam jangka panjang, jika Bank melaksanakan prinsip-prinsip GCG secara konsisten.

Prinsip GCG

Penerapan GCG di seluruh Bank Ganesha berdasar pada prinsip-prinsip GCG sebagai berikut:

To Bank Ganesha, the implementation of Good Corporate Governance (GCG) is a foundation for business operations to maximize added values for all stakeholders and to maintain business' sustainability. Bank Ganesha is fully aware that banking industry holds an important role through its status as an intermediary institution between all stakeholders and business activities that becomes a primary driving force behind economic growth. As such, Bank Ganesha believes that accomplishment of good performance and seizing all business prospects could be maintained in the long term if the Bank consistently implements GCG principles.

GCG Principles

GCG implementation across Bank Ganesha is based on the following principles:

Transparansi Transparency	
Prinsip Dasar Basic Principles	<ol style="list-style-type: none"> 1. Pengungkapan informasi oleh Perseroan dilakukan secara tepat waktu, memadai, jelas, akurat, dan dapat diperbandingkan, serta dapat diakses oleh pemangku kepentingan sesuai dengan haknya; 2. Pengungkapan informasi oleh Perseroan tidak terbatas pada visi, misi, sasaran usaha, strategi Perseroan, kondisi keuangan, susunan dan kompensasi pengurus, pemegang saham Pengendali, pejabat eksekutif, pengelolaan risiko, sistem pengawasan dan pengendalian internal, status kepatuhan, sistem dan implementasi GCG, serta informasi dan fakta material yang dapat mempengaruhi keputusan modal; 3. Prinsip keterbukaan dijalankan dengan tetap memperhatikan ketentuan rahasia Perseroan, rahasia jabatan, dan hak-hak pribadi sesuai peraturan yang berlaku; dan 4. Perseroan membuat kebijakan secara tertulis dan dikomunikasikan kepada pemangku kepentingan dan pihak yang berhak memperoleh informasi tentang kebijakan tersebut. <ol style="list-style-type: none"> 1. Disclosure of information by the Company in a timely, adequate, clear, accurate, and comparable manner, and can be accessed by stakeholders in accordance with their rights; 2. Disclosure of information by the Company includes but not limited to the vision, mission, business objectives, the Company's strategy, financial condition, composition, and compensation of the management, controlling shareholder, executive officers, risk management, internal supervision and control systems, compliance status, system and implementation of GCG, and also material information and facts that may influence capital decisions; 3. Transparency principle is implemented by considering the Company confidentials, job confidentiality, and personal rights following the applicable regulations; and 4. The Company arrange the policy in writing to be communicated to stakeholders and entitled parties to obtain information about the policy.
Penerapan Implementation	<p>Perseroan menerapkan keterbukaan dalam mengemukakan informasi yang material dan relevan serta keterbukaan dalam melaksanakan proses pengambilan keputusan.</p> <p>The Company implements transparency in presenting material and relevant information and also in carrying out the decision-making process.</p>

Akuntabilitas Accountability	
Prinsip Dasar Basic Principles	<ol style="list-style-type: none"> 1. Penetapan sasaran usaha dan strategi Perseroan dapat dipertanggungjawabkan kepada pemangku kepentingan; 2. Pengelolaan Perseroan dilakukan melalui suatu sistem check and balance; dan 3. Ukuran kinerja dari semua organ organisasi berdasarkan ukuran yang disepakati dan sejalan dengan visi, misi, dan nilai-nilai serta strategi Perseroan melalui sebuah sistem penghargaan dan sanksi. <ol style="list-style-type: none"> 1. The determination of the Company's business objectives and strategy can be accounted to the stakeholders; 2. The Company's management is carried out through a check and balance system; and 3. The performance measures of all organizational organs based on agreed measurements and in line with the vision, mission and values, and strategies of the Company through a rewards and punishments system.
Penerapan Implementation	<p>Terdapat kejelasan fungsi dan pelaksanaan tugas dan tanggung jawab organ yang ada dalam Perseroan, sehingga pengelolaannya berjalan secara efektif.</p> <p>There is clarity on the functions and implementation of the duties and responsibilities of the Company's organs, so that the management process runs effectively.</p>

Responsibilitas Responsibility	
Prinsip Dasar Basic Principles	<ol style="list-style-type: none"> 1. Sebagai good corporate citizen, prinsip kehati-hatian, dan menjamin kepatuhan terhadap peraturan yang berlaku, sangat dipegang teguh oleh Perseroan; dan 2. Sebagai good corporate citizen, Perseroan peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar. <ol style="list-style-type: none"> 1. As a good corporate citizen, the Company maintains the principle of prudence and guarantees compliance with applicable regulations; and 2. As a good corporate citizen, the Company cares about the environment and carries out its social responsibility appropriately.
Penerapan Implementation	<p>Perseroan memberikan jaminan bahwa pengelolaan dilakukan dengan tetap berada pada koridor peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Perseroan yang sehat.</p> <p>The Company guarantees that management is carried out while remaining in the corridor of the prevailing laws and regulations and the principles of sound corporate management.</p>

Independensi Independence	
Prinsip Dasar Basic Principles	<ol style="list-style-type: none"> 1. Perseroan semaksimal mungkin menghindari adanya benturan kepentingan, serta dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak; dan 2. Seluruh pemangku kepentingan berkesempatan untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Perseroan, serta memperoleh akses terhadap informasi sesuai dengan prinsip keterbukaan. <ol style="list-style-type: none"> 1. The Company maximally avoids conflicts of interest and improper domination by any stakeholder and is not influenced by unilateral interests; and 2. All stakeholders have the opportunity to provide inputs and opinions for the interests of the Company, and also obtain access to information under the principle of transparency.
Penerapan Implementation	<p>Pengelolaan Perseroan dilakukan secara profesional tanpa pengaruh dan tekanan dari pihak manapun.</p> <p>The management of the Company is carried out in a professional manner without influence and pressure from any party.</p>

Kesetaraan dan Kewajaran Equality and Fairness	
Prinsip Dasar Basic Principles	<p>Keadilan dan kesetaraan dalam hal pemenuhan hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku</p> <p>Fairness and equality in fulfilling the rights of stakeholders based on agreements and prevailing laws and regulations.</p>
Penerapan Implementation	<p>Perseroan memberikan perlakuan yang adil dan setara dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan.</p> <p>The Company provides fair and equal treatment in fulfilling the rights of stakeholders based on agreements and laws and regulations.</p>

Dasar Penerapan GCG

Penerapan GCG di Bank Ganesha mengacu pada ketentuan dan perundang-undangan yang berlaku bagi industri perbankan dan perusahaan terbuka. Oleh karena itu, Perseroan senantiasa berupaya mengoptimalkan nilai Perseroan untuk memperkuat daya saing. Dengan diterapkannya prinsip-prinsip GCG, Perseroan lebih percaya diri menghadapi tantangan dan dinamika bisnis yang terjadi. Prinsip-prinsip yang menjadi panduan Perseroan merupakan bagian dari struktur peraturan tata kelola perusahaan meliputi:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang Perubahan Atas Undang-Undang No. 7 tahun 1992 tentang Perbankan;
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas;
3. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
4. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
5. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
6. Anggaran Dasar Perseroan; dan
7. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017.

Basis of GCG Implementation

The implementation of GCG in the Company refers to the applicable rules and regulations in banking and public companies. Therefore, the Company always strives to optimize the Corporate value to strengthen competitiveness. By implementing GCG principles, the Company is more confident in facing challenges and business dynamics. The principles that guide the Company as part of the corporate governance regulatory structure, are as follows:

1. Law of the Republic of Indonesia No.10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking;
2. Law of the Republic of Indonesia No.40 of 2007 concerning Limited Liability Companies;
3. Financial Services Authority Regulation No.55POJK.03/2016 concerning Governance Implementation for Commercial Banks;
4. Financial Services Authority Regulation No.21POJK.04/2015 concerning Implementation of Governance Guidelines for Public Companies;
5. Financial Services Authority Regulation No.33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;
6. Company's Articles of Association; and
7. Governance Guidelines based on the Board of Directors' Decree No. MNJ/026-GCG dated March 30, 2017.

KERANGKA TATA KELOLA PERUSAHAAN

GOVERNANCE IMPLEMENTATION FRAMEWORK

Penerapan Tata Kelola Perusahaan yang baik merupakan landasan utama dalam menjalankan aktivitas-aktivitas bisnis di Bank Ganesha. Penerapan tata kelola dibangun atas integritas yang tinggi sehingga prinsip-prinsip tata kelola dapat dilaksanakan efektif pada seluruh kegiatan operasional dan dapat berjalan konsisten dan berkesinambungan.

Untuk mencapai tujuan tersebut, Perseroan telah menyusun kerangka penerapan GCG yang secara umum dapat dibagi menjadi 3 (tiga) bagian, yaitu:

- Governance Structure
yaitu struktur tata kelola yang terdiri dari organ utama dan organ pendukung.

The implementation of Good Corporate Governance serves as a foundation for the business activities at Bank Ganesha. The implementation is also based on high level of integrity so the principles of governance can be applied effectively on all operational activities to maintain their consistency and continuity.

To accomplish such a goal, the Company formulates a framework for GCG implementation, which generally can be divided into three parts:

- Governance Structure
Governance structure is consisting of the main and supporting organs.

- Governance Process
yaitu proses dan mekanisme kerja dari organ tata kelola.
- Governance Outcome
yaitu hasil dari penerapan tata kelola dengan tujuan akhir mencapai "corporate citizenship".

Governance Structure

Sesuai Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, struktur organ GCG Perseroan terdiri Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. RUPS merupakan forum tertinggi di perusahaan, sedangkan keberadaan Dewan Komisaris dan Direksi merupakan pengejawantahan dari sistem kepengurusan perusahaan dua badan (two tier system). Dewan Komisaris bertindak sebagai pengawas dan pengarah, Direksi bertindak sebagai pelaksana pengurusan perusahaan.

Dalam menjalankan tugasnya, Dewan Komisaris dibantu oleh beberapa organ penunjang, antara lain:

1. Komite Audit;
2. Komite Pemantau Risiko; dan
3. Komite Nominasi dan Remunerasi.

Sedangkan Direksi dalam menjalankan tugasnya didukung oleh struktur organisasi agar pengurusan Perseroan dapat berjalan efektif. Direksi mendapat dukungan dari beberapa komite, antara lain:

1. Komite Asset & Liabilities;
2. Komite Kebijakan Perkreditan;
3. Komite Manajemen Risiko;
4. Komite Pengarah Teknologi Informasi;
5. Komite Kredit;
6. Komite Personalia;
7. Komite Anti Fraud; dan
8. Komite Pengadaan Barang dan Jasa.
9. Komite Restrukturisasi
10. Komite Treasury

Direksi juga dibantu oleh satuan kerja khusus, antara lain:

1. Sekretaris Perusahaan;
2. Satuan Kerja Audit Intern;
3. Satuan Kerja Manajemen Risiko; dan
4. Satuan Kerja Kepatuhan.

- Governance Process
Process and working mechanisms of the governance organ.
- Governance Outcome
The result of implementing governance with the goals of "corporate citizenship".

Governance Structure

Following the Law No. 40 of 2007 concerning Limited Liability Company, the structure of the Company's GCG organs consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The GMS is the highest forum in the company, while the existence of the Board of Commissioners and the Board of Directors is the represents of a two-tier company management system. The Board of Commissioners acts as supervisor and controller, the Board of Directors acts as the executor of the company management.

In carrying out its duties, the Board of Commissioners is assisted by several supporting organs, including:

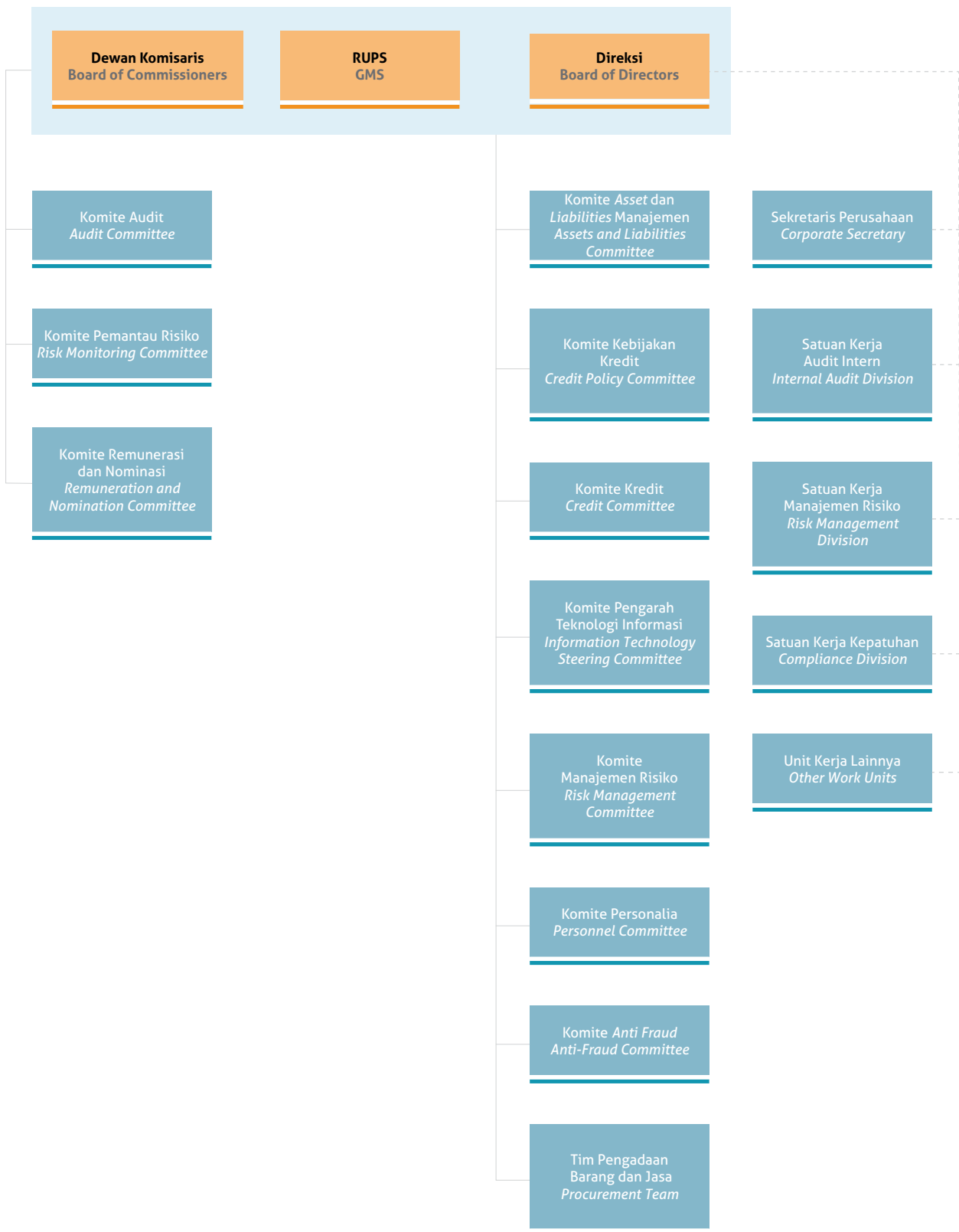
1. Audit Committee;
2. Risk Monitoring Committee; and
3. Nomination and Remuneration Committee.

Meanwhile, in carrying out its duties, the Board of Directors is supported by an organizational structure to manage the effectiveness of the Company management. The Board of Directors is supported by several committees, including:

1. Asset & Liabilities Committee;
2. Credit Policy Committee;
3. Risk Management Committee;
4. Information Technology Steering Committee;
5. Credit Committee;
6. Personnel Committee;
7. Anti-Fraud Committee;
8. Goods and Services Procurement Committee;
9. Restructuring Committee;
10. Treasury Committee.

The Board of Directors is also assisted by a special work unit, including:

1. Corporate Secretary;
2. Internal Audit Work Unit;
3. Risk Management Work Unit; and
4. Compliance Work Unit.



Setiap organ tata kelola memiliki fungsi, tugas dan tanggung jawab yang berbeda. Agar organ tata kelola dapat berjalan dengan baik, maka dibutuhkan perangkat kebijakan yang dapat memberikan kerangka acuan dan standarisasi pelaksanaan tugas dari setiap organ GCG yang dimiliki Perseroan.

Hingga akhir tahun 2021, Bank Ganesha telah memiliki berbagai kebijakan terkait pelaksanaan tugas seluruh organ GCG yang juga mengikat bagi seluruh karyawan Bank, antara lain:

1. Pedoman Good Corporate Governance Bank Ganesha
2. Pedoman Self Assessment GCG
3. Kode Etik Bank Ganesha
4. Kebijakan Anti Korupsi.
5. Kebijakan Pencegahan Insider Trading
6. Pedoman Strategi Anti Fraud
7. Pedoman Tata Tertib Kerja Dewan Komisaris
8. Pedoman Tata Tertib Kerja Direksi
9. Pedoman Kerja Komite
10. Pedoman Kepatuhan
11. Pedoman Management Resiko
12. Pedoman Audit Intern
13. Kebijakan dan Pedoman Perkreditan
14. Pedoman Operasional
15. Pedoman Teknologi Informasi
16. Pedoman Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme
17. Kebijakan dan Pedoman Treasury
18. Pedoman SDM
19. Pedoman Corporate Secretary
20. Pedoman Benturan Kepentingan
21. Pedoman Pengadaan Barang dan Jasa
22. Pedoman Pelaksanaan Transparansi Keuangan dan Non Keuangan
23. Pedoman Perlindungan konsumen
24. Kebijakan Penilaian Sendiri atas Kinerja Dewan Komisaris dan Direksi

Governance Process

Perseroan melaksanakan mekanisme GCG dalam sebuah tatanan, di mana seluruh organ GCG memiliki tanggung jawab tersendiri namun tetap melaksanakan implementasi GCG secara terintegrasi. Berdasarkan mekanisme tersebut, RUPS memiliki kewenangan tertinggi, sedangkan Dewan Komisaris memiliki fungsi Pengawasan dan Menasehati Direksi. Dalam pelaksanaan pekerjaan Dewan Komisaris dibantu oleh organ Dewan Komisaris yaitu Komite Audit dan Komite Manajemen Risiko dan Nominasi & Remunerasi.

Each organ of governance has different functions, duties, and responsibilities. To manage the governance organ, the policy tools are needed to provide a frame of reference and standardize the implementation of the duties of each GCG organ in the Company.

Until the end of 2021, Bank Ganesha has various policies related to the implementation of duties of all GCG organs which are also binding on all Bank employees, as follows:

1. The Company's GCG Guidelines
2. GCG Self Assessment Guidelines
3. The Company's Code of Conduct
4. Anti-Corruption Policy
5. Insider Trading Prevention Policy
6. Anti-Fraud Strategy Guidelines
7. Board of Commissioners Charter
8. Board of Directors Charter
9. Committees Charter
10. Compliance Guidelines
11. Risk Management Guidelines
12. Internal Audit Guidelines
13. Credit policies and guidelines
14. Operational Guidelines
15. Information Technology Guidelines
16. Anti Money Laundering and Terrorism Financing Prevention Guidelines
17. Treasury Policies and Guidelines
18. HR Guidelines
19. Corporate Secretary Guidelines
20. Conflict of Interest Guidelines
21. Procurement Guidelines
22. Guidelines for the Implementation of Financial and Non-Financial Transparency
23. Consumer Protection Guidelines
24. Self-Assessment Policy on the Performance of the Board of Commissioners and Board of Directors

Governance Process

The Company implements the GCG mechanism in an order, where all GCG organs have separate responsibilities but still carry out the implementation of GCG in an integrated manner. Based on this mechanism, the GMS has the highest authority, while the Board of Commissioners has the function of Supervising and Advising the Board of Directors. In carrying out its duties, the Board of Commissioners assisted by the organs of the Board of Commissioners, namely the Audit Committee, the Risk Management Committee, and Nomination & Remuneration Committee.

Direksi bertanggung jawab atas pengelolaan Perseroan, di mana dalam menjalankan tugas pengurusan tersebut Direksi dibantu oleh Sekretaris Perusahaan, Satuan Kerja Audit Intern dan Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang menjalankan fungsi kepengurusan Perseroan, serta Bagian/ Unit lainnya.

Di samping itu, Perseroan juga melakukan audit independen terhadap penyajian laporan keuangan yang dilakukan oleh Akuntan Publik. Proses ini menjadi penting, di mana laporan keuangan menjadi salah satu informasi fundamental yang mencerminkan kinerja Perseroan dan pengelolaan yang dilakukan oleh manajemen.

Governance Outcome

Dengan menerapkan prinsip tata kelola perusahaan secara efektif, Bank Ganesha dapat terus mendapat kepercayaan dari seluruh pemangku kepentingan. Kinerja operasional dan keuangan Bank juga menunjukkan peningkatan yang baik.

Selain itu, Bank Ganesha juga mendapat apresiasi dari pihak independen. Hal ini dibuktikan dengan diraihnya penghargaan dari berbagai lembaga independen.

The Board of Director is responsible for the Company's management. In carrying out its management duties, the Board of Directors is assisted by Corporate Secretary, Internal Audit Work Unit, Risk Management Work Unit, and a Compliance work that carry out the management functions of the Company as well as other divisions/ units.

Besides, the Company also conducts an independent audit of the financial statements by a Public Accountant. This process is important, considering that financial statements are one of the fundamental information that reflects the Company's performance carried out by management.

Governance Outcome

By implementing the principles of corporate governance effectively, Bank Ganesha can continue to gain the trust of all stakeholders. The Bank's operational and financial performance also performs a good improvement.

Besides, Bank Ganesha also received appreciation from independent parties. This is shown by the awards from various independent institutions.

RAPAT UMUM PEMEGANG SAHAM

GENERAL MEETING OF SHAREHOLDERS

Rapat Umum Pemegang Saham (RUPS) merupakan badan pengambil keputusan tertinggi dalam Bank, dan memiliki wewenang yang tidak dimiliki oleh Dewan Komisaris ataupun Direksi. RUPS juga merupakan sarana bagi para pemegang saham untuk mengambil keputusan penting dan strategis terkait keberlanjutan jangka panjang Bank, dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, termasuk menyetujui perubahan Anggaran Dasar, membagi dividen dan laporan tahunan. RUPS juga memiliki wewenang untuk menunjuk dan memberhentikan anggota Dewan Komisaris dan Direksi, mendelegasikan wewenang kepada Dewan Komisaris dan Direksi serta mengambil keputusan terkait tindakan Bank yang membutuhkan persetujuan pemegang saham.

RUPS meliputi RUPS Tahunan (RUPST), yang diadakan satu kali dalam satu tahun dan RUPS Luar Biasa (RUPSLB), yang dapat diadakan kapan saja berdasarkan kebutuhan Bank. Hasil dan keputusan RUPS akan diterapkan secara wajar dan transparan. Namun, RUPS dan pemegang saham tidak berwenang untuk melakukan intervensi dalam pelaksanaan tugas, fungsi dan otoritas Dewan Komisaris dan Direksi dalam menjalankan kewajibannya dan menggunakan haknya sesuai dengan Anggaran Dasar dan peraturan yang berlaku.

Dasar Hukum Penyelenggaraan RUPS

Penyelenggaraan RUPS mengacu pada ketentuan peraturan perundang-undangan sebagai berikut:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Perencanaan dan Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik (POJK 15/2020)
3. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Publik Secara Elektronik (POJK 16/2020)

Pelaksanaan RUPS Tahun 2021

Sepanjang tahun 2021 Bank Ganesha menyelenggarakan RUPS sebanyak 2 (dua) kali, yaitu RUPS Tahunan yang diselenggarakan pada 19 Mei 2021 dan RUPS Luar Biasa yaitu tanggal 22 Desember 2021.

The General Meeting of Shareholders (GMS) is a decision-making organ of the highest position within the Bank and possesses authorities that neither the Board of Commissioners nor the Board of Directors does. GMS is a medium for all shareholders to make important and strategic decisions related to the Bank's long-term sustainability, taking into account the provisions of the Articles of Association and prevailing legislation, including to approve of amendments to Articles of Association, to distribute dividends, and to approve of an annual report. GMS is also authorized to appoint and dismiss members of the Board of Commissioners and Directors, to delegate authorities to the Board of Commissioners and Directors, and to make decisions related to the actions of the Bank that require shareholders' approval.

GMS consists of Annual GMS, held once a year, and Extraordinary GMS, held at any given time based on the Bank's requirement. The results and resolutions of the GMS will be implemented fairly and transparently. However, GMS and shareholders are not authorized to intervene with the implementation of duties, functions, and authorities of the Board of Commissioners and Directors in terms of fulfilling their responsibilities and exercising their rights in accordance with Articles of Association and prevailing regulations.

Legal Basis for Organizing GMS

The implementation of a Bank GMS shall be conducted with reference to the following provisions:

1. Law No. 40 of 2007 concerning Limited Liability Company.
2. FSA Regulation No. 15/POJK.04/2020 concerning Planning and holding of General Meeting of Shareholders of Public Companies.
3. OJK Regulation No. 16/POJK.04/2020 on the Holding of the General Meeting of Shareholders of Public Companies Electronically.

Implementation of the 2021 GMS

In 2021, Bank Ganesha held two GMS: an Annual GMS on May 19, 2021 and an Extraordinary GMS on December 22, 2021.

RUPS Tahunan

RUPS Tahunan dihadiri oleh 8.732.567.115 saham setara dengan 78,143% dan seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank. Selain itu, RUPS Tahunan juga dihadiri oleh anggota Dewan Komisaris dan Direksi

Dewan Komisaris

- Presiden Komisaris Independen :
Lenny Sugihat
- Wakil Presiden Komisaris Independen :
Sudarto
- Komisaris :
Marcello Theodore Taufik

Direksi

- Presiden Direktur :
Lisawati
- Direktur :
Sugiaro Surjadi
- Direktur :
Setiawan Kumala

Adapun agenda dan keputusan RUPS Tahunan adalah sebagai berikut:

Annual GMS

The Annual GMS was attended by 8,732,567,115 shares, equals to 78.143% and all shares with valid voting rights issued by the Bank. In addition, the Annual GMS was also attended by the members of Board of Commissioners and Directors.

Board of Commissioners

- Independent President Commissioner :
Lenny Sugihat
- Vice Independent President Commissioner :
Sudarto
- Commissioner :
Marcello Theodore Taufik

Board of Directors

- President Director :
Lisawati
- Director :
Sugiaro Surjadi
- Director :
Setiawan Kumala

The agendas and resolutions of the Annual GMS were as follows:

Mata Acara Rapat Pertama First Meeting Agenda	<p>a. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020.</p> <p>b. Penetapan penggunaan laba bersih Perseroan tahun buku 2020.</p> <p>a. Approval of Annual Report including ratification of Annual Financial Statement and Company's Board of Commissioners' Supervisory Report for the year ended on December 31, 2020.</p> <p>b. Stipulation of use of funds from Company's 2020 net profit.</p>		
Pengambilan Keputusan Decision-Making	Dengan Pemungutan Suara Voting Results		
	Setuju Agree	Abstain	Tidak Setuju Disagree
	8.732.559.115 saham atau 99,99991% dari yang hadir 8,732,559,115 shares or 99.99991% of attendees	8.000 saham atau 0,00009% dari yang hadir 8,000 shares or 0.00009% of attendees	Nihil None
Keputusan Rapat Resolutions	<p>1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2020.</p> <p>2. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2020.</p> <p>3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2020.</p> <p>4. Memberikan pembebasan tanggung-jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah mereka jalankan selama tahun buku 2020, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2020, kecuali atas perbuatan penipuan, penggelapan dan tindak pidana lainnya.</p> <p>5. Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2020 yaitu sebesar Rp. 3.198.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada para pemegang saham tidak dibagikan dividen untuk tahun buku 2020.</p> <p>1. Approved the Company's Annual Report for the 2020 fiscal year;</p> <p>2. Ratify the Company's Annual Financial Report for the 2020 fiscal year;</p> <p>3. Approve the Report of the Board of Directors and ratify the Supervisory Report of the Board of Commissioners of the Company for the 2020 fiscal year;</p> <p>4. Give full responsibility to members of the Company's Board of Directors for management actions and to members of the Company's Board of Commissioners for supervisory actions, which they have carried out during the 2020 fiscal year, as long as these actions are reflected in the Company's Annual Report and Annual Financial Report in 2020 fiscal year, except for fraud, embezzlement, and other criminal acts; and</p> <p>5. Considering that the Company still suffered losses in the previous fiscal years, the Company's net profit in the 2020 fiscal year amounting to Rp3,198,000,000 will be used entirely to cover all losses, so the dividends for the 2020 fiscal year will not be distributed.</p>		

Mata Acara Rapat Kedua Second Meeting Agenda	Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2021. Appointment of Independent Public Accountant to audit Company's 2021 Annual Financial Statement		
Pengambilan Keputusan Decision-Making	Dengan Pemungutan Suara Voting Results		
	Setuju Agree	Abstain	Tidak Setuju Disagree
	8.732.559.115 saham atau 99,99991% dari yang hadir 8,732,559,115 shares or 99.99991% of attendees	8.000 saham atau 0,00009% dari yang hadir 8,000 shares or 0.00009% of attendees	Nihil None
Keputusan Rapat Resolutions	<ol style="list-style-type: none"> Memberikan wewenang kepada Dewan Komisaris Perseroan untuk: Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021; dan Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut. <ol style="list-style-type: none"> Authorized the Board of Commissioners of the Company to, based on the consideration of the Company's Audit Committee, appoint an Independent Public Accountant who will audit the Statement of Financial Position, Statement of Profit and Loss and Other Comprehensive Income and other parts of the Company's Financial Statements for the financial year ending December 31, 2021; and Determine the amount of the honorarium for the Independent Public Accountant and other requirements related to the appointment. 		
Mata Acara Rapat Ketiga Third Meeting Agenda	<ol style="list-style-type: none"> Pengangkatan para anggota Direksi dan Dewan Komisaris Perseroan. Penetapan tugas, wewenang, besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan. <ol style="list-style-type: none"> Appointment of members of the Board of Directors and Board of Commissioners Stipulation of the duties and authorities of all members of Board of Directors and the remuneration and other benefits for the Directors as well as stipulation of honorarium and other benefits for the members of Board of Commissioners 		
Pengambilan Keputusan Decision-Making	Dengan Pemungutan Suara Voting Results		
	Setuju Agree	Abstain	Tidak Setuju Disagree
	8.732.559.115 saham atau 99,99991% dari yang hadir 8,732,559,115 shares or 99.99991% of attendees	8.000 saham atau 0,00009% dari yang hadir 8,000 shares or 0.00009% of attendees	Nihil None
Keputusan Rapat	<ol style="list-style-type: none"> Mengangkat para anggota Direksi dan Dewan Komisaris Perseroan dengan masa jabatan terhitung sejak ditutupnya Rapat sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan Perseroan Ketiga yakni pada tahun 2024, dengan susunan sebagai berikut: Direksi : Presiden Direktur : Ibu Lisawati Direktur : Bapak Sugiarto Surjadi Direktur : Bapak Setiawan Kumala Dewan Komisaris : Presiden Komisaris Independen : Ibu Lenny Sugihat Wakil Presiden Komisaris Independen : Bapak Sudarto Komisaris : Bapak Marcello Theodore Taufik Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara Rapat Ketiga butir (a) dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakanpun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan. Melimpahkan kewenangan kepada Direksi Perseroan melalui Rapat Direksi, untuk atas nama Rapat Umum Pemegang Saham menetapkan pembagian tugas dan wewenang setiap anggota Direksi Perseroan. Dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan, menyetujui untuk: <ol style="list-style-type: none"> melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan. memberikan wewenang kepada Rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan. melimpahkan wewenang kepada Rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan. 		

Resolutions	<ol style="list-style-type: none"> To appoint all members of Company's Board of Directors and Board of Commissioners with a term of office starting from the closing of the Meeting to the closing of Company's Third Annual General Meeting of Shareholders in 2024, with this following structure: Board of Directors President Director : Miss Lisawati Director : Mr. Sugiarto Surjadi Director : Mr. Setiawan Kumala Board of Commissioners Independent President Commissioner : Miss Lenny Sugihat Vice Independent President Commissioner : Mr. Sudarto Commissioner : Mr. Marcello Theodore Taufik To grant power to Company's Board of Directors with rights to substitution to restate the resolutions of the third meeting agenda item (a) in a Notarial Deed and to subsequently notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized institutions and to take any required actions without exclusion, in accordance with and as required by the provisions of legislation. To delegate authorities to the Board of Directors through the Meeting of Board of Directors to stipulate the distribution of duties and authorities for the members of Board of Directors, on behalf of the General Meeting of Shareholders Taking into account the recommendations by the Nomination and Remuneration Committee, to approve of: <ol style="list-style-type: none"> Delegation of authority to the Company's Board of Commissioners to determine the amount of salary and other benefits for members of the Company's Board of Directors. Granting of authority to the Board of Commissioners Meeting of the Company to determine the honorarium and other allowances for the members of the Board of Commissioners of the Company, considering the recommendations of the Nomination and Remuneration Committee. Delegation of authority to the Company's Board of Commissioners Meeting to determine the distribution of salaries, honoraria, and other benefits among each member of the Board of Directors and the Board of Commissioners of the Company.
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Mata Acara Rapat Keempat Fourth Meeting Agenda	Persetujuan atas penyesuaian anggaran dasar Perseroan dengan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. Approval of the amendment to Company's Articles of Association to suit OJK Regulation No. 15/POJK.04/2020 on the Planning and Holding of the General Meeting of Shareholders of Public Companies.		
Pengambilan Keputusan Decision-Making	Dengan Pemungutan Suara Voting Results		
	Setuju Agree	Abstain	Tidak Setuju Disagree
	8.732.559.115 saham atau 99,99991% dari yang hadir 8,732,559,115 shares or 99.99991% of attendees	8.000 saham atau 0,00009% dari yang hadir 8,000 shares or 0.00009% of attendees	Nihil None
Keputusan Rapat Resolutions	<ol style="list-style-type: none"> Menyetujui perubahan seluruh ketentuan anggaran dasar Perseroan untuk disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara Rapat Keempat dalam suatu akta Notaris dan selanjutnya memohon persetujuan dan atau memberitahukan dan atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakanpun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan. <ol style="list-style-type: none"> To approve of the amendment to all provisions of Company's Articles of Association to suit OJK Regulation No. 15/POJK.04/2020 on the Planning and Holding of the General Meeting of Shareholders of Public Companies. To grant power to Company's Board of Directors with rights to substitution to restate the resolutions of the fourth meeting agenda in a Notarial Deed and to subsequently notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized institutions and to take any required actions without exclusion, in accordance with and as required by the provisions of legislation. 		

RUPS Luar Biasa

RUPS Luar Biasa dihadiri oleh 9.603.360.601saham setara dengan 85,94% dan seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank. Selain itu, RUPS Tahunan juga dihadiri oleh anggota Dewan Komisaris dan Direksi

Extraordinary GMS

The Extraordinary GMS was attended by 9,603,360,601 shares, equals to 85.94% and all shares with valid voting rights issued by the Bank. The Meeting was also attended by the members of Board of Commissioners and Board of Directors.

Dewan Komisaris

- Presiden Komisaris Independen :
Lenny Sugihat
- Wakil Presiden Komisaris Independen :
Sudarto
- Komisaris :
Marcello Theodore Taufik

Board of Commisioners

- Independet President Commissioner :
Lenny Sugihat
- Vice Independent President Commissioner :
Sudarto
- Commissioner :
Marcello Theodore Taufik

Direksi

- Presiden Direktur :
Lisawati
- Direktur :
Sugiarto Surjadi
- Direktur :
Setiawan Kumala

Board of Directors

- President Director :
Lisawati
- Director :
Sugiarto Surjadi
- Director :
Setiawan Kumala

Adapun agenda dan keputusan RUPS Luar Biasa adalah sebagai berikut:

The agendas and resolutions of the Extraordinary GMS were as follows:

Mata Acara Rapat Pertama First Meeting Agenda	Perubahan ketentuan Pasal 3 Anggaran Dasar Perseroan dalam rangka penyesuaian maksud dan tujuan serta kegiatan usaha dengan ketentuan Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) tahun 2020. Amendment to Article 3 of Company's Articles of Association to adjust business purposes, objectives, and activities to the provisions of 2020 Indonesia Standard Industrial Classification.		
Pengambilan Keputusan Decision-Making	Dengan Pemungutan Suara Voting Results		
	Setuju Agree	Abstain	Tidak Setuju Disagree
	9.591.607.601 saham atau 99,878% dari yang hadir 9,591,607,601 shares or 99.878% of attendees	2.000.000 saham atau 0,020% dari yang hadir 2,000,000 shares or 0.020% of attendees	9.753.000 saham atau 0,102% dari yang hadir 9,753,000 shares or 0.102% of attendees
Keputusan Rapat Resolutions	Mengubah ketentuan Pasal 3 anggaran dasar Perseroan, sehingga untuk selanjutnya ketentuan Pasal 3 anggaran dasar Perseroan menjadi berbunyi sebagai berikut: MAKSUD DAN TUJUAN SERTA KEGIATAN USAHA PASAL 3 1. Maksud dan tujuan Perseroan adalah berusaha dalam bidang Bank Umum 2. Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut: A. Kegiatan Usaha Utama : Bank Umum Konvensional, yang mencakup kegiatan usaha bank secara konvensional, meliputi penghimpunan dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kepada masyarakat dalam bentuk kredit dan/atau bentuk-bentuk lainnya, serta menyelenggarakan kegiatan jasa dalam sistem pembayaran, yang dilakukan untuk merealisasikan usaha pokok yaitu sebagai berikut: a. menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan atau bentuk lainnya yang dipersamakan dengan itu baik dalam mata uang Rupiah maupun mata uang asing; b. memberi kredit/pinjaman, baik jangka panjang, jangka menengah atau jangka pendek dan pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan dengan tetap memperhatikan ketentuan perundang-undangan yang berlaku; c. memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah; d. menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya; dan e. melakukan kegiatan dalam valuta asing, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan (selanjutnya disebut "OJK") dan Bank Indonesia.		

- B. Kegiatan Usaha Penunjang, yang mendukung kegiatan usaha utama sebagaimana dimaksud pada butir A di atas adalah sebagai berikut:
- a. menerbitkan instrumen surat berharga seperti Promissory Note, Medium Term Note, Obligasi, Obligasi Subordinasi;
 - b. membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya yakni:
 - 1) Surat-surat wesel termasuk wesel yang diakseptasi oleh bank, yang masa berlakunya tidak lebih lama daripada kebiasaan dalam perdagangan surat-surat dimaksud;
 - 2) Surat pengakuan hutang dan kertas dagang lainnya, yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
 - 3) Kertas perbendaharaan negara dan surat jaminan pemerintah;
 - 4) Sertifikat Bank Indonesia (SBI);
 - 5) Obligasi;
 - 6) Instrumen surat berharga lain dengan memenuhi ketentuan yang ditetapkan oleh OJK dan Bank Indonesia.
 - c. menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
 - d. menyediakan tempat untuk menyimpan barang atau surat berharga;
 - e. melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
 - f. melakukan tindakan dalam rangka penyelamatan kredit antara lain membeli agunan baik seluruhnya maupun sebagian melalui pelelangan atau cara-cara lainnya dalam hal debitur tidak memenuhi kewajiban kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;
 - g. melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat;
 - h. melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, usaha kartu kredit, pembiayaan konsumen, perusahaan efek, asuransi serta lembaga kliring dan penjamin dan lembaga penyelesaian dan penyimpanan dengan memenuhi ketentuan yang ditetapkan oleh OJK dan atau Bank Indonesia;
 - i. melakukan kegiatan usaha penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan memenuhi ketentuan yang ditetapkan oleh OJK dan otoritas yang berwenang;
 - j. bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun, sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku; dan
 - k. melakukan kegiatan lain yang lazim dilakukan oleh dunia perbankan;
- Kegiatan-kegiatan sebagaimana diuraikan di atas wajib dilakukan dengan tetap memperhatikan ketentuan hukum dan peraturan perundang-undangan yang berlaku, khususnya di bidang perbankan.

To amend Article 3 of Company's Articles of Association; so the Article 3 of Company's Articles of Association will read:

BUSINESS PURPOSE, OBJECTIVES, AND ACTIVITIES

ARTICLE 3

1. The purpose and objectives of the Company is to run a business in Commercial Banking sector.
2. To accomplish the abovementioned purpose and objectives, the Company may implement the following business activities:
 - A. Main Business Activities:
Conventional Commercial Bank, which covers conventional banking business activities such as to accumulate funds from the public in the form of savings and to distribute funds to the public in the form of loans and/or other forms and to conduct service provision in the form of transaction system, implemented to objectify the following core businesses:
 - a. Accumulation of funds from the public in the form of current accounts, time deposits, certificates of deposit, saving accounts, or other equivalent forms, either in rupiah or in foreign currencies;
 - b. Provision of long-, medium-, or short-term loans and other forms of loan commonly provided within the banking industry with regard to the provisions of prevailing legislation;
 - c. Transfer of funds, either in the interests of the Company or of the customers;
 - d. Investing funds in, borrowing funds from, or lending funds to other banks through letters, telecommunication facilities, or sight draft, checks, or other facilities; and
 - e. Conducting transactions in foreign currencies by complying with the regulations of Financial Services Authority (hereinafter OJK) and Bank Indonesia.
 - B. Supporting Business Activities, which support the main business activities as referred to in item A above, including:
 - a. Issuance of bond instruments such as Promissory Note, Medium Term Note, Bonds, Subordinate Bonds;
 - b. To purchase, to sell, or to guarantee at own risk or in the interest and by request of the customers:
 - 1) Money order, including that which is accepted by the banks, whose validity period is no longer than the usual within the trading of such documents;
 - 2) Acknowledgment of indebtedness and other commercial papers, whose validity period is no longer than the usual within the trading of such documents;
 - 3) State treasury papers and government guarantee letters,
 - 4) Bank Indonesia Certificate;
 - 5) Bonds;
 - 6) Other securities instruments that meet the requirements set by OJK and Bank Indonesia.

	<ul style="list-style-type: none"> c. To accept payment from the invoices of securities and to conduct calculation with or between third parties; d. To provide a place for keeping valuable items or securities; e. To provide deposit services for other parties based on a contract; f. To salvage credits by, among others, purchasing collateral, either in its entirety or in parts, through auctions or other methods in the event that a debtor fails in the fulfilment of responsibilities to the banks, under the condition that the purchased collateral must be diluted immediately; g. To conduct factoring activities, credit card business, and trusteeship activities; h. To conduct activities in equity participation in banks or other finance companies such as business leasing, joint ventures, credit card business, consumer financing, securities company, insurance companies, clearing and guarantee institutions, and depository and settlement institutions, by complying with the regulations of OJK and/or Bank Indonesia; i. To conduct business activities in temporary equity participation to resolve the effects of credit failure by complying with the regulations of OJK and competent authorities; j. To act as a founder and manager of pension fund, in accordance with the provisions of prevailing regulations and legislation on pension funds; k. To conduct other activities common to banking industry. <p>Activities described above must be carried out while considering prevailing legal provisions and legislation, especially in relation to banking industry.</p>
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Mata Acara Rapat Kedua Second Meeting Agenda	<p>Perubahan ketentuan Pasal 4 Anggaran Dasar Perseroan dalam rangka meningkatkan modal dasar Perseroan menjadi Rp. 4.000.000.000.000,- (empat triliun Rupiah) yang terbagi atas 40.000.000.000 (empat puluh miliar) saham dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham.</p> <p>Amendment to Article 4 of Company's Articles of Association to increase Company's authorized capital to Rp4,000,000,000,000 (four trillion rupiah), divided into 40,000,000,000 (forty billion) shares with a nominal value of Rp100 (one hundred rupiah) per share.</p>								
Pengambilan Keputusan Decision-Making	<p>Dengan Pemungutan Suara Voting Results</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 33%;">Setuju Agree</th> <th style="width: 33%;">Abstain</th> <th style="width: 33%;">Tidak Setuju Disagree</th> </tr> </thead> <tbody> <tr> <td>9.591.607.601 saham atau 99,878% dari yang hadir 9,591,607,601 shares or 99.878% of attendees</td> <td>2.000.000 saham atau 0,020% dari yang hadir 2,000,000 shares or 0.020% of attendees</td> <td>9.753.000 saham atau 0,102% dari yang hadir 9,753,000 shares or 0.102% of attendees</td> </tr> </tbody> </table>			Setuju Agree	Abstain	Tidak Setuju Disagree	9.591.607.601 saham atau 99,878% dari yang hadir 9,591,607,601 shares or 99.878% of attendees	2.000.000 saham atau 0,020% dari yang hadir 2,000,000 shares or 0.020% of attendees	9.753.000 saham atau 0,102% dari yang hadir 9,753,000 shares or 0.102% of attendees
	Setuju Agree	Abstain	Tidak Setuju Disagree						
9.591.607.601 saham atau 99,878% dari yang hadir 9,591,607,601 shares or 99.878% of attendees	2.000.000 saham atau 0,020% dari yang hadir 2,000,000 shares or 0.020% of attendees	9.753.000 saham atau 0,102% dari yang hadir 9,753,000 shares or 0.102% of attendees							
Keputusan Rapat Resolutions	<p>1) Meningkatkan modal dasar Perseroan dari sebesar Rp. 1.400.000.000.000,- (satu triliun empat ratus miliar Rupiah) menjadi sebesar Rp. 4.000.000.000.000,- (empat triliun Rupiah), yang terbagi atas 40.000.000.000 (empat puluh miliar) saham dengan nilai nominal sebesar Rp. 100,- (seratus Rupiah) per saham.</p> <p>2) Mengubah ketentuan Pasal 4 ayat 1 anggaran dasar Perseroan, sehingga untuk selanjutnya ketentuan Pasal 4 ayat 1 anggaran dasar Perseroan menjadi berbunyi sebagai berikut:</p> <p style="text-align: center;">M O D A L PASAL 4</p> <p>1. Modal dasar Perseroan adalah sebesar Rp. 4.000.000.000.000,- (empat triliun Rupiah) terbagi atas 40.000.000.000 (empat puluh miliar) saham, masing-masing saham bernilai nominal sebesar Rp. 100,- (seratus Rupiah).</p> <p>3) Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara Rapat Pertama dan Rapat Kedua dalam suatu akta Notaris dan selanjutnya memohon persetujuan dan atau memberitahukan dan atau mendaftarkan keputusan-keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakanpun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan.</p> <p>1) To increase Company's authorized capital from Rp1,400,000,000,000 (one trillion four hundred billion rupiah) to Rp4,000,000,000,000 (four trillion rupiah), divided into 40,000,000,000 (forty billion) shares with a nominal value of Rp100 (one hundred rupiah) per share.</p> <p>2) To amend Article 4 paragraph 1 of Company's Articles of Association; so Article 4 paragraph 1 of Company's Articles of Association will now read:</p> <p style="text-align: center;">CAPITAL Article 4</p> <p>1. Company's authorized capital is Rp4,000,000,000,000 (four trillion rupiah), divided into 40,000,000,000 (forty billion) shares with a nominal value of Rp100 (one hundred rupiah) per share.</p> <p>3) To grant power to Company's Board of Directors with rights to substitution to restate the resolutions of the first and the second meeting agenda in a Notarial Deed and to subsequently notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized institutions and to take any required actions without exclusion, in accordance with and as required by the provisions of legislation.</p>								

<p>Mata Acara Rapat Ketiga Third Meeting Agenda</p>	<p>Penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") sebanyak-banyaknya 5.587.530.000 (lima miliar lima ratus delapan puluh tujuh juta lima ratus tiga puluh ribu) saham dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham, sesuai dengan ketentuan Peraturan OJK No. 32/POJK.04/2015 jo. Peraturan OJK No. 14/POJK.04/2019, berikut dengan pemberian kuasa dan wewenang kepada Direksi Perseroan untuk:</p> <ol style="list-style-type: none"> Menetapkan jumlah saham yang ditawarkan dalam PMHMETD; Menetapkan harga pelaksanaan PMHMETD; Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD dengan memperhatikan peraturan perundang-undangan yang berlaku; dan Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD. <p>Issuance of new shares through Capital Increase with Preemptive Rights to Securities (PMHMETD) of no bigger than 5,587,530,000 (five billion five hundred eighty-seven million five hundred thirty thousand rupiah) shares with a nominal value of Rp100 (one hundred rupiah) per share, in accordance with OJK Regulation No. 32/POJK.04/2015 in conjunction with OJK Regulation No. 104/POJK.04/2019, along with the granting of power and authorities to the Board of Directors to:</p> <ol style="list-style-type: none"> Set the amount of shares offered through PMHMETD; Set the exercise price of PMHMETD; Take any actions required to carry out PMHMETD by taking into account the prevailing legislation; and Increase issued and paid-up capital following the PMHMETD. 								
<p>Pengambilan Keputusan Decision-Making</p>	<p>Dengan Pemungutan Suara Voting Results</p> <table border="1" data-bbox="416 748 1410 913"> <thead> <tr> <th data-bbox="416 748 724 813">Setuju Agree</th> <th data-bbox="724 748 1026 813">Abstain</th> <th data-bbox="1026 748 1410 813">Tidak Setuju Disagree</th> </tr> </thead> <tbody> <tr> <td data-bbox="416 813 724 913"> <p>9.601.360.601 saham atau 99,980% dari yang hadir 9,601,360,601 shares or 99.980% of attendees</p> </td> <td data-bbox="724 813 1026 913"> <p>2.000.000 saham atau 0,020% dari yang hadir 2,000,000 shares or 0.020% of attendees</p> </td> <td data-bbox="1026 813 1410 913"> <p>Nihil None</p> </td> </tr> </tbody> </table>			Setuju Agree	Abstain	Tidak Setuju Disagree	<p>9.601.360.601 saham atau 99,980% dari yang hadir 9,601,360,601 shares or 99.980% of attendees</p>	<p>2.000.000 saham atau 0,020% dari yang hadir 2,000,000 shares or 0.020% of attendees</p>	<p>Nihil None</p>
Setuju Agree	Abstain	Tidak Setuju Disagree							
<p>9.601.360.601 saham atau 99,980% dari yang hadir 9,601,360,601 shares or 99.980% of attendees</p>	<p>2.000.000 saham atau 0,020% dari yang hadir 2,000,000 shares or 0.020% of attendees</p>	<p>Nihil None</p>							
<p>Keputusan Rapat Resolutions</p>	<ol style="list-style-type: none"> Menyetujui penerbitan saham baru melalui PMHMETD sebanyak-banyaknya 5.587.530.000 (lima miliar lima ratus delapan puluh tujuh juta lima ratus tiga puluh ribu) saham dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham, sesuai dengan ketentuan Peraturan OJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, sebagaimana diubah dengan Peraturan OJK Nomor 14/POJK.04/2019 tentang Perubahan Atas Peraturan OJK Nomor 32/POJK.04/2015 Tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu. Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk: <ol style="list-style-type: none"> Menetapkan jumlah saham yang ditawarkan dalam PMHMETD; Menetapkan harga pelaksanaan PMHMETD; Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD dengan memperhatikan peraturan perundang-undangan yang berlaku; dan Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD. <ol style="list-style-type: none"> To approve of the issuance of new shares through Capital Increase with Preemptive Rights to Securities (PMHMETD) of no bigger than 5,587,530,000 (five billion five hundred eighty-seven million five hundred thirty thousand rupiah) shares with a nominal value of Rp100 (one hundred rupiah) per share, in accordance with OJK Regulation No. 32/POJK.04/2015 on PMHMETD as amended by OJK Regulation No. 104/POJK.04/2019 on the Amendment to OJK Regulation No. 32/POJK.04/2015 on PMHMETD. To grant power and authorities to the Board of Directors to: <ol style="list-style-type: none"> Set the amount of shares offered through PMHMETD; Set the exercise price of PMHMETD; Take any actions required to carry out PMHMETD by taking into account the prevailing legislation; and Increase issued and paid-up capital following the PMHMETD. 								

Keputusan RUPS Tahun Sebelumnya

Tahun 2020, Bank Ganesha hanya menyelenggarakan RUPS Tahunan yaitu pada 28 Agustus 2020. Seluruh keputusan pada RUPS tersebut telah direalisasikan pada tahun 2020 dengan rincian sebagai berikut:

Resolutions of Previous Year's GMS

In 2020, Bank Ganesha held an Annual GMS only on August 28, 2020. All resolutions of the GMS were actualized in 2020 with the following details:

Agenda Agenda	Keputusan Resolution	Realisasi Realization
Pertama First	<ol style="list-style-type: none"> Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2019. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2019. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2019. Memberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah mereka jalankan selama tahun buku 2019, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2019, kecuali atas perbuatan penipuan, penggelapan dan tindak pidana lainnya. Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2019 yaitu sebesar Rp11.841.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada para pemegang saham tidak dibagikan dividen untuk tahun buku 2019. <ol style="list-style-type: none"> Approved the Company's Annual Report for the 2019 fiscal year; Ratify the Company's Annual Financial Report for the 2019 fiscal year; Approve the Report of the Board of Directors and ratify the Supervisory Report of the Board of Commissioners of the Company for the 2019 fiscal year; Give full responsibility to members of the Company's Board of Directors for management actions and to members of the Company's Board of Commissioners for supervisory actions, which they have carried out during the 2019 fiscal year, as long as these actions are reflected in the Company's Annual Report and Annual Financial Report in 2019 fiscal year, except for fraud, embezzlement and other criminal acts; and Considering that the Company still suffered losses in the previous fiscal years, the Company's net profit in the 2019 fiscal year amounting to Rp11,841,000,000 will be used entirely to cover all losses, so the dividends for the 2018 fiscal year will not be distributed. 	Telah direalisasikan Sepenuhnya Fully Realized
Kedua Second	<p>Memberikan wewenang kepada Dewan Komisaris Perseroan untuk:</p> <ol style="list-style-type: none"> Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020; dan Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut. <ol style="list-style-type: none"> Based on the consideration of the Company's Audit Committee, appoint an Independent Public Accountant who will audit the Statement of Financial Position, Statement of Profit and Loss and Other Comprehensive Income and other parts of the Company's Financial Statements for the financial year ending December 31, 2020; and Determine the amount of the honorarium for the Independent Public Accountant and other requirements related to the appointment. 	Telah direalisasikan Sepenuhnya Fully Realized
Ketiga Third	<ol style="list-style-type: none"> Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan. Memberikan wewenang kepada Rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan, dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi. Melimpahkan wewenang kepada Rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan. <ol style="list-style-type: none"> Delegate authority to the Board of Commissioners of the Company to determine the amount of salary and other benefits for members of the Company's Board of Directors; Based on the recommendation from the Nomination and Remuneration Committee, authorize the Board of Commissioners to determine the honorarium and other benefits for members of the Board of Commissioners; and Delegates the authority to the Board of Commissioners to determine the distribution of salaries, honoraria, and other benefits to each member of the Board of Directors and the Board of Commissioners. 	Telah direalisasikan Sepenuhnya Fully Realized
Keempat Fourth	<ol style="list-style-type: none"> Mengubah ketentuan Pasal 3 anggaran dasar Perseroan. Memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara Rapat Keempat dalam suatu akta Notaris dan selanjutnya untuk memohon persetujuan dan atau memberitahukan dan atau mendaftarkan keputusan Rapat tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakanpun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan. <ol style="list-style-type: none"> To amend Article 3 of Company's Articles of Association To grant power to Company's Board of Directors with rights to substitution to restate the resolutions of the fourth meeting agenda in a Notarial Deed and to subsequently notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized institutions and to take any required actions without exclusion, in accordance with and as required by the provisions of legislation. 	Telah direalisasikan Sepenuhnya Fully Realized

DEWAN KOMISARIS

BOARD OF COMMISSIONERS

Dewan Komisaris adalah Organ Perseroan yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan anggaran dasar serta memberikan nasihat kepada Direksi terkait pelaksanaan tugas dan tanggungjawab Direksi. Dewan Komisaris Bank Ganesha beranggotakan para profesional yang berpengalaman dalam industri keuangan/perbankan. Dewan Komisaris Perseroan berkomitmen untuk melaksanakan praktik tata kelola perusahaan yang baik dan transparan serta menerapkan prinsip-prinsip etika dan moral secara bersungguhsungguh. Dewan Komisaris juga melaksanakan keputusan-keputusan yang diambil dalam RUPS maupun tugas-tugas yang ditentukan di dalam Anggaran Dasar, Peraturan OJK, Bank Indonesia serta peraturan-peraturan lainnya.

Landasan Hukum

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
3. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan
5. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Bank Ganesha telah memiliki Pedoman Pemilihan/penggantian anggota Direksi dan Dewan Komisaris yang mengatur kebijakan dan kriteria yang dibutuhkan dalam proses nominasi anggota Direksi dan Dewan Komisaris, pedoman tersebut telah diperbaharui tanggal 4 November 2020.

Selain itu Bank juga telah memiliki Tata Tertib Kerja bagi Dewan Komisaris dan Direksi yang mana kebijakannya disesuaikan dengan ketentuan Bank Umum dan juga ketentuan/peraturan perusahaan terbuka. Pedoman Tata Tertib Kerja bagi Dewan Komisaris (Board of Commissioners Charter/ BOC Charter) mengatur antara lain:

1. Etika kerja
2. Tata tertib Rapat

The Board of Commissioners is a Company Organ tasked with general and/or particular oversight, in accordance with the Articles of Association, and with provision of advice for the Board of Directors in relation to the implementation of duties and fulfilment of responsibilities. Bank Ganesha Board of Commissioners consists of professionals experienced in finance/banking industry. The Board of Commissioners is committed to the implementation of good and transparent corporate governance practices and to the thorough application of the principles of ethics and morality. The Board of Commissioners also carries out resolutions of the GMS and duties as stated in the Articles of Association, OJK Regulations, Bank Indonesia regulations, and other provisions.

Legal Basis

1. Law No. 40 of 2007 concerning Limited Liability Company;
2. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;
3. Financial Services Authority Regulation No. 21/POJK.04/2015 concerning Implementation of Governance Guidelines for Public Companies;
4. Financial Services Authority Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks; and
5. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

Board of Commissioners Charter

Bank Ganesha prepared a charter for appointing/replacing members of Board of Directors and Commissioners, which regulates policies and criteria required in the nomination process of the members of Board of Directors and Board of Commissioners. The Charter was updated most recently updated on November 4, 2020.

In addition, the Bank also formulated a code of conduct as a guideline of work for the Board of Commissioners and Board of Directors, the policies of which are adjusted to the provisions of commercial banks and public companies. The Board of Commissioners Charter regulates the following items:

1. Work ethics.
2. Meeting rules.

3. Pemilihan atau penggantian anggota Dewan Komisaris terkait kriteria yang dibutuhkan dalam proses nominasi anggota Dewan Komisaris
4. Mekanisme pengunduran diri dan pemberhentian Dewan Komisaris.

Kriteria Dewan Komisaris

Anggota Dewan Komisaris Perseroan telah memenuhi kriteria yang disyaratkan oleh Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, serta Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

Kriteria anggota Dewan Komisaris Perseroan sebagai berikut.

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit;
 - b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
 - d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
 - pernah tidak menyelenggarakan RUPS tahunan;
 - pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan
 - pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan

3. Selection or replacement of members of the Board of Commissioners relating to the criteria required in the nomination process for the Board of Commissioners' member.
4. The mechanism for resignation and dismissal of the Board of Commissioners.

Criteria for the Board of Commissioners

Members of the Board of Commissioners of the Company have met the criteria required by the Financial Services Authority Regulation No. 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies, Financial Services Authority Regulation No. 21/POJK.04/2015 concerning Implementation of Governance Guidelines for Public Companies, as well as Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

The criteria for the members of the Company's Board of Commissioners are as follows:

1. Have good character, morals, and integrity;
2. Fit to perform legal actions;
3. Within the 5 years prior to the appointment and during the term of office:
 - a. Never been declared bankrupt;
 - b. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a company to go bankrupt;
 - c. Never been convicted of committing a crime that caused losses to state finances and/or related to the financial sector;
 - d. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during his tenure:
 - have once did not held an annual GMS;
 - their responsibilities as a member of the Board of Directors and/or members of the Board of Commissioners have been rejected by the GMS or have once not perform accountability as a member of the Board of Directors and/or members of the Board of Commissioners to the GMS; and
 - has caused a company that obtained a license, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit an annual report and/or financial

tahunan dan/ atau laporan keuangan kepada Otoritas Jasa Keuangan;

- e. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
 - f. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Perseroan.
4. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan tersebut dalam waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya;
 5. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan;
 6. Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan tersebut; dan
 7. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.

Penilaian Kemampuan dan Kepatutan

Seluruh anggota Dewan Komisaris harus memenuhi persyaratan telah lulus penilaian uji kemampuan dan kepatutan sesuai dengan ketentuan yang disyaratkan oleh regulator. Sebagaimana tercantum dalam Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, calon anggota Dewan Komisaris wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris.

Tahun 2021, seluruh anggota Dewan Komisari Bank Ganesha telah mengikuti penilaian kemampuan dan kepatutan dan/ atau mendapatkan persetujuan dari Bank Indonesia dan OJK.

Sertifikasi Manajemen Risiko

Berdasarkan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan adalah dimilikinya sertifikasi manajemen risiko. Terkait hal tersebut, Dewan Komisaris Perseroan telah mengikuti sertifikasi manajemen risiko sebagai berikut:

report to the Financial Services Authority;

- e. Committed to comply with laws and regulations; and
 - f. Have knowledge and/or expertise as required by the Company.
4. Not working or having the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 months, except for re-appointment as Independent Commissioner of the Company for the next period;
 5. Do not own shares, either directly or indirectly, in the Company;
 6. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Company's Major Shareholders; and
 7. Does not have a business relationship, either directly or indirectly, related to the Company's business activities.

Fit and Proper Test

All members of the Board of Commissioners must meet the requirements to have passed the fit and proper test following the provisions required by the regulator. As stated in the Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions, candidates for the Board of Commissioners must obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as the Board of Commissioners.

In 2020, all members of the Bank Ganesha Board of Commissioners have participated in the fit and proper test and/ or obtained approval from Bank Indonesia and/or FSA.

Risk Management Certification

Based on Bank Indonesia Regulation No. 11/19/PBI/2009 concerning Risk Management Certification for Managers and Officers of Commercial Banks, one of the general requirements and standardization of competence and management expertise of the Company is having a risk management certification. Therefore, the Board of Commissioners of the Company has followed the risk management certification as follows:

Nama Name	Jabatan Position	Sertifikasi Manajemen Risiko Risk Management Certification	Penyelenggara Organizers
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Level 5	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
Sudarto	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Level 2	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
Marcello Theodore Taufik	Komisaris Commissioner	Level 4	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute

Struktur dan Komposisi Keanggotaan

Struktur keanggotaan Dewan Komisaris sebagaimana tertuang dalam Pedoman adalah sebagai berikut:

1. Jumlah anggota Dewan Komisaris sekurang-kurangnya 3 orang dan paling banyak sama dengan jumlah anggota Direksi. Paling kurang 1 (satu) orang anggota komisaris wajib berdomisili di Indonesia.
2. Yang boleh diangkat sebagai anggota Dewan Komisaris berdasarkan anggaran dasar berita acara No 73, hanyalah Warga Negara Indonesia yang memenuhi persyaratan yang ditentukan peraturan perundang-undangan yang berlaku.
3. Dewan Komisaris terdiri dari Komisaris dan Komisaris Independen, dan paling kurang 50 % dari jumlah anggotanya adalah Komisaris Independen.
4. Pengangkatan anggota Dewan Komisaris oleh RUPS harus memperhatikan usulan Komite Nominasi dan Remunerasi, dan memenuhi persyaratan telah lulus penilaian Kemampuan dan Kepatutan sesuai dengan Ketentuan OJK.
5. Anggota Dewan Komisaris dilarang rangkap jabatan sebagaimana yang diatur dalam ketentuan OJK.
6. Anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi

Komposisi Dewan Komisaris pada tahun 2021 terdiri dari 3 (tiga) anggota dengan penjelasan mengenai dasar hukum pengangkatan dan tanggal persetujuan uji kemampuan and kepatutan yang dikeluarkan oleh BI dan/atau OJK.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Service	Persetujuan OJK/BI FSA/BI Approval
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 Deed of Annual GMS Resolutions No. 72, May 19, 2021	2021-2024	21 Agustus 2017 August 21, 2017

Membership Structure and Composition

The membership structure of the Board of Commissioners as stated in the Guidelines are as follows:

1. The number of the Board of Commissioners member is at least 3 people and at most the same as the number of the Board of Directors member. At least 1 (one) member of the commissioner must be domiciled in Indonesia.
2. Requirement to be appointed as members of the Board of Commissioners based on the articles of association of the official report No 73 dated June 24, 2008, are only Indonesian citizens who meet the requirements stipulated in the prevailing laws and regulations.
3. The Board of Commissioners consists of Commissioners and Independent Commissioners, and at least 50% of its members are Independent Commissioners.
4. The appointment of the Board of Commissioners member by the GMS must be considering the recommendations of the Nomination and Remuneration Committee, and passed the Fit and Proper Test following the Financial Services Authority (OJK) Regulations.
5. Members of the Board of Commissioners are prohibited from holding concurrent positions as stipulated in Financial Services Authority (OJK) Regulations.
6. Members of the Board of Commissioners are prohibited from having family ties to the second degree with members of the Board of Commissioners and/or members of the Board of Directors.

The composition of the Board of Commissioners in 2021 consists of 3 (three) members with an explanation of the legal basis appointment and the fit and proper test approval issued by BI and/or FSA.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Masa Jabatan Term of Service	Persetujuan OJK/BI FSA/BI Approval
Sudarto	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 Resolutions No. 72, May 19, 2021	2021-2024	28 Januari 2009 January 28, 2009
Marcello Theodore Taufik	Komisaris Commissioner	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 Resolutions No. 72, May 19, 2021	2021-2024	14 Maret 2016 March 14, 2016

Tugas dan Tanggung Jawab

Dewan Komisaris bertugas melakukan pengawasan atas pelaksanaan tugas dan tanggung jawab Direksi, memberi nasihat dan masukan kepada Direksi serta memastikan Bank telah melaksanakan prinsip-prinsip tata kelola yang baik. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris diatur dalam Tata Tertib Kerja Dewan Komisaris. Adapun tugas pokok, wewenang dan tanggung jawab Dewan Komisaris antara lain sebagai berikut :

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya dan memberi nasihat kepada Direksi dan memastikan terselenggaranya prinsip-prinsip Tata Kelola dalam setiap kegiatan usaha Bank.
2. Dalam menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, Keputusan RUPS dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian.
3. Mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
4. Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan dan peraturan perundang-undangan yang berlaku.
5. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Internal Audit/SKAI Bank, Auditor Ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan atau hasil pengawasan otoritas pemerintah lainnya.
6. Dewan Komisaris wajib memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukannya pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan, dan keadaan yang membahayakan kelangsungan usaha Bank.
7. Dewan Komisaris wajib membentuk komite yang membantu tugas pengawasannya, dan memastikan bahwa komite yang dibentuk dapat menjalankan tugasnya secara efektif.

Duties and Responsibilities

The Board of Commissioners is tasked with overseeing the implementation of Board of Directors' duties and responsibilities, providing advice and recommendations for the Directors, and ensuring that the Bank has applied the principles of good governance. The implementation of Board of Commissioners' duties and responsibilities is regulated in the Board of Commissioners Charter, covering the following subjects:

1. Overseeing and being responsible for the policies on management, the general implementation of management, and the provision of advice for the Board of Directors and ensuring the application of governance principles on all of the Bank's business activities.
2. Implementing supervisory functions in accordance with the authorities and responsibilities as stated in the Articles of Association, GMS Resolutions, and other provisions of prevailing legislation based on the principle of prudence.
3. Directing, monitoring, and evaluating the application of Bank's strategic policies.
4. Prohibition for the Board of Commissioners to be involved with the decision-making processes within Company's operation as regulated in the provisions of prevailing legislation.
5. The Commissioner ensure that the Board of Directors has followed up on the finding results of the Bank's Internal Audit/SKAI, the External Auditor, the results of the supervision of Bank Indonesia, and or the results of the supervision of other government authorities.
6. The Board of Commissioners must notify Financial Services Authority no later than 7 (seven) working days from the findings of violation of laws and regulations in the field of finance and banking and circumstances that endanger the continuity of the Bank's business.
7. The Board of Commissioners shall form committees that will assist with supervisory tasks and must ensure that the committees formed can perform effectively.

8. Dewan Komisaris wajib memastikan bahwa komite yang dibentuk dapat menjalankan tugasnya secara efektif, sesuai dengan regulasi dan kebijakan internal Bank.
 9. Dewan Komisaris wajib memiliki pedoman kerja dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris.
 10. Dewan Komisaris memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank.
 11. Dewan Komisaris mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan Sistem Pengendalian Intern dan Strategi Bank secara menyeluruh. Dan memastikan bahwa Direksi telah memantau efektifitas pelaksanaan Sistem Pengendalian Intern.
 12. Dewan Komisaris wajib menandatangani laporan pengangkatan dan penghentian kepala Satuan Kerja Audit Intern (SKAI) ke OJK paling lambat 14 hari setelah tanggal pengangkatan dan penghentian.
 13. Dewan Komisaris wajib menandatangani Laporan Pelaksanaan dan Pokok-pokok Hasil Audit Intern termasuk hasil audit yang bersifat rahasia yang disampaikan ke OJK setiap semester paling lambat 2 (dua) bulan setelah akhir laporan.
 14. Dewan Komisaris wajib menyetujui Rencana Strategis (Corporate Plan) dan Rencana Bisnis Bank (RBB) yang disusun Direksi.
 15. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan RBB dan menyampaikan Laporan Pengawasan RBB setiap semester ke OJK paling lambat 2 bulan setelah akhir semester dimaksud.
 16. Dewan Komisaris wajib menanda tangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menanda tangani laporan tersebut maka alasannya harus diberikan secara tertulis.
8. The Board of Commissioners shall ensure that the committees can carry out its duties effectively.
 9. The Board of Commissioners must have work guidelines and rules that are binding for each member of the Board of Commissioners.
 10. The Board of Commissioners understands the types of the Bank risks and ensures that the Board of Directors have carried out the necessary steps in controlling the risks of the Bank.
 11. The Commissioner approves and periodically reviews the Bank's overall Internal Control System policy and Strategy and ensures that the Board of Directors has monitored the effectiveness of the implementation of internal control system.
 12. The Board of Commissioners shall sign the Report on the appointment and dismissal of the Head of SKAI to the Financial Services Authority (FSA) no later than 14 days after the date of appointment and dismissal.
 13. The Board of Commissioners shall sign the Implementation Report and the Principles of the Internal Audit Results, including confidential audit result information submitted to the Financial Services Authority (FSA) every semester no later than 2 months after the end of the report.
 14. The Board of Commissioners shall approve the Bank's Business Plan that has been prepared by the Board of Directors.
 15. The Board of Commissioners shall carry out supervision on the implementation of the Business Plan and submit the Business Plan Supervision Report each semester to FSA no later than 2 months after the end of the semester.
 16. The Commissioner shall sign the Annual Report that has been prepared by the Board of Directors following the applicable provisions, to be submitted in the Annual GMS. The Board of Commissioners shall present a report in writing if they did not sign the Annual Report.

Komisaris Independen

Komisaris independen memberikan jaminan bahwa kepentingan semua pemegang saham dilayani dan dilindungi dengan setara, dan bahwa mekanisme pengendalian Bank beroperasi secara efektif sesuai dengan hukum yang berlaku. Komisaris Independen diangkat oleh RUPS dan tidak memiliki hubungan afiliasi dengan pihak yang berkepentingan, terutama pemegang saham mayoritas, anggota Direksi dan/atau anggota Dewan Komisaris. Sesuai ketentuan pasal 20 ayat (3) POJK 33/2014, minimal 30% dari anggota Dewan Komisaris adalah Komisaris Independen.

Independent Commissioner

Independent Commissioner ensures that the interests of all shareholders are fulfilled and protected in equal manner and that the control mechanism of the Bank runs effectively in accordance with prevailing legislation. Independent Commissioner is appointed by the GMS and is not affiliated with parties with interests, especially major shareholders, members of Board of Directors and/or members of Board of Commissioners. In accordance with article 20 paragraph (3) of OJK Regulation 33/2014, at least 30% of the members of Board of Commissioners must be Independent Commissioner.

Kriteria Independensi Criteria of Independence	Lenny Sugihat	Sudarto
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya Not working or having the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company in the last 6 (six) months, except for reappointment as Independent Commissioner of the Issuer or Public Company in the next period.	√	√
Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut Has no shares either directly or indirectly in the Issuer or the Public Company.	√	√
Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. Has no Affiliate relationship with the Issuer or Public Company, member of the Board of Commissioners, member of the Board of Directors, or Major Shareholder of Issuer or Public Company.	√	√
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut Has no business relationship either directly or indirectly related to the business activities of the Issuer or the Public Company.	√	√

Rapat Dewan Komisaris

Sesuai POJK 33/2014 dan BOC Charter Bank Ganesha, Dewan Komisaris wajib melakukan rapat berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan. Rapat juga dapat diselenggarakan sewaktu-waktu atas permintaan anggota Dewan Komisaris selama memenuhi aturan yang telah ditetapkan.

Sepanjang tahun 2021, Dewan Komisaris Bank Ganesha telah menyelenggarakan rapat Dewan komisaris sebanyak 6 (enam) kali, dengan frekuensi kehadiran sebagai berikut:

Nama Name	Jabatan Position	Jumlah rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	6	6	100%
Sudarto	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	6	6	100%
Marcello Theodore Taufik	Komisaris Commissioner	6	3	50%

Rapat Bersama Dewan Komisaris dan Direksi

Selain melakukan rapat internal Dewan Komisaris, Dewan Komisaris juga wajib mengadakan rapat bersama Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Sepanjang tahun 2021, Dewan Komisaris Bank Ganesha telah menyelenggarakan rapat bersama Direksi sebanyak 10 (sepuluh) kali dengan frekuensi kehadiran sebagai berikut:

Board of Commissioners Meetings

In line with OJK Regulation 33/2014 and BOC Charter, the Board of Commissioners must hold periodic meetings at least once every two months. The meetings can also be held at any time by request of members of Board of Commissioners as long as it complies with stated regulations.

In 2021, the Board of Commissioners held six meetings with the following frequency:

Joint Meetings of Board of Commissioners and Directors

In addition to holding internal meetings, the Board of Commissioners must also hold joint meetings with the Board of Directors at least once every four months.

In 2021, the Board of Commissioners held ten meetings with the following frequency:

Nama Name	Jabatan Position	Jumlah rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	10	10	100%
Sudarto	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	10	10	100%
Marcello Theodore Taufik	Komisaris Commissioner	10	9	90%
Lisawati	Presiden Direktur President Director	10	10	100%
Setiawan Kumala	Direktur Binsis Director of Business	10	10	100%
Sugiarto Surjadi	Direktur Kepatuhan Director of Compliance	10	10	100%

Pengembangan Kompetensi

Bank Ganesha memberikan kesempatan kepada anggota Dewan Komisaris untuk mengembangkan kompetensi dengan mengikuti pelatihan/pendidikan/seminar. Sepanjang tahun 2021, Dewan Komisaris Bank Ganesha telah mengikuti beberapa program pengembangan kompetensi yaitu:

Competency Development

Bank Ganesha provides opportunities for members of Board of Commissioners to develop competencies by participating in trainings/workshops/seminars. In 2021, the Board of Commissioners participated in the following competency development programs:

Nama dan Jabatan Name and Position	Program yang Diikuti Attended Program	Penyelenggara Organizer	Waktu dan Tempat Time and Venue
Lenny Sugihat, Presiden Komisaris Lenny Sugihat, President Commissioner	Efektifitas Pengawasan Dewan Komisaris dalam menjaga kepatuhan Bank dalam menuju era pengaturan Principle Based Effectiveness of Board of Commissioners' Supervision in Maintaining Bank's Compliance to Move Towards Principle-based Management Era	FKDKP	Webinar, 25 Maret 2021 Webinar, March 25, 2021
Sudarto, Wakil Presiden Komisaris Independen Sudarto, Vice Independent President Commissioner	Efektifitas Pengawasan Dewan Komisaris dalam menjaga kepatuhan Bank dalam menuju era pengaturan Principle Based Effectiveness of Board of Commissioners' Supervision in Maintaining Bank's Compliance to Move Towards Principle-based Management Era	FKDKP	Webinar, 25 Maret 2021 Webinar, March 25, 2021

Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris

Proses atau mekanisme pengunduran diri dan pemberhentian anggota Dewan Komisaris telah diatur dalam Pedoman Kerja Dewan Komisaris. Jabatan anggota Dewan Komisaris berakhir apabila:

1. Mengundurkan diri, dinyatakan pailit atau ditaruh di bawah pengampunan berdasarkan suatu keputusan pengadilan;
2. Masa jabatannya telah berakhir;
3. Tidak lagi memenuhi persyaratan perundang-undangan;
4. Meninggal dunia; dan
5. Diberhentikan berdasarkan keputusan RUPS.

Mechanism of Resignation and Dismissal of the Board of Commissioners

The process or mechanism for resignation and termination of the Board of Commissioners has been set out in the Board of Commissioners' charter. The term of office of the Board of Commissioners member ends if:

1. Resigned, declared bankrupt, or placed under amnesty based on a court decision;
2. Term of office has ended;
3. No longer meets the legal requirements;
4. Passed away; and
5. Dismissed based on the decision of the GMS.

Rekomendasi dan Pelaksanaan Tugas Dewan Komisaris

Dalam melakukan tugas pengawasan, Komisaris melakukan evaluasi dan memberikan saran kepada Direksi atas kinerja yang dilakukan dalam menjalankan operasional Bank meliputi kinerja keuangan, penerapan manajemen risiko, tindak lanjut atas hasil pemeriksaan audit internal, eksternal dan pemeriksa Otoritas Jasa Keuangan.

Beberapa rekomendasi, evaluasi dan persetujuan Dewan Komisaris yang disampaikan ke Direksi antara lain adalah sebagai berikut:

1. Penunjukan Kantor Akuntan Publik.
2. Evaluasi Laporan Profil Risiko.
3. Evaluasi Pelaksanaan Fungsi Kepatuhan.
4. Evaluasi Sistem Pengendalian Internal.
5. Evaluasi atas tindak lanjut pemeriksaan Otoritas Jasa Keuangan.
6. Evaluasi tindak lanjut temuan Audit Intern.
7. Evaluasi atas penetapan Limit Risk Appetite dan Risk Tolerance.

Selain rekomendasi yang telah diberikan, Komisaris juga menyetujui beberapa kebijakan, Laporan Tahunan, Rencana Bisnis Bank, Corporate Plan, persetujuan untuk penyediaan dana kepada pihak terkait, dan juga membuat Laporan Pengawasan/Evaluasi Rencana Bisnis Bank dan Laporan Evaluasi Penggunaan Jasa KAP yang disampaikan ke Otoritas Jasa keuangan.

Penilaian Kinerja Dewan Komisaris

Kinerja Dewan Komisaris dinilai oleh Pemegang Saham melalui mekanisme RUPS. Setiap tahun Dewan Komisaris menyampaikan laporan pertanggungjawaban kepada Pemegang Saham saat RUPS Tahunan. Namun demikian, Dewan Komisaris juga melakukan penilaian sendiri (self assessment) yang dilakukan secara berkala 2 kali dalam 1 tahun.

Melalui Surat Keputusan No 038/SKDIR/XI/16 tentang Kebijakan Penilaian Sendiri (Self Assessment) atas Kinerja Dewan Komisaris dan Direksi, telah diputuskan kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris dan Direksi yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Anggaran Dasar Bank dan KPI yang diatur tersendiri.

Recommendation and Implementation of the Board of Commissioners

In relation to supervisory tasks, the Board of Commissioners evaluates and provides advice for the Board of Directors on the performance of managing Bank's operations including financial performance, application of risk management, and follow-up on the findings of internal and external audits and OJK investigators.

Some of the recommendations, evaluation, and approvals of the Board of Commissioners submitted to the Board of Directors are as follows:

1. Appointment of the Public Accountant.
2. Evaluate the Risk Profile Report.
3. Evaluation of the Implementation of the Compliance Function.
4. Evaluation of Internal Control System.
5. Evaluation of the follow-up assessment by the Financial Services Authority.
7. Follow-up evaluation of Internal Audit findings.

Besides the recommendations, the Board of Commissioners also approved several policies, Annual Report, Bank Business Plan, Corporate Plan, approval for provision of funds to related parties, and also arranged the Bank's Business Plan Monitoring/Evaluation Report and Public Accountant Service Evaluation Report submitted to the Financial Services Authority.

Performance Assessment of the Board of Commissioners

The performance of the Board of Commissioners is assessed by Shareholders through GMS mechanism. Every year, the Board of Commissioners submits accountability report to shareholders during the annual GMS. However, the Board of Commissioners also periodically conducts self-assessment regularly 2 times in 1 year.

Through Decree No. 038/SKDIR/XI/16 on the Policy of Board of Commissioners and Directors' Performance Self-Assessment, the self-assessment policy is formulated to assess the performance of Board of Commissioners and Directors by referring to OJK Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks, the Bank's Articles of Association, and KPI that is regulated separately.

Kriteria penilaian terhadap kinerja Dewan Komisaris mencakup hal-hal sebagai berikut:

1. Evaluasi kompetensi dan kapabilitas Dewan Komisaris;
2. Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Efektivitas rapat Dewan Komisaris; dan
4. Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dalam menjalankan tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi. Setiap tahun Dewan Komisaris melakukan penilaian terhadap kinerja komite tersebut.

Dewan Komisaris menilai pada tahun 2021 seluruh Komite yang berada di bawah Dewan Komisaris telah menjalankan tugas an tanggungjawabnya dengan baik dan sesuai dengan program kerja yang telah disampaikan kepada Dewan Komisaris.

The criteria for assessing the performance of the Board of Commissioners are as follows:

1. Evaluation of the competence and capability of the Board of Commissioners;
2. Effectiveness of the duties and responsibilities implementation of the Board of Commissioners;
3. The effectiveness of the Board of Commissioners meeting; and
4. Performance effectiveness of the Committees under the Board of Commissioners.

BOC Supporting Committees Performance Assessment

The Board of Commissioners is assisted by Audit Committee, Risk Management Committee, and Nomination and Remuneration Committee in carrying out its duties and fulfilling its responsibilities. Every year, the Board of Commissioners assesses the performance of those committees.

The Board of Commissioners deems that in 2021, all Committees supporting the Board of Commissioners have all fulfilled their duties and responsibilities very well and in compliance with the work programs submitted to the Board.

DIREKSI

BOARD OF DIRECTORS

Direksi merupakan salah satu organ utama dalam melaksanakan tata kelola perusahaan yang baik yang berperan langsung dalam memastikan keberlangsungan operasional bisnis Bank dalam jangka pendek maupun panjang, memastikan eksekusi setiap kebijakan dan rencana Bank di seluruh jajaran direktorat dan unit kerja, sesuai dengan Rencana Bisnis Bank.

Direksi bertanggung jawab penuh atas pelaksanaan pengelolaan Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana dijelaskan di Anggaran Dasar Perusahaan dan peraturan perundangan yang berlaku. Bertanggung jawab secara kolektif kolegial melakukan pengurusan Bank untuk kepentingan dan tujuan bank serta mewakili Bank di dalam maupun di luar pengadilan sesuai dengan Anggaran Dasar. Sebagai bentuk pertanggungjawaban dalam pelaksanaan tugasnya selama satu tahun, Direksi mempertanggungjawabkan pengurusan bank dalam RUPS.

Board of Directors is a major organ in the good corporate governance. The Directors are directly responsible for ensuring the sustainability of the Bank's business operations either short-term or long-term and for ensuring that the execution of the Bank's policies and plans within the directorates and work unit runs in accordance with the Bank's Business Plan.

Board of Directors is fully responsible for the Bank's management according to its authorities and responsibilities as outlined in the Company's Articles of Association and the provisions of prevailing legislation. It is also collectively and collegially responsible for managing the Bank in the interests and purposes of the Company and to represent the Bank in and out of court, as stated in the Articles of Association. The Board of Directors will be held accountable for its implementation of duties for the year in the GMS.

Dasar Hukum

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
3. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
4. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; dan
5. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Pedoman Kerja Direksi

Pedoman Tata Tertib Kerja Direksi (Board of Directors/BOD Charter) telah disusun dan ditetapkan dalam Pedoman Tata Tertib Kerja Direksi No. MNJ/020-TTD tanggal 10 Oktober 2016. Pedoman tersebut disusun sesuai ketentuan dan perundangan-undangan yang berlaku, yang mengatur antara lain: etika bisnis, etika perilaku, ketentuan rapat dan pemilihan atau penggantian anggota Direksi terkait kriteria yang dibutuhkan dalam proses nominasi anggota Direksi serta mekanisme pengunduran diri dan pemberhentian Direksi.

Kriteria Direksi

Kriteria anggota Direksi Perseroan mengacu pada BOD Charter yang mencakup hal-hal berikut.

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit;
 - b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
 - d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
 - pernah tidak menyelenggarakan RUPS tahunan;
 - pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris

Legal Basis

1. Law No. 40 of 2007 on Limited Liability Companies;
2. Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies;
3. Financial Services Authority Regulation No. 21/POJK.04/2015 on the Implementation of Public Company Governance Guidelines;
4. Financial Services Authority Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks; and
5. Financial Services Authority Circular Letter No.13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.

The Board of Directors' Charter

The Board of Directors' Charter have been arranged and set out in the Board of Directors' Charter No. MNJ/020-TTD dated October 10, 2016. The guidelines were prepared following the applicable provisions and laws, which regulate, among others: business ethics, code of conduct, meeting provisions and the appointment or replacement of the Board of Directors' members related to the criteria required in the nomination process of the Board of Directors' members and also the mechanism for resignation and termination of the Board of Directors.

Board of Directors Criteria

The criteria for the Board of Directors' member of the Company refers to the BOD Charter which includes as follows:

1. Have good morals, ethics, and integrity;
2. Fit to perform legal actions;
3. Within the 5 years prior to the appointment and during the term of office:
 - a. Never been declared bankrupt;
 - b. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a company to go bankrupt;
 - c. Never been convicted of committing a crime that caused losses to state finances and/or related to the financial sector;
 - d. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during his tenure:
 - have once did not held an annual GMS;
 - the responsibilities as a member of the Board of Directors and/or members of the Board of

- pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS;
- pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan;
4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
 5. Memiliki kemampuan, pengetahuan, pengalaman dan/atau keahlian di bidang yang dibutuhkan Perseroan.

Penilaian Kemampuan dan Kepatutan

Seluruh anggota Direksi harus memenuhi persyaratan telah lulus penilaian uji kemampuan dan kepatutan sesuai dengan ketentuan yang disyaratkan oleh regulator. Sebagaimana tercantum dalam Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, calon anggota Direksi wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Direksi.

Tahun 2021, seluruh anggota Direksi Bank Ganesha telah mengikuti penilaian kemampuan dan kepatutan dan mendapatkan persetujuan dari Bank Indonesia dan/ atau OJK.

Sertifikasi Manajemen Risiko

Berdasarkan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan adalah dimilikinya sertifikasi manajemen risiko. Terkait hal tersebut, Direksi Perseroan telah mengikuti sertifikasi manajemen risiko sebagai berikut:

Nama Name	Jabatan Position	Sertifikasi Manajemen Risiko Risk Management Certification	Penyelenggara Organizer
Lisawati	Presiden Direktur President Director	Level 5	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Setiawan Kumala	Direktur Binsis Director of Business	Level 4	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution
Sugiarto Surjadi	Direktur Kepatuhan Director of Compliance	Level 5 Kepatuhan Perbankan Level Eksekutif Executive-Level Banking Compliance	Lembaga Sertifikasi Profesi Perbankan Banking Profession Certification Institution

- Commissioners have been rejected by the GMS or have once not perform accountability as a member of the Board of Directors and/or members of the Board of Commissioners to the GMS;
- has caused a company that obtained a license, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit an annual report and/or financial report to the Financial Services Authority.
4. Committed to comply with laws and regulations; and
 5. Has the ability, knowledge, experience, and/or expertise as needed by the Company.

Fit and Proper Test

All members of the Board of Directors must meet the requirements to have passed the fit and proper test following the provisions required by the regulator. As stated in the Financial Services Authority Regulation No. 27/POJK.03/2016 concerning the Fit and Proper Test for the Main Party of Financial Services Institutions, prospective members of the Board of Directors must obtain approval from the Financial Services Authority before carrying out its actions, duties, and functions as a Board of Directors.

In 2021, all members of the Board of Directors of Bank Ganesha have participated in the fit and proper test and obtained approval from Bank Indonesia and FSA.

Risk Management Certification

Based on Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Commercial Bank Administrators and Officials, one of the general requirements and standardization of the Company's management competencies and expertise is to have a risk management certification. Therefore, the Board of Directors of the Company has followed the following risk management certification:

Struktur dan Komposisi Direksi

1. Direksi sekurang-kurangnya terdiri dari 3 orang, dan salah seorang anggota Direksi adalah Direktur Kepatuhan.
2. Seluruh anggota Direksi wajib berdomisili di Indonesia.
3. Direksi dipimpin oleh Presiden Direktur.
4. Presiden Direktur sebagaimana yang dimaksud diatas wajib berasal dari pihak yang independen terhadap pemegang saham pengendali.
5. Penggantian dan/atau pengangkatan anggota Direksi berdasarkan rekomendasi dari Komite Nominasi dan Remunerasi.
6. Mayoritas anggota Direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai Pejabat Eksekutif Bank.
7. Direksi memenuhi persyaratan telah lulus Penilaian Kemampuan dan Kepatutan.
8. Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada Bank, perusahaan dan/atau lembaga lain.
9. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada angka 8, apabila Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan pada perusahaan anak Bank, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan Bank yang dikendalikan oleh Bank, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.
10. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25 % dari modal disetor pada suatu perusahaan lain.
11. Mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota dewan Komisaris.
12. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
13. Kepemimpinan Direksi dalam mengambil keputusan bersifat Kolegial

Pada tahun 2021, anggota Direksi Bank Ganesha terdiri dari 3 (tiga) orang dengan informasi dasar pengangkatan dan persetujuan uji kemampuan dan kepatutan sebagai berikut:

Structure and Composition of the Board of Directors

1. The Board of Directors shall consist of at least 3 persons, and one of the members of the Board of Directors is the Compliance Director.
2. All members of the Board of Directors must be domiciled in Indonesia.
3. The Board of Directors is lead by the President Director.
4. The President Director shall be from an independent party of the controlling shareholders.
5. Replacement and/or appointment of the Board of Directors' member is based on the recommendation of the Nomination and Remuneration Committee.
6. The majority of the members of the Board of Directors have at least 5 (five) years of experience in the field of operations as an Executive Officer of the Bank.
7. The Board of Directors have passed the Fit and Proper test.
8. Members of the Board of Directors are prohibited from holding the same position as members of the Board of Commissioners, Board of Directors, or Executive Officers of Banks, companies and/or other institutions.
9. Excluding concurrent position as stated in point 8, if the Board of Directors member who responsible for supervising participation in subsidiaries of the Bank, hold the functional duties of being a member of the Board of Commissioners in non-bank subsidiaries controlled by the Bank, as long as the concurrent position does not neglect the performance of duties and responsibilities as a member of the Board of Directors of the Bank.
10. Members of the Board of Directors either individually or jointly are prohibited from owning shares more than 25% of the capital paid in another company.
11. The majority of the members of the Board of Directors are prohibited from having family relationships up to the second degree with members of the Board of Directors and/or members of the board of Commissioners.
12. Members of the Board of Directors are prohibited from delegate authority to other parties that result in the transfer of duties and functions of the Board of Directors.
13. Leadership of the Board of Directors in making decisions is carried out collegially.

In 2021, the members of the Board of Directors of Bank Ganesha consist of 3 (three) person with basic information on appointment and fit and proper test approval are as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Legal Basis of Appointment	Masa Jabatan Term of Service	Persetujuan OJK/BI OJK/BI Approval
Lisawati	Presiden Direktur President Director	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 Deed of Annual GMS Resolutions No. 72, May 19, 2021	2021-2024	4 Juli 2018 July 4, 2018
Setiawan Kumala	Direktur Bisnis Director of Business	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 Deed of Annual GMS Resolutions No. 72, May 19, 2021	2021-2024	10 Februari 2016 February 10, 2016
Sugiarto Surjadi	Direktur Kepatuhan Director of Compliance	Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021 Deed of Annual GMS Resolutions No. 72, May 19, 2021	2021-2024	13 desember 2010 December 13, 2010

Independensi Direksi

Seluruh Direksi Bank senantiasa mengedepankan prinsip independensi dalam setiap pelaksanaan tugas dan tanggung jawabnya demi menjamin tidak terjadinya benturan kepentingan dalam pengambilan keputusan sehingga dapat menimbulkan kerugian bagi Perseroan.

Tugas dan Tanggung Jawab Direksi

Direksi dalam mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS dan ketentuan hukum lainnya yang berlaku serta berdasarkan prinsip kehati-hatian. Adapun tugas dan tanggung jawab Direksi diatur dalam Pedoman Tata Tertib Kerja Direksi, antara lain sebagai berikut :

1. Direksi dalam melaksanakan tugas kepengurusan Bank wajib menyusun Rencana Jangka Panjang yang berupa rencana strategis dan juga rencana kerja tahunan yang disampaikan kepada Otoritas Jasa Keuangan. Rencana kerja tersebut mendapat persetujuan dari Dewan Komisaris dan telah dikomunikasikan kepada pemegang saham dan seluruh jenjang organisasi yang ada pada Bank.
2. Membuat struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab serta menetapkan Surat Keputusan pengangkatannya.
3. Membentuk Komite dan Satuan Kerja yang membantu efektifitas pelaksanaan tugas dan tanggung jawab Direksi.
4. Menyusun sistem akuntansi sesuai dengan Standar Akuntansi Keuangan yang berlaku.
5. Menyusun kebijakan dan strategi Manajemen Risiko dan bertanggung jawab atas pelaksanaannya.
6. Menindak lanjuti temuan audit dan rekomendasi dari SKAI, auditor eksternal dan hasil pengawasan Otoritas Jasa Keuangan atau hasil pengawasan otoritas lain.

Independence of the Board of Directors

The entire Board of Directors of the Bank always upholds the principle of independence in the execution of its duties and responsibilities to ensure that there is no conflict of interest in decision-making that could cause losses to the Company.

Duties and Responsibilities of the Board of Directors

The Board of Directors manages the Bank in accordance with its authorities and responsibilities, as regulated in the Articles of Association, GMS Resolutions, and other prevailing legislation based on the principle of prudence. The duties and responsibilities of Board of Directors are as follows:

1. The Board of Directors in carrying out the Bank's management duties is required to prepare a Long-Term Plan in the form of a strategic plan and annual work plan submitted to OJK. The work plan would be approved by the Board of Commissioners and communicated with shareholders and the Bank's organizational levels.
2. Arrange the organizational structure of the Bank, complete with details of duties and responsibilities and set the Decree of appointment.
3. Establish Committees and Work Units that will assist with effective implementation of Directors' duties and responsibilities.
4. Develop an accounting system in accordance with prevailing Financial Accounting Standards.
5. Arrange Risk Management policies and strategies and responsible for its implementation.
6. The Board of Directors shall follow up on the audit findings and recommendations of the Bank's Internal Audit Division, external auditors, the results of the supervision of the Financial Services Authority (FSA) and/or the results of the supervision of other authorities.

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| <ol style="list-style-type: none"> 7. Mengungkapkan kebijakan Bank yang bersifat strategis di bidang kepegawaian kepada pegawai. 8. Menyusun kebijakan dan prosedur yang berlaku untuk menjalankan usaha Bank sesuai dengan ketentuan. 9. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris. 10. Bertanggung jawab terhadap struktur pengendalian intern yang efektif serta penerapan manajemen risiko yang baik. 11. Mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS. | <ol style="list-style-type: none"> 7. Disclose Bank's strategic policies on employment to employees. 8. Prepare applicable policies and procedures for running the Bank's business in accordance with the provisions. 9. Provide accurate, relevant, and timely data and information for the Board of Commissioners. 10. Being responsible for the structure of effective internal control and good risk management application. 11. Being held accountable for the implementation of duties to Shareholders through the GMS. |
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Tugas dan Tanggung Jawab Masing-masing Direksi

Duties and Responsibilities of Each Board of Directors' Member

Jabatan Position	Ruang Lingkup Pekerjaan	Scope of Work
Presiden Direktur President Director	<ol style="list-style-type: none"> 1. Melakukan seluruh tugas dan tanggung jawab yang ditetapkan oleh RUPS dari suatu periode ke periode lainnya, termasuk didalamnya penerapan strategi Perseroan; 2. Mengkoordinir dan memonitor pencapaian strategi, rencana kerja, dan anggaran Perseroan yang telah disetujui oleh Dewan Komisaris; 3. Mengkoordinir dan memonitor pelaksanaan tugas dan pekerjaan anggota Direksi sesuai bidang tugas masing-masing; 4. Memonitor, mengarahkan, dan memastikan bahwa fungsi dan kegiatan pengawasan serta pengendalian internal telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengkoordinir dan memonitor kelancaran kegiatan operasional, baik kantor pusat, kantor cabang, maupun kantor cabang pembantu; 5. Memonitor bahwa kegiatan operasional dan non operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku; 6. Mengawasi dan mengelola transaksi usaha dan keuangan Perseroan serta memastikan kepatuhan terhadap peraturan/ ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk menyusun garis kebijakan mengenai wewenang limit operasional di lingkungan kantor pusat/cabang; 7. Memonitor dan mengevaluasi laporan pengendalian biaya operasional serta perubahan dan perkembangan pendapatan kantor pusat/kantor cabang/ kantor cabang pembantu; 8. Menandatangani seluruh surat-surat berharga, data/ dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada instansi terkait, penunjukan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku; 9. Bersama-sama dengan pejabat yang ditunjuk sesuai dengan ketentuan yang berlaku, melakukan kegiatan peminjaman dana dan penggunaan dana, penempatan dana serta penjaminan harta perusahaan atau tindakan-tindakan lainnya sesuai dengan wewenang yang tercantum dalam anggaran dasar Perseroan; 10. Membawa misi pengenalan perusahaan dan membina hubungan yang baik dengan nasabah, calon nasabah, dan instansi terkait untuk menciptakan hubungan yang harmonis; 	<ol style="list-style-type: none"> 1. Carried out all duties and responsibilities set by the GMS from one period to another, including the implementation of the Company's strategy; 2. Manage and monitor the achievement of the Company's strategy, work plan, and budget that have been approved by the Board of Commissioners; 3. Manage and monitor the implementation of duties and responsibilities of members of the Board of Directors in accordance with their respective areas of responsibility; 4. Monitor, direct, and ensure that the functions and activities of supervision and internal control have been implemented following the applicable systems, procedures, and provisions, including coordinating and monitoring the operational activities, both in head office, branch offices, and sub branch offices; 5. Monitor that operational and non-operational activities in all work units have been carried out following the applicable strategies, policies, and procedures; 6. Supervise and manage the Company's business and financial transactions and ensure compliance with regulations/provisions and procedures for operational transaction activities that have been set, including formulating policies on the authority of operational limits in the head office/branch offices; 7. Monitor and evaluate operational cost control reports and also changes and development of revenue of the head office/branch offices/sub-branch offices; 8. Sign all securities, data/important documents of the company, Board of Directors decision letters, reports to relevant agencies, appointments and other letters/ reports/data/documents following the applicable provisions; 9. Cooperate with the appointed officials in accordance with the applicable provisions, carried out lending activities and use of funds, placement of funds and guarantee of company property or other actions in accordance with the authorities stipulated in the Company's article of association; 10. Introduce the company and build good relationships with customers, potential customers, and related agencies to create a harmonious relationship;

Jabatan Position	Ruang Lingkup Pekerjaan	Scope of Work
	<ol style="list-style-type: none"> 11. Mengkoordinasikan kebijakan dan strategi unit kerja di bawah supervisi Presiden Direktur, sebagaimana tertuang dalam Surat Keputusan Direksi tentang Pembidangan Tugas dan Tanggung Jawab Direksi Perseroan; dan 12. Melaksanakan tugas-tugas lain yang diatur oleh anggaran dasar dan peraturan atau ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur. 	<ol style="list-style-type: none"> 11. Coordinate the policies and strategies of the work unit under the supervision of the President Director, as contained in the Decree of the Board of Directors on the Division of Duties and Responsibilities of the Board of Directors of the Company; and 12. Carry out other duties regulated by the constitution and regulations or provisions of laws as long as include in the scope of duties and functions of the President Director.
<p>Direktur Bisnis Director of Business</p>	<ol style="list-style-type: none"> 1. Menginisiasi, memformulasikan, serta mengimplementasikan strategi pada bidang bisnis yang diharapkan bisa menjadi salah satu mesin utama pertumbuhan bisnis masa depan Perseroan; 2. Memimpin, mengarahkan penyusunan, dan melakukan supervisi pelaksanaan rencana kerja Direktorat Bisnis dan bidang-bidang dibawahnya, sebagaimana tertuang dalam Surat Keputusan Direksi tentang Pembidangan Tugas dan Tanggung Jawab Direksi Perseroan; 3. Memimpin pengembangan produk dan jasa yang sudah ada serta mengembangkan inisiatif baru untuk produk dan jasa perbankan yang belum ada di Perseroan, baik di bidang lending, funding maupun transactional based business, sesuai dengan tujuan Perseroan dalam rangka mencapai target pemenuhan bisnis seperti yang digariskan dalam RBB; dan 4. Mengembangkan aliansi strategis dengan captive market atau pihak lain dengan tujuan untuk mengembangkan bisnis Perseroan, khususnya yang berkaitan dengan pengembangan pendapatan bunga kredit, penghimpunan dana pihak ketiga serta fee based income, dalam rangka mencapai target pemenuhan bisnis Perseroan. <p>Aktivitas terkait kegiatan operasional:</p> <ol style="list-style-type: none"> a. Memimpin, melaksanakan koordinasi, dan supervisi penerapan kebijakan dan strategi yang berhubungan dengan kegiatan operasional Direktorat Bisnis dan bidang-bidang di bawahnya; b. Memimpin, mengarahkan, dan mengkoordinasikan pelaksanaan fungsi, tugas, dan tanggung jawab pengembangan bisnis (korporasi, komersil & SME, consumer product development, dan wealth management) dan bisnis turunannya, serta memastikan Perseroan mencapai standar best practices layanan yang berkualitas; c. Memimpin dan mengarahkan proses-proses perubahan yang diperlukan, serta memastikan seluruh kegiatan operasional bidang di bawah Direktorat Bisnis mengimplementasikan seluruh rencana strategis yang ditetapkan secara tepat guna dan tepat sasaran; d. Melaksanakan supervisi dan memastikan seluruh unit di bawah Direktorat Bisnis mematuhi regulasi, kebijakan, dan ketentuan internal Perseroan e. Memimpin, mengarahkan, dan melaksanakan pengelolaan hubungan nasabah di seluruh kantor cabang serta bidang korporasi, komersil & SME, consumer product development, dan wealth management yang terkait dengan cakupan tugas dan tanggung jawab Direktorat Bisnis dan unit kerja dibawahnya; f. Memimpin dan mengarahkan kebijakan dan pembinaan sumber daya manusia (SDM) di bawah koordinasi dan supervisi Direktur Bisnis; dan g. Melaksanakan tugas-tugas lain yang diberikan oleh Presiden Direktur, Dewan Komisaris, serta pemegang saham Perseroan, sepanjang tidak bertentangan dengan anggaran dasar, ketentuan internal, regulasi, dan undang-undang yang berlaku. 	<ol style="list-style-type: none"> 1. Initiate, formulate, and implement business strategies that is expected to be one of the main engines of the Company future business growth; 2. Lead, direct the arrangement, and supervise the implementation of the work plan of the Directorate of Business and the areas under it, as contained in the Decree of the Board of Directors on the Division of Duties and Responsibilities of the Board of Directors of the Company; 3. Lead the development of existing products and services and develop new initiatives for banking products and services, both in the field of lending, funding, and transactional based business, following the Company's objectives to achieve business targets as outlined in Bank Business Plan; and 4. Develop strategic alliances with the captive market or other parties to developing the Company's business, especially those related to the development of credit interest income, third party fundraising, and fee based income, to achieve the Company's business targets. <p>Operational activities:</p> <ol style="list-style-type: none"> a. Lead, coordinate, and supervise the implementation of policies and strategies related to the operational activities of the Business Directorate and its areas; b. Lead, direct, and coordinate the implementation of business development functions, duties, and responsibilities (corporate, commercial & SME, consumer product development, and wealth management) and its derivative businesses, and ensure the Company achieves quality service best practices standards; c. Lead and direct the necessary change processes, as well as ensure that all field operational activities under the Directorate of Business implement all strategic plans set in an appropriate and targeted manner; d. Perform supervision and ensure that all units under the Business Directorate comply with the Company's internal regulations, policies, and regulations; e. Lead, direct, and implement customer relationship management in all branch offices as well as corporate, commercial & SME, consumer product development, and wealth management related to the scope of duties and responsibilities of the Business Directorate and its work units; f. Lead and direct human resource policy and coaching (HR) under the coordination and supervision of the Business Director; and g. Carry out other duties assigned by the President Director, the Board of Commissioners, and the Company, as long as do not conflict with the constitution, internal provisions, regulations, and applicable laws.

Jabatan Position	Ruang Lingkup Pekerjaan	Scope of Work
<p>Direktur Kepatuhan Director of Compliance</p>	<ol style="list-style-type: none"> 1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan; 2. Mengusulkan Kebijakan Kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi. Kebijakan Kepatuhan adalah prinsip-prinsip yang akan dipergunakan untuk menyusun sistem prosedur dan pedoman internal dalam rangka harmonisasi antara kepentingan komersial Perseroan dengan ketaatan pada peraturan yang berlaku; 3. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan dalam penyusunan ketentuan dan pedoman internal Perseroan; 4. Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan Bank Indonesia, ketentuan Otoritas Jasa Keuangan, dan peraturan perundang-undangan yang berlaku; 5. Meminimalkan risiko kepatuhan Perseroan; 6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku. Tindakan pencegahan antara lain memberikan pendapat yang berbeda/dissenting opinion apabila terdapat kebijakan dan/atau keputusan yang menyimpang dari ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku. Tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan dalam melakukan tindakan pencegahan terbatas pada kewenangan Direktur yang membawahkan fungsi kepatuhan; 7. Melakukan tugas-tugas lain yang terkait dengan Fungsi Kepatuhan, antara lain memantau dan menjaga kepatuhan Perseroan terhadap komitmen yang dibuat oleh Perseroan kepada Bank Indonesia maupun otoritas pengawas lainnya yang berwenang; 8. Mengembangkan budaya Manajemen Risiko termasuk risk awareness pada seluruh jenjang organisasi, menyusun kebijakan dan strategi Manajemen Risiko secara tertulis dan komprehensif, serta memastikan bahwa fungsi Manajemen Risiko telah diterapkan secara independen; 9. Memastikan Perseroan memiliki kebijakan dan prosedur program APU dan PPT serta memastikan penerapan program APU dan PPT sesuai dengan kebijakan tertulis yang telah ditetapkan; dan 10. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan diseluruh unit kerja di bawah Direktorat Kepatuhan secara efektif. <p>Direktur yang membawahkan fungsi kepatuhan juga wajib melaksanakan aktivitas terkait fungsi kepatuhan berikut:</p> <ol style="list-style-type: none"> a. Memimpin, mengarahkan, mengkoordinasikan serta melakukan supervisi terhadap penerapan kebijakan dan strategi yang berhubungan dengan kegiatan bidang kepatuhan, anti pencucian uang, dan pencegahan pendanaan terorisme serta manajemen risiko. Hal tersebut dilakukan untuk memastikan Perseroan tetap menjaga kepatuhan dan memenuhi seluruh peraturan, regulasi, dan undang-undang yang berlaku; 	<ol style="list-style-type: none"> 1. Formulate strategies to encourage the creation of a Company Compliance Culture; 2. Propose compliance policies or compliance principles to be established by the Board of Directors; Compliance policy refers to the principles that will be used to develop a system of procedures, and internal guidelines within the framework of harmonization of the commercial interests of the Company and compliance with applicable regulations; 3. Establish Compliance systems and procedures to be used to establish internal Company regulations and guidelines; 4. Ensuring that all policies, conditions, systems and procedures, and business activities conducted by the Company are in compliance with Bank Indonesia Regulations, Otoritas Jasa Keuangan Regulations and applicable laws and regulations; 5. Minimize the Company Compliance Risk; 6. Taking precautionary measures so that the policies and/or decisions made by the Board of Directors of the Company do not deviate from Bank Indonesia/Financial Services Authority Regulations and prevailing laws and regulations. Included as precautionary measures are providing different/dissenting opinions if there are policies and/or decisions that deviate from Bank Indonesia/ Financial Services Authority Regulations and prevailing laws and regulations. The responsibility of the Director in charge of the Compliance Function in taking precautions is limited to the authority of the Director exercising Compliance Function; 7. Perform other tasks related to the Compliance Function. Referred to as other duties related to the Compliance Function are monitoring and maintaining the Company's compliance with commitments made to Bank Indonesia and other regulatory authorities; 8. Develop Risk Management culture including risk awareness throughout the organization, develop Risk Management policies and strategies in writing comprehensively as well as ensuring that the Risk Management function has been applied independently; 9. Ensuring that the Company has policies and procedures for the AML and CFT program as well as ensuring the implementation of the AML and CFT program in accordance with the written policy that has been set; and 10. Carry out guidance and development of the Company's resources in all work units under the Compliance Directorate effectively. <p>The director in charge of the compliance function is also obliged to carry out activities related to the following compliance functions:</p> <ol style="list-style-type: none"> a. Leads, directs, and coordinates and supervises the implementation of policies and strategies related to activities of Compliance, Anti Money Laundering and Combating the Financing of Terrorism as well as Risk Management. All of these was carried out to ensure that the Company maintains compliance and complies with all applicable laws and regulations;

Jabatan Position	Ruang Lingkup Pekerjaan	Scope of Work
	<p>b. Memimpin dan mengarahkan proses-proses perubahan yang diperlukan, serta memastikan seluruh kegiatan bidang kepatuhan, anti pencucian uang dan pencegahan pendanaan terorisme serta manajemen risiko, terlaksana sesuai kaidah-kaidah, regulasi, peraturan perundang-undangan serta standar best practice terkini, termasuk ketentuan internal Perseroan;</p> <p>c. Melaksanakan tugas-tugas lain yang diberikan oleh Presiden Direktur dan pemegang saham Perseroan, sepanjang tidak bertentangan dengan anggaran dasar, ketentuan internal, regulasi, dan undang-undang yang berlaku; dan</p> <p>d. Memimpin, mengkoordinasikan, dan mengarahkan kebijakan serta melaksanakan pembinaan Sumber Daya Manusia di bawah koordinasi dan supervisi Direktorat Kepatuhan (Satuan Kerja Kepatuhan & APUPPT dan Satuan Kerja Manajemen Risiko), termasuk mengusulkan dan berpartisipasi (sebagai anggota Komite Personalia dan Direksi) dalam keputusan dan kebijakan rekrutmen, promosi, demosi, rotasi, pembinaan, dan pelatihan.</p>	<p>b. Leads and directs necessary change processes, as well as ensuring all activities in the areas of Compliance, Anti-Money Laundering, and Combating the Financing of Terrorism as well as Risk Management; Implement and comply with the rules, regulations, laws and regulations, and the latest best practice standards, including the Company's internal regulations;</p> <p>c. Carries out other duties assigned by the President Director and the Company, to the extent not opposed with the articles of association, internal regulations, and applicable laws and regulations; and</p> <p>d. Leads, coordinates and directs the policies and guidance of Human Resources (HR) under the coordination and supervision of the Directorate of Compliance (Compliance Division AML-CFT and Risk Management Division), including proposing and taking part (as a member of the Personnel Committee and the Board of Directors) in decisions and policies of recruitment, promotion, demotion, rotation, coaching, and training.</p>

Rapat Direksi

Sesuai ketentuan POJK 33/2014 dan Pedoman dan BOD Charter Bank Ganesha, Direksi wajib menyelenggarakan rapat internal secara berkala paling kurang 1 (satu) kali dalam setiap bulan untuk mendiskusikan dan merencanakan kegiatan pengelolaan Bank sesuai dengan visi, misi dan peraturan yang berlaku.

Sepanjang tahun 2021, Direksi Bank Ganesha telah menyelenggarakan rapat Direksi sebanyak 28 (dua puluh delapan) kali, dengan frekuensi kehadiran sebagai berikut:

Board of Directors Meetings

According to OJK Regulation 33/2014 and Bank Ganesha Board of Directors Charter, the Board of Directors must hold internal meetings periodically at least once a month to discuss on and plan Bank's management activities, in a way that complies with the prevailing vision, mission, and provisions.

In 2021, the BOD of Bank Ganesha held twenty eight meetings, with the following frequencies:

Nama Name	Jabatan Position	Jumlah rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Lisawati	Presiden Direktur President Director	28	28	100%
Setiawan Kumala	Direktur Bisnis Director of Business	28	28	100%
Sugiarto Surjadi	Direktur Kepatuhan Director of Compliance	28	28	100%

Pengembangan Kompetensi

Bank Ganesha memberikan kesempatan kepada anggota Direksi untuk mengembangkan kompetensi dengan mengikuti pelatihan/pendidikan/seminar. Sepanjang tahun 2021, Direksi Bank Ganesha telah mengikuti beberapa program pengembangan kompetensi yaitu:

Competency Development

The Bank provides opportunities for the Board of Directors to develop self-competence through participating in trainings/workshops/seminars. In 2021, Bank Ganesha BOD attended the following competency development programs:

Nama dan Jabatan Name and Position	Program yang Diikuti Attended Program	Penyelenggara Organizer	Waktu dan Tempat Time and Venue
Lisawati Presiden Direktur President Director	Potensi UMKM di Wilayah Jawa Tengah dalam rangka Pemulihan Ekonomi Tahun 2021 MSME Potentials in Central Java Areas for 2021 Economic Recovery	IBS	Webinar, 14 Januari 2021 Webinar, January 14, 2021
	Peran Soft Skill dalam Diplomasi Indonesia di Norwegia dan Islandia The Role of Soft Skill in Indonesian Diplomacy in in Norway and Iceland	IBS	Webinar, 26 Januari 2021 Webinar, January 26, 2021
	Peran UN dalam menjaga Stabilitas Ekonomi & Sosial di Asia Pacific Selama Masa Pandemi Covid-19 The Role of the UN in Maintaining Economic and Social Stability in Asia Pacific During COVID-19 Pandemic	IBS	Webinar, 5 Februari 2021 Webinar, February 5, 2021
	Merancang Ecosystem Startup Berbasis Teknologi Digital untuk Berkontribusi pada Perkembangan Ekonomi Nasional Designing Digital Technology-Based Startup to Contribute to the Development of National Economy	IBS	Webinar, 9 Februari 2021 Webinar, February 9, 2021
	Peran UN dalam Menjaga Stabilitas Ekonomi & Sosial di Asia Pacific Selama Masa Pandemi Covid-19 The Role of the UN in Maintaining Economic and Social Stability in Asia Pacific During COVID-19 Pandemic	IBS	Webinar, 15 Februari 2021 Webinar, February 15, 2021
	Dream Big : Unleash Your Potential. Menangkap Peluang Ekspor, From Local To Global Dream Big: Unleash Your Potential. Capturing Export Opportunities, from Local to Global	IBS	Webinar, 8 Maret 2021 Webinar, March 8, 2021
	Peran Pasar Modal Indonesia dalam Pemulihan Ekonomi Nasional Tahun 2021 The Role of Indonesia Capital Market in 2021 National Economic Recovery	IBS	Webinar, 19 Maret 2021 Webinar, March 19, 2021
	Efektivitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank untuk Menuju Era Pengaturan Principle Based Effectiveness of Board of Commissioners Supervision in Maintaining the Bank's Compliance to Move Forward to Principle-Based Management	FKDKP	Webinar, 25 Maret 2021 Webinar, March 25, 2021
	Human Capital Summit 2021 Solving Scarcity Of Leaders To Face The Era Of Vuca	Infobank	Webinar, 8 April 2021 Webinar, April 8, 2021
	Kebijakan dan Regulasi Terhadap Lembaga Keuangan Non Bank Berbasis Teknologi Digital dalam rangka menjaga Stabilitas Sistem Keuangan yang Sustainable Policies and Regulations on Digital Technology-Based Non-Bank Financial Institutions to Maintain the Stability of Sustainable Financial System	IBS	Webinar, 9 April 2021 Webinar, April 9, 2021
	Kebijakan dan Regulasi Pembayaran Digital dalam Ekosistem Sistem Pembayaran Nasional yang Berkelanjutan Policies and Regulations on Digital Payment in an Ecosystem of Sustainable National Payment System	IBS	Webinar, 23 April 2021 Webinar, April 23, 2021
	Perekonomian Indonesia dan Peranan Lembaga Penjamin Simpanan dalam Resolusi Perbankan Indonesia Indonesian Economic and the Role of Deposit Insurance Corporation in Indonesia Banking Resolution	IBS	Webinar, 28 Mei 2021 Webinar, May 28, 2021
	Digital Leadership	IBS	Webinar, 11 Juni 2021 Webinar, June 11, 2021

Nama dan Jabatan Name and Position	Program yang Diikuti Attended Program	Penyelenggara Organizer	Waktu dan Tempat Time and Venue
	Tantangan Pemulihan Ekonomi Nasional dan Strategi Kebijakan. Pengembangan Ekonomi Inklusif di Era New Normal. Challenges to National Economic Recovery and Strategic Policies on Development of Inclusive Economy in New Normal Era	ISEI	Webinar, 27 Januari 2021 Webinar, January 27, 2021
	Sinergi Kebijakan untuk Pemulihan Ekonomi Nasional Synergy of Policies for National Economic Recovery	IBS	Webinar, 24 Juli 2021 Webinar, July 24, 2021
	Seminar Nasional ISEI: Peran ISEI dalam Penguatan Sinergi untuk Mengakselerasi Pemulihan Ekonomi Nasional di Era Digital ISEI National Seminar: ISEI's Roles in Reinforcing the Synergy to Accelerate National Economic Recovery in a Digital Era	ISEI	Webinar, 31 Agustus 2021 Webinar, August 31, 2021
	CEO Forum Perbanas dengan topik "The Future of Banking – How Bank Stay Relevant" Perbanas CEO Forum entitled "The Future of Banking – How Bank Stay Relevant"	Perbanas	Webinar, 30 September 2021 Webinar, September 30, 2021
	Perkembangan Perdagangan Internasional Indonesia Selama Masa Pandemi Covid-19 dan Hubungannya dengan WTO Development of Indonesia International Commerce During COVID-19 Pandemic and Its Correlation with WTO	IBS	Webinar, 6 November 2021 Webinar, November 6, 2021
	Introduction to Crypto and How it will Disrupt or Compliment to The Future of Digital Banking	IBS	Webinar, 20 November 2021 Webinar, November 21, 2021
	Seminar Nasional Bidang IV PPISEI & KADIN: Tingkatkan Daya Saing Ekspor Indonesia: Kopi Potensi & Tantangan ke Depan National Seminar of Aspect IV PPISEI & KADIN: Improving Competitiveness of Indonesia Export: Potentials of and Challenges for Coffee in the Future	ISEI	Jakarta, 1 Desember 2021 Jakarta, December 1, 2021
	Refreshment Sertifikasi treasury Level Advance Refreshment on Advance Level of Treasury Certification	ACI FMA Indonesia	Webinar, 3 Desember 2021 Webinar December 3, 2021
Setiawan Kumala Direktur Bisnis Director of Business	How Does The Year 2021 Look Like for the Wealth Management Industry?	CWMA	Webinar, 16 April 2021 Webinar, April 16, 2021
	How Does The Year 2021 Look Like for the Wealth Management Industry?	CWMA	Webinar, 4 Mei 2021 Webinar, May 4, 2021
	How Does The Year 2021 Look Like for the Wealth Management Industry?	CWMA	Webinar, 8 Juni 2021 Webinar, June 8, 2021
	Refreshment Sertifikasi Manajemen Risiko Refreshment on Risk Management Certification	Internal Bank Ganesha	Webinar, 1 Juli 2021 Webinar, July 1, 2021
Sugiarto Surjadi Direktur Kepatuhan Director of Compliance	Tantangan pengaturan Principle Based di perbankan Challenges in Principle-Based Banking Management	FKDKP-OJK	Webinar, 4 Februari 2021 Webinar, February 4, 2021
	Webinar Pengendalian Gratifikasi dan Anti Suap Perbankan Webinar on Gratification and Anti-Bribery Control in Banking	FKDKP	Webinar, 22 Februari 2021 Webinar, February 22, 2021
	Efektifitas Pengawasan Dewan Komisaris dalam menjaga Kepatuhan Bank dalam Menuju Era Pengaturan Principal Based Effectiveness of Board of Commissioners Supervision in Maintaining the Bank's Compliance to Move Forward to Principle-Based Management	FKDKP	Webinar, 25 Maret 2021 Webinar, March 25, 2021
	Cyber Crime Typologi & Cross Border Money Laundering	FKDKP	Webinar, 29 April 2021 Webinar, April 29, 2021
	Penerapan Governance, Risk & Compliance Di Era Digital: Strategi Dan Aksi Implementation of Governance, Risk & Compliance in Digital Era: Strategies and Actions	OJK Institute	Webinar, 3 Juni 2021 Webinar, June 3, 2021
	Transformasi Perbankan di Era Digital Banking Transformation in Digital Era	OJK	Webinar, 22 Oktober 2021 Webinar, October 22, 2021
	Cara Cerdas Bertransaksi Aman di Era Digital Smart and Secure Transaction in Digital Era	BI	Webinar, 11 Nopember 2021 Webinar, November 11, 2021
	Leadership Sharing Session; Pengembangan SDM di Era Digital Leadership Sharing Session: HR Development in Digital Era	OJK Institute	Webinar, 2 Desember 2021 Webinar, December 2, 2021

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Sesuai dengan Pernyataan Keputusan Rapat No.73 telah diatur mekanisme pengunduran diri dan pemberhentian Direksi. Jabatan anggota Direksi berakhir apabila:

1. Mengundurkan diri;
2. Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu keputusan pengadilan;
3. Masa jabatannya telah berakhir;
4. Tidak lagi memenuhi persyaratan perundang-undangan;
5. Meninggal dunia; dan
6. Diberhentikan berdasarkan keputusan RUPS.

Penilaian Kinerja Direksi

Kinerja Direksi dipertanggungjawabkan kepada Pemegang Saham melalui mekanisme RUPS. Direksi menyampaikan laporan tahunan dan laporan keuangan kepada Pemegang Saham sebagai laporan pertanggungjawaban pelaksanaan tugas dan tanggungjawabnya dalam RUPS Tahunan. Selain itu, kinerja Direksi juga dinilai oleh Dewan Komisaris melalui mekanisme penilaian sendiri (self assessment) yang dilakukan secara berkala 2 kali dalam 1 tahun.

Melalui Surat Keputusan No 038/SKDIR/XI/16 tentang Kebijakan Penilaian Sendiri (Self Assessment) atas Kinerja Dewan Komisaris dan Direksi, telah diputuskan kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris dan Direksi yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Anggaran Dasar Bank dan KPI yang diatur tersendiri.

Penilaian kinerja Direksi dilakukan dengan beberapa kriteria dan alat ukur diantaranya:

1. Efektivitas peran Direksi;
2. Efektivitas pelaksanaan strategi dan pengelolaan Perseroan;
3. Efektivitas rapat Direksi;
4. Penerapan tata kelola perusahaan yang baik; dan
5. Efektivitas penerapan manajemen risiko dan pengendalian internal.

Penilaian Kinerja Komite di Bawah Direksi

Untuk menunjang pelaksanaan tugas dan tanggungjawabnya, Direksi membentuk organ di bawah Direksi, baik berupa Komite maupun organ struktural. Hingga tahun 2021, Direksi telah membentuk 10

Mechanism of Resignation and Dismissal of the Board of Directors

In accordance with the statement of the decision of the Bank Meeting No. 73/2018 Article 10 has regulated the mechanism for resignation and termination of the Board of Directors. The term of office of a member of the Board of Directors ends when:

1. Resign;
2. Declared bankrupt or placed under amnesty based on a court decision;
3. Term of office has ended;
4. No longer meets the legal requirements;
5. Died; and
6. Dismissed based on the decision of the GMS.

Board of Directors' Performance Assessment

Board of Directors' performance is reported to Shareholders through a mechanism of GMS. The Board of Directors submitted an annual report and a financial statement to Shareholders as a report of accountability on the implementation of duties and fulfilment of responsibilities in an Annual GMS. In addition, the Board of Directors' performance is also assessed by the Board of Commissioners through self-assessment processes, conducted regularly 2 times in 1 year.

Through Decree No. 038/SKDIR/XI/16 on the Policy of Board of Commissioners and Directors' Performance Self-Assessment, the self-assessment policy is formulated to assess the performance of Board of Commissioners and Directors by referring to OJK Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks, the Bank's Articles of Association, and KPI that is regulated separately.

The Board of Directors' performance assessment is carried out through several criteria and measuring instruments as follows:

1. Effectiveness of the role of the Board of Directors;
2. Effectiveness of the implementation of strategy and management of the Company;
3. The effectiveness of the Board of Directors meeting;
4. Implementation of good corporate governance; and
5. Effectiveness of risk management and internal control implementation.

BOD Supporting Committees' Performance Assessment

To support the BOD in implementing duties and fulfilling responsibilities, BOD establishes supporting organs, either in the form of Committees or structural organs. Until 2021, BOD has organized ten Committees: Asset

(sepuluh) Komite, yaitu Komite Asset & Liabilities, Komite Kebijakan Perkreditan, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi, Komite Kredit, Komite Personalia, Komite Anti Fraud, Komite Pengadaan Barang dan Jasa, Komite Restrukturisasi dan Komite Treasury. Selain itu, Direksi juga dibantu oleh unit kerja khusus, antara lain Sekretaris Perusahaan, Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan.

Setiap tahun Direksi meriew kinerja organ yang berada di bawah Direksi. Tahun 2021, Direksi menilai seluruh Komite dan organ yang berada di bawah Direksi telah menjalankan tugas dan tanggungjawabnya sesuai dengan ketentuan dan telah membantu dalam proses pelaksanaan tugas Direksi dalam mengelola Bank.

& Liabilities Committee, Credit Policy Committee, Risk Management Committee, Information Technology Steering Committee, Credit Committee, Personnel Committee, Anti-Fraud Committee, Goods and Services Procurement Committee, Restructuring Committee, and Treasury Committee. Furthermore, BOD is also assisted by special work unit such as Corporate Secretary, Internal Audit Work Unit, Risk Management Work Unit, and Compliance Work Unit.

BOD reviews the performance of BOD supporting units every year. In 2021, BOD views that all BOD supporting Committees and units managed to implement their duties and fulfil their responsibilities in accordance with the provisions and to assist BOD with implementing its duties in managing the Bank.

INDEPENDENSI DAN TRANSPARANSI DEWAN KOMISARIS DAN DIREKSI

INDEPENDENCE AND TRANSPARENCY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Dalam menjalankan fungsi, tugas dan tanggung jawabnya, anggota Dewan Komisaris dan Direksi Perseroan wajib menjaga independensi dan menghindari segala bentuk benturan kepentingan, baik untuk kepentingan pribadi, kelompok dan golongan tertentu.

Pengelolaan Benturan Kepentingan Dewan Komisaris dan Direksi

Perseroan melakukan pengelolaan Benturan Kepentingan bagi Dewan Komisaris agar tidak terjadi benturan antara kepentingan ekonomis Perseroan dengan kepentingan ekonomis pribadi. Perseroan telah memiliki Pedoman Benturan Kepentingan No. MNJ/014-BEK tanggal 2 September 2009. Setiap anggota Dewan Komisaris wajib mematuhi Pedoman Benturan Kepentingan, antara lain:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;

In carrying out their functions, duties, and responsibilities, members of the Board of Commissioners and Board of Directors of the Company shall maintain independence and avoid all forms of conflict of interest, whether for personal interests, groups, and certain groups.

Conflicts of Interest Management of the Board of Commissioners and Board of Directors

The Company manages Conflicts of Interest for the Board of Commissioners so that there is no conflict between the Company's economic interests and personal economic interests. The Company has a Conflict of Interest Guideline No. MNJ/014-BEK dated September 2, 2009. Each member of the Board of Commissioners must comply with the Conflict of Interest Guidelines, among others:

1. Prioritize the interests of the Company and do not reduce the Company's finances in the event of a conflict of interest;
2. Refrain from making decisions in situations and conditions of conflict of interest;

- Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan anggota Komisaris lain dan/atau anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan dan/atau pihak lainnya dalam rangka bisnis perusahaan; dan
- Melakukan pengungkapan dalam hal pengambilan keputusan yang dilakukan pada kondisi adanya benturan kepentingan.

- Disclosure of family relationships, financial relationships, management relationships, ownership relationships with other members of the Commissioners and/or members of the Board of Directors and/or Controlling Shareholders of the Company and/or other parties in the framework of the company's business; and
- Disclose in terms of decision-making carried out in the event of a conflict of interest.

Rangkap Jabatan Dewan Komisaris dan Direksi

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 informasi mengenai rangkap jabatan anggota Dewan Komisaris dan Direksi Bank Ganesha adalah sebagai berikut:

Concurrent Positions of the Board of Commissioners and Board of Directors

As regulated in Regulation of the Financial Services Authority No.55/POJK.03/2016 information on the concurrent positions of members of the Board of Commissioners and the Board of Directors of Bank Ganesha are as follows:

Nama Name	Jabatan Position	Rangkap Jabatan Concurrent Position		
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Komite Committees
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None
Sudarto	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None
Marcello Theodore Taufik	Komisaris Commissioner	Tidak Ada None	Presiden Direktur President Director, PT KMI Wire and Cable Tbk	Tidak Ada None
Lisawati	Presiden Direktur President Director	Tidak Ada None	Tidak Ada None	Tidak Ada None
Setiawan Kumala	Direktur Bisnis Director of Business	Tidak Ada None	Tidak Ada None	Tidak Ada None
Sugiarjo Surjadi	Direktur Kepatuhan Director of Compliance	Tidak Ada None	Tidak Ada None	Tidak Ada None

Kepemilikan Saham Dewan Komisaris dan Direksi

OJK telah mengatur kepemilikan saham anggota Dewan Komisaris dan Direksi dalam Peraturan Otoritas Jasa Keuangan No 55/POJK.03 tahun 2016 tentang Penerapan Tata Kelola Bank Umum pasal 39 ayat 1. Dewan Komisaris dan Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% atau lebih, baik pada Perseroan maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri.

The Board of Commissioners and Board of Directors' Share Ownership

FSA has regulated the share ownership of the Board of Commissioners and Board of Directors' member in Financial Services Authority Regulation No.55/POJK.03 of 2016 concerning Implementation of Governance for Commercial Bank article 39 paragraph 1. The Board of Commissioners and Board of Directors must disclose share ownership that reaches 5% or more, either in the Company and also on other banks and companies, both domestic and abroad.

Nama Name	Jabatan Position	Kepemilikan Saham Share Ownership			
		Bank Ganesha	Bank Lain Other Banks	Lembaga Non Bank Non-Bank Institutions	Perusahaan Lain Other Companies
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Sudarto	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Marcello Theodore Taufik	Komisaris Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Lisawati	Presiden Direktur President Director	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Setiawan Kumala	Direktur Bisnis Director of Business	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None
Sugiarto Surjadi	Direktur Kepatuhan Director of Compliance	Tidak Ada None	Tidak Ada None	Tidak Ada None	Tidak Ada None

Hubungan Afiliasi Dewan Komisaris dan Direksi

Bank Ganesha juga telah mengatur mengenai hubungan afiliasi antar Dewan Komisaris, Direksi dan para Pemegang Saham, sesuai dengan Peraturan OJK No 55/POJK.03 tahun 2016 tentang Penerapan Tata Kelola Bank Umum pasal 29 yaitu mayoritas anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi dan/atau pemegang saham pengendali Bank.

Berikut hubungan afiliasi antara anggota Dewan Komisaris dengan Direksi dan Pemegang Saham Pengendali.

Affiliation Relationship between the Board of Commissioners and the Board of Directors

Bank Ganesha has also regulated the affiliation relationship between the Board of Commissioners, the Board of Directors and the Shareholders, following the FSA Regulation No. 55/POJK.03 of 2016 concerning Implementation of Governance for Commercial Banks, article 29, that the majority of members of the Board of Commissioners are prohibited from having family relations up to the second degree with members of the Board of Commissioners and/or members of the Board of Directors and/or the controlling shareholder of the Bank.

The following is the affiliation relationship between members of the Board of Commissioners and the Board of Directors and Controlling Shareholders.

Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relations with						Hubungan Keluarga Dengan Familial Relations with					
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Shareholders	
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner		√		√		√		√		√		√
Sudarto	Wakil Presiden Komisaris Independen Vice Independent President Commissioner		√		√		√		√		√		√
Marcello Theodore Taufik	Komisaris Commissioner		√		√		√		√		√		√

Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relations with						Hubungan Keluarga Dengan Familial Relations with					
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Shareholders	
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Lisawati	Presiden Direktur President Director		√		√		√		√		√		√
Setiawan Kumala	Direktur Bisnis Director of Business		√		√		√		√		√		√
Sugiarto Surjadi	Direktur Kepatuhan Director of Compliance		√		√		√		√		√		√

Keberagaman Komposisi Dewan Komisaris dan Direksi

Komposisi Dewan Komisaris telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, usia, dan jenis kelamin, hal ini merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan dengan mempertimbangkan berbagai aspek yang lebih luas. Bank Ganesha menerapkan kebijakan keberagaman komposisi Dewan Komisaris dan Direksi dengan mengacu pada ketentuan Otoritas Jasa Keuangan yang dituangkan dalam Lampiran Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Diversity in the Composition of the Board of Commissioners and the Board of Directors

The composition of the Board of Commissioners fulfills the element of diversity, namely a combination of education, work experience, and age. This is a positive thing, especially in relation to decision making in the context of implementing the supervisory function by considering various broader aspects. Bank Ganesha applies a policy of diversity in the composition of the Board of Commissioners and the Board of Directors with reference to the provisions of the Financial Services Authority as outlined in the Appendix of the Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Governance Guidelines for Public Companies.

Nama Name	Jabatan Position	Jenis Kelamin Gender	Usia (tahun) Age (Years)	Pendidikan Education	Pengalaman Kerja Professional Background	Keahlian Expertise
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Wanita Female	66	<ul style="list-style-type: none"> S1 Institut Pertanian Bogor/ Bachelor's Degree from Bogor Institute of Agriculture Master of Business Administration University of Houston, Texas 	<ul style="list-style-type: none"> Managing Director Bank Rakyat Indonesia Direktur Utama Perum BULOG (2015)/President Director of Perum Bulog 	Ahli di bidang manajemen risiko dan perbankan Expertise in risk management and banking
Sudarto	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Pria Male	71	Sarjana Ekonomi dari Universitas Terbuka Bachelor of Economic from Open University	<ul style="list-style-type: none"> Investigator Eksekutif Bank Indonesia Direktur Kepatuhan Bank INA Perdana Komite Audit Asuransi Binagriya Komite Audit PT Pemeringkat Efek Indonesia (Pefindo) Komisaris Independen Bank Ganesha Bank Indonesia Executive Investigator Bank INA Perdana Director of Compliance Binagriya Insurance Audit Committee PT Pefindo Audit Committee Bank Ganesha Independent Commissioner 	Ahli di bidang keuangan dan perbankan Expertise in finance and banking

Nama Name	Jabatan Position	Jenis Kelamin Gender	Usia (tahun) Age (Years)	Pendidikan Education	Pengalaman Kerja Professional Background	Keahlian Expertise
Marcello Theodore Taufik	Komisaris Commissioner	Pria Male	54	<ul style="list-style-type: none"> Sarjana Ekonomi dari Universitas Indonesia Master of Science dari New Hampshire College, Amerika Serikat Master of Business Administration dari Southern New Hampshire University, Amerika Serikat Bachelor of Economic from University of Indonesia Master of Science from New Hampshire College, USA Master of Business Administration from Southern New Hampshire University, USA 	<ul style="list-style-type: none"> Product Development Manager Bank Dagang Nasional Indonesia Peneliti Kebijakan Keuangan Publik, Centre for Financial Policy Study General Manager Treasury and International Bank Ganesha Manager Investor Relation and Corporate Communication PT Prima Tunas Investama Executive Vice President PT Gajah Tunggul Tbk General Manager Legal and Finance PT Prima Tunas Investama Direktur Keuangan dan Akuntansi PT Bali Turtle Island Development Presiden Komisaris Bank Ganesha Product Development Manager of Bank Dagang Indonesia Public Financial Policy Researcher, Centre for Financial Policy Study General Manager of Treasury and International of Bank Ganesha Manager of Investor Relation and Corporate Communication of PT Prima Tunas Investama Executive Vice President of PT Gajah Tunggul Tbk General Manager of Legal and Finance of PT Prima Tunas Investama Director of Finance and Accounting of PT Bali Turtle Island Development President Commissioner of Bank Ganesha 	Ahli di bidang keuangan dan perbankan Expertise in finance and banking
Lisawati	Presiden Direktur President Director	Wanita Female	67	<ul style="list-style-type: none"> S1 Ekonomi Magister Manajemen bidang Keuangan, Master of Business Administration di Universitas 17 Agustus 1945 (Surabaya) Bachelor's Degree in Economics, Master of Financial Management, Master of Business Administration 17 Agustus 1945 University 	<ul style="list-style-type: none"> Staf Bagian Kredit Bank Sumber Ekonomi Asia Direktur Utama Bank Swadesi Wakil Presiden Direktur Bank Jasa Jakarta Staff of Credit Department of Bank Sumber Ekonomi Asia President Director of Bank Swadesi Vice President Director of Bank Jasa Jakarta 	
Setiawan Kumala	Direktur Bisnis Director of Business	Pria Male	46	Canning Collage, Perth, Western Australia	<ul style="list-style-type: none"> Business Development Manager Citibank Regional Sales Head Privilege Bank Danamon Indonesia Deposit, Investment and Insurance National Sales Bank UOB Indonesia Retail Banking Head Bank ICBC Indonesia Direktur Consumer Banking Bank Ganesha 	

Nama Name	Jabatan Position	Jenis Kelamin Gender	Usia (tahun) Age (Years)	Pendidikan Education	Pengalaman Kerja Professional Background	Keahlian Expertise
Sugiarto Surjadi	Direktur Kepatuhan Director of Compliance	Pria Male	61	Sarjana Ekonomi dari Universitas Atma Jaya, Jakarta Bachelor of Economic from Atma Jaya University, Jakarta	<ul style="list-style-type: none"> Tim Pemberesan Bank Dagang Nasional Indonesia Cabang Cirebon, Bank Dagang Nasional Indonesia Direktur Kepatuhan Bank UIB (sekarang BCA Syariah) Kepala Satuan Kerja Audit Intern Bank Ganesha Settlement Team of Cirebon Branch of Bank Dagang Nasional Indonesia, Bank Dagang Nasional Indonesia Director of Compliance of Bank UIB (now BCA Syariah) Head of Internal Audit Work Unit of Banki Ganesha 	

NOMINASI DAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

NOMINATION AND REMUNERATION OF BOARD OF COMMISSIONERS AND DIRECTORS

Nominasi Dewan Komisaris dan Direksi

Anggota Dewan Komisaris dan Direksi Bank Ganesha diangkat dan diberhentikan oleh Pemegang Saham melalui mekanisme RUPS.

Prosedur Nominasi Anggota Dewan Komisaris dan Direksi

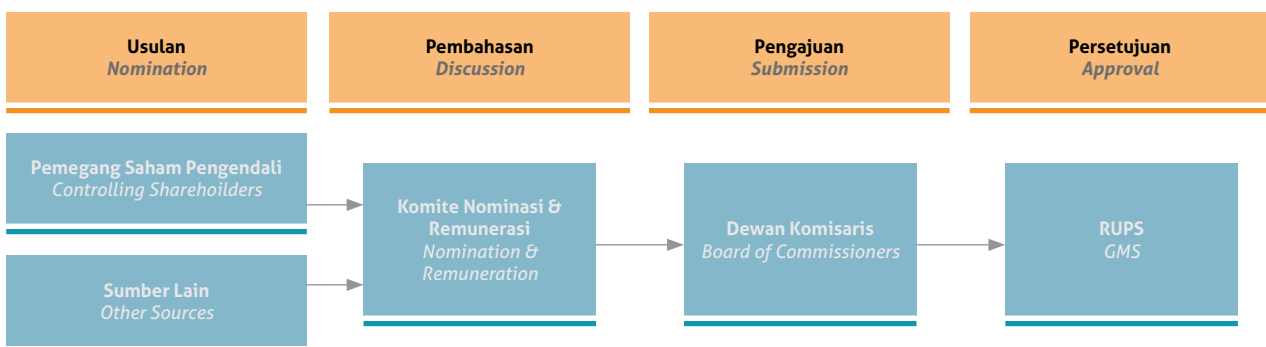
Anggota Dewan Komisaris dan Direksi diangkat dan diberhentikan oleh RUPS. Pemegang Saham Pengendali dapat mengusulkan nama-nama calon anggota Dewan Komisaris dan Direksi Perseroan untuk kemudian dilakukan pembahasan oleh Komite Nominasi dan Remunerasi. Selain itu, calon anggota Dewan Komisaris dan Direksi Bank Ganesha juga dapat berasal dari sumber lainnya.

Nomination of Board of Commissioners and Directors

Members of BOC and BOD are appointed and dismissed by Shareholders in a GMS mechanism.

Procedures for Nomination of Members of BOC and BOD

Members of BOC and BOD are appointed and dismissed by the GMS. Controlling Shareholders may nominate candidates for members of BOC and BOD to be discussed upon by Nomination and Remuneration Committee. In addition, candidates can also come from other sources.



Setelah dilakukan pembahasan oleh Komite Nominasi dan Remunerasi, kemudian nama calon anggota Dewan Komisaris dan Direksi diajukan kepada Dewan Komisaris untuk dimintakan persetujuannya pada saat RUPS.

Remunerasi bagi Anggota Dewan Komisaris dan Direksi

Remunerasi dan fasilitas lain bagi Dewan Komsaris dan Direksi Bank ditetapkan dalam RUPS tahunan setelah disetujui oleh Pemegang Saham. Kebijakan terkait remunerasi mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Dasar dan Prosedur Penetapan Remunerasi

RUPS menetapkan kebijakan besaran remunerasi Dewan Komisaris dan Direksi berdasarkan atas pencapaian kinerja Perusahaan. Besaran diusulkan oleh Komite Nominasi dan Remunerasi setelah melalui analisis dan menghasilkan rekomendasi Komite Nominasi dan Remunerasi. Dewan Komisaris menerima usulan tersebut untuk kemudian diteruskan kepada RUPS.

Penangguhan atau Penarikan Kembali Remunerasi

Dalam kondisi tertentu, Perseroan dapat menunda pembayaran remunerasi yang bersifat variabel (malus) atau menarik kembali remunerasi bersifat variabel yang sudah dibayarkan (clawback) kepada pihak yang menjadi material risk taker. Penangguhan atau penarikan kembali pembayaran remunerasi dapat dilakukan apabila Perseroan mengalami kerugian yang bersifat material akibat kesalahan internal dalam pengambilan keputusan. Terkait hal tersebut Dewan Komisaris dan Direksi dilarang melakukan tindakan lindung nilai atas remunerasi yang bersifat variabel yang ditangguhkan. Jika pihak yang ditangguhkan pembayaran remunerasinya mengundurkan diri atau diberhentikan dari Perseroan dan hasil audit clearancenya menyatakan yang bersangkutan bersih, maka sisa variabel remunerasi yang ditahan akan dibayarkan bersamaan dengan perhitungan uang jasanya.

Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Komite Nominasi dan Remunerasi senantiasa melakukan kajian dan tinjauan dalam menyiapkan rekomendasi bagi penentuan remunerasi bagi Dewan Komisaris dan Direksi.

Following discussions by the Nomination and Remuneration Committee, candidates for members of BOC and BOD are submitted to the BOC for approval in the GMS.

Remuneration of the Board of Commissioners and the Board of Directors

Remuneration and other facilities for the Board of Commissioners and the Board of Directors of the Bank are determined in the annual GMS after being approved by the Shareholders. Remuneration policies refer to the provisions of the Financial Services Authority Regulation No. 45/POJK.02/2015 concerning Implementation of Governance in Remuneration for Commercial Banks.

Basis and Procedure for Remuneration Determination

The GMS determines the policy for the remuneration amount for the Board of Commissioners and the Board of Directors based on the performance achievements of the Company. The amount proposed by the Nomination and Remuneration Committee after carried out an analysis and resulting a recommendation. The Board of Commissioners approved the proposal and forwarded it to the GMS.

Deffered or Clawbacked Remuneration

Under certain circumstances, the company may delay the payment of variable remuneration (malus) or withdraw the variable remuneration that has been paid (clawback) to the material risk taker. Suspension or withdrawal of remuneration payments can be made if the company experiences material losses due to internal errors in decisionmaking. In such event, the Board of Commissioners and the Board of Directors are prohibited from hedging the deferred variable remuneration. If the party whose remuneration payment is suspended has resigns or dismissed from the company, and the results of the clearance audit states that the person concerned is clear, then the remaining remuneration variables will be paid together with the calculation of his service payment.

Procedure for Determining the Remuneration of the Board of Commissioners and the Board of Directors

The Nomination and Remuneration Committee continues to conduct studies and reviews in preparing recommendations for determining remuneration for the

Dewan Komisaris kemudian melakukan pembahasan atas usulan Komite Nominasi dan Remunerasi untuk diusulkan kepada Pemegang Saham dalam RUPS dan setelah mendapatkan persetujuan dan wewenang dari Pemegang Saham, Dewan Komisaris dapat menetapkan besaran remunerasi bagi anggota Dewan Komisaris dan Direksi.

Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Indikator penetapan remunerasi Dewan Komisaris dan Direksi didasarkan pada:

1. Skala usaha;
2. Peer group;
3. Kompleksitas usaha;
4. Tingkat inflasi;
5. Kondisi dan kemampuan keuangan Perseroan; dan
6. Undang-Undang.

Remunerasi Dewan Komisaris dan Direksi terdiri dari:

1. Remunerasi yang bersifat tetap.
Remunerasi ini diberikan dalam bentuk tunai dan dapat juga disertai dengan pemberian remunerasi dalam bentuk tidak tunai serta tidak dikaitkan dengan kinerja dan risiko, antara lain: gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya, dan pensiun.
2. Remunerasi yang bersifat variabel.
Remunerasi ini dikaitkan dengan kinerja dan risiko yaitu bonus/tantiem atau bentuk lain yang dipersamakan dengan itu.

Struktur Remunerasi Dewan Komisaris dan Direksi

Sesuai dengan anggaran dasar Perseroan, gaji, honorarium, dan tunjangan lain bagi Dewan Komisaris dan Direksi ditetapkan oleh RUPS. Sedangkan, penentuan besarnya dapat dilimpahkan kewenangannya kepada Dewan Komisaris. Adapun remunerasi dan fasilitas yang diterima Dewan Komisaris dan Direksi selama tahun 2021 sebagai berikut:

Board of Commissioners and the Board of Directors. The Board of Commissioners conducts discussions on the Nomination and Remuneration Committee's proposal to be proposed to the Shareholders at the GMS and after obtaining approval and authority from the Shareholders, the Board of Commissioners can determine the amount of remuneration for members of the Board of Commissioners and the Board of Directors.

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

The indicators for determining the remuneration of the Board of Commissioners and the Board of Directors are based on:

1. Business scale,
2. Peer group,
3. Business complexity,
4. Inflation rate,
5. The condition and financial capacity of the Company,
6. Laws and Regulations.

Remuneration for the Board of Commissioners and the Board of Directors consists of:

1. Fixed Remuneration.
This remuneration is delivered in cash and may also be accompanied by the provision of non-cash remuneration and is not according to performance and risks, including: basic salary, facilities, housing allowances, health benefits, education allowances, holiday allowances, and pension allowances.
2. Variable Remuneration.
This remuneration is according to performance and risks, namely bonus/tantiem or other equivalent.

Remuneration Structure for the Board of Commissioners and Board of Directors

Following the articles of association of the Company, the salaries, honorarium, and other allowances for the Board of Commissioners and Board of Directors are determined by the GMS. Meanwhile, the authority to determine the amount can be delegated to the Board of Commissioners. The remuneration and facilities received by the Board of Commissioners and Board of Directors during 2021 are as follows:

No.	Jenis Penghasilan & Fasilitas	Jumlah diterima per tahun Amount Received per Year			
		Direksi Board of Directors		Dewan Komisaris Board of Commissioners	
		Orang People	Rp Juta Million Rp	Orang People	Rp Juta Million Rp
1	Remunerasi: Gaji, bonus, tunjangan rutin, tantiem dan fasilitas lainnya dalam bentuk non natura Remuneration: Salary, bonus, allowance, bonus and other kind of facilities	3	11.578	3	5.786
2	Fasilitas lain dalam bentuk natura yang: <ul style="list-style-type: none"> • Dapat dimiliki • Tidak dapat dimiliki Other in-kind facilities that: <ul style="list-style-type: none"> • Can be owned • Cannot be owned 	-	-	-	-
Total			11.578		5.786

Remunerasi dalam 1 (satu) tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut:

Remuneration within 1 (one) year grouped into a range of remuneration levels are as follows:

Jumlah Remunerasi Amount of Remuneration	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors
Di atas Rp2 miliar Above Rp2 Billion	1	3
Di atas Rp1 miliar - Rp2 miliar Above Rp1 Billion—Rp2 Billion	2	-
Di atas Rp500 juta - Rp1 miliar Above Rp500 Million—Rp1 Billion	-	-
Rp500 juta ke bawah Rp500 Million and Below	-	-

Rasio Gaji tertinggi dan Terendah

Highest to Lowest Salary Ratio

No.	Keterangan Information	Ratio
1	Rasio Gaji Pegawai Yang Tertinggi Dan Terendah Ratio of Highest to Lowest Employee Salaries	13,15 : 1
2	Rasio Gaji Direksi Yang Tertinggi Dan Terendah Ratio of Highest to Lowest Board of Directors Salaries	2 : 1
3	Rasio Gaji Dewan Komisaris Yang Tertinggi Dan Terendah Ratio of Highest to Lowest Board of Commissioners Salaries	2,5 : 1
4	Rasio Gaji Tertinggi Dan Pegawai Terendah Ratio of Highest to Lowest Employee Salaries	4,13 : 1

Remunerasi yang bersifat variable

Remunerasi yang bersifat variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lain yang dipersamakan dengan itu. Pada tahun 2021 Bank tidak memberikan remunerasi yang bersifat variabel kepada seluruh pegawai.

Variable Remuneration

Variable remuneration is a remuneration related to performance and risks, among others bonuses or other equivalent forms. In 2021, the Bank did not provide variable remunerations for all employees.

KOMITE DI BAWAH DEWAN KOMISARIS

BOC SUPPORTING COMMITTEES

Sesuai ketentuan perundang-undangan yang berlaku, Dewan Komisaris wajib membentuk organ yang dapat membantu dalam pelaksanaan tugas dan tanggungjawabnya. Hingga akhir tahun 2021 Dewan Komisaris Bank Ganesha telah membentuk organ pendukung sebagai berikut:

1. Komite Audit;
2. Komite Pemantau Risiko; dan
3. Komite Nominasi dan Remunerasi

In accordance with the provisions of prevailing legislation, BOC can establish organs to assist with the implementation of duties and fulfilment of responsibilities. Until the end of 2021, Bank Ganesha BOC has established the following supporting organs:

1. Audit Committee,
2. Risk Monitoring Committee,
3. Nomination and Remuneration Committee.

KOMITE AUDIT

AUDIT COMMITTEE

Dewan Komisaris membentuk Komite Audit yang bertujuan untuk membantu Dewan Komisaris dalam melaksanakan tugas dan fungsi pengawasan Perseroan. Komite Audit bertanggungjawab kepada Dewan Komisaris dengan memberikan opini secara independen mengenai hal-hal yang memerlukan perhatian Dewan Komisaris sesuai dengan prinsip-prinsip GCG dan peraturan perundang-undangan yang berlaku.

Dasar Hukum

1. Peraturan OJK Nomor 55/POJK.03/2016 tentang penerapan Tata Kelola Bagi Bank Umum.
2. Surat Edaran OJK Nomor 13/SEOJK.03/2017 tentang penerapan Tata Kelola bagi Bank Umum.
3. Peraturan OJK Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite audit.
4. Anggaran Dasar Perseroan berikut seluruh perubahannya

BOC establishes Audit Committee to assist BOC with implementing supervisory functions and duties over the Company. Audit Committee reports directly to BOC by offering opinions independently on things that require the attention of BOC in accordance with the GCG principles and the provisions of prevailing legislation.

Legal Basis

1. OJK Regulation No. 55/POJK.03/2016 Implementation of Governance for Commercial Banks;
2. OJK Circular Letter No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks;
3. OJK Regulation No. 55/POJK.04/2015 concerning Establishment and Guidelines for Work Implementation of Audit Committee;
4. Company's Articles of Association and its amendments.

Pedoman Kerja Komite Audit

Perseroan memiliki pedoman dan tata tertib kerja berupa Piagam Komite Audit yang menjadi pedoman kerja bagi Komite Audit yang telah ditetapkan berdasarkan Keputusan Dewan Komisaris yang dimutakhirkan pada 5 Desember 2018. Piagam Komite Audit disusun dengan memperhatikan perkembangan/perubahan peraturan hukum yang berlaku serta kondisi terkini. Isi Piagam Komite Audit mencakup tujuan, kewenangan, keanggotaan (komposisi, kualifikasi, independensi dan masa keanggotaan), tugas-tugas, tata cara dan prosedur kerja, rapat, pelaporan, kerahasiaan, evaluasi dan hal-hal penting lainnya.

Struktur dan Komposisi Keanggotaan

1. Komite Audit terdiri dari sekurang-kurangnya 1 (satu) orang Komisaris dan sekurang-kurangnya 2 (dua) anggota ahli yang bukan merupakan pegawai PT Bank Ganesha Tbk.
2. Anggota Komite Audit yang juga merupakan Komisaris Independen bertindak sebagai Ketua Komite Audit.
3. Komite Audit dibentuk atas dasar kesepakatan rapat Dewan Komisaris dan direalisasikan dengan Surat Keputusan Direksi

Pada tahun 2021, susunan Komite Audit Bank Ganesha terdiri dari:

Audit Committee Charter

The Company has work guidelines and rules in the form of an Audit Committee Charter which has been established based on the Decree of the Board of Commissioners and was updated on December 5, 2018. The Audit Committee Charter was prepared by considering developments/changes in applicable legal regulations and current conditions. The contents of the Audit Committee Charter include the objectives, authority, membership (composition, qualifications, independence, and term of office), duties, work rules and procedures, meetings, reporting, confidentiality, evaluation, and other important matters.

Membership Structure and Composition

1. The Audit Committee consists of at least 1 (one) Commissioner and at least 2 (two) expert members who are not employees of PT Bank Ganesha Tbk.
2. Member of the Audit Committee who is concurrently an Independent Commissioner acting as the Chairman of the Audit Committee.
3. The Audit Committee was formed based on the agreement of the Board of Commissioners meeting and realized by the Decree of the Board of Directors.

In 2021, the composition of the Bank Ganesha Audit Committee consists of:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Keterangan Information	Keahlian Expertise
Sudarto	Ketua Chairman	Surat Keputusan Direksi Bank Ganesha Nomor 011/SKDIR/V/19 Directors' Decree No. 011/SKDIR/V/19	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Ahli di bidang keuangan dan perbankan Expert in finance and banking
Lenny Sugihat	Anggota Member	Surat Keputusan Direksi Bank Ganesha Nomor 011/SKDIR/V/19 Directors' Decree No. 011/SKDIR/V/19	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan Expert in risk management and banking
Dede Suherman Sukandar	Anggota Member	Surat Keputusan Direksi Bank Ganesha Nomor 011/SKDIR/V/19 Directors' Decree No. 011/SKDIR/V/19	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko dan kepatuhan Expert in finance, risk management, and compliance
Pramu Hestiono Utama	Anggota Member	Surat Keputusan Direksi Bank Ganesha Nomor 011/SKDIR/V/19 Directors' Decree No. 011/SKDIR/V/19	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan Expert in law and banking

Profil Anggota Komite Audit

SUDARTO

Ketua Komite Audit
Head of the Audit Committee

Menjabat sebagai Ketua Komite Audit periode 2015-2018 berdasarkan Surat Keputusan Direksi No. 009/SKDIR/IV/15 tanggal 7 April 2015, periode 2018-2019 berdasarkan Surat Keputusan Direksi No. 041/SKDIR/XI/18 tanggal 5 November 2018, dan diangkat kembali untuk periode 2019-sekarang berdasarkan Surat Keputusan Direksi Bank Ganesha No. 011/SKDIR/V/19. Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.

LENNY SUGIHAT

Anggota Komite Audit
Audit Committee Member

Menjabat sebagai anggota Komite Audit periode 2018-2019 berdasarkan Surat Keputusan Direksi No. 041/SKDIR/XI/18 tanggal 5 November 2018 dan diangkat kembali untuk periode 2019-sekarang berdasarkan Surat Keputusan Direksi No. 011/SKDIR/V/19 tanggal 14 Mei 2019. Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.

DEDE SUHERMAN SUKANDAR

Anggota Komite Audit
Audit Committee Member

Warga Negara Indonesia, usia 66 tahun, berdomisili di Bogor. Menjabat sebagai anggota Komite Audit periode 2018-2019 berdasarkan Surat Keputusan Direksi No. 041/SKDIR/ XI/18 tanggal 5 November 2018 dan diangkat kembali untuk periode 2019-sekarang berdasarkan Surat Keputusan Direksi No. 011/SKDIR/V/19 tanggal 14 Mei 2019. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Meraih gelar Sarjana bidang Peternakan dari Universitas Padjajaran dan Master of Bussiness Administration bidang Pemasaran dari St. Louis University, USA. Memiliki pengalaman karir sebagai Staf

Profile of Audit Committee Members

Served as Chair of the Audit Committee for the 2015–2018 period pursuant to the BOD Decree No. 009/SKDIR/IV/15 dated April 7, 2015, for the 2019-now period pursuant to the BOD Decree No. 041/SKDIR/XI/18 dated November 5, 2018, and reappointed for the period of 2019–2021 pursuant to the BOD Decree No. 011/SKDIR/V/19 dated May 14, 2019. The complete profile is available in this Annual Report under the BOC Profiles section.

Served as Member of the Audit Committee for the period of 2018–2019 pursuant to the BOD Decree No. 041/SKDIR/XI/18 dated November 5, 2018 and reappointed for the 2019-now period pursuant to the BOD Decree No. 011/SKDIR/V/19 dated May 14, 2019. The complete profile is available in this Annual Report under the BOC Profiles section.

Indonesian citizen, 66, domiciled in Bogor. Served as Member of the Audit Committee for the period of 2018–2019 pursuant to the BOD Decree No. 041/SKDIR/ XI/18 dated November 5, 2018 and reappointed for the 2019-now period pursuant to the BOD Decree No. 011/SKDIR/V/19 dated May 14, 2019. Does not have any financial, management, or family relationships with other members of the BOC and BOD, or with the Majority and Controlling Shareholders. He gained his Bachelors degree in Animal Husbandry from Padjajaran University and a Master of Bussiness Administration in Marketing from St. Louis University, USA. Previously, served as Staff of Bank Rakyat Indonesia at Pleihari Banjarmasin Branch Office

Kantor Cabang Pleihari Banjarmasin Bank Rakyat Indonesia (1983-1985), Account Officer Kantor Cabang Khusus Jakarta Bank Rakyat Indonesia (1990-1995), Kepala Bagian Pendanaan Kantor Pusat Bank Rakyat Indonesia (1995-1997), Kepala Bagian Dealing Room Treasury Kantor Pusat Bank Rakyat Indonesia (1997-2001), Direktur Kepatuhan Bank Interpacific Tbk (2001-2005), Kepala Desk Kepatuhan Kantor Pusat Bank Rakyat Indonesia (2005-2007), Kepala Divisi Bisnis Internasional Bank Rakyat Indonesia (2007-2009), Kepala Divisi Treasury Bank Rakyat Indonesia (2009-2010), Direktur PT Puncak Lembah Hijau (2010-2012), Direktur Utama PT Puncak Lembah Hijau (2012-2020), dan Staf Khusus Direksi PT Petro Tekno (2016-Sekarang). Selain menjabat sebagai anggota Komite Audit Bank Ganesha, beliau juga merangkap jabatan sebagai anggota Komite Pemantau Risiko (sejak 2018).

PRAMU HESTIONO UTAMA

Anggota Komite Audit
Audit Committee Member

Warga Negara Indonesia, usia 61 tahun, berdomisili di Jakarta. Menjabat sebagai Komite Audit periode 2019-2021 berdasarkan Surat Keputusan Direksi No.011/SKDIR/V/2019 tanggal 14 Mei 2019. Beliau tidak memiliki hubungan keuangan, kepengurusan dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi serta Pemegang Saham Utama dan Pengendali. Meraih gelar Sarjana bidang Hukum dari Universitas Jayabaya Jakarta pada tahun 1987. Memiliki pengalaman karir di Bank Rakyat Indonesia sebagai Supervisor Operasional Kredit (1990-1995), Credit Administration Officer Kantor Cabang Tanjung Priok Jakarta (1995-1999), Internal Controller Kantor Cabang Jatinegara Jakarta (1999-2004), Internal Controller Kantor Cabang Kota Jakarta (2004-2006), Manager Operasional Kantor Cabang Gatot Subroto Jakarta (2006-2007), Pemimpin Cabang Pembantu Cikarang Bekasi (2007-2009), Pemimpin Cabang Rantau Kalimantan Selatan (2009-2010), Group Head Hukum Kantor Wilayah Palembang (2010-2013), Group Head Hukum Kantor Wilayah Surabaya (2013-2013), Group Head Hukum Operasional Divisi Hukum Kantor Pusat (2013-2017), dan Wakil Pemimpin Kantor Inspeksi Wilayah Denpasar (2017-2018). Selain menjabat sebagai anggota Komite Audit Bank Ganesha, beliau juga merangkap jabatan sebagai anggota Komite Pemantau Risiko (sejak 2019).

(1983-1990), Staff of Bank Rakyat Indonesia at Jakarta Branch Office (1990-1995), Head of Funding Department at Bank Rakyat Indonesia (1995-1997), Head of Dealing Room Treasury Department at Bank Rakyat Indonesia (1997-2001), Compliance Director of Bank Interpacific (2001-2005), Head of Compliance Desk at Bank Rakyat Indonesia (2005-2007), Head of International Business Division at Bank Rakyat Indonesia (2007-2009), Head of Treasury Division at Bank Rakyat Indonesia (2009-2010), Director of PT Puncak Lembah Hijau (2010-2012), President Director of PT Puncak Lembah Hijau (2012-2016), and Dedicated Staff of Board of Directors of PT Petrotekno (2017-Current). Aside from being a member of the Audit Committee of Bank Ganesha, he also serves as a member of Risk Monitoring Committee (since 2018).

Indonesian citizen, 61, domiciled in Jakarta. Serving as Member of the Audit Committee for the 2019-2021 period pursuant to the BOD Decree No. 011/SKDIR/V/2019 dated May 14, 2019. Does not have any financial, management, or family relationships with other members of the BOC and BOD, or with the Majority and Controlling Shareholders. Graduated with a Bachelor of Law degree from the Jayabaya University, Jakarta in 1987. Previously worked at Bank Rakyat Indonesia as Credit Operations Supervisor (1990-1995), Credit Administration Officer at Tanjung Priok Branch Office (1995-1999), Internal Controller at Jatinegara Branch Office in Jakarta (1999-2004), Internal Controller at Jakarta Branch Office (2004-2006), Operational Manager of Gatot Subroto Branch Office (2006-2007), Head of Bekasi Cikarang Sub-Branch Office (2007-2009), Head of South Kalimantan Overseas Branch Office (2009-2010), Group Head of Legal at Palembang Regional Office (2010-2013), Group Head of Legal at Surabaya Regional Office (2013-2013), Group Head of Operational Law at the Legal Division at the Head Office (2013-2017), and Deputy Head of Inspection Office of Denpasar Region (2017-2018). In addition to serving as Member of Audit Committee of Bank Ganesha, also serving as Member of the Risk Monitoring Committee (since 2019).

Independensi Anggota Komite Audit

Komite Audit menjalankan tugas dan tanggungjawab bertindak secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya.

Independence of the Audit Committee Members

The Audit Committee carries out its duties and responsibilities professionally and independently, and does not intervene from/to other parties.

Aspek Independensi Independency Aspects	Lenny Sugihat	Sudarto	Dede Suherman Sukandar	Pramu Hestiono Utama
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya Commissioners, Board of Directors, and/or the Committee members	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials, and government	√	√	√	√

Tugas dan Tanggung Jawab Komite Audit

Komite Audit bertanggung jawab memberikan rekomendasi kepada Dewan Komisaris di bidang audit, dengan tugas sebagai berikut:

1. Melakukan pemantauan dan mengevaluasi perencanaan dan pelaksanaan audit serta memantau tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan.
2. Mereview:
 - a. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Satuan Kerja Audit Intern, Akuntan Publik dan hasil pengawasan Otoritas Jasa Keuangan.
 - b. Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.
 - c. Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar audit yang berlaku.
 - d. Pelaksanaan tugas Satuan Kerja Audit Intern.

Duties and Responsibilities of the Audit Committee

The Audit Committee is responsible for providing recommendations to the Board of Commissioners in the field of audit, with the following duties:

1. Monitoring and evaluating the planning and implementation of audits and also monitoring the follow-up of audit results to assess the adequacy of internal control including the adequacy of the financial reporting process.
2. Reviewing:
 - a. Implementation of follow-up actions by the Board of Directors on the findings of the Internal Audit Division, Public Accountants and the results of supervision by the Financial Services Authority.
 - b. The conformity of the financial statements with the applicable accounting standards.
 - c. The conformity of the audit implementation by the Public Accounting Firm with the applicable auditing standards.
 - d. Implementation of duties of the Internal Audit Division.

3. Memberikan rekomendasi penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) sesuai ketentuan yang berlaku kepada Rapat Umum Pemegang Saham melalui Dewan Komisaris

3. Provide recommendations for the appointment of a Public Accountant and Public Accountant Firm (KAP) following the applicable regulations of the General Meeting of Shareholders through the Board of Commissioners.

Rapat Komite Audit

Aturan rapat telah ditentukan dalam Piagam Komite Audit Perseroan, Komite Audit dapat melaksanakan rapat/pertemuan minimal 1 kali dalam 3 bulan dan dapat mengadakan rapat di luar jadwal yang ditetapkan apabila dianggap perlu. Sepanjang tahun 2021, Komite Audit telah melangsungkan 5 (lima) kali rapat dengan rincian sebagai berikut:

Nama Name	Jabatan Position	Jumlah rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Sudarto	Ketua Chairman	5	5	100%
Lenny Sugihat	Anggota Member	5	3	60%
Dede Suherman Sukandar	Anggota Member	5	5	100%
Pramu Hestiono Utama	Anggota Member	5	5	100%

Audit Committee Meetings

Meeting rules have been stipulated in the Company's Audit Committee Charter, the Audit Committee carries out a meeting at least once in 3 months and may hold meetings anytime if deemed necessary. Throughout 2021, the Audit Committee held 5 (five) meetings with the following details:

Laporan Pelaksanaan Kerja Komite Audit

Sepanjang tahun 2021, Komite Audit telah melaksanakan program kerja sebagai berikut:

- Evaluasi Kinerja SKAI
- Progres hasil temuan Audit.
- Rekomendasi KAP

Program kerja telah dilaksanakan dan hasil kerja tersebut dilaporkan dan sebagai rekomendasi kepada Dewan Komisaris.

Audit Committee Work Implementation Report

The Audit Committee work program for 2020 are as follows:

- Performance Evaluation of SKAI.
- Follow up of Audit findings.
- Public Accountant Firm recommendations.

The work program has been implemented and the work results are reported and as a recommendation to the Board of Commissioners.

Program Pengembangan Kompetensi

Program pengembangan kompetensi bagi anggota Komite Audit dapat dilihat pada bagian program pengembangan kompetensi Dewan Komisaris.

Competency Development Programs

Competency development programs for Audit Committee members can be seen under the section of BOC competency development programs.

KOMITE NOMINASI DAN REMUNERASI

THE NOMINATION AND REMUNERATION COMMITTEE

Komite Nominasi dan Remunerasi dibentuk dan bertanggung jawab kepada Dewan Komisaris untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris terkait dengan pemberian rekomendasi atas Remunerasi dan Nominasi anggota Dewan Komisaris, anggota Direksi, dan anggota komite-komite di tingkat Dewan Komisaris sesuai dengan prinsip-prinsip GCG.

Dasar Hukum

1. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum;
4. Anggaran Dasar Perseroan berikut seluruh perubahannya.

Pedoman Kerja Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi telah memiliki pedoman dan tata tertib kerja yang diatur dalam Pedoman yang dimutakhirkan pada 5 Desember 2018 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi PT Bank Ganesha Tbk. Cakupan yang dimuat dalam pedoman tersebut antara lain komposisi dan struktur keanggotaan, tugas, tanggung jawab dan wewenang, penyelenggaraan rapat, serta pengungkapan dan pelaporan.

Struktur dan Komposisi Keanggotaan

1. Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan dengan Surat Keputusan Direksi berdasarkan Keputusan Rapat Komisaris.
2. Komite Nominasi dan Remunerasi beranggotakan sekurang-kurangnya 3 (tiga) orang terdiri dari sekurang-kurangnya 1 (satu) orang Komisaris independen, 1 (satu) orang Komisaris dan 1 (satu) orang Kepala Divisi yang membawahi SDM.
3. Anggota Komite Nominasi dan Remunerasi yang berasal dari Komisaris yang merupakan Komisaris independen diangkat sebagai Ketua Komite Nominasi dan Remunerasi.

The Nomination and Remuneration Committee is formed and is responsible to the Board of Commissioners to assist in the implementation of the duties and responsibilities of the Board of Commissioners in relation to providing recommendations on the Remuneration and Nomination of members of the Board of Commissioners, members of the Board of Directors, and members of committees at the level of the Board of Commissioners in accordance with the principles of GCG.

Legal Basis

1. Financial Services Authority Regulation No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies;
2. Financial Services Authority Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks;
3. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks;
4. The Company's Articles of Association and its amendments.

Nomination and Remuneration Committee Work Guidelines

The Nomination and Remuneration Committee has guidelines and work rules set out in the Guidelines updated on December 5, 2018 concerning the Guidelines and Work Rules of the Nomination and Remuneration Committee of PT Bank Ganesha Tbk. The scope contained in the guideline includes membership composition and structure, duties, responsibilities and authorities, meetings, and also disclosure and reporting.

Membership Structure and Composition

1. Members of the Remuneration & Nomination Committee are appointed and dismissed by a Decree of the Board of Directors based on the Decision of the Board of Commissioners' Meeting.
2. The Remuneration & Nomination Committee has at least 3 (three) members consisting of at least 1 (one) Independent Commissioner, 1 (one) Commissioner and 1 (one) Head of HR Division.
3. Members of the Remuneration & Nomination Committee who concurrently an independent Commissioners are appointed as Chairman of the Remuneration & Nomination Committee.

Pada tahun 2021, komposisi Komite Nominasi dan Remunerasi adalah sebagai berikut:

In 2021, the composition of the Remuneration & Nomination Committee are as follows:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Keterangan Description	Keahlian Expertise
Lenny Sugihat	Ketua Chairman	Surat Keputusan Direksi Nomor 031/SKDIR/VII/18 Directors' Decree No. 031/SKDIR/VII/18	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan Expert in risk management and banking
Marcello Theodore Taufik	Anggota Member	Surat Keputusan Direksi Nomor 031/SKDIR/VII/18 Directors' Decree No. 031/SKDIR/VII/18	Komisaris Commissioner	Ahli di bidang keuangan dan perbankan Expert in finance and banking
Solaiman	Anggota Member	Surat Keputusan Direksi Nomor 031/SKDIR/VII/18 Directors' Decree No. 031/SKDIR/VII/18	Kepala Bagian SDM Head of HR Department	Ahli di bidang hukum Expert in legal

Profil Anggota Komite Nominasi dan Remunerasi

Profiles of Members of the Nomination and Remuneration Committee

LENNY SUGIHAT

Ketua Komite Remunerasi dan Nominasi
Head of the Remuneration and Nomination Committee

Menjabat sebagai Ketua Komite Remunerasi dan Nominasi periode 2018-sekarang berdasarkan Surat Keputusan Direksi No. 031/SKDIR/VII/18 tanggal 27 Juli 2018. Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.

Served as Chair of Remuneration and Nomination Committee for the 2018–now period pursuant to the BOD Decree No. 031/SKDIR/VII/18 dated July 27, 2018. The complete profile is available in this Annual Report under the BOC Profiles section.

MARCELLO THEODORE TAUFIK

Anggota Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Member

Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 2017-2018 berdasarkan Surat Keputusan Direksi No. 019/SKDIR/VIII/17 tanggal 21 Agustus 2017 dan diangkat kembali periode 2018-sekarang berdasarkan Surat Keputusan Direksi No. 031/SKDIR/VII/18 tanggal 27 Juli 2018. Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.

Served as Member of the Remuneration and Nomination Committee for the 2017–2018 period pursuant to the BOD Decree No. 019/SKDIR/VIII/17 dated August 21, 2017 and reappointed for the 2018–now period pursuant to the BOD Decree No. 031/SKDIR/VII/18 dated July 27, 2018. The complete profile is available in this Annual Report under the BOC Profiles section.

SOLAIMAN

Anggota Komite Remunerasi dan Nominasi
Remuneration and Nomination Committee Member

Warga Negara Indonesia, lahir pada tahun 1962, berdomisili di Jakarta. Menjabat sebagai anggota Komite Remunerasi dan Nominasi periode 2017-2018 berdasarkan Surat Keputusan Direksi No. 019/SKDIR/VIII/17 tanggal 21 Agustus 2017 dan diangkat kembali periode 2018-sekarang

Indonesian citizen, born in 1962, domiciled in Jakarta. Served as Member of the Remuneration and Nomination Committee for the 2017–2018 period pursuant to the BOD Decree No. 019/SKDIR/VIII/17 dated August 21, 2017 and reappointed for the 2018–now period pursuant

berdasarkan Surat Keputusan Direksi No. 031/SKDIR/VII/18 tanggal 27 Juli 2018. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Meraih gelar Sarjana jurusan Hukum dari Universitas Surabaya pada tahun 1985. Memiliki pengalaman karir di Bank ICBC Indonesia dengan jabatan terakhir sebagai Kepala Bagian Asset Management, kemudian melanjutkan karir di Bank Ganesha sebagai Vendor Management (2016- 2017). Selain menjabat sebagai anggota Komite Remunerasi dan Nominasi Perseroan, beliau juga merangkap jabatan sebagai Kepala Bagian Sumber Daya Manusia (sejak 2017).

Independensi Anggota Komite Nominasi dan Remunerasi

Seluruh anggota Komite Nominasi dan Remunerasi telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Perseroan dan tidak dapat dipengaruhi oleh pihak manapun.

to the BOD Decree No. 031/SKDIR/VII/18 dated July 27, 2018. Does not have any financial, management, or family relationships with other members of the BOC and BOD, or with the Majority and Controlling Shareholders. Graduated with a Bachelor of Law degree majoring from the University of Surabaya in 1985. Previously worked at Bank ICBC Indonesia with the last position as Head of Asset Management, and then worked at Bank Ganesha as Vendor Management (2016–2017). In addition to serving as Member of the Company’s Remuneration and Nomination Committee, also serves as the Head of Human Resources (since 2017).

Independence of the Members of the Nomination and Remuneration Committee

All members of the Nomination and Remuneration Committee have met all the criteria for independence and are able to carry out their duties independently, upholding the interests of the Company and cannot be influenced by any party.

Aspek Independensi Independency Aspects	Lenny Sugihat	Marcello Theodore Taufik	Solaiman
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiary, or affiliated company	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiary, or affiliated company	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow Committee members	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials and government	√	√	√

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Komite Remunerasi dan Nominasi dibentuk untuk membantu Dewan Komisaris untuk melaksanakan tugas-tugas sebagai berikut:

1. Terkait dengan Fungsi Nominasi yaitu:
 - a. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - 1) Sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan komisaris dan Direksi.

Duties and Responsibilities of the Nomination and Remuneration Committee

The Remuneration & Nomination Committee has the following duties and responsibilities:

1. Related to the Nomination Function:
 - a. Evaluating the remuneration policy and providing recommendations to the Board of Commissioners regarding:
 - 1) Systems and procedures for appointment and/or replacement of BOC and BOD members

- 2) Calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS
 - 3) Calon pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantauan Risiko
 - 4) Kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris
 - b. Menyusun Kebijakan dan kriteria dalam mengidentifikasi calon Direksi dan/atau anggota Dewan Komisaris, mereview dan menyetujui Nominasi dengan penilaian integritas, kompetensi dan reputasi keuangan.
 - c. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan komisaris.
 - d. Memberikan rekomendasi kepada Dewan Komisaris mengenai Program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan komisaris
 - e. Memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris
2. Terkait dengan Fungsi Remunerasi:
- a. Memberikan rekomendasi dan evaluasi kepada Dewan Komisaris mengenai :
 - 1) Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS.
 - 2) Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
 - b. Membantu Dewan Komisaris melakukan penilaian kinerja kesesuaian Remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
 - c. Wajib menjalankan prosedur Remunerasi bagi anggota Direksi dan/atau Dewan Komisaris yaitu sebagai berikut :
 - 1) Menyusun struktur remunerasi berupa gaji, honorarium, insentif dan/atau tunjangan yang bersifat tetap dan/atau variable.
 - 2) Menyusun Kebijakan atas struktur remunerasi.
 - 3) Menyusun besaran atas struktur remunerasi.
- 2) Candidates for BOC and/BOD members to be submitted to the GMS
 - 3) Candidates for independent parties that will serve as members of Audit Committee and Risk Monitoring Committee
 - 4) Policies on performance assessment on members of BOD and/or BOC
 - b. Preparing policies on and criteria for candidates for BOD and/or BOC members, reviewing and approving nomination based on integrity, competency, and financial reputation.
 - c. Assisting BOC with assessing the performance of BOD and/or BOC members.
 - d. Providing recommendations for BOC on competency development programs for BOD and/or BOC members.
 - e. Providing eligible candidates for BOD and/or BOC members.
2. Related to the Remuneration Function:
- a. Providing recommendations and evaluation for BOC on:
 - 1) Remuneration policy for BOC and BOD to be submitted to the GMS.
 - 2) Remuneration policy for Executive Officers and employees as a whole to be submitted to BOD.
 - b. Assisting BOC with assessing the performance of the appropriateness of remuneration received by each BOD and/or BOC member.
 - c. Fulfilling the obligation of remuneration procedures for all members of BOD and/or BOC, including the following:
 - 1) Setting up the remuneration structures in the forms of salaries, honorarium, incentives, and/or allowances, fixed and/or variable.
 - 2) Preparing policies on remuneration structure.
 - 3) Setting up the amount of remuneration structure.

Rapat Komite Nominasi dan Remunerasi

Sesuai dengan ketentuan OJK, komite Remunerasi dan Nominasi wajib mengadakan rapat sesuai kebutuhan. Komite Remunerasi dan Nominasi wajib mengadakan rapat minimal 1 kali setiap 4 bulan. Selama tahun 2021, Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 4 (empat) kali dengan tingkat kehadiran sebagai berikut:

Nama Name	Jabatan Position	Jumlah rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Lenny Sugihat	Ketua Chairman	4	4	100%
Marcello Theodore Taufik	Anggota Member	4	2	50%
Solaiman	Anggota Member	4	4	100%

Laporan Pelaksanaan Kerja Komite Remunerasi dan Nominasi

Pada tahun 2021 Komite Remunerasi dan Nominasi telah melakukan pembahasan dan evaluasi sebagai berikut:

1. Kenaikan Gaji dan Bonus
2. Susunan Direksi dan Dewan komisaris periode tahun 2021 -2024
3. Perpanjangan kontrak anggota Komite an Pramu Hestiono Utama SH
4. Perpanjangan kontrak anggota Komite an Ir Dede Suherman Sukandar

Program Pengembangan Kompetensi

Program pengembangan kompetensi bagi anggota Komite Remunerasi dan Nominasi dapat dilihat pada bagian program pengembangan kompetensi Dewan Komisaris.

Nomination and Remuneration Committee Meetings

In accordance with OJK regulations, the Remuneration and Nomination committee is obliged to hold meetings as needed. The Remuneration and Nomination Committee is required to hold a meeting at least once every 4 months. During 2021, the Remuneration and Nomination Committee held four meetings with the following attendance rates:

Nomination and Remuneration Committee Work Implementation Report

In 2021, Remuneration and Nomination Committee discussed and evaluated on the following subjects:

1. Salary and Bonus Raise
2. Structure of Board of Directors and Board of Commissioners for 2021-2024 period
3. Contract extension for a member of the Committee, Pramu Hestiono Utama, S.H.
4. Contract extension for a member of the Committee, Ir. Dede Suherman Sukandar

Competency Development Programs

Competency Development Programs for members of Remuneration and Nomination Committee can be seen under the section of Board of Commissioners' competency development programs.

KOMITE PEMANTAU RISIKO

RISK MONITORING COMMITTEE

Komite pemantau risiko dibentuk oleh Dewan Komisaris dalam rangka membantu Dewan Komisaris menjalankan tugas dan tanggung jawab Dewan Komisaris, khususnya yang terkait dengan bidang manajemen risiko.

Dasar Hukum

1. Peraturan OJK Nomor 18/POJK.03/2016 penerapan Manajemen risiko Bagi Bank Umum
2. Peraturan OJK Nomor 38/POJK.03/2016 tentang penerapan Manajemen risiko dan Penggunaan Teknologi Informasi oleh Bank Umum
3. Peraturan OJK Nomor 55/POJK.03/2016 tentang penerapan Tata Kelola Bank Umum
4. Anggaran Dasar Perseroan berikut seluruh perubahannya

Pedoman Kerja Komite Pemantau Risiko

Perseroan memiliki pedoman dan tata tertib kerja yang merupakan Piagam Komite Pemantau Risiko yang menjadi pedoman kerja bagi Komite Pemantau Risiko yang telah ditetapkan berdasarkan Keputusan Dewan Komisaris tanggal 5 Desember 2018. Isi Piagam Komite Pemantau Risiko mengatur tugas dan tanggung jawab, keanggotaan, etika kerja, independensi, masa keanggotaan dan pelaksanaan rapat.

Struktur dan Komposisi Keanggotaan

1. Anggota Komite Pemantau Risiko sekurang-kurangnya 3 (tiga) orang terdiri dari 1 (satu) orang berasal dari Komisaris Independen dan 2 (dua) orang anggota independent lainnya.
2. Komite Pemantau Risiko diketuai oleh Komisaris Independen.
3. Anggota Komite Pemantau di angkat diberhentikan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris dan dilaporkan dalam Rapat Umum Pemegang Saham.
4. Komisaris Independen dan Pihak Independen yang menjadi anggota komite Pemantau Risiko sekurang-kurangnya 51% (lima puluh satu perseratus) dari jumlah anggota Komite.

The Risk Monitoring Committee is formed by the Board of Commissioners to assist the Board of Commissioners in carrying out its supervisory duties and responsibilities and providing advice to the Board of Directors regarding the Bank's risk management activities.

Legal Basis

1. OJK Regulation No. 18/POJK.03/2016 on the Application of Risk Management on Commercial Banks
2. OJK Regulation No. 38/POJK.03/2016 on the Application of Risk Management and Use of Information Technology by Commercial Banks
3. OJK Regulation No. 55/POJK.03/2016 on the Application of Governance of Commercial Banks
4. The Company's articles of association and all amendments thereof.

Risk Monitoring Committee Charter

The Company has a work guideline and code of conduct which is the Risk Monitoring Committee Charter which serves as a work guideline for the Risk Monitoring Committee which has been established based on the Decree of the Board of Commissioners dated December 5, 2018. Contents of the Risk Monitoring Committee Charter regulates duties and responsibilities, membership, work ethics, independence, membership period, and meeting implementation.

Membership Structure and Composition

1. Members of the Risk Monitoring Committee at least 3 (three) people, consisting of 1 (one) person from the Independent Commissioner and 2 (two) other independent members.
2. The Risk Monitoring Committee is lead by an Independent Commissioner.
3. Members of the Monitoring Committee are appointed and dismissed by the Board of Directors based on the decision of the Board of Commissioners meeting and reported in the General Meeting of Shareholders.
4. Independent Commissioners and Independent Parties who are members of the Risk Monitoring committee at least 51% (fifty one percent) of the total members of the Committee.

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Keterangan Information	Keahlian Expertise
Lenny Sugihat	Ketua Chairman	Surat Keputusan Direksi Bank Ganesha Nomor 010/SKDIR/V/19 Decree of the Board of Directors of Bank Ganesha Number 010/SKDIR/V/19	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan Expertise in risk management and banking
Sudarto	Anggota Member	Surat Keputusan Direksi Bank Ganesha Nomor 010/SKDIR/V/19 Decree of the Board of Directors of Bank Ganesha Number 010/SKDIR/V/19	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Ahli di bidang keuangan dan perbankan Expertise in finance and banking
Dede Suherman Sukandar	Anggota Member	Surat Keputusan Direksi Bank Ganesha Nomor 010/SKDIR/V/19 Decree of the Board of Directors of Bank Ganesha Number 010/SKDIR/V/19	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko dan kepatuhan Expertise in finance, risk management, and compliance
Pramu Hestiono Utama	Anggota Member	Surat Keputusan Direksi Bank Ganesha Nomor 010/SKDIR/V/19 Decree of the Board of Directors of Bank Ganesha Number 010/SKDIR/V/19	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan Expertise in legal and banking

Profil Anggota Komite Pemantau Risiko

LENNY SUGIHAT

Ketua Komite Pemantau Risiko

Head of Risk Monitoring Committee

Menjabat sebagai Ketua Komite Pemantau Risiko periode 2018-2019 berdasarkan Surat Keputusan Direksi No. 040/SKDIR/XI/18 tanggal 5 November 2018 dan diangkat kembali untuk periode 2019-sekarang berdasarkan Surat Keputusan Direksi No. 010/SKDIR/V/19 tanggal 14 Mei 2019. Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.

SUDARTO

Anggota Komite Pemantau Risiko

Member of Risk Monitoring Committee

Menjabat sebagai anggota Komite Pemantau Risiko periode 2018-2019 berdasarkan Surat Keputusan Direksi No. 040/SKDIR/XI/18 tanggal 5 November 2018 dan diangkat kembali untuk periode 2019-sekarang berdasarkan Surat Keputusan Direksi No. 010/SKDIR/V/19 tanggal 14 Mei 2019. Profil dapat dilihat pada Profil Dewan Komisaris dalam Laporan Tahunan ini.

DEDE SUHERMAN SUKANDAR

Anggota Komite Pemantau Risiko

Member of Risk Monitoring Committee

Menjabat sebagai anggota Komite Pemantau Risiko periode 2018-2019 berdasarkan Surat Keputusan Direksi No. 040/SKDIR/XI/18 tanggal 5 November 2018 dan diangkat kembali untuk periode 2019-sekarang berdasarkan Surat Keputusan Direksi No. 010/SKDIR/V/19 tanggal 14 Mei 2019. Profil dapat dilihat pada Profil Komite Audit dalam Laporan Tahunan ini.

Profile of Risk Monitoring Committee Members

Served as Chair of the Risk Monitoring Committee for the 2018–2019 period pursuant to the BOD Decree No. 040/SKDIR/XI/18 dated November 5, 2018 and reappointed for the 2019–now period pursuant to the BOD Decree No. 010/SKDIR/V/19 dated May 14, 2019. The complete profile is available in this Annual Report under the BOC Profiles section.

Served as Member of the Risk Monitoring Committee for the 2018–2019 period pursuant to the BOD Decree No. 040/SKDIR/XI/18 dated November 5, 2018 and reappointed for the 2019–now period pursuant to the BOD Decree No. 010/SKDIR/V/19 dated 14 May 2019. The complete profile is available in this Annual Report under the BOC Profiles section.

Served as Member of the Risk Monitoring Committee for the 2018–2019 period pursuant to the BOD Decree No. 040/SKDIR/XI/18 dated November 5, 2018 and reappointed for the 2019–now period pursuant to the BOD Decree No. 010/SKDIR/V/19 dated May 14, 2019. The complete profile is available in this Annual Report under the Audit Committee Profiles section.

PRAMU HESTIONO UTAMA

Anggota Komite Pemantau Risiko
Member of Risk Monitoring Committee

Menjabat sebagai anggota Komite Pemantau Risiko periode 2019-sekarang berdasarkan Surat Keputusan Direksi No. 010/SKDIR/V/19 tanggal 14 Mei 2019. Profil dapat dilihat pada Profil Komite Audit dalam Laporan Tahunan ini.

Serving as a member of Risk Monitoring Committee for the 2019–now period pursuant to the BOD Decree No. 010/SKDIR/V/19 dated May 14, 2019. The complete profile is available in this Annual Report under the Audit Committee Profiles section.

Independensi Anggota Komite Pemantau Risiko

Komite Pemantau Risiko dalam menjalankan tugas dan tanggungjawab bertindak secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya.

Independence of the Risk Monitoring Committee Members

In carrying out its duties and responsibilities, the Risk Monitoring Committee acts professionally and independently, and does not intervene from/to other parties.

Aspek Independensi Independency Aspects	Lenny Sugihat	Sudarto	Dede Suherman Sukandar	Pramu Hestiono Utama
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya Has no family relationship with the Board of Commissioners, Board of Directors, and/or Committee members	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials, and government	√	√	√	√

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko bertanggung jawab memberikan rekomendasi kepada Dewan Komisaris di bidang manajemen risiko, dengan tugas sebagai berikut :

1. Melakukan pemantauan kebijakan dan pelaksanaan Manajemen Risiko
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Duties and Responsibilities of the Risk Monitoring Committee

Risk Monitoring Committee is responsible for providing recommendations for the Board of Commissioners in the aspect of risk management, with the following duties:

1. Monitoring policies on and implementation of Risk Management
2. Monitoring and evaluating the implementation of Risk Management Committee and Risk Management Work Unit.

Rapat Komite Pemantau Risiko

Rapat Komite Pemantau Risiko telah diatur dalam Piagam Komite Pemantau Risiko Perseroan. Komite Pemantau Risiko dapat melaksanakan rapat/ pertemuan minimal 1 kali dalam 3 bulan dan dapat mengadakan rapat di luar jadwal yang ditetapkan apabila dianggap perlu.

Risk Monitoring Committee Meetings

The Risk Monitoring Committee Meeting has been stipulated in the Company's Risk Monitoring Committee Charter. The Risk Monitoring Committee held a meeting at least once in 3 months and may hold meetings anytime if deemed necessary.

Pada tahun 2021, Komite Pemantau Risiko melangsungkan 4 (empat) kali rapat dengan pembahasan tentang profil risiko dan penerapan Manajemen Risiko di Bank Ganesha dengan rincian sebagai berikut:

In 2021, the Risk Monitoring Committee held 4 (four) meetings with discussions on risk profiles and the implementation of Risk Management at Bank Ganesha with the following details:

Nama Name	Jabatan Position	Jumlah rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Lenny Sugihat	Ketua Chariman	4	4	100%
Sudarto	Anggota Member	4	4	100%
Dede Suherman Sukandar	Anggota Member	4	3	75%
Pramu Hestiono Utama	Anggota Member	4	4	100%

Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Sepanjang tahun 2021, Komite Pemantau Risiko telah melaksanakan program kerja sebagai berikut:

1. Evaluasi dan pembahasan Profil Risiko setiap triwulan.
2. Evaluasi Kinerja SKMR

Hasil program kerja yang dilakukan Komite Pemantau Risiko dipakai sebagai rekomendasi untuk evaluasi Dewan Komisaris atas penerapan manajemen risiko bank.

Program Pengembangan Kompetensi

Program pengembangan kompetensi bagi anggota Komite Pemantau Risiko dapat dilihat pada bagian program pengembangan kompetensi Dewan Komisaris.

Risk Monitoring Committee Work Implementation Report

The work program and realization of the Risk Monitoring Committee during 2021 are as follows:

1. Evaluate and discuss the Risk Profile on a quarterly basis.
2. SKMR Performance Evaluation.

The results of the work program carried out by the Risk Monitoring Committee are used as recommendations for the Board of Commissioners on the implementation of bank risk management evaluation.

Competency Development Programs

Competency development programs for the members of Risk Monitoring Committee can be seen under the section of competency development programs for the Board of Commissioners.

KOMITE DI BAWAH DIREKSI

COMMITTEES UNDER THE BOARD OF DIRECTORS

Guna membantu pelaksanaan tugas dan tanggung jawabnya, Direksi Bank Ganesha membentuk 10 Komite yang membantu pelaksanaan aktivitas usaha Bank dan operasional sehari-hari. Komite-komite tersebut yaitu:

1. Komite Asset dan Liabilities Manajemen
2. Komite Kebijakan Kredit
3. Komite Kredit
4. Komite Pengarah Teknologi Informasi
5. Komite Manajemen Risiko
6. Komite Personalia
7. Komite Anti Fraud
8. Komite Restrukturisasi
9. Komite Treasury
10. Komite Pengadaan Barang dan Jasa

Komite Asset dan Liabilities Manajemen

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Memberi masukan kepada Direksi dalam rangka penyusunan kebijakan ALMA.
2. Mengawasi agar kebijakan ALMA dapat diterapkan secara konsekuen dan konsisten.
3. Memantau dan mengevaluasi pengelolaan likuiditas.
4. Meninjau dan mengkaji ulang pedoman kebijakan ALMA sesuai dengan perkembangan bisnis.
5. Meninjau dan mengkaji ulang pengelolaan risiko exposure asset dan liabilities.
6. Menetapkan dan review suku bunga dan pricing lainnya.

Komite Kebijakan Perkreditan

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Memberikan masukan kepada Direksi dalam rangka menyusun kebijakan perkreditan;
2. Mengawasi dan memantau pelaksanaan kebijakan perkreditan yang telah ditetapkan agar diterapkan dengan sebaik-baiknya; dan
3. Memberikan saran dan langkah-langkah perbaikan atas kebijakan perkreditan.

To accommodate the implementation of duties and fulfilment of responsibilities, Bank Ganesha BOD establishes ten Committees that help with the Bank's business activities and daily operations. The Committees are:

1. Asset and Liabilities Committee
2. Credit Policy Committee
3. Credit Committee
4. Information Technology Steering Committee
5. Risk Management Committee
6. Personnel Committee
7. Anti Fraud Committee
8. Restructuring Committee
9. Treasury Committee
10. Goods and Services Procurement Committee

Assets and Liabilities Committee

Duties and Responsibilities

The duties and responsibilities include:

1. Provide input to the Board of Directors in formulating policies for the Asset and Liabilities Management Committee (ALMA);
2. Overseeing that the ALMA policy can be applied consistently;
3. Monitor and evaluate liquidity management;
4. Monitor and review ALMA policy guidelines in accordance with business developments;
5. Monitor and review the risk management of asset and liabilities exposure;
6. Determine and review interest rates and other pricing.

Credit Policy Committee

Duties and Responsibilities

The duties and responsibilities include:

1. Provide input to the Board of Directors in formulating a credit policy;
2. Supervise and monitor the implementation of the established credit policies so that they are implemented as well as possible; and
3. Provide suggestions and corrective steps for credit policies.

Komite Kredit

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit.
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat dan seksama.

Komite Pengarah Teknologi Informasi

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Merekomendasikan perumusan kebijakan dan prosedur TI;
2. Merekomendasikan rencana strategis TI; dan
3. Melakukan pemantauan atas kinerja TI dan penerapan kebijakan TI.

Komite Manajemen Risiko

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Memberikan masukan kepada Direksi dalam rangka penyusunan kebijakan manajemen risiko terutama yang berkaitan dengan pengelolaan risiko;
2. Mengawasi agar kebijakan manajemen risiko diterapkan dengan sebaik-baiknya; dan
3. Mengevaluasi dan melakukan kajian secara berkala terhadap kebijakan manajemen risiko dan memberi saran apabila perlu dilakukan perubahan.

Komite Personalia

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Merumuskan kebijakan ketenagakerjaan; dan
2. Memantau kebijakan ketenagakerjaan yang telah diterapkan sesuai dengan ketentuan dengan memperhatikan kondisi keuangan dan kewajaran dari peer group dan perkembangan strategis perusahaan.

Credit Committee

Duties and Responsibilities

The duties and responsibilities include:

1. To assist the Board of Directors in evaluating and deciding credit applications.
2. To carry out its duties in granting credit decision in a manner that is professional, honest, careful, and thorough.

Information Technology Steering Committee

Duties and Responsibilities

The duties and responsibilities include:

1. Recommend the formulation of IT policies and procedures;
2. Recommend IT strategic plans; and
3. Monitor IT performance and implement IT policies.

Risk Management Committee

Duties and Responsibilities

The duties and responsibilities are as follows:

1. Provide input to the Board of Directors in formulating risk management policies, especially those related to risk management;
2. Overseeing that risk management policies are implemented properly; and
3. Evaluate and conduct regular reviews of risk management policies and provide suggestions if changes are necessary.

Personnel Committee

Duties and Responsibilities

The duties and responsibilities include:

1. Formulating employment policies; and
2. Monitor manpower policies that have been implemented in accordance with regulations by taking into account the financial condition and fairness of peer groups and the company's strategic developments.

Komite Anti Fraud

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Menyusun kebijakan dan mengawasi penerapan strategi anti fraud; dan
2. Menangani penerapan strategi anti fraud.

Komite Restrukturisasi

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Memberikan persetujuan atau penolakan usulan restrukturisasi/penyelesaian kredit sesuai dengan batas wewenang.
2. Melaksanakan tugasnya dalam pemberian keputusan restrukturisasi/penyelesaian kredit secara profesional, jujur, obyektif, cermat dan seksama.
3. Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan atau usulan terkait untuk memberikan persetujuan yang hanya bersifat formalitas.
4. Mendahulukan kepentingan ekonomis bank diatas kepentingan ekonomis pribadi atau keluarga, maupun pihak lainnya.

Komite Treasury

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Memberikan keputusan atas usulan terkait bisnis treasury sesuai dengan batas wewenang dan jenis produk.
2. Melaksanakan tugasnya dalam pemberian keputusan terkait bisnis treasury secara profesional, jujur, obyektif, cermat dan seksama.

Komite Pengadaan Barang dan Jasa

Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain bertanggung jawab atas pengadaan/penjualan barang dan jasa.

Anti-Fraud Committee

Duties and Responsibilities

The duties and responsibilities include:

1. Formulate policies and supervise the implementation of anti-fraud strategies; and
2. Handling the implementation of anti-fraud strategies.

Restructuring Committee

Duties and Responsibilities

The duties and responsibilities include:

1. Give approval or rejection of the credit restructuring/ settlement proposal in accordance with the limit of authority.
2. Carry out its duties in making decisions on restructuring/settlement of credit in a professional, honest, objective, thorough and thorough manner.
3. Refuse requests and/or influence of parties with an interest in related requests or proposals to give approval that is only a formality.
4. Prioritizing the economic interests of the bank above personal or family economic interests, or of other parties.

Treasury Committee

Duties and Responsibilities

The duties and responsibilities include:

1. Provide decisions on proposals related to the treasury business in accordance with the limits of authority and types of products.
2. Carry out its duties in making decisions related to the treasury business in a professional, honest, objective, careful and thorough manner.

Goods and Services Procurement Committee

Duties and Responsibilities

The duties and responsibilities include being responsible for the procurement/sale of goods and services.

SEKRETARIS PERUSAHAAN

CORPORATE SECRETARY

Sekretaris Perusahaan memiliki tanggung jawab membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan sesuai dengan peraturan pasar modal, khususnya dalam hal terkait keterbukaan Informasi kepada masyarakat, yang dilaksanakan melalui pelaporan kepada instansi pemerintahan dan pengumuman dalam website serta media cetak (apabila diwajibkan), organisasi pelaksanaan RUPS. Sekretaris Perusahaan berperan sebagai penghubung antara Perseroan dengan pihak eksternal seperti regulator pasar modal, pemegang saham, media serta pemangku kepentingan lainnya.

Dasar Hukum

1. Peraturan OJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
2. Peraturan OJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten Atau Perusahaan Publik.

Pihak Yang Mengangkat Dan Memberhentikan Sekretaris Perusahaan

Sekretaris perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi berdasarkan mekanisme internal Bank. Pengangkatan Sekretaris perusahaan dengan mempertimbangkan kemampuan profesional serta integritasnya di masyarakat dan bisnis.

Profil Sekretaris Perusahaan Profile of the Corporate Secretary



Corporate Secretary is responsible for assisting BOD and BOC with the implementation of corporate governance in accordance with capital market regulations, particularly in terms of information disclosure to the public, which is executed through reporting to government institutions and announcement on the website as well as print media (if required). Corporate Secretary acts as a liaison between the Company and external parties such as regulator of capital market, shareholders, the media, and all other stakeholders.

Legal Basis

1. OJK Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks
2. OJK Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies

Parties Appointing and Dismissing Corporate Secretary

Corporate Secretary reports directly to the Board of Directors and is appointed and dismissed by Directors' Decree based on the Bank's internal mechanism. Appointment of Corporate Secretary is done by taking into account professional skills and integrity within the public and business.

Febrina Kenya Savitri
Sekretaris Perusahaan
Corporate Secretary

Warga negara Indonesia, usia 49 tahun, berdomisili di Jakarta. Menjabat sebagai Sekretaris Perusahaan berdasarkan Surat Keputusan Direksi No.339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017. Beliau meraih gelar Sarjana Manajemen Informatika dari Universitas Gunadarma.

Sebelumnya beliau pernah menjabat sebagai Account Officer di Bank Artha Graha (1999-2007), Branch Manager di Bank MNC International (2007-2016), Branch Manager di Bank Ganesha (2016-2017) dan Sekretaris Perusahaan Bank Ganesha (2018-Sekarang).

Struktur Organisasi Sekretaris Perusahaan

Sekretaris Perusahaan melapor dan bertanggung jawab secara langsung kepada Presiden Direktur. Bagian Sekretaris Perusahaan beranggotakan 7 orang, termasuk diantaranya Sekretaris Direksi, Marketing Communication dan Strategy Management yang memiliki pengetahuan dan pengalaman yang dibutuhkan untuk menjamin efektivitas pelaksanaan tugasnya.

Tugas dan Tanggung Jawab

Berdasarkan peraturan yang berlaku, tugas dan tanggung jawab Sekretaris Perusahaan diuraikan sebagai berikut.

1. Mengikuti perkembangan pasar modal, khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal;
2. Memberikan masukan kepada Direksi dan Dewan Komisaris dalam rangka mematuhi ketentuan peraturan perundang-undangan di bidang pasar modal;
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan GCG yang meliputi:
 - Keterbukaan informasi kepada masyarakat termasuk ketersediaan informasi pada website Perseroan;
 - Penyampaian laporan kepada regulator secara tepat waktu;
 - Penyelenggaraan dan dokumentasi RUPS; dan
 - Penyelenggaraan dan dokumentasi rapat Direksi dan atau rapat Dewan Komisaris;
4. Sebagai penghubung antara Perseroan dengan pemegang saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya;
5. Mengkoordinir penyusunan, penerbitan, dan pendistribusian Laporan Tahunan dan Laporan Keberlanjutan Perseroan;
6. Menyusun strategi komunikasi kepada publik dan media sesuai sasaran sehingga dapat memberikan kontribusi bagi peningkatan citra dan menjaga reputasi Perseroan;
7. Sekretaris Perusahaan melaksanakan kegiatan CSR sesuai dengan sasaran yang telah direncanakan; dan
8. Sekretaris Perusahaan, dalam menjalankan fungsinya, wajib menjaga kerahasiaan, kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan yang berlaku.

Indonesian citizen, 49 years old, domiciled in Jakarta. Serves as Corporate Secretary based on the Decree of the Board of Directors No.339/SKDIR-SDM/XII/17 dated December 4, 2017. She holds a Bachelor of Information Management degree from Gunadarma University.

Previously she served as Account Officer at Bank Artha Graha (1999-2007), Branch Manager at Bank MNC International (2007-2016), Branch Manager at Bank Ganesha (2016-2017), and Corporate Secretary of Bank Ganesha (2018-Present).

Corporate Secretary Organizational Structure

The Corporate Secretary reports and responsible directly to the President Director. The Corporate Secretary Division consists of 7 members, including the Secretary of the Board of Directors, Marketing Communication, and Strategy Management who have the knowledge and experience needed to ensure the effectiveness of the implementation of their duties.

Duties and Responsibilities

Based on the prevailing regulations, the duties and responsibilities of the Corporate Secretary are described as follows:

1. Update to the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Provide input to the Board of Directors and the Board of Commissioners to comply with the provisions of laws and regulations in the capital market sector;
3. Assisting the Board of Directors and the Board of Commissioners in implementing GCG which includes:
 - Information disclosure to the public, including the availability of information on the Company's website;
 - Timely submission of reports to regulators;
 - Organizing and documenting the GMS; and
 - Organizing and documenting the Board of Directors and/or Board of Commissioners' meetings;
4. As a liaison between the Company and shareholders, the Financial Services Authority, and other stakeholders;
5. Coordinating the preparation, issuance, and distribution of the Company's Annual Report and Sustainability Report;
6. Develop a communication strategy to the public and the media according to the target to enhancing the image and maintaining the Company's reputation;
7. The Corporate Secretary carries out CSR activities by the planned targets; and
8. The Corporate Secretary, in carrying out its function, is obliged to maintain confidentiality, except in complying with the prevailing laws and regulations.

Pelaksanaan Tugas Sekretaris Perusahaan

Sepanjang tahun 2021, Sekretaris Perusahaan telah melaksanakan beberapa kegiatan sebagai berikut:

Aktivitas Bank Sebagai Perusahaan Terbuka

1. Melaksanakan Rapat Umum Pemegang Tahunan (RUPST), memenuhi ketentuan POJK 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
2. Melaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB), memenuhi ketentuan POJK 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
3. Melaksanakan Aksi Korporasi PMHMETD I, dalam rangka pemenuhan modal inti minimum sesuai dengan POJK No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum
4. Penyelenggaraan *Public Expose*
5. Penyusunan *Annual Report* dan *Sustainability Report*
6. Melakukan pelaporan-pelaporan rutin dan non rutin kepada Regulator (OJK, Bursa, LPS, dll)

Aktivitas Komunikasi Korporasi

1. *Media Relation*
2. Publikasi
3. *Media Monitoring*
4. Melakukan publikasi laporan keuangan
5. Koordinasi kegiatan internal perusahaan
6. Pengelolaan *Website* Perusahaan
7. Pendistribusian dokumen *corporate*
8. Koordinasi penyelenggaraan hari ulang tahun Ganesha ke 29 tahun
9. Koordinasi *launching* kerjasama Bank Ganesha dengan Indodana
10. Koordinasi sertifikasi ISO 9001:2015 di tahun 2020
11. Koordinasi penandatanganan kerjasama pembiayaan dengan Gadai Mas
12. Koordinasi *launching* pendandatanganan kerjasama dengan penyaluran pembiayaan bersama (*joint financing*) dengan *Equity Finance Indonesia*
13. Koordinasi *launching* pendandatanganan kerjasama dengan Esta Dana Ventura

Aktivitas Kesekretariatan

1. Melakukan koordinasi untuk pelaksanaan Rapat Direksi dan Rapat Direksi dan Dewan Komisaris.
2. Melakukan koordinasi dan menyusun RBB 2022-2024; RAKB 2022-2026 dan Perbaikan Corporate Plan 2021-2025.

Implementation of Duties of the Corporate Secretary

Throughout 2021, the Bank's Corporate Secretary has carried out the following activities:

Bank Activities as a Public Company

1. Conducting the Annual General Meeting of Shareholders (AGMS), to comply with the provisions of POJK (Financial Services Authority Regulation) 15/POJK.04/2020 on the Planning and Organization of the General Meeting of Shareholders of Public Companies
2. Conducting the Extraordinary General Meeting of Shareholders (EGMS), to comply with the provisions of POJK (Financial Services Authority Regulation) 15/POJK.04/2020 on the Planning and Organization of the General Meeting of Shareholders of Public Company.
3. Implementing the Private Placement I, to comply with the minimum core capital in accordance with POJK (Financial Services Authority Regulation) No. 12/POJK.03/2020 on the Consolidation of Commercial Banks.
4. Maintenance of Public Expose
5. Preparation of Annual Report and Sustainability Report
6. Conduct routine and non-routine reporting to Regulators (Financial Services Authority (OJK), Stock Exchange, Indonesia Deposit Insurance Corporation (IDIC), etc.)

Corporate Communications Activities

1. Media Relations
2. Publication
3. Media Monitoring
4. Conduct publication of financial statements
5. Coordination of internal company activities
6. Company Website Management
7. Distribution of corporate documents
8. Coordination of the 29th anniversary celebration Bank Ganesha
9. Coordination of the launching of Bank Ganesha's cooperation with Indodana
10. Coordination of ISO 9001:2015 certification in 2020
11. Coordination of the signing of financing cooperation with Gadai Mas.
12. Coordination of launching the signing of Joint Distribution Agreement with Equity Finance Indonesia
13. Coordination of the launching and signing of the cooperation agreement with Esta Dana Ventura

Secretarial Activities

1. Coordinating the implementation of the Board of Directors Meeting and Meeting of the Board of Directors and Board of Commissioners.
2. Coordinating and preparing Bank Business Strategy 2022-2024, Sustainable Finance Action Plan 2022-2026, and Improvement of the Corporate Plan 2021-2025.

Aktivitas CSR

1. Pemberian donasi
2. Penyelenggaraan kegiatan Literasi dan Edukasi Keuangan
3. Program CSR untuk anak karyawan

Pengembangan Kompetensi Sekretaris Perusahaan

Sepanjang tahun 2021, Sekretaris Perusahaan telah mengikuti berbagai program pendidikan dan pengembangan kompetensi, baik yang dilakukan oleh internal Bank maupun oleh pihak ketiga, yaitu:

Daftar Pelatihan Corporate Secretary periode 2021 List of 2021 Trainings for Corporate Secretary

No	Tanggal Date	Nama Pelatihan Training Name	Penyelenggara Organizer
1	28 Januari 2021 January 28, 2021	Digitalk: Whats's New For Email Marketing in 2021	M Target
2	09 Februari 2021 February 9, 2021	Webinar ICSA "LEADERSHIP ISN'T ABOUT YOU, Its About Empowering Other People"	ICSA
3	25 Februari 2021 February 25, 2021	Seminar POJK 29/2016 (Laporan Tahunan) dan SEOJK 30/2016 (Bentuk dan Isi Laporan Tahunan) Seminar on OJK Regulation 29/2016 (Annual Report) and OJK Circular Letter 30/2016 (Form and Content of Annual Report)	ICSA
4	23 Maret 2021 March 23, 2021	Sosialisasi POJK Penyelenggaraan Kegiatan di Bidang Pasar Modal Socialization of OJK Regulation on Implementation of Activities in Capital Market	OJK
5	30 Maret 2021 March 30, 2021	Webinar ICSA "Be More Persuasive in Digital Era through The Right Public Speaking"	ICSA
6	30 April 2021 April 30, 2021	Tugas dan Fungsi Direksi, Dewan Komisaris, Komite Nominasi, Remunerasi, Komite Audit, dan Sekretaris Perusahaan/ The Duties and Functions of the Board of Directors, the Board of Commissioners, Nomination and Remuneration Committee, Audit Committee, and Corporate Secretary	ICSA
7	27 Mei 2021 May 27, 2021	Webinar "Pendalaman POJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan RUPS Perusahaan Terbuka & POJK NO. 16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik"/ Webinar on In-Depth Discussion on OJK Regulation No. 15/POJK.04/2020 on Planning and Holding the GMS of Limited Liability Companies and OJK Regulation No. 16/POJK.04/2020 on the Implementation of Electronic GMS of Limited Liability Companies	ICSA
8	2-3 Juni 2021 June 2-3, 2021	IDX-GRI-CDP Sustainability Learning Series	GRI, IDX, ICSA
9	17 Juni 2021 June 17, 2021	Webinar ICSA "From A to Z Relation, The Mutually Beneficial Relationship"	ICSA
10	7 Juli - 15 Desember 2021 July 7-December 15, 2021	Program Webinar "Yuk, Nyicil Menulis Sustainability Report" Sesuai dengan POJK 51/03/2017 dan Standard GRI Webinar on Starting a Draft of Sustainability Report in Accordance with OJK Regulation 52/03/2017 and Standard GRI	Asosiasi Emiten Indonesia Association of Indonesia Issuers
11	29 Juli 2021 July 29, 2021	Powerful Writing For Media Communication	ICSA
12	09 September 2021 September 9, 2021	Tata Kelola Komunikasi Corsec di Tengah Direksi dan Dewan Komisaris Communication Governance for CorSec Between the Board of Directors and the Board of Commissioners	ICSA
13	04 November 2021 November 4, 2021	Carbon Market: Global Practices	OJK
14	18 November 2021 November 18, 2021	OJK Mengajar: Bijak Berinvestasi di Pasar Modal Bagi Investor Pemula OJK Teaches: Being Wise in Investing in Capital Market for Beginner Investors	OJK
15	18 November 2021 November 18, 2021	OJK Mengajar: Kebijakan Strategis OJK di Masa Pandemi untuk Mempercepat Pemulihan ekonomi Nasional OJK Teaches: OJK Strategic Policies during the Pandemic to accelerate National Economic Recovery	OJK
16	07 Desember 2021 December 7, 2021	Seminar Akhir Riset OJK Institute Seminar on Final Research of OJK Institute	OJK

CSR activities

1. Donations
2. Implementation of Financial Literacy and Education activities
3. Children of Employees- CSR Program

Competency Development of the Corporate Secretary

Throughout 2021, the Corporate Secretary has participated in various education and competency development programs, both carried out by the Bank's internal and by third parties, as follows:

SATUAN KERJA AUDIT INTERN

INTERNAL AUDIT DIVISION

Sebagai bagian dari penerapan Good Corporate Governance, Satuan Kerja Audit Intern (SKAI) memiliki peran yang sangat penting untuk mendukung strategic business objective melalui kegiatan assurance dan consulting yang efektif dan sesuai dengan arah serta strategi perusahaan. Pelaksanaan fungsi SKAI yang efektif dapat memberikan jaminan kepada perusahaan terkait kualitas dan efektivitas sistem pengendalian intern, manajemen risiko serta sistem tata kelola untuk melindungi organisasi dan reputasi Bank.

Dasar Hukum

1. Peraturan OJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
2. Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
3. Peraturan OJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

Pihak Yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Intern

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris dan/atau Komite Audit, selanjutnya dilaporkan ke Otoritas Jasa Keuangan.

Piagam Audit Intern

SKAI Bank Ganesha telah memiliki Piagam Audit Intern (Internal Audit Charter) yang ditetapkan oleh Presiden Direktur dan disahkan oleh Dewan Komisaris dengan No. SAI/V/2019-IAC tanggal 29 Mei 2019. Piagam Audit Intern SKAI menjelaskan mengenai struktur dan kedudukan Satuan Kerja Audit Intern, kualifikasi, ruang lingkup kerja, pedoman pelaporan, wewenang, tanggung jawab, standar profesional, hubungan dengan auditor eksternal, kode etik, serta independensi dan obyektivitas auditor internal.

As part of the implementation of Good Corporate Governance, the Internal Audit Unit (SKAI) has a very important role to support strategic business objectives through assurance activities and consulting that is effective and in accordance with the direction and company strategy. Implementation of the SKAI function can effectively provide guarantees to the company regarding the quality and effectiveness of the control system internal, risk management and governance systems for protect the organization and reputation of the Bank.

Legal Basis

1. OJK Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks
2. OJK Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Functions on Commercial Banks
3. OJK Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter

Parties Appointing and Dismissing the Head of the Internal Audit Work Unit

The Head of SKAI is appointed and dismissed by the President Director with the approval of the Board of Commissioners and/or Audit Committee, then reported to the Financial Services Authority.

Internal Audit Charter

Internal Audit Division of Bank Ganesha has an Internal Audit Charter established by the President Director and ratified by the Board of Commissioners in No. SAI/V/2019-IAC dated May 29, 2019. The Internal Audit Charter describes the structure and position of the Internal Audit Unit, qualifications, scope of work, reporting guidelines, authority, responsibilities, professional standards, relationships with external auditors, code of ethics, and also the independence and objectivity of the internal auditors.

Visi dan Misi Satuan Kerja Audit Intern

Visi

Menjadi mitra strategis yang profesional bagi manajemen dalam rangka penerapan pengendalian internal, prinsip-prinsip corporate governance, dan manajemen risiko untuk mendukung visi Bank.

Misi

1. Memberikan kontribusi positif yang independen dan objektif untuk mendorong pencapaian visi, misi, dan Rencana Bisnis Bank;
2. Terwujudnya kondisi Bank yang sehat dan mampu berkembang secara wajar dan baik;
3. Meyakinkan terciptanya sistem informasi yang handal dan aman untuk fasilitas produk yang disajikan bagi masyarakat penyimpan dana, serta terpenuhinya kepentingan Perseroan dan Nasabah secara baik; dan
4. Membantu semua tingkatan manajemen dalam mengamankan kegiatan operasional Bank yang melibatkan dana dari masyarakat luas dengan cara memberikan rekomendasi atas hasil analisa, serta pendekatan yang sistematis atas kegiatan pada area yang dikaji, guna meningkatkan efektivitas dari sistem pengendalian (controlling), proses manajemen risiko, serta penerapan tata kelola yang baik (Good Governance).

Kriteria Audit Internal

1. Memiliki integritas dan perilaku yang independen, objektif, serta memiliki kompetensi dan profesionalisme di dalam pelaksanaan tugasnya dengan komitmen penuh dalam menjaga kerahasiaan informasi;
2. Memiliki pengetahuan dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugasnya;
3. Memiliki pengetahuan tentang peraturan perundangundangan di bidang pasar modal dan peraturan perundang-undangan terkait lainnya;

Vision and Mission of the Internal Audit Division

Vision

To become a strategic professional partner for management in implementing internal control, corporate governance principles, and risk management to support the Bank's vision.

Mission

1. Provide positive independent and objective contributions to drive the achievement of the Bank's vision, mission, and Business Plan;
2. The realization of a healthy Bank and capable of developing properly and well;
3. Ensuring the creation of a reliable and safe information system for product facilities presented to the public who deposit funds, and the interests of the Company and customers are properly fulfilled; and
4. Assist all levels of management in safeguarding the Bank's operational activities involving funds from the wider community by providing recommendations on the results of analysis, and a systematic approach to activities in the area studied, to increase the effectiveness of the controlling system, the risk management process and the implementation of good governance.

Internal Audit Criteria

1. Have integrity and independent, objective behavior, and have competence and professionalism in carrying out their duties with a full commitment to maintaining the confidentiality of information;
2. Having knowledge and experience regarding technical audit and other disciplines relevant to the field of work;
3. Have knowledge of the laws and regulations in the capital market and other related laws and regulations;

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| <ol style="list-style-type: none"> 4. Memiliki kecakapan untuk berinteraksi dan berkomunikasi, baik lisan maupun tertulis, secara efektif; 5. Mematuhi standar profesi yang dikeluarkan oleh asosiasi Audit Internal; 6. Mematuhi kode etik Audit Internal; 7. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Audit Internal, kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan atau putusan pengadilan; 8. Memahami prinsip tata kelola perusahaan yang baik dan manajemen risiko. 9. Bersedia meningkatkan pengetahuan, keahlian dan kemampuan profesionalismenya secara terus menerus. | <ol style="list-style-type: none"> 4. Have the ability to interact and communicate, both verbally and in writing, effectively; 5. Comply with professional standards issued by the Internal Audit association; 6. Comply with the Internal Audit code of conducts; 7. Maintain the confidentiality of company information and/or data related to the implementation of the duties and responsibilities of Internal Audit, unless required to comply with laws and regulations or court rulings or decisions; 8. Understand the principles of good corporate governance and risk management; and 9. Willing to continuously increase professional knowledge, skill, and capacity. |
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Profil Kepala SKAI Head of Internal Audit Profile



Antonius Michael George Surya
Kepala Satuan Kerja Audit Intern
Head of Internal Audit

Warga negara Indonesia, usia 34 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan Direksi No. 340/SKDIR-SDM/XII/17 tanggal 4 Desember 2017. Beliau meraih gelar Sarjana Ekonomi jurusan Akuntansi dari Universitas Tarumanagara pada tahun 2009.

Sebelumnya beliau meniti karir di Ernst & Young Indonesia (2009-2011), Pricewaterhouse Coopers Indonesia (2011-2014), CIMB Niaga (2014-2016), kemudian bergabung dengan Bank Ganesha dan menempati berbagai posisi seperti Project Management Office, Corporate Secretary, dan eChannel Product Head dan saat ini menjabat sebagai Kepala Satuan Kerja Audit Intern Bank Ganesha (2016-sekarang).

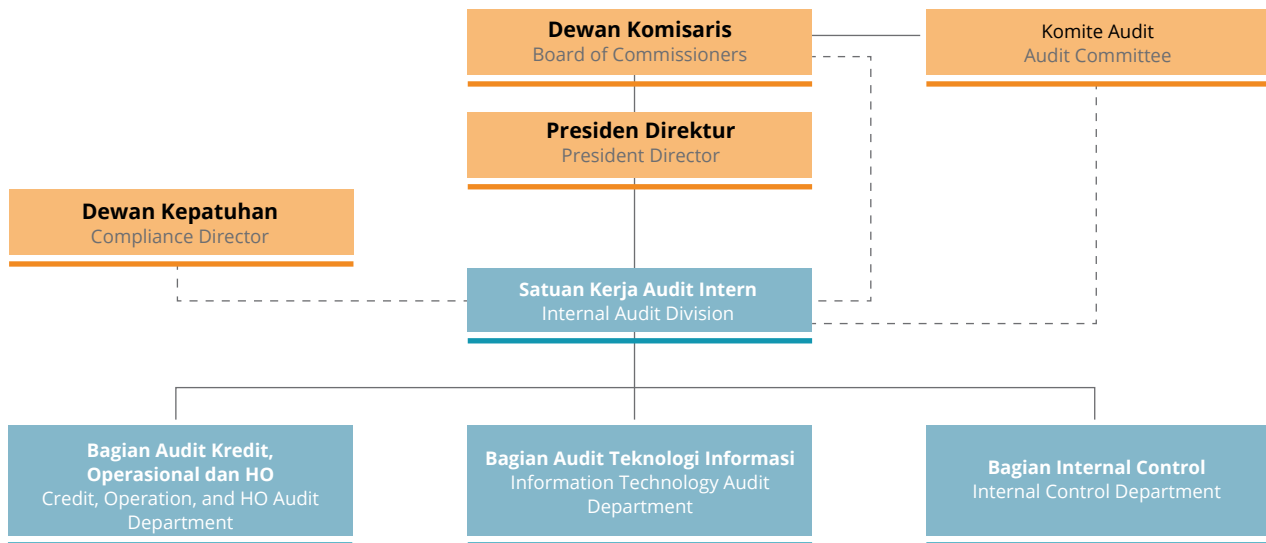
Indonesian citizen, 34 years old, domiciled in Jakarta. Serves as Head of the Internal Audit Division based on the Decree of the Board of Directors No. 340/SKDIR-SDM/XII/17 dated December 4, 2017. He hold his Bachelor of Economics degree majoring in Accounting from Tarumanagara University in 2009.

Previously, he had a career at Ernst & Young Indonesia (2009-2011), Pricewaterhouse Coopers Indonesia (2011-2014), CIMB Niaga (2014-2016), then joined Bank Ganesha And served various positions such as Project Management Office, Corporate Secretary, and eChannel Product Head, and currently serves as Head of Bank Ganesha Internal Audit Work Unit (2016-present).

Kedudukan Satuan Kerja Audit Intern dalam Organisasi

1. SKAI dipimpin oleh seorang Kepala SKAI;
2. Kepala SKAI diangkat dan diberhentikan oleh Presiden Direktur setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit dan dilaporkan kepada Otoritas Jasa Keuangan;
3. Kepala SKAI bertanggung jawab secara langsung kepada Presiden Direktur;
4. Dalam melaksanakan tugas, SKAI menyampaikan laporan kepada Presiden Direktur dan salinannya disampaikan kepada Dewan Komisaris, Komite Audit dan Direktur yang membawahkan Fungsi Kepatuhan;
5. Auditor Internal dalam SKAI bertanggung jawab secara langsung kepada Kepala SKAI.

Struktur Organisasi SKAI



Tugas dan Tanggung Jawab SKAI

Berdasarkan Piagam Audit Intern, tugas dan tanggung jawab Satuan Kerja Audit Intern diuraikan sebagai berikut:

1. Menyusun dan melaksanakan rencana Audit Internal tahunan yang harus disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;

Position of the Internal Audit Division in the Organization

1. Internal Audit Division is led by Head of Internal Audit Division;
2. The Head of Internal Audit Division is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering recommendations from the Audit Committee and reported to the Financial Services Authority;
3. The Head of Internal Audit Division is directly responsible to the President Director;
4. In carrying out its duties, Internal Audit Division submits reports to the President Director and copies of it are submitted to the Board of Commissioners, the Audit Committee, and the Compliance Director;
5. Internal auditors in the Internal Audit Unit are directly responsible to the Head of Internal Audit Division.

Internal Audit Division Organizational Structure

Duties and Responsibilities of Internal Audit Division

Based on the Internal Audit Charter, the duties and responsibilities of the Internal Audit Unit are described as follows:

1. Develop and implement the annual Internal Audit plan approved by the President Director and the Board of Commissioners by considering the recommendations of the Audit Committee;

2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan perusahaan;
 3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya;
 4. Memberikan saran perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
 5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahkan Fungsi Kepatuhan;
 6. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
 7. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan setiap semester;
 8. Menyiapkan laporan penerapan anti fraud setiap semester untuk disampaikan kepada Otoritas Jasa Keuangan dan laporan transfer dana terkait dengan fraud setiap bulannya untuk disampaikan kepada Bank Indonesia;
 9. Bekerja sama dengan Komite Audit di dalam kegiatan audit internal;
 10. Menyusun program untuk mengevaluasi mutu kegiatan audit internal yang dilakukan;
 11. Pelaksanaan pemeriksaan khusus apabila diperlukan:
 - SKAI melakukan aktivitas pemeriksaan khusus terhadap kasus/masalah pada setiap aspek dan unsur kegiatan yang terindikasi fraud, dan pelanggaran Code of Conduct;
 - Aktivitas pemeriksaan khusus bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku dan keterlibatan pihak lain;
 - SKAI melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahkan Fungsi Kepatuhan.
 12. Menguji terhadap penyelenggaraan dari kinerja teknologi informasi, guna meningkatkan efisiensi serta memastikan sistem yang dibangun mematuhi pada rencana, kebijakan, prosedur, undang-undang dan regulasi; dan
 13. Memelihara profesionalisme SKAI dengan menambah pengetahuan, keterampilan melalui pendidikan yang berkesinambungan.
2. Testing and evaluating the implementation of internal control and risk management systems in line with the company policies;
 3. Examining and assessing the efficiency and effectiveness of finance, accounting, operations, human resources, marketing, information technology, and other activities;
 4. Provide suggestions for improvements and objective information about the activities examined at all levels of management;
 5. Prepare audit reports and submit the reports to the President Director, the Board of Commissioners with copies to the Audit Committee and the Director in charge of the Compliance Function;
 6. Monitor, analyze, and report the implementation of the suggested improvements;
 7. Prepare a report on the implementation and main points of audit results signed by the President Director and the Independent Commissioner who is the Chairman of the Audit Committee to be submitted to the Financial Services Authority every semester;
 8. Prepare reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
 9. Cooperating with the Audit Committee in internal audit activities;
 10. Develop a program to evaluate the quality of internal audit activities carried out;
 11. Carry out special examinations if necessary:
 - Internal Audit Division conducts special examination activities on cases/problems in every aspect and element of activities that are indicated as fraud and violations of the Code of Conduct;
 - Special examination activities aim to reveal the modus operandi, causes, potential losses, perpetrators and the involvement of other parties;
 - Internal Audit Division reports the results of special examinations to the President Director, the Board of Commissioners with copies to the Audit Committee and the Director in charge of the Compliance Function.
 12. Testing against maintenance of information technology performance, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws and regulations; and
 13. Maintain the professionalism of Internal Audit Division by increasing knowledge and skills through continuous education.

Ruang Lingkup Pekerjaan Audit Internal

Dalam rangka mendukung pencapaian tujuan Perusahaan, Audit Internal dalam menjalankan aktivitasnya diberikan kewenangan untuk mengakses seluruh informasi perusahaan berupa informasi terkait Teknologi Informasi, semua pencatatan Bank, serta harta benda (*asset*) milik Bank Ganesha yang relevan dan terkait dengan tugas dan fungsi audit dengan bertujuan untuk mengukur ketaatan dan menentukan kecukupan terhadap kepatuhan penerapan sistem pengendalian internal dan efektivitas pengelolaan Risiko dan proses governance dalam rangka membantu perusahaan mencapai tujuan, serta memberikan assurance kepada Regulator dan para Stakeholders.

Scope of Work of Internal Audit

To support the actualization of Company's objectives, Internal Audit is authorized to access all forms of corporate information such as information on Information Technology, all Bank's records, property (assets) of Bank Ganesha relevant and related to audit duties and functions with an aim at measuring compliance and determining the adequacy of compliance of application of internal control system and effectiveness of risk management and governance processes to support the Company to actualize its objectives, and to provide assurance for the regulators and stakeholders.

Jumlah Pegawai dan Sertifikasi Pegawai SKAI

Number of Employees and Internal Audit Division Employee Certification

Jabatan Position	Jumlah Personil Number of Personnel	Sertifikasi Certification
Kepala SKAI Head of Internal Audit Division	1	Internal Auditor Bank, Sertifikasi Manajemen Risiko, CAFM Bank Internal Auditor, Risk Management Certification, Certified Anti-Fraud Manager
Bagian Audit Kredit, Operasional dan HO Credit, Operations, and HO Audit Department	9	Internal Auditor Bank, Sertifikasi Manajemen Risiko Bank Internal Auditor, Risk Management Certification
Bagian Audit Teknologi Informasi Information Technology Audit Department	2	Internal Auditor Bank, Sertifikasi Manajemen Risiko, Information Security Management System (Indonesia) Bank Internal Auditor, Risk Management Certification, Information Security Management System (Indonesia)
Bagian Internal Control Internal Control Department	10	Internal Auditor Bank, Sertifikasi Manajemen Risiko Bank Internal Auditor, Risk Management Certification
Total	22	

Program Pengembangan Kompetensi SKAI dan IC secara kolektif tahun 2021

Internal Audit Division Competency Development Program

No.	Waktu Pelaksanaan Implementation Time	Pelatihan Training
1	Maret 2021 March 2021	Pelatihan dan Uji Manajemen Risiko Level 1 Level 1 Risk Management Training and Tests
2	April 2021 April 2021	Pelatihan dan Uji Audit Internal Bank (Level Supervisor) Bank Internal Audit Training and Test (Supervisor Level)
3	April 2021 April 2021	Anti Fraud Anti Fraud
4	Mei 2021 May 2021	Audit ISO 9001:2015 ISO Audit 9001:2015
5	Juni 2021 June 2021	Audit ISO 37001:2016 ISO Audit 37001:2016
6	Juni 2021 June 2021	Teknik Interogasi Interrogation Techniques
7	Juni 2021 June 2021	Pelatihan dan Uji Audit Internal Bank (Level Auditor) Bank Internal Audit Training and Test (Auditor Level)
8	Juli 2021 July 2021	Refreshment Manajemen Risiko Risk Management Refreshment
9	September 2021 September 2021	Sosialisasi APU-PPT: Transaksi Keuangan mencurigakan & Penerapan Beneficial Owner APU-PPT Socialization: Suspicious Financial Transactions and Beneficial Owner Implementation
10	September 2021 September 2021	Pelatihan dan Uji Manajemen Risiko Level 2 Level 2 Risk Management Training and Tests
11	November 2021 November 2021	Audit Kredit Sektor Komersial & Korporasi Berbasis Risiko Risk-Based Commercial Sector Credit Audit

Pelaksanaan Tugas SKAI dan IC Tahun 2021

Pada tahun 2021 Satuan Kerja Audit Intern dan Internal Control telah melaksanakan seluruh rencana kerja yang disusun, yaitu melaksanakan pemeriksaan terhadap:

- 29 obyek Audit Operasional dan perkreditan di Kantor Pusat, Kantor Cabang, Kantor Cabang Pembantu dan Kantor Kas.
- 6 obyek Audit Teknologi Informasi
- 4 Obyek Audit Penerapan Strategi Anti Fraud.
- Pemeriksaan Internal Control secara rutin terkait operasional, kredit, treasury dan settlement
- Pemenuhan atas semua kewajiban pelaporan baik internal maupun eksternal

Atas hasil pemeriksaan tersebut dilakukan monitoring tindak lanjutnya dan perkembangan komitmen penyelesaiannya telah dilaporkan kepada Presiden Direktur dan Dewan Komisaris dengan tembusan kepada Direktur Kepatuhan.

Bank juga telah melakukan kaji ulang secara berkala atas pelaksanaan kerja Audit Intern dan kepatuhannya terhadap SPFAIB oleh pihak eksternal setiap tiga tahun. Kaji ulang pihak eksternal terakhir dilakukan untuk periode 1 Januari 2017 s/d 30 Juni 2020 oleh KAP Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan yang hasilnya telah dituangkan dalam Laporan No PHHARP-AL/174/ADH/WDS/2020 tanggal 10 Agustus 2020.

Implementation of Internal Audit Division Duties in 2021

In 2021, Internal Audit and Internal Control Unit had carried out all prepared annual work plan, examining over:

- 29 objects of operational and credit audit at Head Office, Branch Offices, Sub-Branch Offices, and Cash Offices.
- 6 objects of information technology audit.
- 4 objects of anti-fraud strategies implementation audit
- Internal Control Inspection is conducted regularly related to operation, credit, treasury, and settlement
- Fulfillment of all reporting obligations, internal or external

On the results of the examination, follow-up monitoring has been carried out and the progress of the completion commitment has been reported to the President Director and the Board of Commissioners with a copy to the Compliance Director.

The Bank has also conducted periodic reviews of the implementation of Internal Audit work and its compliance with SPFAIB by external parties every three years. The last external party review was carried out for the period January 1, 2017 to June 30, 2020 by KAP Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners whose results have been stated in Report No. PHHARP-AL/174/ADH/WDS/2020 dated August 10, 2020.

AKUNTAN PUBLIK

PUBLIC ACCOUNTANT

Kantor Akuntan Publik merupakan organ eksternal yang membantu Perseroan dalam melakukan pemeriksaan atau mengaudit Laporan Keuangan agar sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia. Bank Ganesha menggunakan jasa Kantor Akuntan Publik sesuai dengan peraturan perundang-undangan yang berlaku.

Penunjukan Kantor Akuntan Publik ini diharapkan dapat mendorong Perseroan untuk memberikan informasi dan data yang akuntabel, independen, dan wajar kepada Pemegang Saham, regulator, serta pemangku kepentingan lainnya.

Mekanisme Penunjukan Kantor Akuntan Publik

Penunjukan Akuntan Publik dilakukan dengan mengacu pada Peraturan OJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, yaitu dilakukan melalui RUPS Tahunan dengan mempertimbangkan rekomendasi Dewan Komisaris dan Komite Audit.

Kantor Akuntan Publik 2021

Berdasarkan keputusan RUPS Tahunan tanggal 19 Mei 2021, memberikan wewenang kepada Dewan Komisaris untuk menunjuk Akuntan Publik untuk mengaudit laporan keuangan tahun buku 2021 dengan mempertimbangkan masukan dari Komite audit.

Berdasarkan hal tersebut, Dewan Komisaris telah menunjuk Kantor Akuntan Publik Kosasih, Nuriyaman, Mulyadi, Tjahjo & Rekan untuk mengaudit laporan keuangan Bank Ganesha tahun buku 2021, berdasarkan surat No. No KNMT & R/DIIB/EL-0099/10/2021/TEP tanggal 21 Oktober 2021.

Public Accounting Firm is an external organ that supports the Company in carrying out supervision or audit on Financial Statement so it is in line with the applicable Financial Accounting Standard in Indonesia. Bank Ganesha enlists the service of Public Accounting Firm in accordance with prevailing legislation.

The appointment of Public Accounting Firm is expected to drive the Company to disclose accountable, independent, and fair information and data to Shareholders, regulators, and other stakeholders.

Mechanism for Appointing Public Accounting Firm

Appointment of Public Accounting Firm is carried out referring to OJK Regulation No. 13/POJK.03/2017 on Use of Public Accounting Services and Public Accounting Firm in Financial Service Activities, done through Annual GMS with recommendations from Board of Commissioners and Audit Committee.

2021 Public Accounting Firm

Based on the resolutions of Annual GMS on May 19, 2021, the Board of Commissioners is authorized to appoint a Public Accountant to audit 2021 financial statement by taking into account Audit Committee's recommendations.

For that reason, the Board of Commissioners has appointed the Public Accounting Firm of Kosasih, Mulyadi, Tjahjo & Partners to audit Bank Ganesha 2021 financial statement, based on letter No. KNMT & R/DIIB/EL-0099/10/2021/TEP, October 21, 2021.

Kantor Akuntan Publik, Nama Akuntan Dan Biaya Audit 5 Tahun Terakhir

Berdasarkan Pasal 16 Peraturan OJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, pemberian jasa audit atas Laporan Keuangan dari suatu entitas dilakukan oleh akuntan publik paling lama untuk periode audit selama 3 tahun buku pelaporan secara berturut-turut. Atas dasar tersebut, Bank Ganesha mengungkapkan daftar kantor akuntan publik, akuntan publik, dan jasa yang diberikan, untuk mengaudit Laporan Keuangan Konsolidasian Bank Ganesha selama 5 tahun terakhir dalam tabel berikut:

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan (Partner Penanggung Jawab) Accountant (Coordinating Partner)
2021	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin
2020	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin
2019	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin
2018	KAP Satrio Bing Eny & Rekan	Rinie Winarsih
2017	KAP Satrio Bing Eny & Rekan	Rinie Winarsih

Jasa Lain dan Biaya yang Diberikan

Tahun 2021, Kantor Akuntan Publik Kosasi, Nurdiyaman, Mulyadi, Tjahjo & Rekan tidak memberikan jasa audit lain selain audity laporan keuangan Bank Ganesha tahun buku 2021.

Public Accounting Firm, Accountant's Name, and Audit Fees for Last 5 Years

Based on article 16 OJK Regulation No. 13/POJK.03/2017 on Use of Service of a Public Accounting Firm in Financial Activities, provision of audit service on the Financial Statement of an entity is done by a public accountant for an audit period of no more than 3 consecutive fiscal years. For that reason, Bank Ganesha discloses the list of public accounting firm, public accountant, rendered services, and the fees for the Bank Ganesha's Consolidated Financial Statement audit for the last 5 years in the table below:

Other Services and Fees

In 2021, the Public Accounting Firm of Kosasi, Nurdiyaman, Mulyadi, Tjahjo & Partners did not provide audit services other than audit of Bank Ganesha 2021 financial statement

MANAJEMEN RISIKO

RISK MANAGEMENT

Bank Ganesha menyadari bahwa dalam melaksanakan kegiatan usahanya selalu berhadapan dengan risiko yang melekat (inheren) pada kegiatan bisnis maupun operasional perbankan. Dalam rangka mengendalikan risiko tersebut, diterapkan sistem manajemen risiko yang mencakup seluruh aspek risiko yang dihadapi oleh Bank.

Manajemen Risiko merupakan instrumen penting untuk meningkatkan kualitas pengelolaan Bank melalui dua aspek, yaitu melindungi modal dan mengoptimalkan return terhadap risk. Seiring dengan volume usaha yang terus meningkat, Bank Ganesha menerapkan pola pengelolaan risiko melalui berbagai aktivitas antara lain mengidentifikasi, mengukur, memantau dan mengendalikan eksposur risiko di seluruh lini organisasi.

Dasar Penerapan Manajemen Risiko

Dasar penerapan manajemen risiko Perseroan mengacu pada:

1. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
2. Peraturan OJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
3. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
4. Peraturan OJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
5. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan Capital Equivalency Maintenaned Assets.

Selain itu, Bank juga menerapkan Basel II, Pilar 3 (market discipline) dalam mengungkapkan jenis risiko dan potensi kerugian serta praktek manajemen risiko, sehingga diharapkan dapat memberikan informasi yang transparan kepada publik maupun pelaku pasar.

Organisasi Manajemen Risiko

Organisasi manajemen risiko Bank melibatkan pengawasan aktif dari Dewan Komisaris dan Direksi. Bank membentuk Komite Pemantauan Risiko sebagai pengawas tertinggi di tingkat Komisaris. Ditingkat Direksi dibentuk Komite Manajemen Risiko yang merupakan bagian yang sangat penting dalam pengendalian risiko, sebagai unit kontrol yang memantau seluruh risiko yang terdapat pada kegiatan operasional bank.

Bank Ganesha realizes that in carrying out its business activities it is always faced with risks inherent to business activities and banking operations. In order to control these risks, a risk management system is implemented that covers all aspects of risk faced by the Bank.

Risk Management is an important instrument to improve the quality of Bank management through two aspects, namely protecting capital and optimizing return to risk. Along with business volume which continues to increase, Bank Ganesha implements risk management patterns through various activities, among others identifying, measuring, monitoring, and controlling risk exposure across all lines of the organization.

Basis for Implementation of Risk Management

Company's basis for implementation of risk management refers to:

1. OJK Regulation No. 4/POJK.03/2016 on Assessment on the Soundness Level of Commercial Banks
2. OJK Regulation No. 18/POJK.03/2016 on Implementation of Risk Management on Commercial Banks
3. Circular Letter of the Financial Services Authority (SEOJK) Number 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks.
4. POJK Number 11/POJK.03/2016 on the Minimum Capital Provision Obligation of Commercial Banks.
5. Circular Letter of the Financial Services Authority (SEOJK) Number 26/SEOJK.03/2016 on Minimum Capital Provision Obligations in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintenaned Assets.

In addition, the Bank also applies Basel II, Pillar 3 (market discipline) to disclose the type of risks and loss potentials as well as risk management practices in order to provide transparent information for the public and market.

Risk Management Organization

The Bank's risk management organization involves active supervision from the Board of Commissioners and the Board of Directors. The Bank established the Risk Monitoring Committee as the highest supervisor at the Commissioner level. Board of Directors level a Risk Management Committee was formed which is a very important part in risk control, as a control unit that monitors all risks contained in the operational activities of the bank.

Komite Pemantau Risiko

Diketahui oleh Komisaris Independen dan beranggotakan Komisaris dan Pihak Independen yang memiliki keahlian dibidang manajemen risiko dan atau keuangan. Komite ini membantu Dewan Komisaris dalam memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko dan melakukan evaluasi kesesuaian kebijakan manajemen risiko dengan pelaksanaannya.

Komite Manajemen Risiko

Diketahui oleh Direktur yang membawahkan Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko dan Sisdur, beranggotakan mayoritas Direksi dan Pejabat eksekutif unit bisnis dan/atau unit support, dan Kepala Satuan Kerja Manajemen Risiko. Proses manajemen risiko di Bank dievaluasi oleh Komite Manajemen Risiko yang bertanggung jawab atas penerapan kerangka manajemen risiko secara keseluruhan.

Satuan Kerja Manajemen Risiko

Melakukan fungsi koordinasi dan sosialisasi seluruh proses manajemen risiko Bank untuk meminimalkan potensi maupun dampak dari berbagai jenis risiko yang dihadapi oleh Bank. Satuan Kerja Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko serta membangun sistem pengendalian internal yang handal.

Penerapan Manajemen Risiko

Bank Ganesha telah menerapkan Manajemen Risiko secara konsisten untuk mengelola eksposur risiko di dalam kegiatan usahanya. Bank Ganesha menyadari, dalam melaksanakan kegiatan usahanya, Perseroan selalu berhadapan dengan risiko yang melekat (inherent) pada kegiatan bisnis maupun operasional perbankan. Untuk mengendalikan risiko tersebut, Perseroan menerapkan sistem manajemen risiko yang mencakup seluruh aspek risiko yang dihadapi oleh Perseroan.

Instrumen manajemen risiko diperlukan untuk meningkatkan kualitas pengelolaan Perseroan melalui 2 aspek, yaitu melindungi modal dan mengoptimalkan return terhadap risiko. Perseroan menerapkan pengelolaan risiko yang terintegrasi melalui berbagai aktivitas, antara lain mengidentifikasi, mengukur, memantau, serta mengendalikan eksposur risiko di seluruh lini organisasi. Kebijakan terkait manajemen risiko Perseroan telah diatur di dalam pedoman No. RMS/001-PMR tanggal 31 Oktober 2019 mengenai Penerapan Manajemen Risiko.

Risk Monitoring Committee

Chaired by an Independent Commissioner and consists of Commissioners and Independent Parties who have expertise in the field of risk management and/or finance. This Committee assists the Board of Commissioners in monitoring and evaluating the implementation of the duties of the Risk Management Committee and Risk Management Work Unit and performing evaluation on the suitability of risk management policies with implementation.

Risk Management Committee

Chaired by the Director in charge of the Compliance Work Unit, Risk Management Unit and System, consisting of the majority of the Board of Directors and executive officers of the business units and/or support unit, and Head of Risk Management Work Unit. The risk management process in the Bank is evaluated by the Risk Management Committee, which responsible for the implementation of the risk management overall framework.

Risk Management Unit

Performing the function of coordination and socialization throughout the Bank's risk management process to minimize the potential and impact of various types of risk faced by the Bank. The Risk Management Work Unit establishes a comprehensive process in identifying, measuring, monitoring, and controlling risks and submitting reports on risk level and build a reliable internal control system.

Implementation of Risk Management

Bank Ganesha has implemented Risk Management consistently to manage risk exposure in its business activities. Bank Ganesha realizes that in carrying out its business activities, the Company is always dealing with inherent (inherent) risks in business activities and banking operations. To control this risk, the Company implements a risk management system that includes all aspects of risk faced by the Company.

Risk management instruments are needed to improve the quality of the Company's management through 2 aspects, namely protecting capital and optimizing return to risk. The Company applies integrated risk management through various activities, including identifying, measuring, monitor, and controlling risk exposure in all lines of the organization. Policies related to Company's risk management have been regulated in the guideline No. RMS/001-PMR dated October 31, 2019 regarding Application of Risk Management.

Perseroan juga menerapkan Basel II, Pilar 3 (market discipline) dalam mengungkapkan jenis risiko dan potensi kerugian serta praktik manajemen risiko. Pengungkapan ini diharapkan dapat memberikan informasi yang transparan kepada publik maupun pelaku pasar. Prinsip pengelolaan risiko Perseroan adalah secara proaktif mendukung Perseroan dalam mencapai pertumbuhan yang sehat dan berkelanjutan serta memelihara tingkat kecukupan modal yang optimal. Oleh karena itu, manajemen risiko Perseroan memiliki misi untuk menciptakan dan mengimplementasikan pendekatan komprehensif untuk mengidentifikasi, mengukur, memprioritaskan, mengelola dan memantau risiko-risiko yang berdampak terhadap bisnis, operasional dan organisasi, serta mencari peluang bisnis yang memberikan hasil yang memadai dan tingkat risiko yang dapat diterima (acceptable). Perseroan menyusun kebijakan, proses, kompetensi, akuntabilitas, pelaporan, dan teknologi pendukung agar implementasi manajemen risiko berjalan efektif dan efisien.

Pelaksanaan manajemen risiko Perseroan melibatkan Dewan Komisaris dan Direksi beserta komite-komite yang berada dibawahnya. Pembentukan komite-komite tersebut dilakukan agar masing-masing komite dapat melakukan fungsinya dengan optimal dan sebagai perangkat dalam menyusun strategi dan kebijakan Direksi.

Keberhasilan penerapan manajemen risiko ditentukan salah satunya oleh faktor adanya kesadaran risiko (risk awareness) yang memadai, yang merupakan tanggung jawab seluruh unit kerja. Untuk itu, secara berkesinambungan telah dilakukan upaya-upaya untuk meningkatkan risk awareness dengan melakukan sosialisasi dan pelatihan teknis secara berkala. Bentuk lain adalah memastikan peran setiap pemimpin untuk melakukan pembinaan dan pengembangan (coaching dan mentoring) di setiap unit kerjanya.

Proses Penerapan Manajemen Risiko

Proses penerapan manajemen risiko dilakukan dalam upaya untuk mengendalikan 8 jenis risiko pada kegiatan usaha. Perseroan melakukan evaluasi efektivitas sistem manajemen risiko. Evaluasi tersebut diterapkan melalui 4 pilar pengelolaan risiko, yaitu:

Pilar 1 - Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memiliki tanggung jawab atas efektivitas penerapan manajemen risiko, pemahaman yang kuat mengenai risiko yang dihadapi,

The Company also implements Basel II, Pillar 3 (market discipline) in disclosing the types of risks and potential losses and risk management practices. This disclosure is expected to provide transparent information to the public and market. The Company's risk management principles are to proactively support the Company in achieving healthy and sustainable growth and maintain an optimal level of capital adequacy. Therefore, the Company's risk management has mission to create and implement comprehensive approach to identifying, measure, prioritize, manage, and monitor risks that affect the business, operations, and organization, as well as looking for business opportunities that provide adequate returns and an acceptable level of risk. The company composes policies, processes, competencies, accountability, reporting, and supporting technology so that implementation of risk management runs effectively and efficiently.

The implementation of the Company's risk management involves the Board of Commissioners and the Board of Directors and the committees under them. Establishment of these committees is done so that each committee can perform its functions optimally and as tools in formulating Directors' strategies and policies.

The success of the implementation of risk management is determined by the factor of adequate risk awareness, which is responsibility of all work units. For that, continuous efforts have been made to increase risk awareness by doing periodic socialization and technical training. Another form is to ensure the role of each leader to carry out coaching and mentoring in each work unit.

Risk Management Implementation Process

The process of implementing risk management is carried out in an effort to control 8 types of risk in business activities. The Company evaluates the effectiveness of the risk management system. The evaluation is implemented through 4 pillars of risk management, namely:

Pillar 1 - Active Oversight by the Board of Commissioners and Board of Directors

The Board of Commissioners and the Board of Directors are responsible for the effectiveness of risk management implementation, a strong understanding of the risks faced,

serta memegang peranan penting dalam mendukung dan mengawasi keberhasilan penerapan manajemen risiko di seluruh unit kerja Perseroan. Dewan Komisaris melalui Komite Pemantau Risiko memastikan efektivitas pengelolaan aktivitas dan Manajemen Risiko oleh Direksi serta melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilaksanakan oleh Direksi.

Direksi dibantu Komite Manajemen Risiko menentukan arah kebijakan, strategi manajemen risiko dan implementasinya secara komprehensif; memastikan seluruh risiko yang material dan dampaknya telah ditindaklanjuti; melaksanakan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha; serta memastikan telah berjalannya budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.

Pilar 2 - Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Kebijakan manajemen risiko di Perseroan diatur dalam Kebijakan Manajemen Risiko, dimana isinya menjelaskan dasar-dasar kebijakan manajemen risiko dan merupakan ketentuan tertinggi bidang manajemen risiko di Perseroan, serta menjadi acuan bagi prosedur, serta pedoman di bidang manajemen risiko. Penetapan pedoman dan prosedur didasarkan pada kegiatan Perseroan, antara lain: perkreditan, treasury, operasional, manajemen teknologi informasi, sumber daya manusia dan aktivitas lainnya. Prosedur pengelolaan dan penetapan limit untuk setiap jenis risiko yang wajib dikelola dalam seluruh produk dan kegiatan usaha Perseroan disesuaikan dengan tingkat risiko yang akan diambil (risk appetite), dengan memperhatikan pengalaman yang dimiliki dalam mengelola risiko dimaksud. Limit ditinjau secara berkala guna menyesuaikan perubahan kondisi yang terjadi. Direksi memiliki wewenang dalam penetapan limit risiko, tingkat toleransi bagi setiap jenis risiko, dan eksposur risiko, dengan memperhatikan pengalaman, kemampuan permodalan, kemampuan sistem dan perangkat manajemen risiko, sumber daya yang dimiliki, serta ketentuan.

Pilar 3 - Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko, terdiri dari:

1. Identifikasi dilakukan dengan menganalisis seluruh jenis dan karakteristik risiko yang terdapat pada setiap kegiatan/ aktivitas usaha, produk, dan jasa Perseroan. Identifikasi risiko bersifat proaktif dan mencakup seluruh aktivitas bisnis Perseroan, termasuk sumber dan kemungkinan timbulnya risiko, serta dampaknya. Proses identifikasi risiko akan

and play an important role in supporting and overseeing the successful implementation of risk management in all work units of the Company. The Board of Commissioners through the Risk Monitoring Committee ensures the effectiveness of activity and risk management by the Board of Directors as well as evaluates the policies and implementation of risk management carried out by the Board of Directors.

The Board of Directors, assisted by the Risk Management Committee, determines the policy direction, risk management strategy and its implementation in a comprehensive manner; ensure that all material risks and impacts have been followed up; carry out corrective steps for problems or irregularities in business activities; as well as ensuring that a risk management culture is in place, including risk awareness at all levels of the organization.

Pillar 2 - Adequacy of Policies, Procedures, and Determination of Limits

Risk management policies in the Company are regulated in the Risk Management Policy, which explains the basics of risk management policies and is the highest provision in the field of risk management in the Company, as well as being a reference for procedures and guidelines in the field of risk management. The determination of guidelines and procedures is based on the activities of the Company, including: credit, treasury, operations, information technology management, human resources and other activities. The management procedure and determination of limits for each type of risk that must be managed in all products and business activities of the Company are adjusted to the level of risk to be taken (risk appetite), taking into account the experience they have in managing the said risks. The limit is reviewed periodically in order to adjust to changes in conditions that occur. The Board of Directors has the authority to determine risk limits, tolerance levels for each type of risk, and risk exposure, taking into account experience, capital capacity, risk management systems and tools, resources, and regulations.

Pillar 3 - Risk Management Process and Risk Management Information System

The risk management process consists of:

1. Identification this is carried out by analyzing all types and characteristics of the risks involved in each of the Company's business activities/activities, products and services. Risk identification is proactive in nature and covers all of the Company's business activities, including the source and possibility of risk arising, as well as its impacts. The risk identification process will

menentukan cakupan dan skala tahapan pengukuran, pemantauan, dan pengendalian risiko.

2. Pengukuran risiko dilakukan secara berkala baik untuk produk dan portofolio maupun seluruh aktivitas bisnis Perseroan yang bertujuan untuk mengukur eksposur risiko Perseroan sebagai acuan didalam pengendalian risiko. Pendekatan dan metodologi pengukuran dapat bersifat kuantitatif, kualitatif, atau merupakan kombinasi keduanya. Cerminan pengukuran risiko oleh Perseroan antara lain terdapat pada Laporan Profil Risiko triwulanan, Laporan Operational Risk Self Assessment (ORSA) dan Loss Event Database (LED) triwulan, Laporan Portofolio Kredit bulanan dan triwulanan, Laporan Analisa Stress Testing bulanan, Laporan Risiko Pasar bulanan, dan Laporan Monitoring Likuiditas Bulanan.
3. Pemantauan dilakukan dengan cara mengevaluasi eksposur risiko yang terdapat dalam seluruh portofolio produk dan kegiatan/ aktivitas usaha Perseroan serta efektivitas proses manajemen risiko. Salah satu contohnya adalah dengan mengevaluasi limit (risk tolerance dan risk appetite) secara berkala.
4. Pengendalian dilakukan antara lain dengan memberikan tindak lanjut atas risiko yang melebihi batas/limit, peningkatan kontrol (pengawasan melekat), menjaga kecukupan modal untuk menyerap potensi kerugian, dan audit internal secara periodik. Di samping itu, juga dilakukan analisis terhadap produk dan/ atau aktivitas baru. Pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko didukung oleh Sistem Informasi Manajemen Risiko (SIM), yang diimplementasikan antara lain pada aplikasi Operational Risk Self Assessment, Loss Event Database, Loan Application System, serta Treasury and Market Risk System (e-Treasury).

Pilar 4 - Sistem Pengendalian Internal

Pengendalian internal secara menyeluruh dengan menggunakan konsep three lines of defense dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja operasional (risk taking unit) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (risk management unit) didalam penetapan struktur organisasi;
2. Penetapan risk management unit sebagai unit kerja independen (second line of defense) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (third line of defense) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan

determine the scope and scale of the measurement, monitoring and risk control stages.

2. Risk measurement is carried out regularly for both products and portfolios as well as for all of the Company's business activities which aim to measure the Company's risk exposure as a reference in risk control. Measurement approaches and methodologies can be quantitative, qualitative, or both combination. Reflections of risk measurement by the Company include quarterly Risk Profile Reports, quarterly Operational Risk Self Assessment (ORSA) Reports and quarterly Loss Event Database (LED) Reports, monthly and quarterly Credit Portfolio Reports, monthly Stress Testing Analysis Reports, monthly Market Risk Reports, and Monthly Liquidity Monitoring Report.
3. Monitoring conducted by evaluating the risk exposure contained in the entire portfolio of products and activities/business activities of the Company as well as the effectiveness of the risk management process. One example is to periodically evaluate limits (risk tolerance and risk appetite).
4. Control perform, among others, by providing followup on risks that exceed the limit, increasing control (inherent supervision), maintaining sufficient capital to absorb potential losses, and periodic internal audits. In addition, analysis of new products and/or activities is also carried out. The implementation of the process of identification, measurement, monitoring and risk control is supported by a Risk Management Information System (SIM), which is implemented in the Operational Risk Self Assessment application, Loss Event Database, Loan Application System, and Treasury and Market Risk System (e-Treasury).

Pillar 4 - Internal Control System

Overall internal control using the three lines of defense concept and has been implemented through:

1. A clear separation of functions between the operational work unit (risk taking unit) and the work unit that carries out the risk control function (risk management unit) in determining the organizational structure;
2. Determining the risk management unit as an independent work unit (second line of defense) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Unit periodically conducts audits (third line of defense) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and

4. Menerapkan pemisahan fungsi dengan menggunakan konsep Maker, Checker dan Approval pada seluruh kegiatan operasional.

Penerapan keempat pilar di atas dilakukan melalui beberapa fungsi sebagai berikut:

1. Penyusunan dan pelaksanaan Kebijakan Manajemen Risiko sebagai ketentuan tertinggi di bidang manajemen risiko dan penyusunan Pedoman dan Prosedur Perkreditan, Treasury, Operasional, Sumber Daya Manusia dan lainnya;
2. Penetapan limit-limit risiko dan pelaksanaan stress testing;
3. Penetapan perangkat dan metodologi pengukuran risiko yang terdiri dari:
 - a. Risiko Operasional
 - 1) Perangkat: Operational Risk Self Assessment (ORSA), Loss Event Database (LED)
 - 2) Metodologi: Basic Indicator Approach (BIA)
 - b. Risiko Kredit
 - 1) Perangkat: Loan Application System (LNAPP), Credit Scoring
 - 2) Metodologi: Standardized Approach (SA)
 - c. Risiko Pasar
 - 1) Perangkat: Sensitivity Analysis, Maturity Gap
 - 2) Metodologi: Standardized Approach (SA)

Realisasi Program Kerja Satuan Kerja Manajemen Risiko

Realisasi Program Kerja Satuan Kerja Manajemen Risiko tahun 2021 adalah sebagai berikut:

1. Penilaian dan Laporan Profil Risiko Triwulanan.
2. Penilaian dan Pelaporan Tingkat Kesehatan Bank / Risk Based Bank Rating Semesteran.
3. Penilaian dan Pelaporan ICAAP Semesteran.
4. Stres Test terakit dengan ICAAP Semesteran.
5. Laporan Harian Monitoring Likuiditas.
6. Memberikan pertimbangan/opini risiko dengan melakukan kajian atas Pedoman/prosedur/SE/SKDIR/DWO/Produk dan Aktivitas Baru.
7. Project:
 - Evaluasi peran dan penyempurnaan parameter pengukuran profil risiko, penetapan limit untuk setiap jenis risiko yang wajib dikelola dalam seluruh produk dan kegiatan usaha disesuaikan dengan tingkat risiko yang akan diambil (risk appetite).
 - Risiko Kredit
 - a. Melakukan identifikasi, penilaian risiko dan pemetaan risiko Portfolio berdasarkan Term Based Structure dengan mengukur tingkat risiko (probability of default) vs Expected Return Portfolio.

4. Implementing the separation of functions using the concept of Maker, Checker and Approval in all operational activities.

The implementation of the four pillars above is carried out through the following functions:

1. Formulation and implementation of Risk Management Policies as the highest provisions in the field of risk management and preparation of Guidelines and Procedures for Credit, Treasury, Operations, Human Resources and others;
2. Establishing risk limits and implementing stress testing;
3. Establishment of risk measurement tools and methodologies consisting of:
 - a. Operational Risk
 - 1) Tools: Operational Risk Self Assessment (ORSA), Loss Event Database (LED)
 - 2) Methodology: Basic Indicator Approach (BIA)
 - b. Credit Risk
 - 1) Tools: Loan Application System (LNAPP), Credit Scoring
 - 2) Methodology: Standardized Approach (SA)
 - c. Market Risk
 - 1) Devices: Sensitivity Analysis, Maturity Gap
 - 2) Methodology: Standardized Approach (SA)

Realization of the Risk Management Unit Work Program

Realization of the Work Programme of the Risk Management Work Unit 2021 are as follows:

1. Quarterly Risk Profile Assessment and Report.
2. Assessment and Reporting of Bank Health Level/Risk Based Bank Rating every Semester.
3. ICAAP Assessment and Reporting every Semester.
4. Stress Test assembled with ICAAP Semesters.
5. Daily Liquidity Monitoring Report.
6. Provide risk considerations/opinions by conducting a review of the Guidelines/procedures/circular letter/Secretary of the Director/DWO/New Products and Activities.
7. Project:
 - Role evaluation and refinement of parameters on the measurement of risk profile, the determination of limits for each type of risk that must be managed in all products and business activities is adjusted to the level of the risk appetite.
 - Credit Risk
 - a. Identifying, assessing risk and mapping Portfolio risk based on Term Based Structure by measuring the level of risk (probability of default) vs Expected Return Portfolio.

- b. Membangun data base identifikasi risiko kredit Vintage Analysis dalam upaya mendeteksi penurunan kualitas kredit untuk kredit baru dan melakukan perbaikan dalam aktivitas perkreditan.
 - c. Melakukan monitoring risiko kredit termasuk membuat stress test dan melaporkannya kepada Direktur dan Bagian terkait secara harian.
 - d. Melakukan kajian atas kredit dengan limit yang merupakan wewenang Direksi.
8. Meningkatkan dan menumbuhkan budaya sadar risiko di seluruh lini organisasi antara lain dengan:
 - Meningkatkan kesadaran risiko kepada seluruh risk taking unit dengan menggunakan sistem Operation Risk Self Assessment (ORSA) dan Loss Event Database (LED) untuk melaporkan setiap risk event yang terjadi dengan kesadaran sendiri.
 - Melakukan monitoring atas risiko likuiditas secara harian yaitu memantau, menganalisa dan melaporkan outflow dan potensi outflow DPK serta liquidity reserve Bank kepada Direksi dan Divisi/Bagian terkait.
 - Melakukan monitoring atas risiko pasar secara harian yaitu pemantauan marked to market dan cut loss limit surat berharga serta memberikan alert apabila sudah mendekati atau menyentuh limit risk appetite untuk kemudian diberikan rencana tindak lanjut yang akan dilakukan oleh Bagian terkait.
 - Melakukan koordinasi dan komunikasi dengan risk taking unit (first lines of defense) dan SKAI (third lines of defense) untuk meningkatkan sistem pengendalian Bank.
 - Antisipasi dan mitigasi risiko kredit sebagai dampak COVID-19, telah ditetapkan pedoman pemberian restrukturisasi terhadap debitur yang mengajukan restrukturisasi akibat COVID-19 sesuai dengan aturan relaksasi yang dikeluarkan regulator.
 - Sehubungan dengan adanya pandemi COVID-19, Bank telah menerapkan protokoler kesehatan yang telah ditetapkan oleh pemerintah seperti mewajibkan menggunakan masker, menyediakan hand sanitizer, pengukuran suhu tubuh, shifting jam kerja karyawan (WFO dan WFH), pemberian vitamin dan/atau masker, dan lain sebagainya.
9. Dalam meningkatkan pengawasan dan peran aktif Direksi dan Dewan Komisaris, maka Satuan Kerja Manajemen Risiko secara Periodik menginformasikan kondisi risiko Bank dalam rapat Komite Manajemen Risiko dan Komite Pemantau Risiko.
 - b. Establish a Vintage Analysis credit risk identification database as an effort to detect a decrease in credit quality for new credit and make improvements in credit activities.
 - c. Conducting credit risk monitoring including making stress tests and reporting them to the Director and related departments on a daily basis.
 - d. Conduct a review of credit with limits that are the authority of the Board of Directors.
8. Enhance and foster a risk-aware culture across organizational lines including by:
 - Increasing risk awareness to all risk groups taking unit by using Operation system Risk Self Assessment (ORSA) and Loss Event Database (LED) to report any risk event that occurs.
 - Monitoring liquidity risk on a daily basis, namely monitoring, analyzing and reporting outflows and potential outflows of TPF and liquidity reserve of the Bank to the Board of Directors and related Divisions/Sections.
 - Monitoring market risk on a daily basis, namely monitoring marked to market and cut loss limit of securities and providing alerts if it is close to or touches the limit of risk appetite to then be given a follow-up plan to be carried out by the relevant Department.
 - Coordinating and communicating with risk taking unit (first lines of defense) and SKAI (third lines of defense) to improve the Bank's control system.
 - Anticipation and mitigation of credit risk as an impact of COVID-19, guidelines have been set on restructuring proceedings against debtors applying for restructuring due to COVID-19 in accordance with the relaxation rules issued by the regulator.
 - In connection with the COVID-19 pandemic, the Bank has implemented health protocols that have been set by the government such as requiring the use of masks, providing hand sanitizers, measuring body temperature, shifting employee working hours (WFO and WFH), providing vitamins and/or masks, and so on.
9. In enhancing supervision and active role Board of Directors and Board of Commissioners, then the Work Unit Risk Management Periodically informs the Bank's risk conditions at meetings of the Risk Management Committee and the Risk Monitoring Committee.

Profil Risiko

Penerapan manajemen risiko dilakukan secara konsisten dalam setiap aktivitas bisnis dan operasional sehari-hari. Konsistensi ini merupakan faktor penting yang akan mempengaruhi keberhasilan Perseroan dalam mencapai target kinerja secara optimal sesuai yang telah ditetapkan, sehingga Perseroan menjadi sehat dan tumbuh secara berkesinambungan. Faktor-faktor risiko yang mempengaruhi strategi usaha Perseroan, baik secara langsung maupun tidak langsung serta upaya Perseroan untuk mengelola risiko tersebut, diklasifikasikan ke dalam 8 jenis risiko sebagai berikut:

Risiko Kredit

Risiko Kredit adalah risiko kerugian keuangan yang timbul akibat debitur dan/atau pihak lain gagal memenuhi kewajiban kontraktualnya kepada Perseroan. Risiko Kredit terutama berasal dari pinjaman.

Implementasi Manajemen Risiko Kredit

Penerapan manajemen risiko kredit di Perseroan dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).

Perseroan dalam rangka mengelola risiko kredit telah menetapkan beberapa prinsip prudential banking yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit. Contohnya antara lain pemisahan fungsi pejabat kredit antara pengusul dan pemutus kredit, penerapan Four Eyes Principle, penerapan Credit Scoring System untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

Pengendalian risiko kredit dilakukan melalui berbagai kontrol risiko yang telah tertuang dalam prosedur pemberian kredit yang diatur sejak proses permohonan kredit, monitoring, restrukturisasi, sampai dengan penyelesaian kredit bermasalah.

Perseroan telah memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit risiko kredit. Pedoman tersebut ditujukan untuk menetapkan limit risiko kredit pada level portofolio atau level Bank secara keseluruhan yang dilaksanakan untuk seluruh produk dan aktivitas Bank yang memiliki risiko kredit, dengan tetap memperhatikan kemampuan modal untuk menyerap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur. Penetapan limit risiko kredit bertujuan untuk mengurangi risiko yang ditimbulkan karena adanya konsentrasi penyaluran pinjaman.

Risk Profile

Implementing risk management is done consistently in every day-to-day business and operational activity. This consistency is an important factor that will affect the success of the Company in achieving optimal performance targets as set, so that the Company becomes healthy and grows continuously. Risk factors that affect the Company's business strategy, both directly and indirectly and the Company's efforts to manage these risks, are classified into 8 types of risks as follows:

Credit Risk

Credit Risk is the risk of financial losses arising from debtors and/or other parties failing to meet its contractual obligations to the Company. Credit Risk is primarily derived from loans.

Implementation of Credit Risk Management

The implementation of credit risk management in the Company is carried out through the design of organizational structures that describe the involvement of all parties related to credit risk management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Unit, Risk Management Unit, and Internal Audit Unit).

The Company, in order to manage credit risk, has establish some prudential banking principles that reflected in credit policy, credit quality assessment procedures, management, and credit decision process. Examples include the separation of functions of credit officials between proposers and credit breakers, the implementation of the Four Eyes Principle, the implementation of the Credit Scoring System for consumption credit, and the separation of non-performing loan management.

Credit risk control is carried out through various risk controls that have been contained in the credit granting procedures that are regulated since the credit application process, monitoring, restructuring, up to the settlement of non-performing loans.

The Company has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. The guidelines are aimed at establishing credit risk limits at the portfolio level or the overall level of the Bank that are implemented for all products and activities of the Bank that have credit risk, while still paying attention to the ability of capital to absorb the risks or losses incurred, and the high low exposure. Determination of credit risk limit aims to reduce the risk posed due to the concentration of loan distribution. The Company has monitored credit concentration and actual

Perseroan telah melakukan pemantauan atas konsentrasi kredit dan eksposur risiko kredit aktual secara portofolio; segmen bisnis; segmen ekonomi; kesesuaian limit risiko kredit dan target yang ditetapkan; serta melakukan analisis stress testing secara berkala dalam berbagai skenario. SKMR (Bagian Manajemen Risiko) melakukan pemantauan risiko kredit termasuk melakukan stress testing untuk kemudian dilaporkan kepada Direksi dan Bagian terkait secara harian.

Pengukuran kebutuhan modal minimum risiko kredit dilakukan dengan menggunakan ketentuan yang mengacu pada ketentuan OJK No. 26/ SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan Capital Equivalency Maintenaned Assets. Perhitungan risiko kredit tercermin dalam nilai ATMR risiko kredit yang dihitung secara bulanan, terdiri dari risiko kegagalan debitur, risiko kegagalan counter party, dan risiko kegagalan settlement.

Hasil penilaian risiko inheren atas risiko kredit Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

Risiko Likuiditas

Pedoman dan kebijakan merupakan hal yang sangat penting dalam hal penerapan manajemen risiko, oleh karenanya Bank selalu melakukan review atas pedoman dan kebijakan yang berkaitan dengan likuiditas secara berkala minimal satu tahun sekali. Hasil review yang dilakukan oleh Manajemen membawa penyesuaian limit.

Direksi melakukan pengawasan manajemen likuiditas melalui rapat ALCO setiap bulan. Selain itu sistem e-treasury juga membantu memberikan informasi likuiditas yang berguna untuk pemantauan secara harian. Kelebihan likuiditas Bank dialokasikan dalam bentuk investasi surat berharga seperti penempatan dana pada Bank Indonesia, obligasi pemerintah dan obligasi korporasi swasta dengan rating sesuai appetite Bank. Komisaris melakukan pemantauan risiko melalui Komite Pemantau Risiko. SKMR melakukan pemantauan dan pelaporan risiko likuiditas kepada Direksi dan Bagian terkait secara harian.

Hasil penilaian risiko inheren atas risiko likuiditas Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

credit risk exposure in a portfolio; business segments; economic segments; suitability of credit risk limits and targets set; and conduct periodic stress testing analysis in various scenarios. SKMR (Risk Management Section) conducts credit risk monitoring including stress testing to then be reported to the Board of Directors and related departments on a daily basis.

Measurement of minimum capital requirements for credit risk carried out using provisions that refer to POJK No. 26/ SEOJK.03/2016 on Minimum Capital Provision Obligations in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintenaned Assets. Calculation of credit risk is reflected in the RWA value of credit risk calculated on a monthly basis, consisting of the risk of debtor failure, the risk of counter party failure, and the risk of settlement failure.

The results of the inherent risk assessment of the Bank's credit risk on a composite basis as reported to the Financial Services Authority on 31 December 2021 are at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on 31 December 2021 is at the Satisfactory level.

Liquidity Risk

Guidelines and policies are very important in terms of implementing risk management, therefore the Bank always review its guidelines and policies related to liquidity periodically at least once a year. The results of reviews conducted by the Management bring limit adjustments.

The Board of Directors exercises oversight of liquidity management through the ALCO meeting on a monthly basis. In addition, the e-treasury system also helps to provide useful liquidity information for daily monitoring. The Bank's excess liquidity is allocated in the form of securities investments such as placement of funds in Bank Indonesia, government bonds and private corporate bonds with ratings according to the appetite of the Bank. The Commissioner conducts risk monitoring through the Committee Risk Monitor. The Risk Management Work Unit monitors and reports liquidity risk to the Board of Directors and related departments on a daily basis.

The results of the assessment of the inherent risk of the Bank's liquidity risk composite as reported to the Authority Financial Services as of December 31, 2021 is at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) as of December 31, 2021 is at the Satisfactory level.

Risiko Pasar

Satuan Kerja Treasury sebagai risk taking unit melakukan pengendalian internal dengan melakukan transaksi treasury dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR melakukan monitoring terhadap Posisi Devisa Neto (PDN). Bank telah menggunakan sistem e-treasury yang memberikan informasi agar pengendalian risiko pasar menjadi lebih efisien dan efektif untuk mengendalikan risiko nilai tukar dan risiko suku bunga dan melengkapinya dengan Sistem Pemantauan Limit (Market Limit System). Satuan Kerja Audit Intern (SKAI) melakukan internal audit di Divisi Treasury untuk memastikan pengendalian internal terhadap risiko pasar.

Hasil penilaian risiko inheren atas risiko pasar Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

Risiko Operasional

Identifikasi dan pengukuran risiko operasional dilakukan dengan menggunakan metode BIA (Basic Indicator Approach) untuk perhitungan risiko operasional. Bank juga menggunakan aplikasi ORSA dan aplikasi Loss Event Database (LED) untuk pengendalian risiko operasional.

Hasil penilaian risiko inheren atas risiko operasional Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

Risiko Hukum

Kebijakan, pedoman dan prosedur perkreditan dan operasional juga dikaji berdasarkan aspek hukum yang melekat untuk meminimalisir risiko hukum. Seluruh produk dan aktivitas baru selain harus dikaji oleh Bagian Legal & Remedial, juga harus mendapat review dari Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Satuan Kerja Audit Intern.

Pengendalian risiko hukum dilakukan dengan laporan monitoring administrasi kredit, kajian Nota Usulan Kredit (NUK), perjanjian kredit, penyempurnaan formulir dan notifikasi pinjaman. Pengkajian aspek hukum juga dilakukan pada produk dan aktivitas baru serta atas perjanjian-perjanjian dengan counterparty dan pihak ketiga lainnya.

Market Risk

The Treasury Work Unit as a risk taking unit carries out internal control by carrying out treasury transactions while still paying attention to the principle of prudence and in accordance with internal guidelines and external regulations. Risk Management Work Unit monitors the Net Foreign Exchange Position (PDN). The Bank has used an e-treasury system that provides information to make market risk control more efficient and effective to control exchange rate risk and interest rate risk and equipped it with a Market Limit Monitoring System. The Internal Audit Unit (SKAI) conducts internal audits in the Treasury Division to ensure internal control of market risks.

The results of the inherent risk assessment of the Bank's market risk in a composite manner as reported to the Financial Services Authority on 31 December 2021 are at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on 31 December 2021 is at the Satisfactory level.

Operational risk

Identification and measurement of operational risks is carried out by using the BIA (Basic Indicator Approach) method, for the calculation of operational risk. The Bank also uses the ORSA application and the Loss Event Database (LED) application for operational risk control.

The results of the inherent risk assessment of the Bank's operational risk in a composite manner as reported to the Financial Services Authority on December 31, 2021 are at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on 31 December 2021 is at the Satisfactory level.

Legal Risk

Credit and debit policies, guidelines and procedures, and operational issues are also examined based on the legal aspects that inherent to minimizing legal risks. All new products and activities in addition to having to be reviewed by the Legal & Remedial Department, must also receive review from the Risk Management Work Unit, Compliance Work Unit and Internal Audit Work Unit.

Control of legal risks is carried out by means of monitoring of credit administration report, review of Credit Proposal Memorandum (NUK), credit agreement, refinement of form and loan notification. The assessment of legal aspects is also carried out on new products and activities as well as on agreements with counterparties and other third parties.

Hasil penilaian risiko inheren atas risiko hukum Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

Risiko Reputasi

Penerapan manajemen risiko reputasi meliputi pengawasan aktif Dewan Komisaris dan Direksi terkait risiko reputasi pada aktivitas operasional/jasa layanan, SDM, dan TI & MIS, kecukupan kebijakan, prosedur, dan strategi Manajemen risiko reputasi, pengukuran risiko reputasi dan pemantauan serta pengelolaan risiko reputasi.

Bank menyediakan unit pengaduan nasabah yang dilakukan oleh Customer Service dan Pimpinan Cabang serta dikoordinasikan oleh Bagian Service Quality Management & Call Center untuk menerima komplain nasabah. Selain itu Bank telah menyajikan aspek transparansi laporan keuangan dengan publikasi triwulanan di koran. Selama tahun 2021 nasabah yang menggunakan pelayanan contact center untuk pengaduan nasabah dan pelayanan lainnya semakin meningkat.

Selama tahun 2021 pengelolaan risiko reputasi terus ditingkatkan dengan diterapkannya SLA (Service Level Agreement) sesuai dengan ketentuan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) untuk menangani keluhan nasabah yang dapat diselesaikan dalam waktu kurang dari 20 (dua puluh) hari. SKAI juga melakukan audit internal di cabang terkait keluhan nasabah tersebut untuk memastikan pengendalian internal terhadap risiko reputasi.

Hasil penilaian risiko inheren atas risiko reputasi Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

Risiko Strategik

Direksi membuat rencana kerja tahunan yang disetujui oleh Dewan Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana strategik dibuat menggunakan analisa SWOT, faktor eksternal dan tingkat risiko. Pengawasan aktif dilakukan melalui monitoring realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Dewan Komisaris dilakukan melalui Komite Pemantau Risiko.

The results of the Bank's inherent risk assessment of composite legal risks as reported to the Financial Services Authority on December 31, 2021 are at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on 31 December 2021 is at the Satisfactory level.

Reputation Risk

Implementation of reputational risk management includes active supervision of the Board of Commissioners and the Board of Directors related to reputational risk in operational activities/service services, HR, and IT & MIS, adequacy of policies, procedures, and strategies. Reputational risk management, measurement of reputational risk and monitoring and management of reputational risk.

The bank provides a customer complaint unit that conducted by the Customer Service and Branch Leaders, and coordinated by the Service Quality Management & Call Center Department to receive customer complaints. In addition, the Bank has presented transparency aspects of financial statements with quarterly publication in newspapers. During 2021, the number of customers using contact center services for customer complaints and other services increased.

During 2021, the management of reputational risk continued to improved with the adoption of SLA (Service Level Agreement) Agreement) in accordance with the provisions of Bank Indonesia and the Financial Services Authority to handle customer complaints that can be resolved in less than 20 (twenty) days. SKAI also conducts internal audits in branches related to customer complaints to ensure internal control of reputational risks.

The results of the assessment of the inherent risk of the Bank's reputation risk composite as reported to the Authority Financial Services (OJK) as of December 31, 2021 is at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) as of December 31, 2021 is at the Satisfactory level.

Strategic Risk

The Board of Directors makes an annual work plan approved by the Board of Commissioners and socializes all employees. Strategic plans are made using SWOT analysis, external factors and risk levels. Active supervision is carried out through monitoring the realization with an annual work plan. Risk monitoring by the Board of Commissioners is carried out through the Risk Monitoring Committee.

Bank menetapkan kebijakan dan strategi dalam rangka mencapai rencana kerja yang telah disusun sesuai dengan visi dan misi Bank. Bank juga telah menyusun pedoman penyusunan produk dan aktivitas baru.

Hasil penilaian risiko inheren atas risiko strategik Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

Risiko Kepatuhan

Bank secara berkesinambungan meningkatkan budaya manajemen risiko Kepatuhan kepada seluruh level organisasi antara lain dengan sosialisasi dan coaching, meningkatkan monitoring untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan risk appetite dan risk tolerance yang ditetapkan.

Bank telah memiliki unit kerja yang independen yaitu unit kepatuhan yang berfungsi melakukan compliance review yang bertanggung jawab langsung kepada Direktur Kepatuhan. SKAI melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

Hasil penilaian risiko inheren atas risiko kepatuhan Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2021 berada pada level Low to Moderate sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2021 berada pada level Satisfactory.

Pengelolaan Risiko Terkait Keuangan Berkelanjutan

Bank menerapkan prinsip kehati-hatian dalam mengukur risiko sosial dan lingkungan hidup dari aktivitas penghimpunan dan penyaluran dana. Aktivitas tersebut termasuk identifikasi, pengukuran, mitigasi, pengawasan dan pemantauan. Risiko sosial dan lingkungan hidup dalam aktivitas Bank mencakup dampak sosial dan lingkungan hidup yang bersifat negative dari proyek atau kegiatan yang dibiayai.

Evaluasi Penerapan Manajemen Risiko

Evaluasi dan pengkinian sistem dan prosedur manajemen risiko dilakukan secara berkala untuk menjaga kesesuaian antara Sistem Manajemen Risiko yang ada dengan kondisi internal Bank serta regulasi perbankan yang terkini.

The Bank establishes policies and strategies in order to achieve the work plan that has been prepared in accordance with the vision and mission of the Bank. The Bank has also drawn up guidelines for the preparation of new products and activities.

The results of the assessment of the inherent risk of the Bank's strategic risk composite as reported to the Authority Financial Services as of December 31, 2021 is at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) as of December 31, 2021 is at the Satisfactory level.

Compliance Risks

The Bank continuously enhances its corporate culture compliance risk management to all levels of the organization including by socialization and coaching, improving monitoring to ensure the correctness of reports and the timeliness of sending reports to regulators, the implementation of fulfillment of internal and external provisions, and always trying to minimize the amount of risk appetite and risk tolerance set.

The bank already has an independent work unit, namely a compliance function that performs compliance review which is directly responsible to the Director of Compliance.

SKAI conducts internal audits to ensure internal control of compliance risks. The results of the assessment of the inherent risk of the Bank's compliance risk composite as reported to the Authority Financial Services as of December 31, 2021 is at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) as of December 31, 2021 is at the Satisfactory level.

Financial-Related Sustainable Risks Management

The Bank applies the principle of prudence in measuring social and environmental risks from fundraising and distribution activities. These activities include identification, measurement, mitigation, surveillance and monitoring. Social and environmental risks in the Bank's activities include negative social and environmental impacts of projects or activities financed.

Evaluation of Risk Management Implementation

Evaluation and updating of risk management systems and procedures are carried out periodically to maintain conformity between the existing Risk Management System and internal conditions of the Bank as well as the latest banking regulations.

Evaluasi tersebut diterapkan melalui empat pilar pengelolaan risiko, yang dapat dijabarkan sebagai berikut:

- Pilar 1 Pengawasan Aktif Dewan Komisaris dan Direksi
- Pilar 2 Kecukupan Kebijakan, Prosedur, dan Penetapan Limit
- Pilar 3 Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko
- Pilar 4 Sistem pengendalian internal

The evaluation is implemented through four pillars of risk management, which can be described as follows:

- Pillar 1 Active Oversight by the Board of Commissioners and Board of Directors
- Pillar 2 Adequacy of Policies, Procedures, and Setting Limits
- Pillar 3 Risk Management Process and Risk Management Information System
- Pillar 4 Internal control system

(dalam jutaan Rupiah)
(in million of Rupiah)

KOMPONEN MODAL COMPONENTS OF CAPITAL		31 Desember 2021 / December 31, 2021		30 Juni 2021 / June 30, 2021	
		Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated
(1)	(2)	(3)	(4)	(3)	(4)
I	KOMPONEN MODAL/ CAPITAL COMPONENT				
A	Modal Inti/ Core Capital	2,095,044	-	1,049,636	-
	1. Modal disetor/ Authorized capital	1,117,506	-	1,117,506	-
	2. Cadangan Tambahan Modal/ Additional Capital Reserves	1,002,330	-	(42,166)	-
	3. Modal Insentif/ Incentive Capital	-	-	-	-
	4. Faktor Pengurang Modal inti/ Core Capital Deducting Factor	(24,792)	-	(25,704)	-
	5. Kepentingan Non Pengendali/ Non-controlling interest		-	-	-
B	Modal Pelengkap/ Complimentary Capital				
	1. Level Atas (Upper Tier2)/ Upper Level (Upper Tier2)	33,477	-	31,782	-
	2. Level Bawah (Lower Tier2) maksimum 50% Modal Inti/ Lower Level (Lower Tier2) maximum 50% of Core Capital	-	-	-	-
	3. Faktor Pengurang Modal Pelengkap/ Complementary Capital Reduction Factors	-	-	-	-
C	Faktor Pengurang Modal Inti dan Modal Pelengkap/ Core Capital and Complimentary Capital Reducing Factor				
	Eksposur Sekuritisasi/ Securitization Exposure	-	-	-	-
D	Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (Tier 3)/ Additional Supplementary capital that meets the requirements (Tier 3)	-	-	-	-
E	MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR/ ADDITIONAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-	-	-
II	TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B-C)/ TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B-C)	2,128,521	-	1,081,418	-
III	TOTAL MODAL INTI, MODAL PELENGKAP DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A+B-C+F)/ TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL AND SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+F)	2,128,521	-	1,081,418	-
IV	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT/ RISK-WEIGHTED ASSETS (RWA) FOR CREDIT RISK	2,678,194	-	2,542,582	-
V	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL/ RISK-WEIGHTED ASSETS (RWA) FOR OPERATIONAL RISK	428,228	-	428,228	-
VI	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR/ RISK-WEIGHTED ASSETS (RWA) FOR MARKET RISK	28,725	-	6,706	-
	A Metode Standar/ Standard Method	28,725	-	6,706	-
	B Model Internal/ Internal Model	-	-	-	-
VII	RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [III : (IV+V+VI)]/ MINIMUM CAPITAL PROVISION OBLIGATION RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [III : (IV+V+VI)]	67.89%		36.32%	-

Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Wilayah Bank Secara Individu

Disclosure of Net Receivables by Bank Region - Bank Only

No.	Kategori Portofolio	31 Desember 2021 / December 31, 2021					Total
		Tagihan Bersih Berdasarkan Wilayah/Net Receivables by Region					
		Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst etc.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan Kepada Pemerintah	3,526,003	-	-	-	3,526,003	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	
4	Tagihan Kepada Bank	2,196,692	-	-	-	2,196,692	
5	Kredit Beragun Rumah Tinggal	63,254	-	-	-	63,254	
6	Kredit Beragun Properti Komersial	3,968	-	-	-	3,968	
7	Kredit Pegawai/ Pensiunan	-	-	-	-	-	
8	Tagihan Kepada Usaha MKM, Usaha Kecil dan Portofolio Ritel	320,537	21,597	23,046	-	365,180	
9	Tagihan Kepada Korporasi	1,684,683	21,326	283,494	-	1,989,502	
10	Tagihan yang Telah Jatuh Tempo	17,463	2	8	-	17,474	
11	Aset Lainnya	211,323	-	-	-	211,323	
	Total	8,023,924	42,925	306,548	-	8,373,397	

Risiko Kredit - Pengungkapan Tagihan bersih Berdasarkan Sisa Jangka Waktu Kontrak Bank Secara Individual

Disclosure of Net Receivables by Contract Maturity - Bank Only

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Kategori Portofolio Portfolio Category	31 Desember 2021 / December 31, 2021					Non Kontraktual Non- contractual	Total
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contract Maturity						
		≤ 1 thn ≤ 1 yr	> 1 thn s.d 3thn > 1 yr to 3 yr	> 3 thn s.d 5thn > 3 yrs to 5 yrs	> 5 thn > 5 yrs			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Kepada Pemerintah Receivables on sovereigns	3,526,003	-	-	-	-	3,526,003	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	2,196,692	-	-	-	-	2,196,692	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	524	4,477	21,699	36,554	-	63,254	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	3,968	-	-	-	-	3,968	

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021						Portfolio Category	No.
Tagihan Bersih Berdasarkan Wilayah/Net Receivables by Region							
Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst etc.	Total			
(3)	(4)	(5)	(6)	(7)	(2)	(1)	
1,991,503	-	-	-	1,991,503	Receivables on sovereigns	1	
-	-	-	-	-	Receivables on public sector entities	2	
-	-	-	-	-	Receivables on multilateral development banks and international institutions	3	
1,474,728	-	-	-	1,474,728	Receivables on banks	4	
51,888	-	-	-	51,888	Loans secured by residential property	5	
3,574	-	-	-	3,574	Loans secured by commercial real estate	6	
-	-	-	-	-	Employee/retired loans	7	
304,395	4,976	7,137	-	316,508	Receivables on micro, small business & retail portfolio	8	
1,611,597	24,107	151,545	-	1,787,248	Receivables on corporate	9	
56,374	-	83	-	56,457	Past due receivables	10	
224,128	-	-	-	224,128	Other assets	11	
5,718,185	29,082	158,765	-	5,906,033	Total		

(dalam jutaan Rupiah)
(in million of Rupiah)

31 Desember 2021 / December 31, 2021							
No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contract Maturity					
		≤ 1 thn ≤ 1 yr	> 1 thn s.d 3thn > 1 yr to 3 yr	> 3 thn s.d 5thn > 3 yrs to 5 yrs	> 5 thn > 5 yrs	Non Kontraktual Non- contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
7	Kredit Pegawai/ Pensiunan Employee/retired loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	182,745	134,100	46,956	1,379	-	365,180
9	Tagihan Kepada Korporasi Receivables on corporate	994,575	189,854	363,342	441,732	-	1,989,502
10	Tagihan yang Telah Jatuh Tempo Past due receivables	13,356	4,034	84	-	-	17,474
11	Aset Lainnya Other assets	211,323	-	-	-	-	211,323
Total		7,129,186	332,464	432,082	479,665	-	8,373,397

Risiko Kredit - Pengungkapan Tagihan bersih Berdasarkan Sisa Jangka Waktu Kontrak Bank Secara Individual

Disclosure of Net Receivables by Contract Maturity - Bank Only

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2021 / June 30, 2021					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contract Maturity					
		≤ 1 thn ≤ 1 yr	> 1 thn s.d 3thn > 1 yr to 3 yr	> 3 thn s.d 5thn > 3 yrs to 5 yrs	> 5 thn > 5 yrs	Non Kontraktual Non- contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah Receivables on sovereigns	1,991,503	-	-	-	-	1,991,503
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on banks	1,474,728	-	-	-	-	1,474,728
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	468	4,464	14,396	32,561	-	51,888
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	3,574	-	-	-	-	3,574
7	Kredit Pegawai/ Pensiunan Employee/retired loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	117,186	140,172	57,146	2,003	-	316,508
9	Tagihan Kepada Korporasi Receivables on corporate	924,746	145,995	278,080	438,427	-	1,787,248
10	Tagihan yang Telah Jatuh Tempo Past due receivables	18,988	5,182	31,355	932	-	56,457
11	Aset Lainnya Other assets	224,128	-	-	-	-	224,128
Total		4,755,320	295,812	380,978	473,923	-	5,906,033

Risiko Kredit - Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi Bank Secara Individu

Disclosure of Receivables and Provisioning by Economic Sectors - Bank Only

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) leniency on credit loans			Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due	Stage 1 Stage 1	Stage 2 Stage 2	Stage 3 Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)
31 Desember 2021 / December 31, 2021								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fisheries	33,976	33,816	160	178	1	35	380

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) leniency on credit loans			Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due	Stage 1 Stage 1	Stage 2 Stage 2	Stage 3 Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)
2	Pertambangan dan Penggalian Mining and Quarrying	99,729	99,729	-	44	-	-	-
3	Industri Pengolahan Processing Industry	626,989	614,870	12,119	316	1,348	23,875	649
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and air-cooled	28	28	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-
6	Konstruksi Supervision	20,279	20,279	-	9	-	-	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle;	316,208	315,642	566	759	914	3,085	1,562
8	Pengangkutan dan Pergudangan Transportation and Warehousing;	29,861	29,861	-	11	34	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Services Eating and drinking	112,146	112,146	-	39	-	-	-
10	Informasi dan Komunikasi Information and Communication	2,019	2,019	-	1	-	80,000	-
11	Aktivitas Keuangan dan Asuransi Financial and insurance activities;	340,501	340,501	-	150	52	-	-
12	Real Estat Real Estate	369,896	369,896	-	138	-	-	-
13	Aktivitas Profesi, Ilmiah dan Teknis Professional, Scientific and Technical Activities	108,669	108,662	7	39	-	2	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Lease Activities without Option Rights, Employment, Agents Travel, and Other Business Support	2,087	2,086	1	5	-	-	8

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) leniency on credit loans			Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due	Stage 1 Stage 1	Stage 2 Stage 2	Stage 3 Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Compulsory Social Security	320	320	-	-	-	-	-
16	Pendidikan Education Services	308	308	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	986	986	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	6,123	6,104	20	18	-	4	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	38
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activity as an Employees	95	95	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International and Other Extra International Institutions	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-	-	-	-
23	Lainnya Others	345,579	345,549	30	279	-	657	1,530
Total		2,415,800	2,402,896	12,904	1,987	2,350	107,658	4,167

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) leniency on credit loans			Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due	Stage 1 Stage 1	Stage 2 Stage 2	Stage 3 Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)
30 Juni 2021 / June 30, 2021								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fisheries	13,446	264	561	5	1	186	-
2	Pertambangan dan Penggalian Mining and Quarrying	176	-	-	-	-	-	-

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) leniency on credit loans			Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due	Stage 1 Stage 1	Stage 2 Stage 2	Stage 3 Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)
3	Industri Pengolahan Processing Industry	559,246	9,828	30,772	112	1,347	24,031	-
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and air-cooled	5	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-
6	Konstruksi Supervision	14,564	-	-	6	-	-	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Retail and Trade; Repair and Maintenance of Cars and Motorcycle;	341,366	8,287	1,567	121	12	1,556	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing;	30,468	-	-	10	79	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Services Eating and drinking	99,596	-	-	15	-	-	-
10	Informasi dan Komunikasi Information and Communication	90,004	90,000	-	-	-	55,176	-
11	Aktivitas Keuangan dan Asuransi Financial and insurance activities;	276,306	-	-	112	73	-	-
12	Real Estat Real Estate	373,445	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah dan Teknis Professional, Scientific and Technical Activities	129,028	-	16	9	-	4	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental and Lease Activities without Option Rights, Employment, Agents Travel, and Other Business Support	2,519	-	15	1	-	4	-

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) leniency on credit loans			Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due	Stage 1 Stage 1	Stage 2 Stage 2	Stage 3 Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Compulsory Social Security	57	-	-	-	-	-	-
16	Pendidikan Education Services	93	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Public Health Activities and Social Activities	29	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	6,260	-	44	2	-	10	-

Risiko Kredit - Pengungkap Tagihan dan Pencadangan Berdasarkan Wilayah Bank Secara Individu
Disclosure of Receivables and Provisioning by Region - Bank Only

No.	Keterangan	31 Desember 2021 / December 31, 2021					Total
		Wilayah/Region					
		Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst etc.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan	2,066,327	42,925	306,548	-	2,415,800	
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3)						
	a. Belum jatuh tempo	2,053,433	42,925	306,538	-	2,402,896	
	b. Telah jatuh tempo	12,894	-	10	-	12,904	
3	CKPN - Stage 1	1,850	16	120		1,987	
4	CKPN - Stage 2	1,441	-	909	-	2,350	
5	CKPN - Stage 3	107,657	-	1	-	107,658	
6	Tagihan yang dihapus buku	4,167	-	-	-	4,167	

(dalam jutaan Rupiah)
(in million of Rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) leniency on credit loans			Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due	Stage 1 Stage 1	Stage 2 Stage 2	Stage 3 Stage 3	
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(7)	(8)
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Household Activity as an Employees	27	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International and Other Extra International Institutions	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-	-	-	-
23	Lainnya Others	324,511	2,494	2,083	59	65	2,612	-
Total		2,261,147	110,873	35,059	451	1,577	83,578	-

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021						Description	No.
Tagihan Bersih Berdasarkan Wilayah/Net Receivables by Region							
Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst etc.	Total			
(3)	(4)	(5)	(6)	(7)	(2)	(1)	
2,088,547	29,086	158,841	-	2,276,474	Receivables	1	
					Impaired Receivables (Stage 2 and Stage 3)	2	
2,053,361	29,086	158,769	-	2,241,216	Non Past Due		
35,186	-	72	-	35,258	Past Due		
479	4	49	-	532	Allowance for Impairment Losses - Stage 1	3	
1,577	-	-	-	1,577	Allowance for Impairment Losses - Stage 2	4	
83,552	-	26	-	83,578	Allowance for Impairment Losses - Stage 3	5	
52	-	-	-	52	Written-off Receivables	6	

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni, 2021 / June 30, 2021				Description	No.
Stage 1	Stage 2	Stage 3			
(3)	(4)	(5)		(2)	(1)
730	325	69,527		Beginning balance - Allowance for Impairment Losses	1
				Additional or reversal of Allowance for Impairment Losses during the year (Net)	2
533	1,577	83,578		2.a. Additional Allowance for Impairment Losses during the year	
-	-	-		2.b. Reversal Allowance for Impairment Losses during the year	
-	-	52		Allowance for impairment losses used for written off receivables during the year	3
-	-	-		Other additional (reversal) of allowance during the year	4
1,263	1,902	153,053		End Balance - Allowance for Impairment Losses	

(dalam jutaan Rupiah)
(in million of Rupiah)

31 Desember 2021 / December 31, 2021									
Tagihan Bersih/Net Receivables									
Peringkat jangka Panjang Long-term Rating			Peringkat jangka Pendek				Tanpa Peringkat Unrated	Total	
BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3			
BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	A-3	Kurang dari F3 Less than F3			
Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3			
BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)			
id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
-	-	-	-	-	-	-	3,526,003	3,526,003	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	

		31 Desember 2021 / December 31, 2021					
No.	Kategori Portofolio Portfolio Category	Tagihan Bersih/Net Receivables					
		Lembaga Pemeringkat Rating Company	Peringkat jangka Panjang Long-term Rating				
		Standard and Poor's	AAA	AA+ s.d. AA-	A+ s.d A-	BBB+ s.d BBB-	
		Fitch Rating	AAA	AA+ s.d. AA-	A+ s.d A-	BBB+ s.d BBB-	
		Moodys	Aaa	Aa1 s.d. Aa3	A1 s.d A3	Baa1 s.d Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	
		PT. Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
4	Tagihan Kepada Bank Receivables on banks		-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property		-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate		-	-	-	-	
7	Kredit Pegawai/ Pensiunan Employee/retired loans		-	-	-	-	
8	Tagihan Kepada Usaha MKM, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio		-	-	-	-	
9	Tagihan Kepada Korporasi Receivables on corporate		-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past due receivables		-	-	-	-	
11	Aset Lainnya Other assets		-	-	-	-	
Total			-	-	-	-	

(dalam jutaan Rupiah)
(in million of Rupiah)

31 Desember 2021 / December 31, 2021									
Tagihan Bersih/Net Receivables									
Peringkat jangka Panjang Long-term Rating			Peringkat jangka Pendek					Tanpa Peringkat Unrated	Total
BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3			
BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	A-3	Kurang dari F3 Less than F3			
Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3			
BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)			
id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
-	-	-	-	-	-	-	-	2,196,692	2,196,692
-	-	-	-	-	-	-	-	63,254	63,254
-	-	-	-	-	-	-	-	3,968	3,968
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	365,180	365,180
-	-	-	-	-	-	-	-	1,989,502	1,989,502
-	-	-	-	-	-	-	-	17,474	17,474
-	-	-	-	-	-	-	-	211,323	211,323
-	-	-	-	-	-	-	-	8,373,397	8,373,397

		30 Juni 2021 / June 30, 2021					
		Tagihan Bersih/Net Receivables					
No.	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Company	Peringkat jangka Panjang Long-term Rating				
		Standard and Poor's	AAA	AA+ s.d. AA-	A+ s.d. A-	BBB+ s.d. BBB-	
		Fitch Rating	AAA	AA+ s.d. AA-	A+ s.d. A-	BBB+ s.d. BBB-	
		Moody's	Aaa	Aa1 s.d. Aa3	A1 s.d. A3	Baa1 s.d. Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d. AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d. BBB-(idn)	
		PT. Pemeringkat Efek Indonesia	idAAA	idAA+ s.d. idAA-	idA+ s.d. id A-	id BBB+ s.d. id BBB-	
		(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah Receivables on sovereigns		-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities		-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions		-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks		-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property		-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate		-	-	-	-	
7	Kredit Pegawai/ Pensiunan Employee/retired loans		-	-	-	-	
8	Tagihan Kepada Usaha MKM, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio		-	-	-	-	
9	Tagihan Kepada Korporasi Receivables on corporate		-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past due receivables		-	-	-	-	
11	Aset Lainnya Other assets		-	-	-	-	
Total			-	-	-	-	

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021									
Tagihan Bersih/Net Receivables									
Peringkat jangka Panjang Long-term Rating			Peringkat jangka Pendek					Tanpa Peringkat Unrated	Total
BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3			
BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	A-3	Kurang dari F3 Less than F3			
Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3			
BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)			
id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
-	-	-	-	-	-	-	-	1,991,503	1,991,503
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1,474,728	1,474,728
-	-	-	-	-	-	-	-	51,888	51,888
-	-	-	-	-	-	-	-	3,574	3,574
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	316,508	316,508
-	-	-	-	-	-	-	-	1,787,248	1,787,248
-	-	-	-	-	-	-	-	56,457	56,457
-	-	-	-	-	-	-	-	224,128	224,128
-	-	-	-	-	-	-	-	5,906,033	5,906,033

Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Individu

Disclosure on Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

No.	Kategori/Portofolio Portfolio/Category	31 Desember 2021 / December 31, 2021				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact				
		0%	20%	25%	35%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	Eksposur Laporan Posisi Keuangan/Balance Sheet Exposures					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	3,526,003	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	2,196,692	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	-	-	12,782	50,473	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/retired loans	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on corporate	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past due receivables	-	-	-	-	
11	Aset Lainnya Other assets	-	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposures- Balance Sheet	3,526,003	2,196,692	12,782	50,473	
B	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif/Off Balance Sheet Commitment/ Contingency Receivables Exposures					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/retired loans	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	

No.	Kategori/Portofolio Portfolio/Category	31 Desember 2021 / December 31, 2021				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact				
		0%	20%	25%	35%	
(1)	(2)	(3)	(4)	(5)	(6)	
9	Tagihan kepada Korporasi Receivables on corporate	-	4,276	-	-	
10	Tagihan yang Telah Jatuh Tempo Past due receivables	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions (TRA)	-	4,276	-	-	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)/Counterparty Credit Risk Exposure					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on corporate	-	-	-	-	
	Total Eksposur Counterparty Credit Risk Total Exposures- Counterparty Credit Risk	-	-	-	-	

No.	Kategori/Portofolio Portfolio/Category	30 Juni 2021 / June 30, 2021				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact				
		0%	20%	25%	35%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	Eksposur Laporan Posisi Keuangan/Balance Sheet Exposures					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	1,991,503	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	1,474,728	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	-	-	11,850	40,038	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/retired loans	-	-	-	-	

(dalam jutaan Rupiah)
(in million of Rupiah)

31 Desember 2021 / December 31, 2021						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact							
50%	75%	100%	150%	Lainnya			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	
9,813	-	22,046	-	-	27,808	2,225	
-	-	-	-	-	-	-	
9,813	-	22,046	-	-	27,808	2,225	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact							
50%	75%	100%	150%	Lainnya			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	294,946	23,596	
-	-	-	-	-	16,976	1,358	
-	-	3,574	-	-	3,574	286	
-	-	-	-	-	-	-	

No.	Kategori/Portofolio Portfolio/Category	30 Juni 2021 / June 30, 2021				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact				
		0%	20%	25%	35%	
(1)	(2)	(3)	(4)	(5)	(6)	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on corporate	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past due receivables	-	-	-	-	
11	Aset Lainnya Other assets	-	-	-	-	
	Total Eksposur Laporan Posisi Keuangan Total Exposures- Balance Sheet	1,991,503	1,474,728	11,850	40,038	
B	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif/ Off Balance Sheet Commitment/ Contingency Receivables Exposures					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/retired loans	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on corporate	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past due receivables	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions (TRA)	-	-	-	-	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)/ Counterparty Credit Risk Exposure					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact							
50%	75%	100%	150%	Lainnya			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	
-	316,508	-	-	-	237,381	18,990	
-	-	1,787,248	-	-	1,787,248	142,980	
-	-	1,766	50,119	-	76,945	6,156	
-	-	-	-	-	-	-	
-	316,508	1,792,588	50,119	-	2,417,069	193,366	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	34,057	-	-	34,057	2,725	
-	-	-	-	-	-	-	
-	-	34,057	-	-	34,057	2,725	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	

No.	Kategori/Portofolio Portfolio/Category	30 Juni 2021 / June 30, 2021			
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact			
		0%	20%	25%	35%
(1)	(2)	(3)	(4)	(5)	(6)
6	Tagihan kepada Korporasi Receivables on corporate	-	-	-	-
	Total Eksposur Counterparty Credit Risk Total Exposures- Counterparty Credit Risk	-	-	-	-

Risiko Kredit - Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit Bank Secara Individu Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Only

No.	Kategori Portofolio Portfolio Category	31 Desember 2021 / December 31, 2021				
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portions Secured By			
			Agunan Collateral	Garansi Guarantee	Asuransi Insurance	Lainnya Others
(1)	(2)	(3)	(4)	(5)	(6)	(7)
A	Eksposur Laporan Posisi Keuangan/Balance Sheet Exposures					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	3,526,003	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on banks	2,196,692	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	63,254	154,971	-	-	-
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	3,968	100	-	-	-
7	Kredit Pegawai/Pensiunan Employee/retired loans	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on micro, small business & retail portfolio	365,180	71,342	46,289	-	16,542
9	Tagihan kepada Korporasi Receivables on corporate	1,989,502	2,717,502	-	-	939,804
10	Tagihan yang Telah Jatuh Tempo Past due receivables	17,474	6,055	994	-	7,206
11	Aset Lainnya Other assets	211,323	-	-	-	-
	Total Eksposur Laporan Posisi Keuangan Total Exposures- Balance Sheet	8,373,397	2,949,969	47,284	-	963,552
B	Eksposur Transaksi Rekening Administraf/Off Balance Sheet Commitment/ Contingency Receivables Exposures					
1	Tagihan Kepada Pemerintah Receivables on sovereigns	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	-

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating Credit Risk Management Impact							
50%	75%	100%	150%	Lainnya			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021							
Bagian Yang Tidak Dijamin Unsecured Portion	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portions Secured By				Bagian Yang Tidak Dijamin Unsecured Portion	
		Agunan Collateral	Garansi Guarantee	Asuransi Insurance	Lainnya Others		
(8) = (3)-[(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]	
3,526,003	1,991,503	-	-	-	-	1,991,503	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
2,196,692	1,474,728	-	-	-	-	1,474,728	
(91,717)	51,888	128,752	-	-	-	(76,863)	
3,868	3,574	100	-	-	-	3,474	
-	-	-	-	-	-	-	
231,008	316,508	54,814	7,688	27,759	12,761	213,486	
(1,667,803)	1,787,248	2,642,842	-	-	1,038,248	(1,893,843)	
3,218	56,457	9,890	-	4,572	12,240	29,755	
211,323	224,128	-	-	-	-	224,128	
4,412,592	5,906,033	2,836,398	7,688	32,331	1,063,250	1,966,367	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	

No.	Kategori Portofolio Portfolio Category	31 Desember 2021 / December 31, 2021					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portions Secured By				
			Agunan Collateral	Garansi Guarantee	Asuransi Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/retired loans	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables on corporate	36,136	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Past due receivables	-	-	-	-	-	
	Total Eksposur Transaksi Rekening Administratif Total Exposure of Administrative Account Transactions (TRA)	36,136	-	-	-	-	
C Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan/Counterparty Credit Risk Exposure							
1	Tagihan Kepada Pemerintah Receivables on sovereigns	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on banks	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on corporate	-	-	-	-	-	
	Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Total Exposures- Counterparty Credit Risk	-	-	-	-	-	
TOTAL (A+B+C)		8,409,533	2,949,969	47,284	-	963,552	

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021							
	Bagian Yang Tidak Dijamin Unsecured Portion	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portions Secured By				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collateral	Garansi Guarantee	Asuransi Insurance	Lainnya Others	
	(8) = (3)-[(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	36,136	34,057	44,570	-	-	-	(10,513)
	-	-	-	-	-	-	-
	36,136	34,057	44,570	-	-	-	10,513
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	4,448,728	5,940,090	2,880,968	7,688	32,331	1,063,250	1,955,854

Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar Bank Secara Individu

Disclosure of Risk Weighted Asset Calculation for Credit Risk with Standard Approach - Bank Only

1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi
1. Balance Sheet Exposure, except securitization exposure

No.	Kategori Portofolio	31 Desember 2021 / December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah	3,526,003	-	-
	a. Tagihan Kepada Pemerintah Indonesia	3,526,003	-	-
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4	Tagihan Kepada Bank	2,196,692	439,338	439,338
	a. Tagihan Jangka Pendek	2,196,692	439,338	439,338
	b. Tagihan Jangka Panjang	-	-	-
5	Kredit Beragun Rumah Tinggal	63,254	20,861	20,861
6	Kredit Beragun Properti Komersial	3,968	3,968	3,868
7	Kredit Pegawai atau Pensiunan	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	365,180	273,885	227,103
9	Tagihan Kepada Korporasi	1,989,502	1,989,502	1,719,253
10	Tagihan Yang Telah Jatuh Tempo	17,474	26,210	24,719
	a. Kredit Beragun Rumah Tinggal	-	-	-
	b. Selain Kredit Beragun Rumah Tinggal	17,474	26,210	24,719
11	Aset Lainnya	211,323	-	236,626
	a. Uang tunai, emas, dan commemorative coin	-	-	-
	b. Penyertaan (selain yang menjadi faktor pengurang modal)	-	-	-
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit	-	-	-
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	-	-	-
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-
	c. Aset tetap dan inventaris neto	81,713	-	81,713
	d. Agunan Yang Diambil Alih (AYDA)	50,604	-	75,906
	e. Antar kantor neto	-	-	-
	f. Lainnya	79,007	-	79,007
	TOTAL	8,373,397	2,753,765	2,671,768

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021				Portfolio Category	No.
Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA After CRM			
(3)	(4)	(5)	(2)	(1)	
1,991,503	-	-	Receivables on sovereigns	1	
1,991,503	-	-	A. Receivables on the Government of Indonesia		
-	-	-	B. Receivables on Governments of Other Countries		
-	-	-	Receivables on public sector entities	2	
-	-	-	Receivables on multilateral development banks and international institutions	3	
1,474,728	294,946	294,946	Receivables on banks	4	
1,474,728	294,946	294,946	A. Short Term Receivables		
-	-	-	B. Long Term Receivables		
51,888	16,976	16,976	Loans secured by residential property	5	
3,574	3,574	3,474	Loans secured by commercial real estate	6	
-	-	-	Employee/Retired Loans	7	
316,508	237,381	216,481	Receivables on micro, small business & retail portfolio	8	
1,787,248	1,787,248	1,678,349	Bills to Corporations	9	
56,457	83,802	76,945	Past due receivables	10	
1,766	1,766	1,766	A. Loans secured by residential property		
54,691	82,037	75,179	B. Loans not secured by residential property		
224,128	-	249,628	Other assets	11	
-	-	-	A. Cash, gold, and commemorative coins		
-	-	-	B. Investments (other than those reduced by capital)		
-	-	-	1) Temporary capital investment in the context of credit restructuring		
-	-	-	2) Investments in financial companies not listed on 26 exchanges		
-	-	-	3) Investments in exchange-listed financial companies		
82,539	-	82,539	C. Fixed assets and inventory		
51,001	-	76,501	D. Foreclosed Collateral		
-	-	-	E. Inter-office net		
90,588	-	90,588	F. Others		
5,906,033	2,423,927	2,536,799	TOTAL		

2 Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi

2 Disclosure of Off Balance Sheets Commitment/ Contingency Receivables, except securitisation exposures

No.	Kategori Portofolio	31 Desember 2021 / December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4	Tagihan Kepada Bank	-	-	-
	a. Tagihan Jangka Pendek	-	-	-
	b. Tagihan Jangka Panjang	-	-	-
5	Kredit Beragun Rumah Tinggal	-	-	-
6	Kredit Beragun Properti Komersial	-	-	-
7	Kredit Pegawai atau Pensiunan	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
9	Tagihan Kepada Korporasi	36,136	36,136	6,426
10	Tagihan Yang Telah Jatuh Tempo	-	-	-
	a. Kredit Beragun Rumah Tinggal	-	-	-
	b. Selain Kredit Beragun Rumah Tinggal	-	-	-
TOTAL		36,136	36,136	6,426

3 Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)

3 Counterparty Credit Risk Exposure

No.	Kategori Portofolio	31 Desember 2021 / December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan	-	-	-
4	Tagihan Kepada Bank	-	-	-
	a. Tagihan Jangka Pendek	-	-	-
	b. Tagihan Jangka Panjang	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
6	Tagihan Kepada Korporasi	-	-	-
TOTAL		-	-	-

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021				Portfolio Category	No.
Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA After CRM			
(6)	(7)	(8)		(2)	(1)
-	-	-		Receivables on sovereigns	1
-	-	-		A. Receivables on the Government of Indonesia	
-	-	-		B. Receivables on Governments of Other Countries	
-	-	-		Receivables on public sector entities	2
-	-	-		Receivables on multilateral development banks and international institutions	3
-	-	-		Receivables on banks	4
-	-	-		A. Short Term Receivables	
-	-	-		B. Long Term Receivables	
-	-	-		Loans secured by residential property	5
-	-	-		Loans secured by commercial real estate	6
-	-	-		Employee/Retired Loans	7
-	-	-		Receivables on micro, small business & retail portfolio	8
34,057	34,057	5,783		Bills to Corporations	9
-	-	-		Past due receivables	10
-	-	-		A. Loans secured by residential property	
-	-	-		B. Loans not secured by residential property	
34,057	34,057	5,783		TOTAL	

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021				Portfolio Category	No.
Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA After CRM			
(6)	(7)	(8)		(2)	(1)
-	-	-		Receivables on sovereigns	1
-	-	-		A. Receivables on the Government of Indonesia	
-	-	-		B. Receivables on Governments of Other Countries	
-	-	-		Receivables on public sector entities	2
-	-	-		Receivables on multilateral development banks and international institutions	3
-	-	-		Receivables on banks	4
-	-	-		A. Short Term Receivables	
-	-	-		B. Long Term Receivables	
-	-	-		Receivables on micro, small business & retail portfolio	5
-	-	-		Bills to Corporations	6
-	-	-		TOTAL	

4 Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (Settlement Risk)

4 Settlement Risk Exposures

No.	Jenis Transaksi	31 Desember 2021 / December 31, 2021		
		Nilai Eksposur Exposure Value	Faktor Pengurang Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)
1	<i>Delivery versus payment</i>	-		-
	a. Beban Modal 8% (5-15 hari)	-		-
	b. Beban Modal 50% (16-30 hari)	-		-
	c. Beban Modal 75% (31-45 hari)	-		-
	d. Beban Modal 100% (lebih dari 45 hari)	-		-
2	<i>Non-delivery versus payment</i>	-	-	-
TOTAL		-	-	-

5 Eksposur Sekuritisasi

5 Securitization Exposure

No.	Jenis Transaksi	31 Desember 2021 / December 31, 2021	
		Faktor Pengurang Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)
1	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)		-
2	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA)		-
3	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	-	
TOTAL		-	-

6 Eksposur Derivatif

6 Derivative Credit Risk Exposure

No.	Kategori Portofolio	31 Desember 2021 / December 31, 2021		
		Nilai Eksposur Exposure Value	Faktor Pengurang Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4	Tagihan kepada Bank	-	-	-
	a. Tagihan Jangka Pendek	-		-
	b. Tagihan Jangka Panjang	-		-

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021				Type of Transaction	No.
Nilai Eksposur Exposure Value	Faktor Pengurang Capital deduction factor	ATMR RWA	(2)		
(6)	(7)	(8)	(1)		
-	-	-	Delivery versus payment	1	
-	-	-	a. Capital Charge 8% (5-15 days)		
-	-	-	b. Capital Charge 50% (16-30 days)		
-	-	-	c. Capital Charge 75%(31-45 days)		
-	-	-	d. Capital Charge 100% (more than 45 days)		
-	-	-	Non-delivery versus payment	2	
-	-	-	TOTAL		

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021			Type of Transaction	No.
Faktor Pengurang Capital deduction factor	ATMR RWA	(2)		
(5)	(6)	(1)		
-	-	RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method	1	
-	-	RWA for securitization exposures calculated by Standardized Approach (SA) method	2	
-	-	Securitization exposures as deduction factor of core capital	3	
-	-	TOTAL		

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021				Portfolio Category	No.
Nilai Eksposur Exposure Value	Faktor Pengurang Capital deduction factor	ATMR RWA	(2)		
(6)	(7)	(8)	(1)		
-	-	-	Receivables on sovereigns	1	
-	-	-	A. Receivables on the Government of Indonesia		
-	-	-	B. Receivables on Governments of Other Countries		
-	-	-	Receivables on public sector entities	2	
-	-	-	Receivables on multilateral development banks and international institutions	3	
-	-	-	Receivables on banks	4	
-	-	-	A. Short Term Receivables		
-	-	-	B. Long Term Receivables		

No.	Kategori Portofolio	31 Desember 2021 / December 31, 2021			
		Nilai Eksposur Exposure Value	Faktor Pengurang Capital deduction factor	ATMR RWA	
(1)	(2)	(3)	(4)	(5)	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-		-	
6	Tagihan Kepada Korporasi	-		-	
7	Eksposur tertimbang dari <i>Credit Valuation Adjustment (CVA risk w eighted assets)</i>	-		-	
TOTAL		-	-	-	

		31 Desember 2021 / December 31, 2021	
TOTAL ATMR RISIKO KREDIT	(A)	2,678,194	
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit	(B)	-	
TOTAL ATMR RISIKO KREDIT (A) - (B)	(C)	2,678,194	
TOTAL FAKTOR PENGURANG MODAL	(D)	-	

Risiko Kredit - Pengungkapan Kualitatif Counterparty Credit Risk (CCRA) Bank Secara Individu

Bank tidak memiliki eksposur CCRA.

Credit Risk - Qualitative Disclosure of Counterparty Credit Risk (CCRA) Bank Only

The Bank has no exposure to the CCRA.

Risiko Kredit - Analisis Eksposur Counterparty Credit Risk (CCR1) Bank Secara Individu

Bank tidak memiliki eksposur CCR1.

Credit Risk - Counterparty Exposure Analysis Credit Risk (CCR1) Bank Only

The Bank has no CCR1 exposure.

Risiko Kredit - Capital Charge untuk Credit Valuation Adjustment (CCR2) Bank Secara Individu

Bank tidak memiliki eksposur CCR2.

Credit Risk - Capital Charge for Credit Valuation Adjustment (CCR2) Bank Only

The Bank has no CCR2 exposure.

Risiko Kredit - Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3) Bank Secara Individu

Bank tidak memiliki eksposur CCR3.

Credit Risk - CCR Exposure by Portfolio Category and Risk Weight (CCR3) Bank Only

The Bank has no CCR3 exposure.

Risiko Kredit - Tagihan Bersih Derivatif Kredit (CCR6) Bank Secara Individu

Bank tidak memiliki eksposur CCR6.

Credit Risk - Credit Derivatives Net Bill (CCR6) Bank Only

The Bank has no CCR6 exposure.

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021					
	Nilai Eksposur Exposure Value	Faktor Pengurang Capital deduction factor	ATMR RWA	Portfolio Category	No.
	(6)	(7)	(8)	(2)	(1)
	-		-	Receivables on micro, small business & retail portfolio	5
	-		-	Bills to Corporations	6
	-		-	Credit Valuation Adjustment (CVA risk weighted assets)	7
	-	-	-	TOTAL	

30 Juni 2021 / June 30, 2021			
	2,542,582	(A)	TOTAL RISK WEIGHTED CREDIT RISK
	-	(B)	RISK-REDUCING FACTORS of CREDIT RISK: The difference between the PPKA general reserve on productive assets that must be calculated and 1.25% RWA for Credit Risk
	2,542,582	(C)	TOTAL ATMR CREDIT RISK (A) - (B)
	-	(D)	TOTAL CAPITAL DEDUCTION FACTOR

Risiko Kredit - Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA)

Bank tidak memiliki eksposur SECA.

Credit Risk - Qualitative Disclosure of Securitization Exposure (SECA)

The Bank has no SECA exposure.

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book (SEC1) Bank Secara Individu

Bank tidak memiliki eksposur SEC1.

Credit Risk - Securitization Exposure on Banking Book (SEC1) Bank Only

The Bank has no SEC1 exposure.

Risiko Kredit - Eksposur Sekuritisasi pada Trading Book (SEC2) Bank Secara Individu

Bank tidak memiliki eksposur SEC2.

Credit Risk - Securitization Exposure on Trading Book (SEC2) Bank Only

The Bank has no SEC2 exposure.

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank Bertindak Sebagai Originator atau Sponsor (SEC3)

Bank tidak memiliki eksposur SEC3.

Credit Risk - Securitization Exposure on Banking Book and related Requirements Its Capital - The Bank Acts As Originator or Sponsor (SEC3)

The Bank has no SEC3 exposure.

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank Bertindak Sebagai Investor (SEC4)

Bank tidak memiliki eksposur SEC4.

Credit Risk - Securitization Exposure to Banking Book and its Capital Requirements - Banks Acting as Investors (SEC4)

The Bank has no SEC4 exposure.

Risiko Kredit - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko Kredit adalah risiko kerugian keuangan yang timbul akibat debitur dan/atau pihak lain gagal memenuhi kewajiban kontraktualnya kepada Bank. Risiko Kredit terutama berasal dari pinjaman.

Implementasi Manajemen Risiko Kredit

Penerapan Manajemen Risiko Kredit di Bank Ganesha dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait Manajemen Risiko Kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).

PT Bank Ganesha Tbk dalam rangka mengelola Risiko Kredit, telah menetapkan beberapa prinsip *prudential banking* yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit. Contoh tersebut antara lain pemisahan fungsi pejabat kredit antara pengusul dan pemutus kredit, penerapan *Four Eyes Principle*, penerapan *Credit Scoring System* untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

Pengendalian Risiko Kredit dilakukan melalui berbagai kontrol risiko yang telah tertuang dalam prosedur pemberian kredit yang diatur sejak proses permohonan kredit, *monitoring*, restrukturisasi, sampai dengan penyelesaian kredit bermasalah.

Bank telah memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit Risiko Kredit. Pedoman tersebut ditujukan untuk menetapkan limit Risiko Kredit pada level portofolio atau level bank secara keseluruhan yang dilaksanakan

Credit Risk - General Qualitative Disclosure Bank Only

Credit Risk is the risk of financial losses arising from debtors and/or other parties failing to fulfill their contractual obligations to the Bank. Credit Risk is primarily derived from loans.

Implementation of Credit Risk Management

The implementation of Credit Risk Management at Bank Ganesha is carried out through the design of an organizational structure that describes the involvement of all parties related to Credit Risk Management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Unit, Risk Management Unit, and Internal Audit Unit).

PT Bank Ganesha Tbk in the context of managing Credit Risk, has established several prudential banking principles which are reflected in credit policy, credit quality assessment procedures, management, and credit decision process. Examples include the separation of the functions of credit officials between proposers and credit breakers, the implementation of the Four Eyes Principle, the implementation of the Credit Scoring System for consumption credit, and the separation of non-performing loan management.

Credit Risk Control is carried out through various risk controls that have been contained in the credit granting procedures that are regulated from the credit application process, monitoring, restructuring, to the settlement of non-performing loans.

The Bank has a credit concentration risk management policy in the form of guidelines for establishing Credit Risk limits. The guidelines are aimed at establishing Credit Risk limits at the portfolio level or the overall bank level that are implemented for all products

untuk seluruh produk dan aktivitas bank yang berisiko kredit, dengan tetap memperhatikan kemampuan modal untuk menyerap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur. Penetapan limit Risiko Kredit bertujuan untuk mengurangi risiko yang ditimbulkan karena adanya konsentrasi penyaluran pinjaman.

Bank telah melakukan pemantauan atas konsentrasi kredit dan eksposur Risiko Kredit aktual secara portofolio, segmen bisnis dan segmen ekonomi, kesesuaian limit Risiko Kredit dan target yang ditetapkan. Selain itu, Bank juga melakukan analisis *stress test* secara berkala dalam berbagai skenario.

Pengukuran kebutuhan modal minimum Risiko Kredit dilakukan dengan menggunakan ketentuan yang mengacu pada ketentuan Bank Indonesia yaitu Standardized Approach Basel II sejak Januari 2012. Perhitungan Risiko Kredit tercermin dalam nilai ATMR Risiko Kredit yang dihitung secara bulanan, terdiri dari risiko kegagalan debitur, risiko kegagalan counter party, dan risiko kegagalan settlement .

Pengungkapan Mitigasi Risiko Kredit

Bank memiliki berbagai kebijakan dan praktik untuk memitigasi Risiko Kredit. Bank menerapkan berbagai panduan atas jenis-jenis agunan yang dapat diterima dalam rangka memitigasi Risiko Kredit. Jenis-jenis agunan atas pinjaman yang diberikan antara lain adalah:

1. Jaminan berupa giro, tabungan, dan deposito;
2. Logam mulia;
3. Agunan, berupa properti hunian dan aset usaha seperti tanah dan bangunan; dan
4. Kendaraan dan mesin.

and bank activities that are at risk of credit, while still paying attention to the ability of capital to absorb the risks or losses incurred, and the high low exposure. Determination of Credit Risk limit aims to reduce the risk posed due to the concentration of loan distribution.

The Bank has monitored the concentration of credit and the actual Credit Risk exposure of the portfolio, business segments and economic segments, the suitability of Credit Risk limits and targets set. In addition, the Bank also conducts periodic stress test analysis in various scenarios.

Measurement of the minimum capital requirement for Credit Risk is carried out using provisions referring to the provisions of Bank Indonesia, namely Standardized Approach Basel II since January 2012. Calculation of Credit Risk is reflected in the value of Credit Risk Risk ATMR calculated on a monthly basis, consisting of the risk of debtor failure, the risk of counter party failure, and the risk of settlement failure.

Disclosure of Credit Risk Mitigation

The Bank has various policies and practices to mitigate Credit Risk. The Bank applies various guidelines on acceptable types of collateral in order to mitigate Credit Risk. Types of collateral for loans provided includes:

1. Guarantees in the form of current accounts, savings, and deposits;
2. Precious metals
3. Collateral, in the form of residential property and business assets such as land and buildings; and
4. Vehicles and engines.

Risiko Pasar - Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar Bank Secara Individual

Market Risk - Disclosure of Market Risk Using Standardized Methods Bank Only

No.	Kategori Portofolio	31 Desember 2021 / December 31, 2021			
		Bank individual		Konsolidasi Consolidated	
		Beban Modal Capital	ATMR RWA	Beban Modal Capital	ATMR RWA
(1)	(2)	(3)	(4)	(5)	
1	Risiko Suku Bunga				
	a. Risiko Spesifik	-	-	-	-
	b. Risiko Umum	1,956	24,455	-	-
2	Risiko Nilai Tukar	342	4,270	-	-
3	Risiko Ekuitas *)			-	-
4	Risiko Komoditas *)	-	-	-	-
5	Risiko Option	-	-	-	-
TOTAL		2,298	28,725	-	-

Analisis Kualitatif	
1	Risiko Suku Bunga didefinisikan melalui aktiva dan pasiva yang memiliki tingkat sensitifitas yang relatif tinggi dan secara signifikan mempengaruhi laba dan modal bank jika terjadi perubahan suku bunga pasar.
2	Pengukuran risiko suku bunga dalam <i>banking book</i> adalah dengan menyusun <i>repricing gap</i> dari seluruh <i>interest earning assets</i> dan <i>interest bearing liabilities</i> . Bank melakukan analisa sensitivitas atas suku bunga tersebut terhadap <i>Net Interest Margin (NIM)</i> .
3	Pengendalian risiko bunga diterapkan dari keputusan Manajemen dalam menentukan langkah-langkah untuk mengendalikan risiko termasuk pencegahan terjadinya kerugian risiko Pasar yang lebih besar melalui fungsi ALCO yang menyesuaikan pergerakan suku bunga serta mitigasi risikonya.
4	Periode Pemantauan risiko suku bunga pada <i>banking book</i> dilakukan secara bulanan dan stress test risiko suku bunga dilakukan dengan menggunakan metode NII.
5	Dengan memperhatikan skala dan kompleksitas usaha, Bank tidak melakukan lindung nilai IRRBB dan perlakuan akuntansi.

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021					Portfolio Category	No.
Bank individual		Konsolidasi Consolidated				
Beban Modal Capital	ATMR RWA	Beban Modal Capital	ATMR RWA			
(6)	(7)	(8)		(2)	(1)	
				Interest Rate Risk	1	
-	-	-	-	a. Specific Risks		
-	-	-	-	b. General Risks		
536	6,706	-	-	Foreign Exchange Risk	2	
-	-	-	-	Equity Risk *)	3	
-	-	-	-	Commodity Risk *)	4	
-	-	-	-	Option Risk	5	
536	6,706	-	-	TOTAL		

Qualitative Analysis		
Interest Rate Risk is defined through assets and liabilities that have a relatively high level of sensitivity and significantly affect the bank's profit and capital in the event of a change in market interest rates.		1
Measurement of interest rate risk in banking book is by compiling repricing gap of all interest earning assets and interest bearing liabilities. The Bank conducts a sensitivity analysis of the interest rate against the Net Interest Margin (NIM).		2
Interest risk control is applied from the Management's decision in determining measures to control risk including prevention of greater Market risk losses through the ALCO function which adapt interest rate movements of the interest rate as well as the risk mitigation.		3
The interest rate risk monitoring period in the banking book is carried out on a monthly basis and the stress test of interest rate risk is carried out using the NII method.		4
With due regard to the scale and complexity of the business, the Bank does not hedge IRRBB and accounting treatment.		5

LAPORAN PERHITUNGAN
KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO)
CALCULATION REPORT
OBLIGATION TO MEET LIQUIDITY ADEQUACY RATIO (LIQUIDITY COVERAGE RATIO)

No	Komponen	31-Dec-21	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Value of outstanding obligations and commitments/contractual claims	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run offrate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate). Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate
HIGH QUALITY LIQUID ASSET (HQLA)			
1.	Total High Quality Liquid Asset (HQLA)		3,686,413
ARUS KAS KELUAR (CASH OUTFLOW)			
2.	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:		
	a. Simpanan/Pendanaan stabil	967,587	48,379
	b. Simpanan/Pendanaan kurang stabil	312,869	31,287
3.	Pendanaan yang berasal dari nasabah korporasi, terdiri dari:		
	a. Simpanan operasional	-	-
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional	4,277,656	1,658,911
	c. Surat berharga berupa surat utang yang diterbitkan oleh bank	-	-
4.	Pendanaan dengan agunan (secured funding)		-
5.	Arus kas keluar lainnya (additional requirement), terdiri dari:		
	a. Arus kas keluar atas transaksi derivatif	-	-
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas	-	-
	c. Arus kas keluar atas kehilangan pendanaan	-	-
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas	(3,148)	(315)
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana	-	-
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya	-	-
	g. Arus kas keluar kontraktual lainnya	-	-
	TOTAL ARUS KAS KELUAR (CASH OUTFLOW)		1,738,262
ARUS KAS MASUK (CASH INFLOW)			
6.	Pinjaman dengan agunan Secured lending	497,965	-
7.	Tagihan berasal dari pihak lawan (counterparty)	52,775	26,387
8.	Arus kas masuk lainnya	-	-
	TOTAL ARUS KAS MASUK (CASH INFLOW)		26,387
			TOTAL ADJUSTED VALUE1
	Total HQLA		3,686,413
	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS)		1,711,875
	LCR (%)		215.34%

Analisis

Triwulan 4/2021 LCR: 215,34%, diatas ketentuan OJK sebesar 100%. Total High Quality Liquid Asset (HQLA) PT Bank Ganesha Tbk: Rp 3.686.413 juta, sebagian besar Obligasi Pemerintah RI: Rp 2.209.368 juta atau 59,93% dari total HQLA. Nilai LCR Bank yang sesuai dengan ketentuan OJK mengindikasikan bahwa kondisi likuiditas Bank masih memadai dalam menjamin kelancaran usaha Bank saat ini maupun dimasa yang akan datang.

(dalam jutaan Rupiah)
(in million of Rupiah)

		30-Jun-21		Component	No
	Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Value of outstanding obligations and commitments/contractual claims	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run offrate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate). Value of HQLA after deduction of haircut, outstanding obligations and commitments multiplied by run-off rate or value of contractual claims multiplied by inflow rate			
				HIGH QUALITY LIQUID ASSET (HQLA)	
		2,049,792		Total High Quality Liquid Asset (HQLA)	1.
				CASH OUTFLOW	
				Deposits from retail customers and small business customers, consisting of:	2.
	1,060,680	53,034		a. Stable Deposits	
	387,178	38,718		b. Unstable Deposits	
				Funding from corporate customers, consisting of:	3.
	-	-		a. Operational deposits	
	2,718,092	1,029,984		b. Non-operational deposits and/or other non-operational liabilities	
	-	-		c. Other legal entities & issued securities	
				Secured funding	4.
				Other cash outflow (additional requirement), consisting of:	5.
	-	-		a. Cash outflow from derivative transactions	
	-	-		b. Cash outflow from increased liquidity requirements	
	-	-		c. Cash outflow from lost funding	
	(2,621)	(262)		d. Cash outflow from withdrawal of commitments for credit facilities and liquidity facilities	
	-	-		e. Cash outflow from other contractual obligations related to channelling of funds	
	-	-		f. Cash outflow from other contingency funding obligations	
	-	-		g. Other contractual cash outflow	
		1,121,474		TOTAL CASH OUTFLOW	
				CASH INFLOW	
	378,418	-		Secured lending	6.
	30,445	15,223		Other inflow by counterparty	7.
	-	-		Other cash inflow	8.
		15,223		TOTAL CASH INFLOW	
		TOTAL ADJUSTED VALUE1			
		2,049,792		TOTAL HQLA	
		1,106,251		TOTAL NET CASH OUTFLOW	
		185.29%		LCR (%)	

Analysis

Quarter 4/2021 LCR: 215.34%, above the Financial Services Authority Regulation of 100%. Total High Quality Liquid Asset (HQLA) of PT Bank Ganesha Tbk: Rp 3,686,413 million, most Indonesian Government Bonds: Rp 2,209,368 million or 59.93% of the total HQLA. The LCR value of the Bank in accordance with Financial Services Authority Regulation indicates that the Bank's liquidity condition is still adequate in ensuring the Bank's current and future business smoothness.

Manajemen Risiko Likuiditas (LIQA) Bank Secara Individu

Risiko Likuiditas adalah risiko akibat ketidakmampuan untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset berlikuiditas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Implementasi Rasio Likuiditas

PT Bank Ganesha Tbk mengelola Risiko Likuiditas agar dapat memenuhi setiap kewajiban finansial sesuai perjanjian secara tepat waktu, serta dapat memelihara tingkat likuiditas yang memadai dan optimal. Untuk mendukung pengelolaan likuiditas, Bank menetapkan Kebijakan dan Pedoman Likuiditas yang mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, penetapan strategi pendanaan, sistem peringatan dini, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, dan rencana pendanaan darurat (*contingency funding plan*).

Kebijakan ini bertujuan untuk memastikan kecukupan dana harian dalam memenuhi kewajiban pada kondisi normal maupun kondisi krisis secara tepat waktu dari berbagai sumber dana yang tersedia, termasuk memastikan ketersediaan aset likuid berkualitas tinggi. Strategi pendanaan diutamakan berasal dari penghimpunan DPK yang memiliki struktur yang sehat dan *sustainable*.

Untuk memperoleh gambaran mengenai kondisi likuiditas yang aktual, hasil pengukuran menggunakan rasio likuiditas dianalisis lebih mendalam dan dikaitkan dengan informasi kualitatif terkini, sehingga menghasilkan kesimpulan yang wajar dan komprehensif. Alat pengukur Risiko Likuiditas yang digunakan adalah proyeksi arus kas, profil maturitas, rasio likuiditas, dan *stress test* Risiko Likuiditas.

Risiko Operasional - Pengungkapan Risiko Operasional Operational Risk Disclosure

No.	Pendekatan Yang Digunakan	31 Desember 2021 / December 31, 2021		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross in the past 3 years	Konsolidasi Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar	228,388	34,258	428,228
TOTAL		228,388	34,258	428,228

Risiko Operasional - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko Operasional adalah risiko terjadinya kerugian yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya kejadian-kejadian eksternal.

Implementasi Manajemen Risiko Operasional

Penerapan Manajemen Risiko Operasional ditujukan untuk mengelola eksposur Risiko Operasional yang berpotensi menimbulkan kerugian finansial maupun non-finansial bagi Bank. Pengelolaan terhadap eksposur Risiko Operasional di Bank Ganesha juga mencakup pengelolaan terhadap eksposur Risiko Hukum, reputasi, dan kepatuhan yang terdapat pada setiap proses bisnis dan aktivitas operasional.

Penerapan Manajemen Risiko Operasional diantaranya dilaksanakan dan dipantau melalui perangkat Manajemen Risiko Operasional berupa Operational Risk Self Assessment (ORSA), Loss Event Database (LED), dan Implementasi Business Continuity Management (BCM). Upaya peningkatan pemahaman atas Manajemen Risiko difokuskan pada

Liquidity Risk Management (LIQA) Bank Only

Liquidity Risk is the risk due to the inability to meet due obligations from cash flow funding sources and/or from high liquidity assets that can be held, without interfering with the Bank's activities and financial condition.

Implementation of Liquidity Ratio

PT Bank Ganesha Tbk manages Liquidity Risk so that it can fulfill every financial obligation according to the agreement in a timely manner, and can maintain an adequate and optimal level of liquidity. To support liquidity management, the Bank establishes Liquidity Policies and Guidelines that include liquidity management, maintenance of optimal liquidity reserves, establishment of funding strategies, early warning systems, cash flow projections, maturity profiles, determination of liquidity limits, and contingency funding plans.

This policy aims to ensure the adequacy of daily funds in fulfilling obligations under normal conditions and crisis conditions in a timely manner from various sources of available funds, including ensuring the availability of high-quality liquid assets. Funding strategies are primarily derived from the collection of DPK which has a healthy and sustainable structure.

To obtain an overview of the actual liquidity conditions, the measurement results using the liquidity ratio are analyzed more deeply and linked to the latest qualitative information, resulting in reasonable and comprehensive conclusions. The Liquidity Risk measuring instrument used is cash flow projection, maturity profile, liquidity ratio, and stress test Liquidity Risk.

(dalam jutaan Rupiah)
(in million of Rupiah)

30 Juni 2021 / June 30, 2021					
	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross in the past 3 years	Konsolidasi Capital Charge	ATMR RWA	Indicator Approach	No.
	(6)	(7)	(8)	(2)	(1)
	228,388	34,258	428,228	Basic Indicator Approach	1
	228,388	34,258	428,228	TOTAL	

Operational Risk - Qualitative Disclosure Bank Only

Operational Risk is the risk of losses caused by the inadequacy and/or malfunction of internal processes, human error, system failure, or the existence of external events.

Implementation of Operational Risk Management

The implementation of Operational Risk Management is intended to manage Operational Risk exposures that have the potential to cause financial and non-financial losses for the Bank. Management of Operational Risk exposures at Bank Ganesha also includes management of Legal, reputational and compliance risk exposures contained in every business process and operational activity.

The implementation of Operational Risk Management includes being implemented and monitored through Operational Risk Management tools in the form of Operational Risk Self Assessment (ORSA), Loss Event Database (LED), and Business Continuity Management (BCM) Implementation. Efforts to improve understanding of Risk Management are

peningkatan budaya sadar risiko, fraud awareness dan sosialisasi/pelatihan Manajemen Risiko yang terus dilakukan kepada seluruh karyawan, serta peningkatan kualitas pengendalian risiko pada setiap aktivitas operasional Bank.

Dalam rangka perhitungan beban modal dan ATMR Operasional, saat ini Bank Ganesha menggunakan metode Basic Indicator Approach sesuai dengan ketentuan regulator, yaitu Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.3/2016 tanggal 14 Juli 2016 perihal Perhitungan ATMR untuk Risiko Operasional dengan menggunakan Pendekatan Indikator Dasar (PID).

Risiko Hukum - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko Hukum adalah risiko akibat tuntutan hukum dan/ atau kelemahan aspek yuridis. Implementasi Manajemen Risiko Hukum

Pengelolaan Manajemen Risiko Hukum dilakukan oleh bagian Legal dan Remedial melalui beberapa cara, mencakup:

- Melakukan kajian terhadap peraturan perundang-undangan baik yang baru maupun yang sudah berlaku dan peristiwa peristiwa hukum aktual yang terjadi di lapangan untuk memastikan bahwa ketentuan internal Bank tidak menyimpang dari ketentuan perundangan yang berlaku;
- Memberikan advis/opini hukum atas perjanjian kerja sama/agreement antara Bank dengan pihak lain, untuk melindungi kepentingan hukum Bank sebelum perjanjian/agreement ditandatangani oleh pejabat Bank yang berwenang;
- Setiap transaksi perbankan di PT Bank Ganesha Tbk yang meliputi operasional, perkreditan dan hubungan ketenagakerjaan telah dilakukan sesuai dengan ketentuan perundang-undangan yang berlaku dan didukung oleh dokumen hukum yang memadai.

Terhadap gugatan-gugatan yang muncul dilakukan upaya-upaya sebagai berikut.

- Berkoordinasi dengan unit kerja terkait;
- Memberikan pendampingan hukum sesuai dengan kewenangannya apabila terjadi kasus hukum dan memberikan konsultasi mengenai permasalahan hukum yang bersifat teknis;
- Melakukan penanganan perkara di pengadilan;
- Dalam hal adanya tuntutan hukum yang memiliki

focused on improving the risk-conscious culture, fraud awareness and Risk Management training/training that is continuously carried out to all employees, as well as improving the quality of risk control in every operational activity of the Bank.

In the context of calculating capital expenses and operational RWA, Bank Ganesha currently uses the Basic Indicator Approach method in accordance with the provisions of the regulator, namely Circular Letter of the Financial Services Authority No. 24/SEOJK.3/2016 dated July 14, 2016 concerning the Calculation of RWA for Operational Risk using the Basic Indicator Approach (PID).

Legal Risk - General Qualitative Disclosure Bank Only

Legal Risk is the risk due to legal demands and/ or weakness of juridical aspects.

Implementation of Legal Risk Management

Legal Risk Management is carried out by Legal and Remedial through several ways, including:

- Conduct a review of both new and existing laws and regulations and actual legal events that occur in the field to ensure that the Bank's internal provisions do not deviate from the applicable laws and regulations;
- Provide legal advice/opinion on cooperation agreements/agreements between the Bank and other parties, to protect the Bank's legal interests before the agreement/agreement is signed by authorized Bank officials;
- Every banking transaction at PT Bank Ganesha Tbk which includes operations, credit and labor relations has been carried out in accordance with the applicable laws and regulations and is supported by adequate legal documents.

Against the emerging lawsuits, the following efforts were made.

- Coordinate with relevant work units;
- Providing legal assistance in accordance with their authority in the event of a legal case and providing consultation on legal issues of a technical nature;
- Conducting case handling in court;
- In the event of a legal claim that has a very significant

potensi kerugian sangat signifikan bagi Bank dan atau adanya tuntutan hukum yang secara signifikan bisa berdampak negatif pada reputasi Bank, maka sebagai contingency plan harus dilakukan tindakan untuk mengurangi Risiko Hukum, antara lain melalui penggunaan jasa pengacara dan melaporkan perkembangannya kepada Direksi;

- e. Berkoordinasi dengan pihak ketiga: Kepolisian, Kejaksaan, BPN dalam rangka penanganan permasalahan.

Sebagai bagian dari pemantauan terhadap Risiko Hukum, bagian Legal dan Remedial berkoordinasi dengan Satuan Kerja Manajemen Risiko terkait dengan pelaporan Profil Risiko Hukum kepada Direksi.

Risiko Kepatuhan - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko Kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Implementasi Manajemen Risiko Kepatuhan

Perbankan merupakan suatu industri yang highly regulated, sehingga Bank senantiasa melakukan pemantauan atas kepatuhan terhadap ketentuan yang diterbitkan oleh regulator maupun instansi berwenang lainnya. Sanksi regulator terhadap pelanggaran ketentuan-ketentuan dimaksud bervariasi dari bentuk teguran, sanksi/denda/penalti, hingga pencabutan lisensi. Pengelolaan Risiko Kepatuhan dilakukan pada seluruh aktivitas operasional Bank.

Direktur yang membawahkan Fungsi Kepatuhan, melalui Satuan Kerja Kepatuhan merupakan koordinator Risiko Kepatuhan yang mengelola Risiko Kepatuhan di Bank. Selain itu, terdapat peran serta dari Satuan Kerja Manajemen Risiko, pemimpin unit kerja dalam memupuk budaya sadar risiko di seluruh unit kerja. Dalam memantau eksposur Risiko Kepatuhan, Satuan Kerja Kepatuhan berkoordinasi dengan Satuan Kerja Manajemen Risiko dalam menyusun laporan profil Risiko Kepatuhan melalui laporan profil risiko kepada Direksi.

Penerapan program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) telah dijalankan sesuai ketentuan yang berlaku. Untuk mendukung hal

potential loss for the Bank and/or a legal claim that could significantly impact the Bank's reputation, then as a contingency plan action must be taken to reduce Legal Risk, including through the use of lawyer services and reporting its development to the Board of Directors;

- e. Coordinate with third parties: Police, Prosecutors, and BPN in order to handle problems.

As part of monitoring the Legal Risk, the Legal and Remedial department coordinates with the Risk Management Unit related to reporting the Legal Risk Profile to the Board of Directors.

Compliance Risk - General Qualitative Disclosure Bank Only

Compliance Risk is the risk due to the Bank not complying with and/or not implementing applicable laws and regulations.

Implementation of Compliance Risk Management

Banking is a highly regulated industry, so the Bank constantly monitors compliance with the provisions issued by regulators and other authorized agencies. Regulator sanctions for violations of these provisions vary from reprimands, sanctions/fines/penalties, to revocation of licenses. Compliance Risk Management is carried out on all operational activities of the Bank.

The Director in charge of the Compliance Function, through the Compliance Unit, is the Compliance Risk coordinator who manages Compliance Risk in the Bank. In addition, there is a role as well as from the Risk Management Unit, the work unit leader in fostering a risk-conscious culture throughout the work unit. In monitoring Compliance Risk exposure, the Compliance Unit coordinates with the Risk Management Unit in preparing Compliance Risk profile reports through risk profile reports to the Board of Directors.

The implementation of the Anti-Money Laundering (APU) and Prevention of Terrorism Financing (PPT) program has been carried out in accordance with the applicable

tersebut, dilakukan sosialisasi pelaksanaan Customer Due Diligence (CDD) secara berkala. Hal tersebut ditujukan untuk meningkatkan awareness dan kepatuhan unit kerja operasional Bank Ganesha terhadap prosedur ini.

Di samping itu, Bank juga telah memiliki kebijakan dan standard operational procedure terkait APU dan PPT untuk melindungi Bank dari sasaran tindak pidana pencucian uang dan terorisme. Hal ini juga didukung dengan telah diimplementasikannya sistem Anti Pencucian Uang untuk memantau transaksi yang mencurigakan, melalui laporan Cash Transaction Report (CTR) dan Suspicious Transaction Report (STR).

Selain itu, Satuan Kerja Kepatuhan terlibat dalam pemantauan kepatuhan untuk hal-hal terkait pemenuhan komitmen kepada regulator, penyesuaian kebijakan baru mengikuti perubahan ketentuan eksternal, ataupun hal-hal yang disyaratkan oleh regulator seperti perencanaan, pelaksanaan, dan pelaporan aktivitas baru.

Risiko Strategis - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko Strategis adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Implementasi Manajemen Risiko Strategis

Dalam tata kelola Manajemen Risiko Strategis di PT Bank Ganesha Tbk, evaluasi Risiko Strategis dilakukan Direksi secara berkala melalui forum yang membahas tentang strategi dan kebijakan Risiko Strategis. Forum tersebut antara lain rapat Direksi, rapat Komite Manajemen Risiko, dan branch performance review meeting yang digunakan untuk menyelaraskan strategi antar unit kerja.

Bank juga telah memiliki perencanaan bisnis yang disusun dalam Rencana Jangka Panjang (Corporate Plan) dan Rencana Bisnis Bank (RBB). RBB dikaji kembali setiap tahun untuk disesuaikan dengan perubahan lingkungan usaha dan rencana perusahaan. Sementara itu, Rencana Jangka Panjang menjadi pedoman dalam melakukan perencanaan setiap tahun dan dapat dikaji apabila terjadi perubahan-perubahan yang signifikan terhadap lingkungan bisnis dan sumber daya perusahaan.

provisions. To support this, periodically socialize the implementation of Customer Due Diligence (CDD). This is aimed at increasing awareness and compliance of the operational work unit of Bank Ganesha with this procedure.

In addition, the Bank also has policies and operational procedures related to APU and PPT to protect the Bank from the target of money laundering and terrorism. This is also supported by the implementation of an Anti-Money Laundering system to monitor suspicious transactions, through Cash Transaction Report (CTR) and Suspicious Transaction Report (STR) reports.

In addition, the Compliance Unit is involved in monitoring compliance for matters related to fulfilling commitments to regulators, adjusting new policies following changes in external provisions, or matters required by regulators such as planning, implementing, and reporting on new activities.

Strategic Risk - General Qualitative Disclosure Bank Only

Strategic Risk is the risk of inaccuracy in the decision making and/or implementation of a strategic decision as well as failure to anticipate changes in the business environment.

Implementation of Strategic Risk Management

In the governance of Strategic Risk Management at PT Bank Ganesha Tbk, the evaluation of Strategic Risk is carried out by the Board of Directors periodically through a forum that discusses the strategies and policies of Strategic Risk. These forums include meetings of the Board of Directors, meetings of the Risk Management Committee, and branch performance review meetings that are used to harmonize strategies between work units.

The Bank has also had business planning prepared in the Long Term Plan (Corporate Plan) and the Bank's Business Plan (RBB). RBB is reviewed annually to be adjusted to changes in the business environment and company plan. Meanwhile, the Long Term Plan is a guideline in planning every year and can be reviewed if there are significant changes to the company's business environment and resources.

Penetapan strategi yang tepat dalam pengembangan dan pemeliharaan TI, pengelolaan SDM, pengembangan produk baru, pengembangan layanan, perluasan jaringan, dan penetrasi pasar sasaran, bertujuan agar Bank dapat mempertahankan daya saing sehingga kelangsungan usaha tetap terjaga.

Budaya Manajemen Risiko Strategik tercermin dan terdokumentasi di antaranya melalui profil risiko. Pengukuran Risiko Strategik antara lain dilakukan dengan menganalisis dan membandingkan eksposur risiko dengan limit yang ditetapkan, antara lain pencapaian aset, ekspansi pinjaman, dana pihak ketiga, dan efisiensi biaya. Penyusunan dan pelaksanaan tindak lanjut atas eksposur risiko yang signifikan, didokumentasikan dalam profil risiko dan disajikan dalam rapat Komite Manajemen Risiko.

Risiko Reputasi - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko Reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank.

Implementasi Manajemen Risiko Reputasi

Fungsi pengendalian Risiko Reputasi dilakukan oleh bagian Service Quality Management & Call Center (SQM & CC). Bagian Service Quality Management berkoordinasi dengan Satuan Kerja Manajemen Risiko untuk menilai parameter Risiko Reputasi dan melaporkannya kepada Direksi.

Bank telah memiliki sistem dan prosedur pengaduan nasabah, dan dapat segera menindaklanjuti dan mengatasi adanya keluhan nasabah dan potensi gugatan hukum yang dapat meningkatkan eksposur Risiko Reputasi. Untuk mempercepat tanggapan atas pemberitaan dan komplain nasabah, maka unit kerja melaporkan setiap pemberitaan negatif kepada petugas Pengaduan Nasabah.

Pengelolaan Risiko Reputasi pada saat krisis diatur dalam kebijakan manajemen kelangsungan usaha yang bertujuan untuk meminimalkan dampak Risiko Reputasi

Establishment of the right strategy in IT development and maintenance, human resources management, new product development, service development, network expansion, and target market penetration, aiming for the Bank to maintain competitiveness so that business continuity is maintained.

The culture of Strategic Risk Management is reflected and documented through risk profiles. Strategic Risk Measurement is carried out, among others, by analyzing and comparing risk exposures with established limits, including the achievement of assets, loan expansion, third party funds, and cost efficiency. Preparation and implementation of follow-up on significant risk exposures, documented in the risk profile and presented in the Risk Management Committee meeting.

Reputational Risk - General Qualitative Disclosure Bank Only

Reputational Risk is a risk due to the decreasing level of stakeholder trust that comes from negative perceptions of the Bank.

Implementation of Reputational Risk Management

The Reputational Risk control function is carried out by the Service Quality Management & Call Center (SQM & CC). The Service Quality Management Department coordinates with the Risk Management Unit to assess the parameters of Reputational Risk and report them to the Board of Directors.

The bank already has a customer complaint system and procedures, and can immediately follow up and address customer complaints and potential lawsuits that can increase exposure to Reputational Risk. To expedite the response to customer complaints and complaints, the work unit reports any negative reports to the Customer Complaints officer.

Management of Reputational Risk in times of crisis is regulated in a business continuity management policy

pada saat terjadi situasi gangguan atau bencana. Dalam hal ini, Bank memiliki Tim Manajemen Krisis yang berperan penting saat terjadi gangguan atau bencana dan bertanggung jawab melakukan langkah-langkah yang perlu diambil termasuk pengelolaan Risiko Reputasi. Tim Manajemen Krisis dibentuk mulai dari Kantor Pusat hingga ke Kantor Cabang. Aspek yang harus diperhatikan dalam pengelolaan Risiko Reputasi saat krisis adalah menjaga kepercayaan nasabah, Pemegang Saham, dan masyarakat sekitar terhadap nama baik Bank.

Langkah yang dilakukan Bank dalam Manajemen Risiko Reputasi antara lain melalui komunikasi yang konsisten, dengan menjaga keterbukaan informasi dan transparansi kepada seluruh pemangku kepentingan, serta menjalin hubungan yang harmonis dengan pihak media. Kedua hal tersebut dilakukan dalam rangka meminimalkan dan menangani keluhan dari pemangku kepentingan yang dapat mengakibatkan timbulnya publikasi negatif terhadap Bank.

that aims to minimize the impact of Reputational Risk in the event of a disruption or disaster situation. In this case, the Bank has a Crisis Management Team that plays an important role in the event of a disruption or disaster and is responsible for taking steps that need to be taken including managing Reputational Risk. The Crisis Management Team is formed from Headquarters to the Branch Office. The aspect that must be considered in managing Reputational Risk during a crisis is maintaining the trust of customers, Shareholders, and the surrounding community in the Bank's good name.

The steps taken by the Bank in Reputational Risk Management include through consistent communication, by maintaining information disclosure and transparency to all stakeholders, and establishing harmonious relationships with the media. Both things are done in order to minimize and handle complaints from stakeholders that can result in negative publications against the Bank.

Pengembangan SDM Di Bidang Manajemen Risiko

Untuk menerapkan manajemen risiko yang berkualitas, dibutuhkan pemenuhan sumber daya manusia yang kompeten dalam bidang tugasnya masing-masing dengan mengedepankan budaya risiko dan pelaksanaan manajemen risiko dalam aktivitas operasionalnya sehari-hari. Untuk mendapatkan SDM yang handal dalam bidang manajemen risiko sekaligus memenuhi ketentuan regulator tentang penerapan manajemen risiko bagi bank umum, maka PT. Bank Ganesha Tbk melaksanakan edukasi manajemen risiko antara lain dengan:

1. Sertifikasi Manajemen Risiko dan Refreshment
2. Sosialisasi mengenai budaya manajemen risiko serta perangkat manajemen risiko yang digunakan di PT. Bank Ganesha Tbk terkait aktivitas operasional bank.
3. Pembelajaran/Pelatihan bagi karyawan PT. Bank Ganesha Tbk melalui seminar dan training yang diselenggarakan pihak eksternal.

Kecukupan atas Sistem dan Infrastruktur Manajemen Risiko

Pengelolaan risiko yang efektif dan komprehensif, diperlukan infrastruktur manajemen risiko yang memadai dan secara terus menerus dikembangkan sesuai dengan perkembangan arah strategik bisnis bank, infrastruktur tersebut mencakup Tata Kelola dan Organisasi (termasuk SDM), Kebijakan dan Prosedur, Proses Manajemen Risiko, Perangkat dan Metode Pengukuran dan didukung oleh Teknologi Informasi serta secara berkesinambungan meningkatkan Budaya Risiko.

HR Development in the Aspect of Risk Management

To apply quality risk management, it takes a provision of human resources competent in their respective areas by prioritizing risk culture and risk management implementation in daily operational activities. To obtain reliable HR in risk management and compliant with the regulations from the regulators on the implementation of risk management for commercial banks, PT Bank Ganesha Tbk conducts the following education on risk management:

1. Certification of Risk Management and Refreshment
2. Socialization of risk management culture and risk management devices that are used in PT Bank Ganesha Tbk related to the Bank's operational activities.
3. Learning/trainings for PT Bank Ganesha Tbk employees through seminars and trainings held by external parties.

Adequacy of Risk Management System and Infrastructure

Effective & comprehensive risk management, adequate risk management infrastructure and consistent development is needed to comply with the development of the bank's business direction. The infrastructure includes Governance and Organization (including HR), Policies and Procedures, Risk Management Processes, Tools and Measurement Methods and is supported by Information Technology and continuously enhances the Risk Culture.

SISTEM PENGENDALIAN INTERNAL

INTERNAL CONTROL SYSTEM

Sistem pengendalian internal merupakan satu kesatuan metodologi, kebijakan, prosedur dan penyusunan organisasi yang ditujukan untuk melakukan identifikasi, pengukuran, pemantauan, serta pengendalian risiko yang timbul dari kegiatan Perseroan dengan pendekatan berbasis risiko. Pengendalian Internal di Bank Ganesha dilakukan dengan mencakup semua aspek bisnis baik dari sisi Asset dan Liabilities, dengan tujuan untuk:

1. Menjaga dan mengamankan aset Perseroan;
2. Menjamin tersedianya laporan yang lebih akurat dan dapat dipercaya;
3. Meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku;
4. Mengurangi dampak keuangan/kerugian, penyimpangan termasuk kecurangan/fraud dan pelanggaran; dan
5. Meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Kerangka kerja Pengelolaan Risiko dan Pengendalian Internal di Bank Ganesha mengadopsi Pendekatan Tiga Lini Pertahanan (Three Lines of Defense) yang tertera seperti di bawah ini:

1. Lini pertama, adalah peran dari pada pemilik risiko (unit bisnis) sebagai first line of defense dalam fungsinya mengelola aspek internal control di unit kerjanya;
2. Lini kedua, Satuan Kerja Manajemen Risiko bersama Satuan Kerja Kepatuhan melakukan pendefinisian, penyempurnaan dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi/fasilitasi dari aktivitas pengelolaan risiko operasional secara menyeluruh; dan
3. Lini ketiga, Satuan Kerja Audit Intern akan memastikan secara independen bahwa semua risiko residual telah dikelola sesuai dengan toleransi risiko yang telah disetujui.

Pengendalian Keuangan dan Operasional

Perseroan melakukan evaluasi terhadap sistem pengendalian keuangan dan operasional secara berkala. Hal ini merupakan salah satu fondasi bagi Perseroan untuk terus melaksanakan perbaikan dan penyempurnaan sistem pengendalian yang dapat meningkatkan pertumbuhan Perseroan. Evaluasi atas efektivitas sistem pengendalian keuangan dan operasional di lingkungan Perseroan dilakukan telah berjalan baik, dan akan terus dilakukan pengembangan, evaluasi serta perbaikan sistem pengendalian keuangan dan operasional secara berkelanjutan.

Internal Control is a system combination of is a unit of methods, policies, procedures, and organizational arrangement, intended to identify, measure, monitor, and control risks from Company's activities with risk-based approaches. Internal control in Bank Ganesha is carried out by covering all business aspects, either from Assets or Liabilities, to:

1. Maintain and secure Company's assets;
2. Ensure the availability of accurate and trustworthy reports;
3. Increase compliance with the provisions of applicable legislation;
4. Reduce financial impacts/losses, deviations including fraud and violation; and
5. Increase organizational effectiveness and increase cost efficiency.

The framework for Risk Management and Internal Control in Bank Ganesha adopts the Three Lines of Defense approach as outlined below:

1. First line is the role of risk owners (business units) in relation to the management of internal control within their work unit;
2. Second line, Risk Management Unit with Compliance Work Unit define, refine, and maintain the methods of risk management; ensure the adequacy of risk mitigation, policies, and procedures; and coordinate/facilitate the management of operational risk management as a whole; and
3. Third line, Internal Audit Work Unit will ensure independently that all residual risks have been managed in accordance with approved risk tolerance.

Financial and Operational Control

The Company evaluates financial, and operational for Periodically. This is one of the Company's sustainable foundations to improve its control system in line with the Company's growth. Evaluation for effectiveness internal control system within the Company is carried out by the Internal Audit Division. The Company's internal control system has been satisfactory. In the future, the Company will continue to develop, evaluate, and improve this internal control system continuously.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka COSO

Pengendalian internal merupakan suatu proses yang tidak terpisahkan dari aktivitas bisnis yang berkelanjutan. Untuk mendukung hal ini, Committee of Sponsoring Organizations of the Treadway Commission (COSO) sebagai Komisi Internasional yang dibentuk untuk mengidentifikasi faktor-faktor penyebab penggelapan dan membuat rekomendasi untuk meminimalisasi kejadian tersebut, menetapkan suatu kerangka kerja (framework). COSO framework telah menjadi acuan perusahaan publik sebagai model best practices pengendalian internal. Perseroan telah mengacu pada COSO framework, sebagaimana diuraikan berikut:

- 1. Lingkungan Pengendalian**
Lingkungan pengendalian menyediakan arahan bagi Perseroan dan mempengaruhi kesadaran pengendalian dari orang-orang yang ada di dalam Perseroan tersebut. Beberapa faktor yang berpengaruh di dalam lingkungan pengendalian antara lain integritas dan nilai etik, serta komitmen terhadap kompetensi.
- 2. Penaksiran Risiko**
Adalah identifikasi terhadap risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko.
- 3. Aktivitas Pengendalian**
Adalah kebijakan dan prosedur yang membantu menjamin bahwa arahan manajemen dilaksanakan. Aktivitas tersebut membantu memastikan bahwa tindakan yang diperlukan untuk menanggulangi risiko dalam pencapaian tujuan. Aktivitas pengendalian di antaranya melakukan kaji ulang terhadap kinerja, pengelolaan informasi, dan pemisahan tugas.
- 4. Informasi dan Komunikasi**
Sistem informasi yang relevan dalam pelaporan keuangan merupakan sistem akuntansi yang berisi metode untuk mengidentifikasi, menggabungkan, menganalisis, mengklasifikasi, mencatat, dan melaporkan transaksi, serta menjaga akuntabilitas aset dan kewajiban. Komunikasi meliputi penyediaan deskripsi tugas individu dan tanggung jawab berkaitan dengan struktur pengendalian internal dalam pelaporan keuangan.

The suitability of the Internal Control System with the COSO Framework

Internal control is a process that is inseparable from sustainable business activities. To support this, the Committee of Sponsoring Organizations of the Treadway Commission (COSO) as an International Commission that was formed to identify the factors that cause embezzlement and make recommendations to minimize the incident, establish a framework (framework). The COSO framework has become a reference for public companies as a model for best practices of internal control. The company has referred to the COSO framework, as described below:

- 1. Control Environment**
The control environment provides direction for the Company and affects the control awareness of those in the Company. Several factors that influence the control environment include integrity and ethical values, as well as commitment to competence.
- 2. Risk Assessment**
Risk assessment is the identification of risks through relevant analysis and is used as the basis for risk management planning.
- 3. Control Activities**
Control activities are policies and procedures that help ensure that management directives are carried out. These activities help ensure that actions are needed to mitigate risks in achieving objectives. Control activities include reviewing performance, managing information, and segregating duties.
- 4. Information and Communication**
The relevant information system in financial reporting is an accounting system that contains methods for identifying, combining, analyzing, classifying, recording and reporting transactions, as well as maintaining accountability for assets and liabilities. Communication includes providing descriptions of individual duties and responsibilities with regard to the structure of internal control in financial reporting.

5. Pemantauan

Proses untuk menentukan kualitas kinerja pengendalian internal sepanjang waktu. Pemantauan dilaksanakan melalui kegiatan yang berlangsung secara terus menerus, serta evaluasi secara terpisah.

Pemantauan bertujuan mewujudkan hal-hal sebagai berikut:

1. Mendapatkan kepastian dipatuhinya seluruh peraturan dan perundang-undangan yang berlaku dalam seluruh kegiatan operasional;
2. Memastikan tersedianya informasi keuangan dan non-keuangan yang akurat, lengkap, dan tepat waktu bagi pihak internal dan eksternal;
3. Mendapatkan efisiensi dan efektivitas dari kegiatan usaha Perseroan; dan
4. Mencegah penyimpangan termasuk kecurangan/ fraud.

Evaluasi Efektivitas Pengendalian Internal

Berdasarkan hasil pemeriksaan serta paparan hasil evaluasi baik internal maupun eksternal terhadap efektivitas dan kecukupan pengendalian Internal pada Perseroan, khususnya pada kecukupan sistem, prosedur, struktur organisasi, sumber daya manusia dan pelaporan, dapat disimpulkan bahwa sistem pengendalian Internal pada Perseroan telah berjalan dengan memadai.

5. Monitoring

Monitoring is a process to determine the quality of internal control performance at all times. Monitoring is carried out through activities that take place continuously, as well as separate evaluations.

Monitoring aims to achieve the following:

1. Obtain assurance that all applicable laws and regulations are complied with in all operational activities;
2. Ensuring the availability of accurate, complete, and timely financial and non-financial information for internal and external parties;
3. Obtain efficiency and effectiveness from the Company's business activities; and
4. Prevent irregularities including fraud.

Evaluation of the Effectiveness of Internal Control

Based on the results of the examination and exposure to the evaluation both internal and external results of the effectiveness and adequacy of internal control at the Company, particularly on the adequacy of systems, procedures, organizational structure, human resources and reporting, conclude that the internal control system in the Company is running adequately.

FUNGSI KEPATUHAN

COMPLIANCE FUNCTION

Bank Ganesha berkomitmen untuk selalu meningkatkan pelaksanaan fungsi kepatuhan dengan berpedoman pada Peraturan OJK No.46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum. Bank Ganesha memiliki Satuan Kerja Kepatuhan yang terdiri dari dari Direktur Kepatuhan dan Divisi Kepatuhan. Jajaran kepatuhan bersifat Independen dan terpisah dari fungsi bisnis, operasional maupun fungsi penunjang lainnya. Bank Ganesha telah memiliki kebijakan dan standar prosedur kepatuhan yang menjabarkan tugas dan tanggung jawab Satuan Kerja Kepatuhan dalam menjalankan fungsi kepatuhan sesuai dengan ketentuan Regulator dan best practice terkini.

Sesuai dengan Peraturan Otoritas Jasa Keuangan No 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Bank Ganesha telah menerapkan Fungsi Kepatuhan Bank yang meliputi tindakan untuk:

1. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank;
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan Ketentuan peraturan perundang-undangan;
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Tugas dan Tanggung Jawab Direktur Kepatuhan

Adapun tugas dan tanggung jawab Direktur yang membawahi fungsi kepatuhan antara lain:

1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
3. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Perseroan;
4. Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;

Bank Ganesha is committed to always improving implementation of the compliance function based on OJK Regulation No. 46/POJK.03/2017 concerning Commercial Bank Compliance Function. Bank Ganesha has Compliance Unit consisting of the Director of Compliance and Compliance Division. Compliance ranks are Independent and separate from business functions, operations, and other supporting functions. Bank Ganesha has compliance policies and standard procedures that outline the duties and responsibilities Compliance Work Unit in carrying out its functions compliance in accordance with the provisions of the Regulator and the latest best practice.

To comply with the provisions of the Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of Compliance Function for Commercial Banks, the Company has implemented the Company's compliance function which includes the following actions:

1. Realizing the implementation of a culture of compliance at all levels of the organization and in the Company's business activities;
2. Manage compliance risks faced by the Company;
3. Ensure that the policies, regulations, systems, and procedures as well as business activities carried out by the Company are in accordance with the provisions of the Financial Services Authority and the provisions of the prevailing laws and regulations; and
4. Ensuring the Company's compliance with the commitments made by the Company to the Financial Services Authority and/or other competent supervisory authorities.

Duties and Responsibilities of the Compliance Director

The duties and responsibilities of the Director in charge of the compliance function include:

1. Formulate a strategy to encourage the creation of a culture of compliance with the Company;
2. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
3. Establish compliance systems and procedures that will be used to formulate the Company's internal provisions and guidelines;
4. Ensure that all policies, regulations, systems and procedures as well as business activities carried out by the Company are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations;

5. Meminimalkan risiko kepatuhan Perseroan;
6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; dan
7. Melakukan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.

Tugas dan Tanggung Jawab Satuan Kerja Kepatuhan

Dalam rangka melaksanakan fungsi kepatuhan, tugas dan tanggung jawab Satuan Kerja Kepatuhan wajib paling sedikit:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi;
2. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
3. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Perseroan dengan peraturan perundang-undangan;
4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Perseroan agar sesuai dengan ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan peraturan perundang-undangan;
5. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku; dan
6. Melakukan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.

Kebijakan dan Standar Prosedur Kepatuhan

Bank Ganesha telah memiliki Compliance Charter yang direvisi terakhir tanggal 06 Desember 2018 dan Pedomen Internal No.KEP/001-PFK yang direvisi terakhir tanggal 06 Desember 2018 tentang Pedoman Pelaksanaan Fungsi Kepatuhan.

Dalam ketentuan tersebut diatas diatur mengenai: fungsi kepatuhan bank, frame work pengelolaan risiko kepatuhan, Tugas dan Tanggung Jawab Dewan Komisaris, Tugas dan Tanggung Jawab Direksi, Tugas dan Tanggung Jawab Direktur Yang Membawahkan Fungsi Kepatuhan Kepatuhan, Tugas dan Tanggung Jawab Satuan Kerja Kepatuhan, aktivitas-aktivitas kepatuhan, Penerapan Manajemen Risiko Kepatuhan, Kebijakan Kepatuhan, Prosedur Kepatuhan, dan Pelaporan.

5. Minimizing the risk of the Company's compliance;
6. Take preventive measures so that the policies and/or decisions taken by the Directors of the Company do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations; and
7. Perform other duties related to the compliance function.

Duties and Responsibilities of Compliance Work Unit

To carry out the compliance function, the duties and responsibilities of the Compliance Work Unit must at least:

1. Formulating steps to support the creation of compliance culture in all of the Company's business activities at every level of the organization;
2. Identify, measure, monitor, and control compliance risk by referring to the Financial Services Authority's provisions concerning the Implementation of Risk Management for Commercial Banks;
3. Assess and evaluate the effectiveness, adequacy and suitability of the Company's policies, regulations, systems and procedures with the laws and regulations;
4. Reviewing and/or recommending updating and refinement of policies, regulations, systems, and procedures that are owned by the Company in order to comply with the provisions of Bank Indonesia/Financial Services Authority and laws and regulations;
5. Make efforts to ensure that the policies, provisions, systems and procedures, as well as the Company's business activities are in accordance with the provisions of the Financial Services Authority and the prevailing laws and regulations; and
6. Perform other duties related to the compliance function.

Compliance Policy and Standard Procedure

Bank Ganesha has a Compliance Charter which was last revised on December 6, 2018 and Internal Guidelines No. KEP/001-PFK which was last revised on December 6, 2018 concerning Guidelines for the Implementation of the Compliance Function.

The provisions above stipulate the following: bank compliance function, compliance risk management frame work, Duties and Responsibilities of the Board of Commissioners, Duties and Responsibilities of the Board of Directors, Duties and Responsibilities of the Director in charge of the Compliance Compliance Function, Duties and Responsibilities of the Compliance Work Unit, activities compliance activities, Implementation of Compliance Risk Management, Compliance Policy, Compliance Procedure, and Reporting.

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2021

Dalam melaksanakan fungsi kepatuhan terhadap ketentuan yang berlaku dan penerapan prinsip kehati-hatian selama tahun 2021 telah dilakukan beberapa langkah sebagai berikut:

1. Dewan Komisaris melakukan pengawasan aktif dengan cara mengevaluasi pelaksanaan Fungsi Kepatuhan Bank dan memberikan saran-saran dalam rangka meningkatkan kualitas pelaksanaan Fungsi Kepatuhan Bank.
2. Direksi menumbuhkan dan mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank serta memastikan terlaksananya Fungsi Kepatuhan Bank.
3. Bank memiliki Direktur yang membawahkan Fungsi Kepatuhan dan membentuk satuan kerja kepatuhan yang memenuhi persyaratan independensi.
4. Direktur yang membawahkan Fungsi kepatuhan menyampaikan laporan kepada Otoritas Jasa Keuangan tentang pelaksanaan tugasnya, meliputi Rencana Kerja Kepatuhan yang dimuat dalam Rencana Bisnis Bank, Laporan Pelaksanaan Fungsi Kepatuhan dan Laporan Khusus (bila ada)
5. Mengelola Risiko Kepatuhan yang dihadapi oleh bank.
6. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa keuangan dan peraturan perundang-undangan yang.
7. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Pelaksanaan Prinsip Kehati-hatian Bank Ganesha terhadap peraturan Bank Indonesia/Otoritas Jasa Keuangan per posisi 31 Desember 2021 adalah sebagai berikut:

1. Pemenuhan Capital Adequacy Ratio (CAR) dengan memperhitungkan risiko kredit, risiko pasar dan risiko operasional sebesar 67,15% diatas ketentuan.
2. Berdasarkan pemantauan Semester II Tahun 2021 perhitungan PPKA atas Aset produktif sebesar Rp. 130.307,- juta, untuk CKPN yang dibentuk sebesar Rp. 115.275 juta. Sehingga terdapat selisih kurang untuk perhitungan PPKA atas Aset produktif sebesar Rp. 15.032 juta, menjadi pengurang modal inti dalam perhitungan rasio KPMM. Dan terdapat pula PPKA atas Aset non Produktif sebesar Rp. 22.453 juta, yang juga sebagai faktor pengurang Modal inti. Modal inti pada bulan Desember 2021 setelah dikurangi selisih kurang hasil perhitungan PPA Aset Produktif dan cadangan khusus PPKA Aset Non Produktif adalah sebesar Rp. 2.072.676 juta.
3. Pemenuhan Posisi Devisa Neto (PDN) selama tahun 2021 tidak terdapat pelanggaran.

Implementation of the Compliance Function Work Program in 2021

To implement the function of compliance with prevailing provisions and application of principle of prudence, there were several steps taken in 2021, such as:

1. Board of Commissioners actively supervises through evaluating the Bank's Compliance Functions and provides recommendations to increase the quality of the implementation of Bank's Compliance Function.
2. Board of Directors supports and actualizes the implementation of Compliance Culture at all organizational levels and Bank's business activities as well as ensuring the application of Bank's Compliance Function.
3. The Bank owns a Board of Directors that supervises Compliance Function and establishes a compliance work unit that fulfils the independence requirements.
4. The particular Director that supervises Compliance Function submits reports to OJK on the implementation of their duties, including Compliance Work Plan contained within the Bank's Business Plan, Reports on the Implementation of Compliance Function, and Special Reports (if any).
5. Manages Compliance Risks faced by the Bank.
6. Ensures that policies, provisions, systems, procedures, and business activities by the Bank have all been in line with OJK regulations and provisions of legislation.
7. Ensures Bank's compliance with the commitment prepared by the Bank to OJK and/or other authorized supervisory institutions.

Implementation of Bank Ganesha's Principle of Prudence towards Bank Indonesia/OJK Regulation as of December 31, 2021 covers the following:

1. Fulfilment of Capital Adequacy Ratio (CAR) by taking into account credit, market, and operational risks at 67,15% above requirements.
2. Based on monitoring of Semester II 2021, estimation by PPKA over productive assets was Rp130,307 million, for CKPN was established at Rp115,275 million. There was a difference of Rp15,032 million, which acted as a subtractor for core capital in the estimation of KPMM ratio. There was also PPKA over non-productive assets at Rp22,453 million, also a subtractor of core capital. Core capital in December 2021 after subtraction of PPA productive assets and special reserve of PPKA non-productive assets was Rp. 2.072.676 million.
3. Fulfilment of Net Foreign Exchange Position (PDN) in 2021 involved no deviations.

4. Pemenuhan rasio Non Performing Loan selama tahun 2021 tidak terdapat pelanggaran. Untuk NPL Bulan Desember 2021 rasio Non Performing Loan gross sebesar 5,13 % dan rasio Non Performing Loan net sebesar 0.87 %.
 5. Berdasarkan pengkajian pemberian kredit dan pemantauan terhadap 15 debitur terbesar selama Tahun 2021 tidak terdapat pelampauan maupun pelanggaran BMPK.
 6. Berdasarkan hasil pemantauan Giro Wajib Minimum Dalam Rupiah dan Valuta Asing serta Penyangga Likuiditas Makroprudensial selama tahun 2021 telah sesuai dengan ketentuan.
4. Fulfilment of non-performing loan ratio in 2021 involved no deviations. For December 2021's NPL, gross non-performing loan ratio was 5.13% and the net was 0.87%.
 5. Based on the study on credit granting and monitoring on 15 biggest debtors in 2021, there was no excess or deviation of BMPK.
 6. Based on the results of monitoring of Minimal Mandatory Current Accounts in Rupiah and Foreign Current as well as Macroprudential Liquidity Support in 2021, all had been in line with the provisions.

Evaluasi Efektifitas Fungsi Kepatuhan

Pelaksanaan Fungsi Kepatuhan merupakan tindakan atau langkah-langkah yang bersifat preventif (*ex-ante*) untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

1. Risiko Kepatuhan
Berdasarkan hasil penilaian terhadap risiko inheren untuk risiko kepatuhan posisi Triwulan IV Tahun 2021 (Oktober, November, Desember) termasuk ke dalam peringkat "2" termasuk kategori risiko Risiko "Low to Moderate".
2. Evaluasi Pedoman Internal
Dalam evaluasi Pedoman Internal terhadap kebijakan, ketentuan, sistem dan prosedur Bank sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
3. Sosialisasi Ketentuan Yang Berlaku
Melakukan sosialisasi kepada seluruh pegawai Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku.
4. Budaya Kepatuhan
Kegiatan untuk mendorong dan/atau memelihara budaya kepatuhan merupakan suatu aktivitas terus menerus yang dimulai dari Dewan Komisaris, Direksi, Pejabat Eksekutif sampai semua staf dan karyawan didalam organisasi Bank Ganesha sehingga terlaksananya budaya kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
5. Komitmen
Dalam rangka memastikan dan menjaga kepatuhan Bank terhadap komitmen Bank kepada Otoritas Jasa Keuangan, dilakukan pemantauan terhadap progress tindak lanjut perbaikan Hasil Pemeriksaan OJK dan dilaporkan selambat-lambatnya tanggal 10 setiap bulannya.

Evaluation of Compliance Function Effectiveness

Implementation of the Compliance Function is an action or measures of a preventive nature (*ex-ante*) to ensure that policies, provisions, systems and procedures, as well as business activities carried out by the Bank, has been prepared in accordance with Financial Services Authority Regulation and statutory provisions, as well as to ensure the Bank's compliance with its agreed commitments made by the Bank to the Financial Services Authority and/or or other competent supervisory authority.

1. Compliance Risk
Based on the results of the assessment of inherent risks for the position compliance risk for the fourth quarter of 2021 (October, November, December), belongs to rating "2" including risk categorized as "Low to Moderate" Risk.
2. Internal Evaluation Guidelines
In the Internal Guidelines' evaluation of the policy, provisions, systems and procedures of the Bank is in accordance with Financial Services Authority Regulations and provisions of laws and regulations.
3. Socialization of Applicable Provisions
Outreach to all employees of The Bank on matters related to the Compliance Function, especially about the ongoing provisions.
4. Compliance culture
Activities to encourage and/or to maintain a culture of compliance, as a continuous process starting from the Board of Commissioners, Directors, Executive Officers to all staff and employees in Bank Ganesha so that the implementation of a culture of compliance is obeyed on the whole business activities at every level of the Bank.
5. Commitment
In order to ensure and maintain The Bank's compliance with the Bank's commitments to the Financial Service Authority, monitoring of progress to follow-up and improve of the Financial Service Authority's Inspection Results and reported no later than the 10th date of each month.

PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME (APU & PPT)

ANTI MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM PROGRAM (AML & CFT)

Bank Ganesha secara konsisten terus berupaya meningkatkan kualitas penerapan Program APU dan PPT, baik melalui pengawasan aktif dari Manajemen, penyempurnaan kebijakan, penyelenggaraan program pelatihan, penyempurnaan sistem informasi maupun inisiatif-inisiatif lainnya.

Bank Ganesha consistently strives to improve the quality of AML & CFT Programs through active supervision by the management, refining of policies, implementation of training programs, refining of information system, and other initiatives.

Dasar Pembentukan Program APU dan PPT

Pembentukan APU dan PPT dilakukan berdasarkan:

1. Undang-undang Republik Indonesia No. 8 tahun 2010 tanggal 22 Oktober 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
2. Undang-undang Republik Indonesia No. 9 Tahun 2013 tanggal 13 Maret 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme;
3. Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tanggal 16 Maret 2017 tentang Penerapan Program Anti Pencucian Uang. serta perubahannya POJK No. 23/POJK.01/2019 tanggal 30 September 2019 tentang perubahan atas Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;
4. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan; dan 5. Peraturan dan Ketentuan yang dikeluarkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan.
5. Peraturan dan Ketentuan yang dikeluarkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan.

Basic Formation of AML and CFT Programs

The establishment of AML and CFT is carried out based on:

1. Republic of Indonesia Law No. 8 of 2010 dated October 22, 2010, concerning the Prevention and Eradication of Money Laundering;
2. Republic of Indonesia Law No. 9 of 2013 dated March 13, 2013, concerning the Prevention and Eradication of Terrorism Financing;
3. Financial Services Authority Regulation No. 12/POJK.01/2017 dated March 16, 2017, concerning the Implementation of Anti Money Laundering Program and its amendment on POJK No. 23/POJK.01/2019 dated September 30, 2019, concerning amendments to the Financial Services Authority Regulation No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Counter Financing of Terrorism Programs in the Financial Services Sector and the Prevention of Terrorism Financing in the Financial Services Sector;
4. Financial Services Authority Circular Letter No. 32/SEOJK.03/2017 concerning Implementation of Anti-Money Laundering and Counter Financing of Terrorism in the Banking Sector; and
5. Rules and Regulations issued by the Financial Transaction Reports and Analysis Center.

Pedoman dan Tata Tertib Kerja Bagian APU dan PPT

Bank Ganesha telah memiliki pedoman terkait tata kerja yang tertuang dalam Pedoman APU dan PPT sesuai dengan Pedoman No. SKK001-APU tanggal 11 September 2017, yang telah dikinikan pada tanggal 31 Januari 2020.

Berkaitan dengan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan terorisme (APU &PPT), Program kerja yang telah dilakukan adalah sebagai berikut:

1. Secara berkelanjutan meningkatkan budaya kepatuhan terhadap penerapan APU & PPT. Program peningkatan budaya kepatuhan yang telah dilakukan adalah dengan melaksanakan pelatihan dan sosialisasi kepada seluruh karyawan. Khusus karyawan front office dan yang terlibat langsung dengan nasabah dilakukan program penyegaran. Pelaksanaan pelatihan dilakukan melalui in house training dimana dimasa pandemi ini dilakukan melalui media zoom, dan mengikut sertakan pejabat/ karyawan yang menangani APU PPT pada pelatihan yang diselenggarakan pihak eksternal seperti OJK, FKDKP atau PPAATK.
2. Memenuhi kewajiban pelaporan kepada PPAATK yaitu Laporan Transaksi Keuangan Tunai, Laporan Transaksi Keuangan Mencurigakan, Laporan Transfer Dana dari dan ke luar negeri, serta Laporan Sistem Informasi Pengguna Jasa.
3. Melakukan pemantauan atas pengkinian data nasabah, dan pencapaian realisasi pengkinian data nasabah dilaporkan setiap tahun ke Otoritas Jasa Keuangan.
4. Sesuai dengan ketentuan, Bank wajib memastikan, meneliti kemiripan dan kesamaan nama dengan nama yang tercantum dalam daftar teroris dan daftar proliferasi. Bank melakukan pengkinian daftar teroris dan daftar proliferasi pada sistem core banking sesuai dengan data yang disampaikan dari otoritas.
5. Untuk pemantauan nasabah yang tergolong high risk, bank juga telah memiliki Daftar PEP (Politically Exposed Person) dan Daftar BEC (Business Email Compromise)
6. Mengembangkan sistem informasi yang mendukung pelaksanaan program APU PPT baik untuk pelaporan maupun pemantauan.
7. Melakukan penyesuaian pedoman APU PPT dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program APU PPT.

AML and CFT Work Guidelines and Procedures

Bank Ganesha already has guidelines related to work procedures set out the AML and CFT Guidelines following the Guideline No. SKK001-APU dated September 11, 2017, which was updated on January 31, 2020.

In connection with the implementation of the Anti-Money Laundering and Counter Financing of Terrorism (AML & CFT) programs, the following work programs have been carried out:

1. Continuously enhancing the culture of compliance with AML & CFT implementation. The compliance culture enhancement program that has been implemented is by conducting training and outreach to all employees. Especially for front office employees who are directly involved with customers, a refresher program is carried out. Training is carried out through in-house training, visits to branches, through internal communication media or involving officials/employees who handle AML-CFT in training held by external parties such as FSA, FKDKP or PPAATK.
2. Fulfill the reporting obligations to PPAATK, namely Cash Financial Transaction Reports, Suspicious Financial Transaction Reports, Fund Transfer Reports from and to foreign countries, as well as Service User Information System Reports.
3. Monitor customer data updating, and the achievement of customer data updating is reported annually to the Financial Services Authority.
4. Following the provisions, Banks are required to ensure, examine the similarity of names to those listed in the terrorist list and the proliferation list. The Bank updates the terrorist list and proliferation list in the core banking system according to the data submitted from the authorities.
5. Develop an information system that supports the implementation of the AML-CFT program for both reporting and monitoring.
6. Adjusting the AML-CFT guidelines with the applicable provisions and issuing technical guidelines for the implementation of the AML-CFT program.
7. In the context of implementing PPAATK's Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF), Bank Ganesha conducts its own assessment of the effectiveness of the AMLCFT Program which focuses on AML-CFT reporting performance.

8. Dalam rangka implementasi Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) PPAK, Bank Ganesha melakukan penilaian sendiri atas efektifitas Program APU PPT yang terfokus pada kinerja pelaporan APU PPT.
9. Dalam rangka pembaharuan National Risk Assessment on Money Laundering/Terrorist Financing yang dilakukan PPAK, Bank Ganesha juga menyampaikan Kuesioner NRA Tahun 2021 yang merupakan basis data dalam pembaharuan NRA on ML/TF.
8. In updating the National Risk Assessment on Money Laundering/Terrorist Financing carried out by PPAK, Bank Ganesha also submitted the 2020 NRA Questionnaire which is the database for updating the NRA on ML/TF.
9. In conjunction with updated National Risk Assessment on Money Laundering/Terrorist Financing by PPAK, Bank Ganesha also submitted 2021 NRA Questionnaire, which was the database for NRA update on ML/TF.

PERMASALAHAN HUKUM

LEGAL CASES

Permasalahan hukum yang terjadi selama tahun 2021 sebagai berikut :

Legal Cases taking place in 2021 are as follows:

PERMASALAHAN HUKUM Case	JUMLAH Total	
	PERDATA Civil	PIDANA Criminal
Telah selesai (telah mempunyai kekuatan hukum yang tetap) Settled (bearing legally binding power)	2	-
Dalam proses penyelesaian Currently in Progress	1	-
Total	3	-

SANKSI ADMINISTRATIF

ADMINISTRATIVE SANCTIONS

Sepanjang tahun 2021, terdapat beberapa sanksi administratif yang dikenakan oleh regulator, namun dengan jumlah yang tidak signifikan.

Throughout 2021, there were several administrative sanctions imposed by regulators, but with insignificant numbers.

KODE ETIK

CODE OF CONDUCTS

Kode Etik adalah merupakan rumusan sikap dan perilaku yang disepakati bersama seluruh jajaran perusahaan dan sebagai bagian dari kebijakan Bank Ganesha. Semua keputusan dan tindakan yang diambil atas nama perusahaan mengikuti standar integritas pribadi dan profesional yang luhur dalam semua segi tindakan dan menurut ketentuan perundangundangan yang berlaku.

Bank Ganesha memiliki Pedoman Kode Etik yang diterapkan mulai dari top management sampai dengan level staf. Dengan integritas yang tinggi, diharapkan seluruh jajaran yang ada di Perseroan dapat memelihara etika dalam bertindak dan bertingkah laku sebagai cerminan dari pada Perseroan.

Isi Kode Etik

Pokok pokok kode etik Perseroan terdiri dari:

1. Pengertian Umum;
2. Visi, Misi, Pilar-pilar Strategi, dan Nilai-nilai Perusahaan;
3. Kode Etik Bankir Indonesia;
4. Unsur-unsur Kode Etik meliputi:
 - Kepatuhan terhadap hukum dan kebijakan bank;
 - Hubungan dengan nasabah eksternal;
 - Hubungan dengan komunitas setempat;
 - Hubungan perusahaan dengan karyawan;
 - Kerahasiaan bank;
 - Akurasi pembukuan bank;
 - Pemberian dan penerimaan hadiah dan gratifikasi;
 - Pengadaan barang dan jasa;
 - Kegiatan usaha di luar bank;
 - Suap;
 - Kontribusi dan aktivitas politik;
 - Pemberian kredit;
 - Penanganan dan pengungkapan benturan kepentingan; dan
5. Sanksi dan pernyataan kepatuhan atas kode etik

Pernyataan Bahwa Kode Etik Perusahaan Berlaku untuk Semua Jenjang Organisasi

Kode etik berlaku bagi seluruh insan Perseroan, mulai dari Dewan Komisaris, Direksi, dan seluruh karyawan sebagai budaya kerja dalam aktivitas operasional sehari-hari. Selain itu, pihak eksternal yang berhubungan dengan Perseroan juga diwajibkan untuk mengikuti berbagai ketentuan yang ada di dalam kode etik Perseroan.

Code of Conducts is a formulation of attitude and behavior, agreed upon by all personnel within the Company and as part of Bank Ganesha's policies. All resolutions and actions taken on behalf of the Company must follow noble personal and professional integrity standards in all aspects of actions and be in accordance with prevailing legislation and regulations.

Bank Ganesha has a Code of Conduct which is applied from top management to staff level. With high integrity, it is hoped that all levels in the Company can maintain ethics in acting and behaving as a reflection of the Company.

Contents of Code of Ethics

The main points of the Company's code of conduct consist of:

1. General Definition;
2. Corporate Vision, Mission, Strategy Pillars, and Values;
3. Code of Conducts for Indonesian Bankers;
4. The elements of the Code of conducts include:
 - Compliance with bank laws and policies;
 - Relationships with external customers;
 - Relationships with local communities;
 - Company relations with employees;
 - Bank confidentiality;
 - Accuracy of bank bookkeeping;
 - Giving and receiving gifts and gratuities;
 - Procurement of goods and services;
 - Business activities outside the bank;
 - Bribery;
 - Political activities and contributions;
 - Lending;
 - Handling and disclosure of conflicts of interest; and
5. Sanctions and statement of compliance with the code of ethics.

Statement that the Company's Code of Conducts Applies to All Levels of the Organization

Code of Conducts is applied to all Company's personnel from Board of Commissioners to Board of Directors to all employees in daily operational activities. In addition, external parties related to the Company must also follow the provisions contained within Company's Code

Dalam rangka mendukung penerapan kode etik tersebut, Perseroan melakukan beberapa hal berikut:

1. PEMBERLAKUAN kewajiban mematuhi kode etik Perseroan bagi seluruh insan Perseroan.
2. Sosialisasi dan pemahaman atas kode etik.
3. Manajemen Perseroan bertanggung jawab dan memberi keteladanan bagi bawahannya untuk menerapkan kode etik Perseroan.

Pedoman Kode Etik dibagikan kepada semua karyawan Bank Ganesha dan pihak lain yang melaksanakan pekerjaan untuk perusahaan.

Penyebarluasan dan Sosialisasi Kode Etik Perusahaan

Perseroan telah melakukan sosialisasi Kode Etik kepada seluruh insan Perseroan, mulai dari top management sampai dengan level staf melalui berbagai media yang dimiliki Perseroan, termasuk pemanfaatan media teknologi informasi, yang dapat diakses oleh semua karyawan dengan mudah setiap saat. Saat ini Bank Ganesha telah menyediakan poster dan banner yang berisikan informasi Kode Etik Perseroan yang ditempatkan di dalam ruangan dan tempat-tempat strategis pada kantor pusat dan cabang.

Nilai-Nilai Perusahaan

Kode Etik Perseroan dalam penerapannya telah mengintegrasikan nilai-nilai perusahaan, yang terangkum dalam 9 pokok nilai, yaitu:

1. Passion
2. Integrity
3. Customer oriented
4. Teamwork
5. Commitment
6. Profitability
7. Innovation
8. Creativity
9. Trustworthy

Sanksi Pelanggaran Kode Etik Perusahaan

Perseroan menganggap pelanggaran terhadap Kode Etik merupakan hal yang tidak dibenarkan dan akan ditindak, serta dikenakan sanksi. Sanksi terhadap pelanggaran Kode Etik akan mengikuti Perjanjian Kerja Bersama (PKB) atau peraturan perundang-undangan yang berlaku.

Jumlah Pelanggaran Kode Etik

Tidak terdapat pelanggaran kode etik

of Conducts. To support the application of the Code of Conducts, the Company takes the following steps:

1. Enforcement of compliance with Company's Code of Conducts for all personnel.
2. Socialization and awareness of Code of Conducts.
3. Company's management is held responsible for leading by example over its subordinates to implement Code of Conducts.

Code of Conducts are distributed to all employees and other parties doing works for the Company.

Dissemination and Socialization of the Company's Code of Conduct

The Company has disseminated the code of conducts to all Company personnel, from top management to staff levels through various media owned by the Company, including the use of information technology platform, which can be accessed easily by all employees at any time. Currently, Bank Ganesha has made posters and banners containing information on the company's code of conduct placed in employee rooms and strategic places at the head office and branches.

Corporate Values

The Company's Code of Ethics has integrated the company's values, which are summarized in 9 core values, namely:

1. Passion
2. Integrity
3. Customer oriented
4. Teamwork
5. Commitment
6. Profitability
7. Innovation
8. Creativity
9. Trustworthy

Penalties for Violation against Company's Code of Conducts

The Company does not condone violation against Code of Conducts so the Company will act upon such violation. Penalties for the violation against Code of Conducts follow Contractual Bargaining Agreement (PKB) or other provisions of applicable legislation.

Total Amount of Violations Against Code of Conducts

KEBIJAKAN ANTI KORUPSI

ANTICORRUPTION POLICY

Bank Ganesha sepenuhnya mendukung upaya pemerintah untuk memberantas sebagai bentuk tindak pidana korupsi di Indonesia. Dalam Kebijakan Anti Korupsi Bank Ganesha secara tegas mengatur berbagai tindakan yang terkait korupsi yang dilarang untuk dilakukan oleh seluruh jajaran di Bank Ganesha. Perseroan akan menindak tegas segala bentuk pelanggaran atas peraturan tersebut.

Bank Ganesha fully supports government efforts to eradicate all kinds of form of corruption in Indonesia. Bank Ganesha's anti-corruption policy all actions indicated as corruption, prohibited to take for all personnel of Bank Ganesha. The Company will exercise its rights to penalize all kinds of violations against the provision.

SISTEM PELAPORAN PELANGGARAN

WHISTLEBLOWING SYSTEM

Bank Ganesha telah memiliki sistem pelaporan pelanggaran atau whistleblowing system (WBS) yang komprehensif. WBS merupakan saluran komunikasi yang memfasilitasi whistleblower/pelapor untuk melaporkan kejadian atau dugaan terkait dengan tindakan fraud dan pelanggaran kebijakan serta berbagai tindakan ilegal lainnya yang melibatkan karyawan Perseroan dan/atau pihak-pihak yang terkait dengan Perseroan dengan terjaga kerahasiaan identitas pelapornya. WBS Bank Ganesha merupakan salah satu bentuk komitmen Perseroan dalam mendukung penerapan tata kelola perusahaan yang baik dan praktek bisnis yang berintegritas.

Bank Ganesha already has a comprehensive whistleblowing system (WBS). WBS is a communication channel that facilitates whistleblowers/reporters to report incidents or allegations related to fraud and policy violators and other various illegal activities involving the Company's employees and/or parties related to the Company while maintaining the confidentiality of the identity of the reporter. WBS Bank Ganesha is a form of Company's commitment to support the implementation of corporate governance good corporate governance and good business practices integrity.

Pejabat Penerima Laporan Pelanggaran

Pejabat yang menerima laporan atas dugaan pelanggaran fraud yang dilakukan oleh karyawan dan/atau pimpinan Perseroan dan/atau Direksi adalah Presiden Komisaris, Presiden Direktur dan Kepala Satuan Kerja Audit Intern.

Violation Reports Receiving Officers

The officers who receive reports of alleged fraud and violations committed by employees and/or executives of the Company and/or Board of Directors are President Commissioner, President Director, and Head of the Internal Audit Work Unit.

Pedoman Sistem Pelaporan Pelanggaran

Pelaporan agar dapat disampaikan sesegera mungkin setelah pelapor meyakini kebenaran terjadinya pelanggaran yang diketahui dan disampaikan tidak lebih dari 3 bulan setelah pelanggaran yang diketahui dan diyakini terjadi serta didukung dengan bukti yang kuat.

Whistleblowing System Guidelines

Reports must be submitted as soon as possible after the whistleblower has been assured that the violation has indeed taken place and submitted no later than 3 months after the violation occurred and supported by strong evidence.

Mekanisme Penyampaian Laporan

Hasil pelaksanaan investigasi atas kejadian fraud dilaporkan kepada pihak manajemen Bank dan kepada Otoritas Jasa Keuangan (OJK) yang dilaksanakan oleh SKAI secara daring melalui sistem pelaporan OJK sesuai ketentuan yang telah ditetapkan.

Perlindungan bagi Pelapor

Komitmen Bank dalam mencegah terjadinya pelanggaran ataupun penyimpangan didasari oleh informasi yang diberikan oleh pelapor disertai dengan fakta/bukti yang menguatkan. Pelapor yang beritikad baik akan diberikan perlindungan kerahasiaan identitas pelapor. Sarana Penyampaian Pelaporan Pelaporan atas dugaan pelanggaran fraud dapat disampaikan melalui link yang ada di website Bank Ganesha atau dapat melalui sarana sebagai berikut:

SMS/WA: 081288885169

E-mail: whistleblowing@bankganesha.co.id

Mekanisme Tindak Lanjut Laporan

Berdasarkan hasil evaluasi atas kejadian fraud Komite Anti Fraud menyusun mekanisme tindak lanjut untuk memperbaiki kelemahan-kelemahan dan memperkuat sistem pengendalian internal agar dapat mencegah terulangnya kembali fraud karena kelemahan yang serupa dengan mengacu kepada Pedoman Standar Sistem Pengendalian Internal.

Jumlah Laporan

Sepanjang tahun 2021, tidak terdapat laporan dugaan fraud yang disampaikan melalui mekanisme WBS.

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Bank secara berkesinambungan terus meningkatkan kualitas penerapan strategi anti fraud dengan melakukan sosialisasi Penerapan Strategi Anti Fraud secara berkala kepada karyawan.

Dalam upaya pencegahan fraud, Bank menambahkan media penyampaian pelaporan dugaan pelanggaran (whistle blowing) dan disosialisasikan kepada pihak internal maupun eksternal melalui poster-poster yang ditempatkan di seluruh Kantor Bank Ganesha.

Whistleblowing System Mechanism

The results of the investigation of fraud incidents are reported to the Bank's management and to the Financial Services Authority (OJK) which is carried out by SKAI online through the OJK reporting system in accordance with established regulations.

Protection for Whistleblowers

The Bank's commitment to preventing violations or irregularities is based on the information provided by the whistleblowers accompanied by corroborating facts/evidence. Whistleblowers in good faith will be provided with protection of the confidentiality of their identity. Reports of suspected fraud violations can be submitted via the link on the Bank Ganesha website or through the following means:

SMS/WA: 081288885169

E-mail : whistleblowing@bankganesha.co.id

Follow-up Mechanism

Based on the results of the evaluation of the fraud incident, the Anti-Fraud Committee developed a follow-up mechanism to correct weaknesses and strengthen the internal control system so as to prevent the recurrence of fraud due to similar weaknesses by referring to the Internal Control System Standard Guidelines.

Number of Reports

The number of violation reports submitted through the WBS system in 2021 is nil.

Dissemination and Efforts to Improve Whistleblowing System Quality

The Bank continuously improves the quality of anti-fraud strategy implementation by conducting regular socialization of Anti-Fraud Strategy to employees.

In an effort to prevent fraud, the Bank added a media for reporting suspected violations (whistleblowing) and socialized it to internal and external parties through posters placed in all Bank Ganesha Offices.

PAKTA INTEGRITAS

INTEGRITY PACT

Salah satu komitmen Perseroan dalam penerapan tata kelola perusahaan yang baik secara berkelanjutan tercermin dalam Pakta Integritas antara Perseroan dan Kementerian Keuangan RI melalui Kantor Pelayanan Perbendaharaan Negara Khusus Penerimaan, Direktorat Jenderal Perbendaharaan Pemprov DKI Jakarta yang menyatakan bahwa kedua belah pihak akan melaksanakan tugas pengelolaan keuangan secara bersih, tertib, bertanggung jawab sesuai peraturan perundang-undangan yang berlaku. Hal ini dilakukan untuk menciptakan kinerja aparatur pemerintah yang bersih dari korupsi, kolusi, dan nepotisme (KKN) guna mendukung terwujudnya tata kelola pemerintahan yang baik, serta sebagai wujud implementasi program Reformasi Birokrasi Kementerian Keuangan.

One of the Company's commitments in the implementation of a sustainable good corporate governance is reflected in the Integrity Pact between the Company and the Ministry of Finance of the Republic of Indonesia through Office of the State Treasury Special Acceptance Service, Directorate General of Treasury of DKI Jakarta Provincial Government, which states that both parties will carry out financial management tasks in a clean, orderly, and responsible manner, in accordance with applicable laws and regulations. This is conducted to foster the performance of the government apparatus that is clean from corruption, collusion and nepotism (KKN) practices, in support of the realization of good governance, as well as a form of implementation of the Ministry of Finance's Bureaucratic Reform program.

PENGUNGKAPAN ASPEK LAINNYA

DISCLOSURE OF OTHER ASPECTS

Konglomerasi Keuangan

Berdasarkan Peraturan Otoritas Jasa Keuangan Republik Indonesia nomor 45/POJK.03/2020 tentang Konglomerasi Keuangan Perseroan tidak termasuk kriteria lembaga jasa keuangan anggota konglomerasi keuangan.

Manajemen Anti Fraud

Efektivitas pengendalian fraud pada dasarnya merupakan tanggung jawab pihak manajemen, sehingga diperlukan pemahaman yang tepat dan menyeluruh tentang fraud oleh manajemen agar dapat memberikan arahan dan menumbuhkan kesadaran (awareness) untuk pengendalian resiko fraud pada Bank.

Financial Conglomerates

Based on the Regulation of the Financial Services Authority of the Republic of Indonesia number 45/POJK.03/2020 concerning The Company's Financial Conglomeration does not include the criteria for financial services institutions of members of financial conglomerates.

Anti-Fraud Management

The effectiveness of fraud control is basically the responsibility of the management, so it requires a proper and thorough understanding of fraud by management in order to provide direction and raise awareness for fraud risk control in the Bank.

Bank mewajibkan seluruh karyawan untuk bertindak secara jujur, memiliki integritas serta profesionalisme yang tinggi untuk ikut berperan secara aktif melindungi, menjaga aset, dana nasabah, dan kepentingan stakeholders dengan mematuhi seluruh ketentuan internal dan peraturan perundang-undangan yang berlaku. Dan diharapkan berperan aktif dalam mencegah terjadinya Fraud antara lain dengan menyampaikan pengaduan/ memberikan informasi adanya (indikasi) peristiwa Fraud (whistle blowing).

Untuk menangani penerapan Strategi Anti Fraud yang efektif dalam organisasi di Bank Ganesha telah dibentuk Komite Anti Fraud.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Bank Ganesha telah memiliki kebijakan, sistem dan prosedur untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar, hal ini tertuang dalam Kebijakan Perkreditan, Pedoman BMPK dan Penyediaan Dana Besar, Kebijakan Batas Wewenang Kredit.

Penerapan penyediaan dana oleh Bank kepada pihak terkait dan atau penyediaan dana besar telah memenuhi ketentuan Otoritas Jasa Keuangan tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar, memperhatikan prinsip kehati-hatian maupun ketentuan perundang-undangan. Atas penerapan ini juga telah disampaikan laporan kepada Otoritas Jasa Keuangan secara berkala.

Per tanggal 31 Desember 2021, penyediaan dana kepada pihak terkait dan debitur/group inti sebagai berikut :

No	Penyediaan Dana Fund Provision	Jumlah Total	
		Debitur Debtor	Rp Juta Million Rp
1.	Kepada Pihak Terkait For Related Parties	3	35.725
2.	Kepada Debitur Inti : For Core Debtors:		
	a. Individu a. Individuals	15	1.291.043
	b. Group b. Group	13	1.072.811

The Bank requires all employees to act honestly, have integrity, and professionalism to take an active role in protecting, safeguard assets, customer funds, and interests of the stakeholders by complying with all internal provisions and statutory regulations that apply. And it is expected to play an active role in preventing occurrence of fraud, among others, by conveying complaint/provide information about the existence (indication) of fraud events (whistleblowing).

To deal with the implementation of the effective Anti-Fraud Strategy within the organization, Bank Ganesha has established an Anti-Fraud Committee.

Provision of Funds to Related Parties and Provision of Large Funds

Bank Ganesha already has policies, systems, and procedures for providing funds to related parties and the provision of large funds, this is stated in the Credit Policy, LLL Guidelines and Provision of Large Funds, Credit Limit Policy.

Implementation of the provision of funds by the Bank to related parties and or the provision of large funds has met the provisions of the Financial Services Authority regarding Maximum Credit Limits and Provision of Large Funds, paying attention to the precautionary principle and statutory provisions. The implementation is also reported to the OJK on a regular basis.

As of December 31, 2021, the provision of funds to related parties and debtors/core group is as follows:

RENCANA STRATEGIS BANK

THE BANK'S STRATEGIC PLAN

Rencana Jangka Panjang

Bank Ganesha telah melakukan revisi Corporate Plan Tahun 2021-2025 pada tanggal 30 Nopember 2021 dan telah disampaikan ke Otoritas Jasa Keuangan dengan merujuk kepada POJK No 12/POJK.03/2021 tentang Konsolidasi Bank Umum.

Bank menetapkan strategi jangka panjang sesuai dengan Visi yaitu "Menjadi bank yang terpercaya, dan misi yaitu " Menjalankan usaha perbankan yang sehat dengan menyediakan produk yang handal dan inovatif melalui pelayanan prima ". Alasan dilakukan perubahan rencana korporasi adalah melihat adanya perkembangan industri fintech dan perkembangan teknologi digital yang berkembang pesat, sehingga bank perlu melakukan perubahan untuk meningkatkan layanan perbankan digital.

Adanya perubahan perilaku pasar dan perkembangan teknologi yang berkembang semakin cepat, membuat Bank melakukan perubahan arah kebijakan dan langkah strategis yang dilakukan Bank, antara lain:

1. Memperkuat permodalan dan infrastruktur yang memadai.
2. Pengembangan bisnis melalui penguatan 5 pilar utama : Customer, channel, Process, Product & Service dan Synergy.
3. Penyaluran dana dengan meningkatkan penyaluran kredit UMKM, kerja sama Fintech dan pengembangan skema pembiayaan melalui teknologi digital.
4. Mengembangkan digitalisasi produk dan layanan, seiring dengan perubahan perilaku pasar dan perkembangan teknologi digital dengan manajemen risiko yang memadai.
5. Pengembangan Sumber daya Manusia dan meningkatkan budaya kerja yang efektif.
6. Penerapan tata kelola perusahaan yang baik, pengelolaan risiko yang efektif dan kepatuhan terhadap ketentuan yang berlaku.

Rencana Jangka Pendek dan Menengah (Business Plan)

Bank telah menyusun Rencana Bisnis Tahun 2022-2024 dan disampaikan ke Otoritas Jasa Keuangan sesuai dengan ketentuan. Seluruh karyawan dan Manajemen Bank Ganesha berkomitmen untuk bekerja keras dengan lebih baik lagi demi mencapai rencana dan program yang telah disepakati yang tertuang dalam Rencana Bisnis Bank Ganesha periode 2022 – 2024. Langkah strategis yang dilakukan adalah:

Long-term Plan

Bank Ganesha has revised its Corporate Plan for 2021-2025 on November 30, 2021 and has been submitted to the Financial Services Authority, referring to POJK No. 12/POJK.03/2021 concerning Consolidation of Commercial Banks.

The Bank established a long-term strategy in accordance with the Vision, namely "To be a trusted bank, and the mission of " Run a Healthy Banking Business by Providing Reliable and Innovative Products through Excellent Service". The revision was taken on account of development in fintech industry and rapid development of digital technology, so the Bank deems it is necessary to adapt to existing conditions to improve digital banking services.

The presence of a shift in market behavior and rapid technological advancement prompt the Bank to modify the direction of its policies and strategic steps, including:

1. Strengthening adequate capital and infrastructure.
2. Business development through strengthening 5 main pillars: Customer, channel, Process, Product & Service and Synergy.
3. Fund distribution by increasing credit distribution for MSMEs, Fintech cooperation, and development of funding scheme through digital technology.
4. Developing product digitalization, to meet the shift in market behaviors and development of digital technology with adequate risk management.
5. Human resource development and building an effective and efficient work culture.
6. Implementation of good corporate governance, effective risk management, and compliance with applicable regulations.

Short- and Medium-term Business Plan

The Bank has prepared a Business Plan for 2021-2024 and submitted to the Financial Services Authority following the regulations. All employees and management of Bank Ganesha are committed to working hard and better to achieve the plans and programs set as stated in the Bank Ganesha Business Plan for the 2021 – 2024 period. The strategic steps include:

1. Memperkuat permodalan menjadi Rp 3,2 Triliun.
 2. Strategis bisnis melalui 5 pilar utama : Customer, channel, Process, Product & Service dan Synergy.
 3. Pengembangan layanan Perbankan Digital.
 4. Mengoptimalkan penyaluran kredit.
 5. Meningkatkan penghimpunan dana yang disesuaikan dengan penyaluran dana.
 6. Meningkatkan inovasi produk dan layanan melalui pengembangan, penambahan fitur dan fasilitas yang disesuaikan dengan kebutuhan nasabah.
 7. Meningkatkan pendapatan fee based income melalui berbagai transaksi.
 8. Penguatan IT dengan penggantian Core Banking System.
 9. Pengembangan SDM dan peningkatan budaya perusahaan.
 10. Mendukung upaya peningkatan literasi dan inklusi keuangan melalui pemanfaatan teknologi media digital.
1. Strengthening capital to Rp3.2 Trillion.
 2. Strategic business through 5 main pillars: Customer, Channel, Process, Product & Service and Synergy.
 3. Development of Digital Banking services.
 4. Optimizing credit distribution.
 5. Increase fundraising customized to disbursement of funds.
 6. Improving product and service innovation through development, addition of features, and facilities, tailored to customer needs.
 7. Increase fee-based income through various transactions.
 8. Strengthening IT by replacing the Core Banking System.
 9. HR development and company's culture enhancement
 10. Support efforts to increase literacy and inclusion of finance through the use of digital media technology.

TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN

TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS

Keterbukaan informasi Bank sebagai bentuk penerapan GCG akan kondisi keuangan dan non-keuangan telah disajikan dan disampaikan kepada Bank Indonesia dan pemangku kepentingan sesuai ketentuan yang berlaku, serta menyajikan laporan tersebut di dalam situs Perseroan (www.bankganesha.co.id).

1. Kepemilikan saham anggota Dewan Komisaris dan Direksi
Seluruh Dewan Komisaris dan Direksi tidak mempunyai kepemilikan saham yang mencapai 5% atau lebih pada Perseroan dan perusahaan lain di dalam dan di luar negeri.
2. Hubungan keuangan dan hubungan keluarga anggota Dewan Komisaris dan Direksi

Semua anggota Dewan Komisaris dan Direksi tidak ada yang memiliki hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya dan/atau Pemegang Saham Pengendali Perseroan.

Bank information disclosure as a form of GCG implementation on financial and non-financial conditions has been presented and submitted to Bank Indonesia and stakeholders following the applicable regulations, and also published the report on the Company's website (www.bankganesha.co.id).

1. Share ownership of the members of the Board of Commissioners and the Board of Directors
The Boards of Commissioners and Board of Directors do not have share ownership of 5% or more in the Company and other companies both domestic and abroad.
2. Financial relations and family relations of members of the Board of Commissioners and the Board of Directors
All members of the Board of Commissioners and Board of Directors have no financial or family relationship with other members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders of the Company.

3. Shares Option

Sesuai Surat Keputusan Direksi No. 006/SKDIR/II/16 tanggal 11 Februari 2016 tentang Program Pemberian Saham Penghargaan untuk Karyawan, telah ditetapkan bahwa Perseroan melaksanakan program kepemilikan saham dalam bentuk alokasi saham untuk karyawan atau Employee Stock Allocation (ESA).

Dalam Surat Keputusan Direksi tersebut menjelaskan mengenai hal-hal berikut:

Jumlah:

- Sebanyak-banyaknya 10% dari total saham yang diterbitkan saat penawaran umum perdana saham (IPO).
- Masing-masing karyawan mendapat jatah sebanyak 2.000 lembar saham.

Jangka waktu:

- Tidak dapat ikut serta dalam transaksi di Bursa Efek hingga 2 tahun sejak tanggal pencatatan saham perdana (12 Mei 2016-12 Mei 2018).

Persyaratan:

- Karyawan tetap dengan masa kerja 1 tahun tercatat per 31 Januari 2016.
- Karyawan tidak sedang dalam proses pengunduran diri dan terkena sanksi administratif.

Harga exercise: tidak ada.

4. Penyimpangan Internal

Tidak ada internal fraud bernilai lebih dari Rp 100.000.000,- (seratus juta rupiah) yang terjadi selama tahun 2021.

5. Transaksi yang Mengandung Benturan Kepentingan Selama Tahun 2021, tidak terdapat transaksi yang mengandung benturan Kepentingan. Untuk mendukung penerapan benturan kepentingan, Bank Ganesha telah menetapkan Pedoman Intern No MNJ/014-BEK perihal Pedoman Benturan Kepentingan, dan juga ditetapkannya Kode Etik Bank Ganesha yang menjabarkan prinsip dasar perilaku pribadi dan profesional seluruh jajaran yang ada di Bank Ganesha dalam bersikap dan berperilaku yang sesuai dengan standar etika perbankan.

3. Shares Options

Following the Decree of the Board of Directors No. 006/SKDIR/II/16 dated February 11, 2016 concerning the Share Program for Employees, it has been determined that the Company implements a share ownership program in share allocation for employees or Employee Stock Allocation (ESA).

The Board of Directors Decree explains the following matters:

Amount:

- Up to 10% of the total shares issued during the initial public offering (IPO).
- Each employee gets an allocation of 2,000 shares.

Time period:

- Cannot participate in transactions on the Stock Exchange for up to 2 years from the date of initial public offering (May 12, 2016-May 12, 2018).

Requirements:

- Permanent employees with 1 year working period as of January 31, 2016.
- Are not in the process of resignation and administrative sanctions.

Exercise price: none.

4. Internal Deviations

No internal fraud worth more than Rp100,000,000 (one hundred million rupiah) occurred during 2021.

5. Transactions Containing Conflict of Interest

During 2021, there were no transactions that contained a conflict of interest. To support the conflicts of interest implementation, Bank Ganesha has established Internal Guidelines No. MNJ/014-BEK regarding Conflict of Interest Guidelines, as well as the establishment of the Bank Ganesha Code of Conduct which outlines the basic principles of personal and professional behavior of all levels at Bank Ganesha and behave according to banking ethical standards.

6. Buy Back Shares dan/atau Buy Back Obligasi
Pada tahun 2021 tidak terdapat Buy Back Shares dan/atau buy back obligasi bank.

7. Pemberian Dana Untuk Kegiatan Sosial Politik
Bank Ganesha tidak memberikan dana untuk kegiatan politik.

Pemberian dana untuk kegiatan sosial selama Tahun 2021 adalah sebagai berikut :

6. Buy Back Shares and/or Buy Back Bonds
In 2021 there will be no Share Buyback and/or bank withdrawal buy back.

7. Provision of Funds for Socio-Political Activities
The Company did not offer funds or engage in political activities during the reporting period.

Donation for social activities throughout 2021 includes:

No.	Jenis Kegiatan Type of Activity	Penerima dana Beneficiary	Total dana (Rp) Total Donation
1	Donasi IJK Peduli Bencana bersama OJK Donation for IJK Peduli Bencana with OJK	Wilayah Sulawesi, Kalimantan, JawaTimur, dan Yogyakarta Sulawesi, Kalimantan, East Java, and Yogyakarta Regions	10.000.000,-
2	Beadiswa G-Care tahap 8 untuk anak karyawan Bank Ganesha yang berprestasi G-Care Scholarship phase 8 for the children of Bank Ganesha excellent employees.	Anak Karyawan Employees' Children	8.250.000,-
3	Donasi IJK Peduli Bencana bersama OJK Donation for IJK Peduli Bencana with OJK	Wilayah NTT & NTB East & West Nusa Tenggara Regions	10.000.000,-
4	Donasi Donation	Yayasan Bhakti Luhur Bhakti Luhur Foundation	12.800.000,-
5	Sumbangan Idul Adha Donation for Idul Adha	Mesjid Al Hikmah Al Hikmah Mosque	8.000.000,-
6	Donasi penanggulangan pandemi COVID-19 di Indonesia Donation for COVID-19 pandemic management in Indonesia	PMI Peduli Indonesia	10.000.000,-
7	Beadiswa G-Care tahap 9 untuk anak karyawan Bank Ganesha yang berprestasi G-Care Scholarship phase 9 for the children of Bank Ganesha excellent employees	Anak Karyawan Employees' Children	4.110.000,-
8	Donasi Bulan Dana PMI Tahun 2021' Donation for 2021 PMI Fund Month	PMI Jakarta	10.000.000,-
9	Turnamen Golf PIISEI 2021: Kepedulian Dunia Usaha untuk Kegiatan Pendidikan dan Sosial Golf Tournament PIISEI 2021: Concerns of Business World for Education and Social Activities	PIISEI	10.000.000,-
10	Donasi IJK Peduli Bencana bersama OJK Donation for IJK Peduli Bencana with OJK	Wilayah Jawa Timur East Java Region	10.000.000,-
	Total		83.160.000,-

UPAYA PENINGKATAN KUALITAS PENERAPAN TATA KELOLA

QUALITY IMPROVEMENT EFFORTS FOR CORPORATE GOVERNANCE IMPLEMENTATION

Assesment GCG Secara Berkelanjutan

Dalam memastikan penerapan 5 prinsip dasar GCG, Perseroan melakukan self assessment penerapan GCG sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 serta Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Hasil self assessment penerapan GCG disetiap semester kemudian disampaikan ke Otoritas Jasa Keuangan. Self assessment penerapan tata kelola Perseroan meliputi 11 faktor penilaian, yaitu:

1. Pelaksanaan Tugas dan Tanggung Jawab Direksi;
2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris;
3. Kelengkapan dan Pelaksanaan Tugas Komite;
4. Penanganan Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan;
6. Penerapan Fungsi Audit Internal;
7. Penerapan Fungsi Audit Eksternal;
8. Penerapan Manajemen Risiko termasuk Sistem Pengendalian Internal;
9. Penyediaan Dana kepada Pihak Terkait dan Dana Besar;
10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan GCG, dan Pelaporan Internal; dan
11. Rencana Strategis Perseroan.

Hasil self assessment GCG Perseroan di tahun 2021 diuraikan sebagai berikut:

Sustainable GCG Assessment

In ensuring the implementation of the 5 basic principles of GCG, the Company carries out a self-assessment of GCG implementation following the Financial Services Authority Regulation No. 55/POJK.03/2016 and the Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Governance Implementation for Commercial Banks. The results of each semester are submitted to the Financial Services Authority. Self-assessment of the implementation of corporate governance includes 11 assessment factors, as follows:

1. Implementation of the Board of Directors' Duties and Responsibilities;
2. Implementation of the Board of Commissioners' Duties and Responsibilities;
3. Completeness and Implementation of Committee Duties;
4. Conflict of Interest Handling;
5. Implementation of Compliance Function;
6. Implementation of the Internal Audit Function;
7. Implementation of the External Audit Function;
8. Implementation of Risk Management, including the Internal Control System;
9. Provision of Funds to Related Parties and Large Funds;
10. Transparency on Financial and Non-Financial Conditions, GCG Implementation Reports, and Internal Reporting; and
11. The Company's Strategic Plan.

The results of the Company's GCG self-assessment in 2021 are described as follows:

Hasil Penilaian Sendiri Penerapan Tata Kelola The Results of the Company's GCG Self-assessment		
	Peringkat Rating	Definisi Peringkat Rating Definitions
Individual	2	Mencerminkan manajemen Bank Ganesha telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank Ganesha. Concluded that the Company's management has implemented generally good governance. This is reflected in the adequate fulfillment of governance principles. Relating to the weaknesses in the governance principles implementation, in general these weaknesses are less significant and can be resolved by normal actions of the Company's management.

PT Bank Ganesha TBK telah melakukan Penilaian sendiri secara komprehensif dan terstruktur atas ketiga aspek governance yaitu governance structure, governance process dan governance outcome, yang disimpulkan sebagai berikut:

Governance Structure

Aspek governance structure Tata Kelola pada seluruh faktor penilaian penerapan tata kelola di Bank Ganesha telah dilaksanakan secara memadai dan memenuhi ketentuan yang berlaku, hal ini antara lain tercermin dari:

1. Kriteria, komposisi dan independensi Dewan Komisaris dan Direksi telah sesuai dengan ketentuan.
2. Bank Ganesha memiliki struktur organisasi yang terdiri Direksi, Komisaris, Komite, Satuan Kerja dan bagian-bagian yang mendukung pelaksanaan tugas Direksi dalam menjalankan aktifitas usaha bank.
3. Tersedianya infrastruktur untuk mendukung kegiatan usaha bank yaitu kebijakan, prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.
4. Bank memiliki kebijakan dan prosedur mengenai tata cara pelaksanaan transparansi kondisi keuangan dan non keuangan. Dan tersedianya pelaporan internal yang lengkap, akurat, dan tepat waktu yang didukung oleh SIM yang memadai.
5. Dalam menjalankan kegiatan usahanya, Bank telah menyusun Corporate plan dan Business Plan sesuai dengan strategis Bank dan peraturan yang berlaku.

Governance Process

Aspek governance process Tata Kelola pada seluruh faktor penilaian penerapan tata kelola di Bank Ganesha telah dilaksanakan dengan efektif dan memadai, hal ini antara lain tercermin dari:

1. Seluruh unsur yang ada dalam struktur organisasi telah melaksanakan tugas dan fungsinya secara efektif dan sesuai ketentuan dengan didukung oleh sumber daya yang memadai.
2. Direksi mengelola Bank sesuai kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan peraturan perundang-undangan.

PT Bank Ganesha Tbk has carried out a comprehensive and structured self-assessment of the three governance aspects, namely governance structure, governance process, and governance outcome, which are summarized as follows:

Governance Structure

The governance structure aspect of all factors assessed the governance implementation at Bank Ganesha has been adequately implemented and complies with applicable

regulations, this is reflected in, among others:

1. The appointment of the Board of Commissioners and Board of Directors is following the provisions, both criteria, composition, competence, and independency.
2. Bank Ganesha has an organizational structure consisting of the Board of Directors, Board of Commissioners, Committees that assist the implementation of the duties of the Board of Commissioners, Committees under the Board of Directors, Divisions/Work Units and other units to support the bank's business activities.
3. In carried out the bank's business activities, a governance infrastructure is available, namely policies and procedures, a management information system and also the main duties and functions of each organizational structure.
4. The Bank has policies on and procedures for the implementation of financial and non-financial condition transparency. The presence of complete, accurate, and timely internal reporting is supported by adequate SIM.
5. To carry our its business activities, the Bank prepares Corporate Plan and Business Plan that are in line with the Bank's strategies and prevailing regulations.

Governance Process

The governance process aspect of in all factors assessed the governance implementation at Bank Ganesha has been implemented effectively and adequately, this is reflected in, among others:

1. Duties, functions and responsibilities of every element in the organizational structure have been carried out effectively and following the job description.
2. All bank business activities are carried out following the applicable regulations and supported by adequate human resources.

3. Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya sesuai dengan ketentuan, antara lain melakukan pengawasan terhadap pelaksanaan tugas Direksi secara berkala dalam pembahasan rapat, serta melakukan evaluasi pelaksanaan kebijakan strategis Bank.
4. Infrastruktur yang ada senantiasa dilakukan penyempurnaan, antara lain pedoman dan prosedur dilakukan pengkinian dan direview secara berkala, sistem informasi manajemen disempurnakan sesuai dengan perkembangan dan rencana strategis bank.
5. Penyediaan dana besar dan pihak terkait dilakukan sesuai dengan pedoman dan prinsip kehati-hatian. Dalam pengambilan keputusan tidak ada intervensi dari manapun, dan Direksi telah menetapkan mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan.

Governance Outcome

Aspek governance outcome pada sebagian besar faktor penilaian penerapan tata kelola di Bank Ganesha sudah memadai yang tercermin antara lain dari:

1. Direksi telah mempertanggung jawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS.
2. Kinerja Bank telah ditransparasikan dalam Laporan Tahunan dan disampaikan kepada Otoritas serta seluruh pemangku kepentingan.
3. Pencapaian Kinerja Bank per Desember 2021 dibandingkan dengan RBB adalah Asset 152,40%, Pinjaman 85,69%, DPK 188,42% dan Laba 109,59%
4. Pemenuhan modal inti telah tercatat dana setoran modal sebesar Rp 1 triliun dalam administrasi Pengawas OJK, sehingga per Desember 2021 modal inti telah mencapai Rp 2,095 Triliun
5. Seluruh kegiatan usaha Bank dilakukan sesuai dengan ketentuan perundang-undangan yang berlaku.

Selain kekuatan ketiga aspek governance diatas terdapat beberapa kelemahan yang perlu mendapat perhatian, namun secara umum kelemahan tersebut kurang signifikan dan dapat dilakukan perbaikan oleh Bank.

3. The existing infrastructure is constantly being refined, among others, the guidelines and procedures are updated and reviewed periodically, the management information system is refined and the development is carried out following the latest regulations and the bank's strategic plan.
4. Existing infrastructure is always refined; guidelines and procedures are periodically updated and reviewed while management information system is refined in accordance with the Bank's development and strategic plans.
5. Provision of large funds and related parties are carried out in accordance with the guidelines and principle of prudence. In making decisions, there is no intervention from any parties and the Board of Directors has set a mechanism for transaction approval, including for the ones beyond the limit and authorities of each level of positions.

Governance Outcome

The governance outcome aspect in all factors assessed the governance implementation at Bank Ganesha is adequate as reflected, among others:

1. The Board of Directors was accountable for the implementation of its duties to shareholders through the GMS.
2. The Bank's performance has been transparent in the Annual Report and submitted to the Authority and all stakeholders.
3. The Banks performance achievements as of December 2021, compared to RBB, were as follows: Assets 152.40%, Loans 85.69%, DPK 188.42%, and Profit 109.59%.
4. In terms of the fulfilment of authorized capital, paid-up capital was recorded at Rp1 trillion on OJK Supervisory administration; as of December 2021, authorized capital reached Rp2.095 trillion.
5. All the Bank's business activities are carried out following the prevailing laws and regulations.

Besides the strengths of the three governance aspects above, there are several considered weaknesses, however in general these weaknesses are less significant and can be resolved by the Bank.

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

PUBLIC COMPANY GOVERNANCE GUIDELINES IMPLEMENTATION

Sebagai emiten pada sektor keuangan, Perseroan telah menerapkan tata kelola perusahaan terbuka sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Pedoman tata kelola perusahaan mencakup 5 aspek, 8 prinsip, dan 25 rekomendasi penerapan aspek dan prinsip GCG. Perseroan senantiasa menerapkan rekomendasi dan meningkatkan kualitasnya dari waktu ke waktu. Rincian rekomendasi tersebut diuraikan sebagai berikut.

As an issuer in the financial sector, the Company has implemented public corporate governance as stipulated in the Financial Services Authority Regulation No. 21/POJK.04/2015 concerning Implementation of Governance Guidelines for Public Companies and Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Governance Guidelines for Public Companies. The Corporate governance guidelines consisting of 5 aspects, 8 principles and 25 recommendations for the implementation of GCG aspects and principles. The Company always implements recommendations and improves its quality. The details of these recommendations are described as follows:

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
Aspek 1 : Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham. Aspect 1: Relationship between the Public Company and the Shareholders in guaranteeing the rights of the Shareholders.				
I	Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS Principle 1 Increase the Value of the GMS	1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. Public companies have technical voting methods or procedures, both transparently and privately, that prioritize independence and the interests of shareholders.	Bank Ganesha sebagai perusahaan terbuka telah memiliki prosedur teknis voting yang mengedepankan independensi dan kepentingan pemegang saham. Prosedur ini tertuang dalam berita acara RUPS No 71 tanggal 19 Mei 2021 Bank Ganesha as a public company has a technical voting procedure that prioritizes the independence and interests of shareholders. This procedure is contained in the minutes of GMS No. 71, May 19, 2021.	Comply
		2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All members of the Board of Directors and Board of Commissioners of a Public Company attend the Annual GMS.	RUPS Tahunan yang diselenggarakan pada 19 Mei 2021 telah dihadiri oleh seluruh Direksi dan Dewan Komisaris PT Bank Ganesha. The Annual GMS which was held on May 19, 2021 was attended by all Board of Directors and Board of Commissioners of PT Bank Ganesha Tbk.	Comply
		3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. A summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year.	Ringkasan rislah rapat telah tersedia dalam Website Bank Ganesha Summary of meeting minutes is available on the Bank Ganesha Website.	Comply
	Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2 Improve the Quality of Public Company Communication with Shareholders or Investors.	4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Public Company has a communication policy with shareholders or investors.	Bank Ganesha telah memiliki kebijakan komunikasi dengan pemegang saham atau investor. Kebijakan ini terdapat dalam Pedoman Corsec No MNJ/022-CRP perihal Pedoman Korporat Sekretari. Bank Ganesha has a communication policy with shareholders or investors. This policy is contained in Corsec Guidelines No MNJ/022-CRP regarding Corporate Secretary Guidelines.	Comply
		5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. The Public Company discloses the communication policy of the Public Company with shareholders or investors on the Website.	Kebijakan komunikasi telah diungkapkan dalam website Bank Ganesha The communication policy has been disclosed on the Bank Ganesha website.	Comply

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
Aspek 2: Fungsi dan Peran Dewan Komisaris Aspect 2: Functions and Roles of the Board of Commissioners				
II	Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Principle 3 Strengthening the Membership and Composition of the Board of Commissioners	6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determine the number of members of the Board of Commissioners considering the conditions of the Public Company.	Sesuai dengan Pernyataan Keputusan Rapat No 72 tanggal 19 Mei 2021, Bank Ganesha telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan. In accordance with the Statement of Meeting's Resolution No. 72, May 19, 2021, Bank Ganesha owns a total number of members of Board of Commissioners that complies with the regulation and takes into account the Company's conditions.	Comply
		7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determine the composition of the members of the Board of Commissioners considering the diversity of expertise, knowledge, and experience required.	Komposisi anggota Dewan komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan., sebagaimana yang diatur dalam Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, anggota Dewan Komisaris dan anggota Komite dibawah Dewan komisaris, yang ditetapkan tanggal 4 November 2020. The composition of the board of commissioners member has considering the diversity of expertise, knowledge, and experience required, as regulated in the System of and Procedures for Appointing and/or Replacing the members of Board of Directors, members of Board of Commissioners, and members of Committees under the Board of Commissioners, stipulated on November 4, 2020.	Comply
	Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4 Improve the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners.	8. Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>Self Assessment</i>) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	Dewan Komisaris telah mempunyai kebijakan penilaian sendiri yang dituangkan dalam SK No 038/SKDIR/XII/16 perihal Kebijakan Penilaian Sendiri Dekom & Direksi. The Board of Commissioners has a selfassessment policy as outlined in Decree No. 038/SKDIR/XII/16 regarding the Board of Commissioners & Board of Directors Self-Assessment Policy.	Comply
		9. Kebijakan penilaian sendiri (<i>Self Assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. Self-assessment policy to assess the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company.	Kebijakan Penilaian Sendiri Dekom diungkapkan dalam Laporan Tahunan. The Board of Commissioners' Self-Assessment Policy is disclosed in the Annual Report.	Comply
		10. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy regarding the resignation of a member of the Board of Commissioners if involved in a financial crime.	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar dan Sistem & Prosedur Pemilihan dan/ atau penggantian anggota Direksi, Dewan komisaris dan anggota Komite dibawah Komisaris, tanggal 4 Nopember 2020. The Board of Commissioners has a policy regarding the resignation of a member of the Board of Commissioners if involved in a financial crime, as outlined in the Articles of Association and Systems & Procedures for Election and/or replacement of members of the Board of Directors, Board of Commissioners, and Committee members under the Commissioners, dated November 4, 2020.	Comply
		11. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. The Board of Commissioners or Committees that carry out the Nomination and Remuneration functions arrange a succession policy in the Nomination process for members of the Board of Directors.	Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau penggantian anggota Direksi, Dewan komisaris dan anggota Komite dibawah Komisaris, tanggal 4 Nopember 2020. The Board of Commissioners who serves as the Nomination and Remuneration Committee has arranged a succession policy in the nomination process for members of the Board of Directors, namely Systems & Procedures for Election and/or replacement of members of the Board of Directors, Board of Commissioners, and Committee members under the Commissioners, dated November 4, 2020.	Comply

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
Aspek 3 : Fungsi dan Peran Direksi Aspect 3: Functions and Roles of the Board of Directors				
III	Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5 Strengthening the Membership and Composition of the Board of Directors.	12. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektifitas dalam pengambilan keputusan. Determine the number of members of the Board of Directors considering the conditions of the Public Company and its effectiveness in decision making.	Sesuai dengan Pernyataan Keputusan Rapat No 72 tanggal 19 Mei 2021, Bank Ganesha telah menyusun anggota Direksi yang telah sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan dan efektifitas dalam pengambilan keputusan. In line with the Statement of Meeting Resolution No. 72, May 19, 2021, Bank Ganesha prepared members of the Board of Directors that comply with the regulations and take into account the Company's conditions and effectiveness in decision-making.	Comply
		13. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determining the composition of the members of the Board of Directors considering the diversity of expertise, knowledge, and experience required.	Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. The composition of the members of the Board of Directors has considering the diversity of xpertise, knowledge, and experience required.	Comply
		14. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors who are in charge of accounting or finance have expertise and/or knowledge in accounting.	Anggota Direksi yang membawahi bidang akuntansi dan keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi , hal ini dinyatakan dalam CV yang disampaikan sebagai persyatan Fit & Proper. Members of the Board of Directors in charge of accounting and finance have expertise and/or knowledge in the field of accounting, this is stated in the CV which is submitted as a Fit & Proper requirement.	Comply
	Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6 Improve the Quality of Implementation of Duties and Responsibilities of the Board of Directors.	15. Direksi mempunyai kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi. The Board of Directors has a selfassessment policy to assess the performance of the Board of Directors.	Direksi telah mempunyai kebijakan penilaian sendiri yang dituangkan dalam SK No 038/SKDIR/XII/16 perihal Kebijakan Penilaian Sendiri Dekom & Direksi The Board of Directors has a self-assessment policy as outlined in Decree No. 038/SKDIR/XII/16 regarding the Board of Commissioners & Directors Self-Assessment Policy.	Comply
		16. Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. Self-assessment policy to assess the performance of the Board of Directors is disclosed in the annual report of the Public Company.	Kebijakan Penilaian Sendiri diungkapkan dalam Laporan Tahunan. The Self-Assessment Policy is disclosed in the Annual Report.	Comply
		17. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has a policy regarding the resignation of a member of the Board of Directors if involved in a financial crime.	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan, kebijakan ada di Kode etik, serta Sistem & Prosedur Pemilihan dan/atau penggantian anggota Direksi, Dewan komisaris dan anggota Komite dibawah Komisaris, tanggal 4 Nopember 2020 The Board of Directors has a policy regarding the resignation of a member of the Board of Directors if involved in a financial crime, as outlined in the Articles of Association and Systems & Procedures for Election and/or replacement of members of the Board of Directors, Board of Commissioners, and Committee members under the Commissioners, dated November 4, 2020.	Comply

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholder Participation				
IV	Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7 Improve Corporate Governance Aspects through Stakeholder Participation.	18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . Public Company has a policy to prevent insider trading.	Bank Ganesha telah memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> , yang tertuang dalam SK No 034/SKDIR/X/16 tentang Kebijakan Pencegahan Insider trading. Bank Ganesha has a policy to prevent insider trading, which is stated in Decree No. 034/SKDIR/X/16 concerning Insider Trading Prevention Policy.	Comply
		19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i> . Public Company has anti-corruption and anti-fraud policies.	Bank Ganesha telah memiliki kebijakan anti korupsi dan anti <i>fraud</i> , yaitu SK No 005/SKDIR/III/2021, tanggal 15 Maret 2021 tentang Kebijakan Anti Korupsi Bank Ganesha dan Pedoman No MNJ/003-SAF tanggal 30 Nopember 2021 perihal Penerapan Strategi Anti Fraud. Bank Ganesha has anticorruption and antifraud policies, Decree No. 005/SKDIR/III/2021, March 15, 2021 on Bank Ganesha's Anticorruption Policies and Guideline No. MNJ/003-SAF, November 30, 2021 on the Implementation of Antifraud Strategies.	Comply
		20. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i> . Public Company has a policy regarding the selection and improvement of suppliers or vendors capabilities.	Bank Ganesha telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i> , yang diatur dalam Pedoman No MNJ/002-ALD tanggal 13 Desember 2018 perihal Alih Daya Bank Ganesha has a policy regarding the selection and improvement of supplier or vendor capabilities, which is regulated in Guideline No. MNJ/002-ALD dated December 13, 2018 regarding Outsourcing.	Comply
		21. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Public Company has a policy regarding the fulfillment of creditors' rights.	Bank Ganesha telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yaitu Pedoman No OPJ/043-PKO tanggal 29 Agustus 2014 perihal Perlindungan Konsumen Bank Ganesha has a policy regarding the fulfillment of creditors' rights, namely Guideline No. OPJ/043-PKO dated August 29, 2014, regarding Consumer Protection.	Comply
		22. Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> . Public Company has a whistleblowing system policy.	Bank Ganesha telah memiliki kebijakan sistem <i>whistleblowing</i> , yang dituangkan dalam Pedoman MNJ/003-SAF, BAB II angka 3 tentang Kebijakan <i>whistleblowing</i> Bank Ganesha has a whistleblowing system policy, which is outlined in the MNJ/003-SAF Guidelines, CHAPTER II number 3 concerning the whistleblowing policy.	Comply
		23. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan Public Companies have a policy in providing long-term incentives to the Board of Directors and employees.	Bank Ganesha telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman No HRD/013-REM Bank Ganesha has a policy in providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline No. HRD/013-REM.	Comply
Aspek 5 : Keterbukaan Informasi Aspect 5: Information Disclosure				
V	Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8 Improve the Implementation of Information Disclosure.	24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public Companies make utilize the wider information technology besides Websites as a medium for information disclosure.	Bank Ganesha telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui website atau media sosial. Bank Ganesha has utilized information technology as information disclosure through websites or social media.	Comply

No.	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
		<p>25. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.</p> <p>The Annual Report of the Public Company discloses the ultimate beneficial owner in the share ownership of the Public Company of at least 5% (five percent), beside the disclosure of the ultimate beneficial owner in the ownership of shares of the Public Company through the major and controlling shareholders.</p>	<p>Dalam laporan tahunan telah diungkapkan kepemilikan saham paling sedikit 5 %.</p> <p>The annual report discloses a share ownership of at least 5%.</p>	Comply

TRANSPARANSI PRAKTIK BAD GOVERNANCE

TRANSPARENCY OF BAD GOVERNANCE PRACTICES

Penerapan *Good Corporate Governance* di Bank Ganesha selalu ditingkatkan dari tahun ke tahun dengan melakukan banyak perbaikan dan perubahan kebijakan yang disesuaikan dengan kondisi Perusahaan, kondisi ekonomi dan dunia perbankan khususnya. Bank menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem Tata Kelola yang Baik (GCG) yang telah dibangun, karenanya Bank tidak melakukan segala tindakan yang bertentangan dengan aturan serta kebijakan terkait GCG yang ditunjukkan pada tabel sebagai berikut:

The implementation of Good Corporate Governance at Bank Ganesha is always improved every year by conducting several improvements and changes to policies according to the condition of the Company, economic, and the banking sector in particular. The Bank realizes that bad corporate governance practices will disrupt the Good Governance (GCG) system that has been built, therefore the Bank does not take any actions that are contrary to the rules and policies related to GCG as described in the following table:

No.	Keterangan Information	Praktik Practice
1	Terdapat Laporan atas kegiatan perusahaan yang mencemari lingkungan There are reports of company activities that pollute the environment	Nihil None
2	Kelalaian dalam Pemenuhan kewajiban perpajakan Negligence in fulfilling tax obligations	Nihil None
3	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan (SAK) Inconsistency in the presentation of annual reports and financial reports with applicable regulations and financial accounting standards (SAK)	Nihil None
4	Terdapat Kasus terkait buruh dan karyawan There are cases related to labor and employees	Nihil None
5	Tidak mengungkapkan segmen operasi Perusahaan Do not disclose the Company's operating segments	Nihil None
6	Ketidaksesuaian format berkas laporan tahunan dengan regulasi Incompatibility of the annual report file format with regulations	Nihil None

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TANGGUNG JAWAB LAPORAN TAHUNAN

ANNUAL REPORT RESPONSIBILITY

SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2021 PT BANK GANESHA TBK

STATEMENT OF MEMBERS OF THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS ON THE RESPONSIBILITY FOR THE 2021 ANNUAL REPORT OF PT BANK GANESHA TBK

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Ganesha Tbk tahun 2021 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan ini.

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Ganesha Tbk for year 2021 has been fully contained and we shall be fully responsible to the correctness of contents in this Annual Report.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, April 2022

Dewan Komisaris
Board of Commissioners



Lenny Sugihart

Presiden Komisaris Independen
Independent President Commissioner



Sudarto

Wakil Presiden Komisaris Independen
Independent Vice President Commissioner



Marcello Theodore Taufik

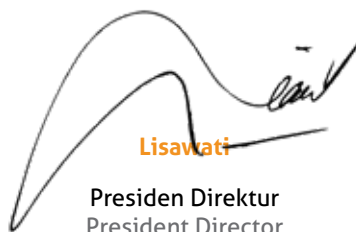
Komisaris
Commissioner

Direksi
Board of Directors



Setiawan Kumala

Direktur
Director



Lisawati

Presiden Direktur
President Director



Sugiarto Surjadi

Direktur
Director

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KRITERIA PENYAMPAIAN LAPORAN TAHUNAN BERDASARKAN PERATURAN NO. 16/SEOJK.04/2021

ANNUAL REPORT PRESENTATION CRITERIA AS PER REGULATIONS NO. 16/SEOJK.04/2021

Bentuk Laporan Tahunan	Form of Annual Report	Halaman Page
1. Laporan Tahunan disajikan dalam bentuk dokumen cetak dan salinan dokumen elektronik.	1. The Annual Report is presented in the form of a printed document as well as an electronic copy.	v
2. Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik.	2. The Annual Report presented in printed document form is printed on brightly colored and good quality paper, A4 in size, bound and can be reproduced with good quality.	v
3. Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.	3. The Annual Report can present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.	v
4. Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam portable document format (PDF).	4. The Annual Report presented in the form of an electronic document is the Annual Report converted into a portable document format (PDF).	v
Isi Laporan Tahunan	Contents Of Annual Report	
Ketentuan Umum	General Provisions	
1. Laporan Tahunan paling sedikit memuat: <ol style="list-style-type: none"> ikhtisar data keuangan penting; informasi saham (jika ada); laporan Direksi; laporan Dewan Komisaris; profil Emiten atau Perusahaan Publik; analisis dan pembahasan manajemen; tata kelola Emiten atau Perusahaan Publik; tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik; laporan keuangan tahunan yang telah diaudit; dan surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan. 	1. Annual Report at least includes: <ol style="list-style-type: none"> significant financial highlights; share information (if any); Board of Directors' report; Board of Commissioners' report; profiles of Issuer or Public Company; management discussion and analysis; governance of the Issuer or Public Company; social and environmental responsibility of Issuers and Public Companies; audited annual financial statements; and statement from the members of the Board of Directors and Board of Commissioners on the responsibility for the Annual Report. 	v
Ikhtisar Data Keuangan Penting	Significant Financial Highlights	
A. Ikhtisar Data Keuangan Penting Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: <ol style="list-style-type: none"> pendapatan/penjualan; laba bruto; laba (rugi); jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; total laba (rugi) komprehensif; jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; laba (rugi) per saham; jumlah aset; jumlah liabilitas; jumlah ekuitas; rasio laba (rugi) terhadap jumlah aset; rasio laba (rugi) terhadap ekuitas; rasio laba (rugi) terhadap pendapatan/penjualan; rasio lancar; rasio liabilitas terhadap ekuitas; rasio liabilitas terhadap jumlah aset; dan informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya; 	A. Significant Financial Highlights Significant financial highlights contain financial information presented in the form of three 3 (three) years comparison or from the start of business if the Issuer or Public Company has conducted business activities for less than 3 (three) years, at least includes: <ol style="list-style-type: none"> income/sales; gross profit; profit (loss); total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests; total comprehensive gain (loss); total comprehensive gain (loss) attributable to owners of the parent entity and non-controlling interests; profit (loss) per share; total assets; total liabilities; total equity; profit (loss) to total assets ratio; profit (loss) to equity ratio; profit (loss) to income/sales ratio; current ratio; liabilities to equity ratio; liabilities to total assets ratio; and information and other financial ratios relevant to the Issuer or Public Company and the type of industry; 	10-13

Bentuk Laporan Tahunan	Form of Annual Report	Halaman Page
<p>B. INFORMASI SAHAM Informasi saham bagi Perusahaan Terbuka paling sedikit memuat:</p> <ol style="list-style-type: none"> saham yang telah diterbitkan untuk setiap masa triwulan (jika ada) yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit meliputi: <ol style="list-style-type: none"> jumlah saham yang beredar; kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan; harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan volume perdagangan pada Bursa Efek tempat saham dicatatkan; Informasi pada huruf b), huruf c), dan huruf d) hanya diungkapkan jika Emiten merupakan Perusahaan Terbuka dan sahamnya tercatat di Bursa Efek; dalam hal terjadi aksi korporasi, seperti pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, dan perubahan nilai nominal saham, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: <ol style="list-style-type: none"> tanggal pelaksanaan aksi korporasi; rasio pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, dan perubahan nilai nominal saham; jumlah saham beredar sebelum dan sesudah aksi korporasi; dan d) harga saham sebelum dan sesudah aksi korporasi; dalam hal terjadi penghentian sementara perdagangan saham (suspension), dan/atau penghapusan pencatatan saham (delisting) dalam tahun buku, Emiten atau Perusahaan Publik menjelaskan alasan penghentian sementara perdagangan saham (suspension) dan/atau penghapusan pencatatan saham (delisting) tersebut; dan dalam hal penghentian sementara perdagangan saham (suspension) dan/atau penghapusan pencatatan saham (delisting) sebagaimana dimaksud pada angka 3) masih berlangsung hingga akhir periode Laporan Tahunan, Emiten atau Perusahaan Publik menjelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (suspension) dan/atau penghapusan pencatatan saham (delisting) tersebut; 	<p>B. SHARE INFORMATION Share information of Public Company that at least includes:</p> <ol style="list-style-type: none"> shares issued for each quarter (if any) are presented in the form of a comparison over the past 2 (two) fiscal years, at least including: <ol style="list-style-type: none"> total outstanding shares; market capitalization based on prices on the Stock Exchange where the shares are listed; the highest, lowest, and closing share prices are based on the price on the Stock Exchange where the shares are listed; and trading volume on the Stock Exchange where the shares are listed; Information in b), c), and d) are only disclosed if the Issuer is a Public Company and its shares are listed on the Stock Exchange; in the event of corporate actions, such as stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares, then information on share prices as stated in the number 1) must add explanation regarding: <ol style="list-style-type: none"> date of corporate action; ratio of stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares; total number of shares outstanding before and after the corporate action; and d) share price before and after the corporate action; in the event that the Company's share trading is temporarily in suspension and/or delisting during the fiscal year, the Issuer or Public Company must explain the reasons for such temporary suspension and/or delisting of shares; and in the event that the Company's shares are still in suspension and/or delisting as mentioned in 3) at the end of the Annual Report period, the Issuer or Public Company explains the actions taken to address the suspension and/or delisting; 	15-16
<p>C. LAPORAN DIREKSI Laporan Direksi paling sedikit memuat uraian singkat mengenai:</p> <ol style="list-style-type: none"> kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: <ol style="list-style-type: none"> strategi dan kebijakan strategis Emiten atau Perusahaan Publik; peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik; proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik; perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan kendala yang dihadapi Emiten atau Perusahaan Publik; gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan penerapan tata kelola Emiten atau Perusahaan Publik. 	<p>C. BOARD OF DIRECTORS' REPORT The Board of Directors' report at least consists of brief description including:</p> <ol style="list-style-type: none"> performance of the Issuer or Public Company that at least includes: <ol style="list-style-type: none"> strategy and strategic policy of the Issuer or Public Company; the Board of Directors' role in preparing strategy and strategic policy of the Issuer or Public Company; the process performed by the Board of Directors to ensure the strategy implementation of the Issuer or Public Company; comparison between the results achieved and targeted by the Issuer or Public Company; and challenges faced by the Issuer or Public Company; overview of the business prospect of the Issuer or Public Company; and governance implementation of Issuer or Public Company. 	38-44
<p>D. LAPORAN DEWAN KOMISARIS Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai:</p> <ol style="list-style-type: none"> penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi; pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. 	<p>D. BOARD OF COMMISSIONERS' REPORT The Board of Commissioners' report at least consists of brief description including:</p> <ol style="list-style-type: none"> assessment of the Board of Directors' performance on the management of Issuer or Public Company, including supervising the Board of Commissioners in preparing and implementing the strategies of Issuer or Public Company performed by the Board of Directors; a view of the business prospects of Issuer or Public Company prepared by the Board of Directors; and a view of the governance implementation of Issuer or Public Company. 	30-36
<p>E. PROFIL EMITEN ATAU PERUSAHAAN PUBLIK Profil Emiten atau Perusahaan Publik paling sedikit memuat informasi:</p> <ol style="list-style-type: none"> nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku; akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: <ol style="list-style-type: none"> alamat; nomor telepon; alamat surat elektronik; dan alamat situs web; riwayat singkat Emiten atau Perusahaan Publik; visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan (corporate culture) atau nilai-nilai perusahaan; 	<p>E. PROFILES OF ISSUER OR PUBLIC COMPANY Profile of the Issuer or Public Company at least includes information of:</p> <ol style="list-style-type: none"> name of Issuer or Public Company including whether there have been changes to the name and reason for such changes, and the effective date for the name change occurring in the reporting year; access to the Issuer or Public Company including branch offices or representative offices from which the community may obtain information regarding the Issuer or Public Company, among others: <ol style="list-style-type: none"> address; telephone number; email address; and website; a brief history of the Issuer or Public Company; vision and mission of the Issuer or Public Company and corporate culture or corporate values; 	48
		49-51
		52-55

Bentuk Laporan Tahunan	Form of Annual Report	Halaman Page
5. kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;	5. business activities according to the latest articles of association, business activities performed in the fiscal year, and types of goods and/or services produced;	56-67
6. wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan dengan nama dan jabatan;	6. operational area of the Issuer or Public Company; operational area is the area or regions for the implementation of operational activities or the range of the Company's operational activities with the name and position of each;	82-84
7. struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan;	7. organization structure of the Issuer or Public Company in the form of a chart, detailing at least 1 (one) level under the Board of Directors, including committee under the Board of Directors (if any) and committee under the Board of Commissioners, complete with the names and positions;	68-69
8. daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan;	8. a list of industry association memberships both on a national and international scales related to the implementation of sustainable finance;	316
9. profil Direksi, paling sedikit memuat: a. nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b. foto terbaru; c. usia; d. kewarganegaraan; e. riwayat pendidikan dan/atau sertifikasi; f. riwayat jabatan, meliputi informasi: 1. dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan; 2. rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 3. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan h. perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut;	9. Board of Directors' profile that includes at least: a. name and position in line with the duties and responsibility of each; b. latest photograph; c. age; d. nationality; e. educational background and/or certification; f. employment history, including: 1. legal basis of appointment as member of the Board of Directors in the relevant Issuer or Public Company; 2. concurrent positions, either as the Board of Directors' member, Board of Commissioners' member, and/or committee's member as well as other positions in and outside of the Issuer or Public Company. In the event that the Board of Directors' member does not have any concurrent positions, such matter is disclosed; and 3. work experience along with the term of office in and outside of the Issuer or Public Company; g. affiliation with other Board of Directors' members, Board of Commissioners' members, main and controlling shareholders, either directly or indirectly up to the individual shareholders, including the name of the affiliated party. In the event that Board of Directors' member has no affiliation, the Issuer or Public Company discloses such matter; and h. changes in the composition of Board of Directors members and the reasons of changes. In the event that there is no change to the composition of the Board of Directors' members, such matter is disclosed;	73-75
10. profil Dewan Komisaris, paling sedikit memuat: a. nama dan jabatan; b. foto terbaru; c. usia; d. kewarganegaraan; e. riwayat pendidikan dan/atau sertifikasi; f. riwayat jabatan, meliputi informasi: 1. dasar hukum pengangkatan sebagai anggota Dewan Komisaris; 2. dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan; 3. rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 4. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan h. pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan i. perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut;	10. profile of Board of Commissioners that at least includes: a. name and position; b. latest photograph; c. age; d. nationality; e. educational background and/or certification; f. employment history, including: 1. legal basis of Board of Commissioners members' appointment; 2. legal basis of initial appointment as Board of Commissioners' member, which is as independent commissioner at the relevant Issuer or Public Company; 3. concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions in and outside of the Issuer or Public Company. In the event that the Board of Commissioners' member does not have any concurrent positions, such matter is disclosed; and 4. work experience along with the term of office in and outside of the Issuer or Public Company; g. affiliation with other Board of Commissioners' members, main and controlling shareholders both directly or indirectly, up to the individual shareholders, including the name of the affiliated party; In the event that the Board of Commissioners' members have no affiliation, the Issuer or Public Company discloses such matter; h. statement of independence of the independent commissioners, in the event that the independent commissioner has held the position for more than 2 (two) periods; and i. changes in the composition of Board of Commissioners members and the reasons of changes. In the event that there have been changes to the Board of Commissioners' composition, such composition is disclosed;	70-72

Bentuk Laporan Tahunan	Form of Annual Report	Halaman Page
11. dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya;	11. in the event that there have been changes to the composition of the Board of Directors and/or Board of Commissioners occurring after the end of the reporting year up to the deadline for submission of the Annual Report, the composition presented in the Annual Report is the latest composition as well as the preceding one;	n/a
12. jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; Pengungkapan informasi dapat disajikan dalam bentuk tabel.	12. number of employees by their gender, position, age, level of education, and employment status (permanent/contract) within the reporting year; The information disclosure can be presented in the form of table.	126-127
13. nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: a) pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik; b) anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan c) kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik; Informasi di atas dapat disajikan dalam bentuk tabel.	13. names of shareholders and the ownership percentage at the beginning and end of the reporting year, including information on: a) shareholders with ownership of more than 5% (five percent) or more in the Issuer or Public Company; b) members of the Board of Directors and Board of Commissioners who own shares in the Issuer or Public Company. In the event that all members of the Board of Directors and/or of the Board of Commissioners do not own any shares, such matter is disclosed; and c) the group of public shareholders, namely the shareholders group with each share ownership of less than 5% (five percent) of the Issuer or Public Company; Such information can be presented in the form of table.	78-79
14. persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut.	14. the percentage of indirect share ownership of the Issuer or Public Company by members of the Board of Directors and Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder list for the benefit of indirect ownership of members of the Board of Directors and Board of Commissioners; In the event that all members of the Board of Directors and/or of the Board of Commissioners do not have indirect shares ownership of the Issuer or Public Company, such matter is disclosed.	78
15. jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: a) kepemilikan institusi lokal; b) kepemilikan institusi asing; c) kepemilikan individu lokal; dan d) kepemilikan individu asing;	15. number of shareholders and ownership percentage as of the end of the fiscal year based on the classifications of: a) local institution ownership; b) foreign institution ownership; c) local individual ownership; and d) foreign individual ownership;	79
16. informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;	16. information on the main and controlling shareholders of the Issuer or Public Company, either directly or indirectly, up to individual owners, which are presented in the form of schemes or diagrams;	78
17. nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama; Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut.	17. names of subsidiaries, associated companies, joint ventures in which the Issuer or Public Company retains a joint controlling power (if any), as well as the percentage of shares ownership, line of business, total assets, and operational status of the subsidiaries, associated companies, joint ventures; For subsidiaries, their addresses must be provided.	80
18. kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada);	18. chronology of share listing, number of shares outstanding, nominal value, and offering price from the time of the listing to the end of the reporting year, as well as the name of the stock exchange on which the shares of the Issuer or Public Company are listed, including stock split, reverse stock, share dividend, bonus shares, and changes in the shares' par value, implementation of conversion effects, implementation of capital additions and subtractions (if any);	80
19. informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbil hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada);	19. other securities listing information other than securities as referred to in 18), which have not matured in the fiscal year at least including the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities' rate (if any);	80
20. informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliannya meliputi: a) nama dan alamat; b) periode penugasan; c) informasi jasa audit dan/atau non audit yang diberikan; d) biaya jasa (fee) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e) dalam hal AP dan KAP beserta jaringan/asosiasi/aliannya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut; dan Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliannya dapat disajikan dalam bentuk tabel.	20. information on the use of the services of public accountant (AP) and public accounting firm (KAP) and their networks/associations/allies includes: a) name and address; b) assignment period; c) information on audit and/or non-audit services provided; d) audit and/or non-audit fees for each assignment given during the fiscal year; and e) in the event that appointed AP and KAP and their network/association/alliance do not provide non-audit services, such information is disclosed; and information disclosure on the use of AP and KAP services and their networks/associations/allies can be presented in the form of table.	81
21. nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP.	21. name and address of institution and/or profession supporting capital market besides AP and KAP.	81

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F. ANALISIS DAN PEMBAHASAN MANAJEMEN Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yaitu paling sedikit memuat:	F. MANAGEMENT DISCUSSION AND ANALYSIS The management discussion and analysis contains analysis and discusses the financial statements and other significant information with emphasis on material changes occurring during the reporting period, which at least includes:	
1. tinjauan operasi per segmen operasi sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: a. produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. pendapatan/penjualan; dan c. profitabilitas;	1. operational review for each segment of operations in line with the business of the Issuer or Public Company, containing, among others: a. production, including process, capacity, and expansion; b. income/sales; and c. profitability;	96-97
2. kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: a. aset lancar, aset tidak lancar, dan total aset; b. liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c. ekuitas; d. pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e. arus kas;	2. a comprehensive analysis on the financial statements that includes the comparison between the financial performance in the last 2 (two) fiscal years, and the explanation for the causes of the changes as well as the impact of such changes, including among others: a. current assets, non current assets, and total assets; b. current liabilities, non current liabilities, and total liabilities; c. equity; d. income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive gain (loss); and e. cash flows;	98-106
3. kemampuan membayar utang dengan menyajikan perhitungan rasio yang relevan;	3. the solvency by providing the relevant ratios;	108
4. tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan;	4. the collectibility of the Issuer or Public Company by providing the relevant ratios;	109
5. struktur modal (capital structure) dan kebijakan manajemen atas struktur modal (capital structure) tersebut disertai dasar penentuan kebijakan dimaksud;	5. the capital structure and the management's policy for the capital structure and the basis for such policy;	109-110
6. bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit meliputi: a. tujuan dari ikatan tersebut; b. sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c. mata uang yang menjadi denominasi; dan d. langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait;	6. description on material commitments for capital goods, along with the explanation on the purpose of such commitments, including: a. objectives of such commitments; b. source of funding to fulfill such commitments; c. currencies in which the commitments are denominated; and d. measures planned by the Issuer or Public Company to protect risk from related foreign currency's position;	111
7. bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit meliputi: a. jenis investasi barang modal; b. tujuan investasi barang modal; dan c. nilai investasi barang modal yang dikeluarkan;	7. description on the investments on capital goods realized within the last reporting year, at least including: a. type of capital goods investment; b. objectives of capital goods investment; and c. amount disbursed for the capital goods investment;	111
8. informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada);	8. material information and facts subsequent to the accountant's reporting date (if any);	113
9. prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya;	9. business prospect of the Issuer or Public Company related to the conditions in the industry, general economy, and international markets, supported with quantitative data from reputable and reliable sources;	116-117
10. perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: a. pendapatan/penjualan; b. laba (rugi); c. struktur modal (capital structure); atau d. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	10. comparison between the targets/projections at the beginning of the financial year and the achieved results (realization), pertaining to: a. income/sales; b. profit (loss); c. capital structure; or d. other aspects considered significant for the Issuer or Public Company;	112
11. target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: a. pendapatan/penjualan; b. laba (rugi); c. struktur modal (capital structure); d. kebijakan dividen; atau e. hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;	11. targets/projections to be realized by the Issuer or Public Company for the next 1 (one) year, pertaining to: a. income/sales; b. profit (loss); c. capital structure; d. dividend policy; or e. other aspects considered significant for the Issuer or Public Company;	112
12. aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;	12. aspect of marketing of the goods and/or services of the Issuer or Public Company, at least including marketing strategy and market share;	91-92

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<p>13. uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit:</p> <ul style="list-style-type: none"> a. kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b. tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; c. jumlah dividen per saham (kas dan/atau non kas); dan d. jumlah dividen per tahun yang dibayar; e. Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut. 	<p>13. description on dividends for the last 2 (two) fiscal years, including at least:</p> <ul style="list-style-type: none"> a. dividend policy, which includes information on the percentage of dividends distributed to net profit; b. date and amount of cash dividend payout and/or date of non-dividend distribution; c. amount of dividend per share (cash and/or non-cash); and d. total dividend distributed per year; e. The information disclosure can be presented in the form of table. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, such matter is disclosed. 	113
<p>14. realisasi penggunaan dana hasil Penawaran Umum, dengan ketentuan:</p> <ul style="list-style-type: none"> a. dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil Penawaran Umum secara kumulatif sampai dengan akhir tahun buku; dan b. dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Emiten menjelaskan perubahan tersebut; 	<p>14. realization of the use of proceeds of the Public Offering, under the following provisions:</p> <ul style="list-style-type: none"> a. if during the fiscal year, the Issuer has an obligation to submit a report on the use of proceeds, the realization of the use of proceeds resulting from a Public Offering must be disclosed cumulatively until the end of fiscal year; and b. in the event that there is a change in the use of proceeds as stipulated in the Financial Services Authority Regulation on the Realization Report of the Use of Proceeds from a Public Offering, the Issuer is obliged to explain such changes; 	114
<p>15. informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi Afiliasi, dan transaksi yang mengandung benturan kepentingan, yang terjadi pada tahun buku, antara lain memuat:</p> <ul style="list-style-type: none"> a. tanggal, nilai, dan objek transaksi; b. nama pihak yang melakukan transaksi; c. sifat hubungan Afiliasi (jika ada); d. penjelasan mengenai kewajaran transaksi; dan e. pemenuhan ketentuan terkait; f. dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi: <ul style="list-style-type: none"> 1. pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (arms-length principle); dan 2. peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (arms-length principle); g. untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. h. untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; i. dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut; 	<p>15. material information (if any), among others of investment, expansion, divestment, merger/acquisition, debt/capital restructuring, transactions with related parties, transactions with conflict of interest, which occurred in the reporting year, with the descriptions on:</p> <ul style="list-style-type: none"> a. date, value, and object of the transaction; b. name of party conducting transaction; c. nature of the Affiliation (if any); d. explanation of transaction fairness; and e. fulfillment of relevant provisions; f. in the event that there is affiliation, apart from disclosing the information as referred to in a) up to e), the Issuer or Public Company also discloses the information of: <ul style="list-style-type: none"> 1. statement from the Board of Directors that the affiliate transaction has been carried out through adequate procedures to ensure that the affiliated transaction is done in accordance with generally accepted business practices, among others, by complying with the arms-length principle; and 2. the roles of the Board of Commissioners and the audit committee in performing adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, by complying with the arms-length principle; g. for affiliated transactions or material transactions which are business activities performed to generate business income and performed regularly, repeatedly, and/or continuously, explanation of such transactions is added that the affiliated transactions or material transactions are business activities carried out to generate business income and are performed regularly, repeatedly, and/or continuously; In the event that such transactions have been disclosed in the annual financial statements, additional information on the disclosure reference in the annual financial statements is added. h. for disclosure of the affiliate transactions and/or conflict of interest transactions which are the result of implementing affiliate transactions and/or conflict of interest transactions that have been approved by independent shareholders, information on the date of the GMS which approved such transactions is added; i. in the event that there are no affiliated transactions and/or conflict of interest transactions, such matter is disclosed; 	114-116
<p>16. perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan</p>	<p>16. changes in the laws and regulations that significantly affect the Issuer or Public Company and their impacts on the financial statements (if any); and</p>	113
<p>17. perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada);</p>	<p>17. amendments to accounting policies, reasons for such changes, and their impacts on the financial statements (if any);</p>	116

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G. TATA KELOLA EMITEN ATAU PERUSAHAAN PUBLIK Tata kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai:	F. GOVERNANCE OF THE ISSUER OR PUBLIC COMPANY The governance of the Issuer or Public Company includes brief description on at least the following:	
1. RUPS, paling sedikit memuat: a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: 1. keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan 2. keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; 3. dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut;	1. GMS that at least includes: a. Information on the GMS resolutions of the reporting year and of the previous 1 (one) year including: 1. GMS resolutions of the reporting year and of the previous 1 (one) year which are realized in the reporting year; and 2. GMS resolutions of the reporting year and of the previous 1 (one) year which have not been realized and the reasons for not realizing them; 3. in the event that the Issuer or Public Company uses an independent party in the GMS implementation to calculate the votes, such matter is disclosed;	141-149
2. Direksi, paling sedikit memuat: a. tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. b. pernyataan bahwa Direksi memiliki pedoman atau piagam (charter) Direksi; c. kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. d. pelatihan dan/atau peningkatan kompetensi anggota Direksi: 1. kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan 2. pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); e. penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: 1. prosedur penilaian kinerja; dan 2. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan f. dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.	2. Board of Directors that at least includes: a. duties and responsibilities of each Board of Directors' member; b. Information on the duties and responsibilities of each member of the Board of Directors is described and can be presented in the form of table. c. statement that the Board of Directors has the Board of Directors' charter; policy and implementation of meeting frequency of the Board of Directors' meetings, Board of Directors' meetings with Board of Commissioners, and the attendance of the Board of Directors' members in such meetings, or GMS shall be presented in the form of table. d. training and/or competence development of Board of Directors' members: 1. training policies and/or competency development for members of the Board of Directors, including an orientation program for the newly appointed members (if any); and 2. training and/or competency development participated in by the Board of Directors' members in the reporting year (if any); e. the Board of Directors' assessment on the performance of the committee that support the implementation of the Board of Directors' duties for the reporting year includes: 1. performance assessment procedure; and 2. the criteria used are performance achievements during the reporting year, competence and meetings' attendance; and f. in the event that the Issuer or Public Company does not have a committee that supports the implementation of the Board of Directors' duties, such matter is disclosed.	159-171
3. Dewan Komisaris, paling sedikit memuat: a. tugas dan tanggung jawab Dewan Komisaris; b. pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (charter) Dewan Komisaris; c. kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; d. Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. e. pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: 1. kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan 2. pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); f. penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: 1. prosedur pelaksanaan penilaian kinerja; 2. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan 3. pihak yang melakukan penilaian; dan g. penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: 1. prosedur penilaian kinerja; dan 2. kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat;	3. Board of Commissioners that at least includes: a. duties and responsibilities of Board of Commissioners; b. statement that the Board of Commissioners has the Board of Commissioners' charter; c. policy and implementation of meeting frequency of the Board of Commissioners' meetings, Board of Commissioners' meetings with Board of Directors and the attendance of Board of Commissioners' members in such meetings including attendance at the GMS; d. Information on the attendance level of Board of Commissioners' members at the Board of Commissioners' meetings, the Board of Commissioners' meetings with the Board of Directors, or the GMS can be presented in the form of table. e. training and/or competence development of Board of Commissioners' members: 1. training policies and/or competency development for members of the Board of Commissioners, including an orientation program for the newly appointed members (if any); and 2. training and/or competency development participated in by the Board of Commissioners' members in the reporting year (if any); f. performance assessment of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners, at least including: 1. performance assessment procedure; 2. the criteria used are performance achievements during the reporting year, competence and meetings' attendance; and 3. assessor; and g. the Board of Commissioners' assessment on the performance of the Committee that support the implementation of the Board of Commissioners' duties for the reporting year includes: 1. performance assessment procedure; and 2. the criteria used are performance achievements during the reporting year, competence and meetings' attendance;	150-159

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<p>4. Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat:</p> <p>a. prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan</p> <p>b. prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain:</p> <ol style="list-style-type: none"> 1. prosedur penetapan remunerasi Direksi dan Dewan Komisaris; 2. struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan 3. besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. 	<p>4. The nomination and remuneration of the Board of Directors and the Board of Commissioners at least consists of:</p> <p>a. nomination procedures, including brief descriptions of the policies and processes for nominations for the members of the Board of Directors and/or Board of Commissioners; and</p> <p>b. procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:</p> <ol style="list-style-type: none"> 1. remuneration procedure for the Board of Directors and Board of Commissioners; 2. the remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and 3. the amount of remuneration for each member of the Board of Directors and of the Board of Commissioners; The information disclosure can be presented in the form of table. 	176-179
<p>5. Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat:</p> <p>a. nama;</p> <p>b. dasar hukum pengangkatan dewan pengawas syariah;</p> <p>c. periode penugasan dewan pengawas syariah;</p> <p>d. tugas dan tanggung jawab dewan pengawas syariah; dan</p> <p>e. frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik;</p>	<p>5. The sharia supervisory board, for the Issuer or Public Company that carries out business activities based on sharia principles as stated in the articles of association, at least consists of:</p> <p>a. name;</p> <p>b. legal basis of appointment as sharia supervisory board;</p> <p>c. term of office of sharia supervisory board;</p> <p>d. duties and responsibilities of the sharia supervisory board; and</p> <p>e. frequency and mechanism for providing advice and recommendations as well as supervision of the sharia principles fulfillment in the capital market towards the Issuer or Public Company;</p>	n/a
<p>6. Komite Audit, paling sedikit memuat:</p> <p>a. nama dan jabatannya dalam keanggotaan komite;</p> <p>b. usia;</p> <p>c. kewarganegaraan;</p> <p>d. riwayat pendidikan;</p> <p>e. riwayat jabatan, meliputi informasi:</p> <ul style="list-style-type: none"> • dasar hukum penunjukan sebagai anggota komite; • rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan • pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; <p>f. periode dan masa jabatan anggota Komite Audit;</p> <p>g. pernyataan independensi Komite Audit;</p> <p>h. kebijakan dan pelaksanaan tentang frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit dalam rapat tersebut;</p> <p>i. pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan</p> <p>j. pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (charter) Komite Audit;</p>	<p>6. Audit Committee that at least includes:</p> <p>a. names and positions in the committee;</p> <p>b. age;</p> <p>c. nationality;</p> <p>d. education;</p> <p>e. employment history, including:</p> <ul style="list-style-type: none"> • legal basis of appointment as member of the committee; • concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions (if any); and • work experience along with the term of office in and outside of the Issuer or Public Company; <p>f. term of office of Audit Committee's member;</p> <p>g. statement of independence of Audit Committee;</p> <p>h. policy and implementation of Audit Committee's meeting and the Audit Committee members' attendance frequency in such meetings;</p> <p>i. education and/or training participated in within the reporting year (if any); and</p> <p>j. the implementation of the Audit Committee's activities in the reporting year is in line with those stated in the Audit Committee charter;</p>	180-185
<p>7. komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat:</p> <p>a. nama dan jabatannya dalam keanggotaan komite;</p> <p>b. usia;</p> <p>c. kewarganegaraan;</p> <p>d. riwayat pendidikan;</p> <p>e. riwayat jabatan, meliputi informasi:</p> <ol style="list-style-type: none"> 1. dasar hukum penunjukan sebagai anggota komite; 2. rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; <p>f. periode dan masa jabatan anggota komite;</p> <p>g. pernyataan independensi komite;</p> <p>h. pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);</p> <p>i. uraian tugas dan tanggung jawab;</p> <p>j. pernyataan bahwa telah memiliki pedoman atau piagam (charter);</p> <p>k. kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut;</p> <p>l. uraian singkat pelaksanaan kegiatan pada tahun buku; dan</p> <p>m. dalam hal tidak dibentuk komite nominasi dan remunerasi Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan:</p> <ol style="list-style-type: none"> 1. alasan tidak dibentuknya komite; dan 2. pihak yang melaksanakan fungsi nominasi dan remunerasi; 	<p>7. committee or function of nomination and remuneration of the Issuer or Public Company, at least consists of:</p> <p>a. names and positions in the committee;</p> <p>b. age;</p> <p>c. nationality;</p> <p>d. education;</p> <p>e. employment history, including:</p> <ol style="list-style-type: none"> 1. legal basis of appointment as member of the committee; 2. concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions (if any); and 3. work experience along with the term of office in and outside of the Issuer or Public Company; <p>f. term of office of committee's member;</p> <p>g. statement of independence of committee;</p> <p>h. education and/or competency development participated in within the reporting year (if any);</p> <p>i. description of duties and responsibilities;</p> <p>j. statement that the charter is present;</p> <p>k. policy and implementation of meeting and the members' attendance frequency in such meetings;</p> <p>l. brief description of the activities implementation within the reporting year; and</p> <p>m. in the event that no nomination and remuneration committee is formed, the Issuer or Public Company only needs to disclose the information as referred to in i) up to l) and discloses:</p> <ol style="list-style-type: none"> 1. reasons for not forming the committee; and 2. the party carrying out the nomination and remuneration function; 	186-190

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<p>8. komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi dan/ atau Dewan Komisaris, seperti Komite Nominasi dan Remunerasi, mencakup antara lain:</p> <p>a. nama dan jabatannya dalam keanggotaan komite;</p> <p>b. usia;</p> <p>c. kewarganegaraan;</p> <p>d. riwayat pendidikan;</p> <p>e. riwayat jabatan, meliputi informasi:</p> <ol style="list-style-type: none"> 1. dasar hukum penunjukan sebagai anggota komite; 2. rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3. pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; <p>f. periode dan masa jabatan anggota komite;</p> <p>g. uraian tugas dan tanggung jawab;</p> <p>h. pernyataan bahwa telah memiliki pedoman atau piagam (charter) komite;</p> <p>i. pernyataan independensi komite;</p> <p>j. kebijakan dan pelaksanaan tentang frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut;</p> <p>k. pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan</p> <p>l. uraian singkat pelaksanaan kegiatan komite pada tahun buku;</p>	<p>8. other committee in the Issuer or Public Company that have been established to assist the functions and duties of the Board of Directors and/or the Board of Commissioners, such as Nomination and Remuneration Committee, at least containing information on:</p> <p>a. names and positions in the committee;</p> <p>b. age;</p> <p>c. nationality;</p> <p>d. education;</p> <p>e. employment history, including:</p> <ol style="list-style-type: none"> 1. legal basis of appointment as member of the committee; 2. concurrent positions, either as the Board of Commissioners' member, Board of Directors' member, and/or committee's member as well as other positions (if any); and 3. work experience along with the term of office in and outside of the Issuer or Public Company; <p>f. term of office of committee's member;</p> <p>g. description of duties and responsibilities;</p> <p>h. statement that the committee charter is present;</p> <p>i. statement of independence of committee;</p> <p>j. policy and implementation committee's meeting and the committee members' attendance frequency in such meetings;</p> <p>k. education and/or training participated in within the reporting year (if any); and</p> <p>l. brief description of implementation of the committee's activities within the reporting year</p>	191-194
<p>9. Sekretaris Perusahaan, mencakup antara lain:</p> <p>a. nama;</p> <p>b. domisili;</p> <p>c. riwayat jabatan, meliputi informasi:</p> <ul style="list-style-type: none"> • dasar hukum penunjukan sebagai Sekretaris Perusahaan; dan • pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; <p>d. riwayat pendidikan;</p> <p>e. pendidikan dan/atau pelatihan yang diikuti dalam tahun buku; dan</p> <p>f. uraian singkat pelaksanaan tugas Sekretaris Perusahaan pada tahun buku;</p>	<p>9. Corporate Secretary, including:</p> <p>a. name;</p> <p>b. domicile;</p> <p>c. employment history, including:</p> <ul style="list-style-type: none"> • legal basis of appointment as Corporate Secretary; and • work experience along with the term of office in and outside of the Issuer or Public Company; <p>d. education;</p> <p>e. education and/or training participated in within the reporting year; and</p> <p>f. brief description of duty implementation of Corporate Secretary within the reporting year;</p>	198-201
<p>10. Unit Audit Internal, mencakup antara lain:</p> <p>a. nama kepala Unit Audit Internal;</p> <p>b. riwayat jabatan, meliputi informasi:</p> <ul style="list-style-type: none"> • dasar hukum penunjukan sebagai kepala Unit Audit Internal; dan • pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; <p>c. kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada);</p> <p>d. pendidikan dan/atau pelatihan yang diikuti dalam tahun buku;</p> <p>e. struktur dan kedudukan Unit Audit Internal;</p> <p>f. uraian tugas dan tanggung jawab;</p> <p>g. pernyataan bahwa telah memiliki pedoman atau piagam (charter) Unit Audit Internal; dan</p> <p>h. uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan Direksi, Dewan Komisaris, dan/atau komite audit;</p>	<p>10. Internal Audit Unit, including:</p> <p>a. name of the head of Internal Audit Unit;</p> <p>b. employment history, including:</p> <ul style="list-style-type: none"> • legal basis of appointment as the head of Internal Audit Unit; and • work experience along with the term of office in and outside of the Issuer or Public Company; <p>c. qualifications and certifications related to the internal audit profession (if any);</p> <p>d. education and/or training participated in within the reporting year;</p> <p>e. Internal Audit Unit's structure and position;</p> <p>f. description of duties and responsibilities;</p> <p>g. statement that the Internal Audit Unit charter is present; and</p> <p>h. brief description on the duties execution of the internal audit within the reporting year including policies and implementation of meeting frequency with the Board of Directors, Board of Commissioners, and/or audit committee;</p>	202-208
<p>11. uraian mengenai sistem pengendalian internal (internal control) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:</p> <p>a. pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; dan</p> <p>b. tinjauan atas efektivitas sistem pengendalian internal; dan</p> <p>c. pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal;</p>	<p>11. description on internal control system implemented in the Issuer or Public Company, at least including:</p> <p>a. finance and operations control, and compliance to other laws and regulations; and</p> <p>b. overview of the effectiveness of internal control system; and</p> <p>c. statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system</p>	270-272
<p>12. sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:</p> <p>a. gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik;</p> <p>b. jenis risiko dan cara pengelolannya;</p> <p>c. tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan</p> <p>d. pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko;</p>	<p>12. risk management system implemented in the Issuer or Public Company, including at least:</p> <p>a. overview of the risk management system in the Issuer or Public Company;</p> <p>b. type of risks and risk mitigation measures;</p> <p>c. review on the effectiveness of risk management system in the Issuer or Public Company; and</p> <p>d. statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;</p>	211-269
<p>13. perkara penting yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), antara lain meliputi:</p> <p>a. pokok perkara/gugatan;</p> <p>b. status penyelesaian perkara/gugatan; dan</p> <p>c. pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik;</p>	<p>13. significant cases faced by the Issuer or Public Company, subsidiaries, members of the Board of Directors and Board of Commissioners (if any), including, among others:</p> <p>a. principal case/lawsuit;</p> <p>b. case/lawsuit settlement status; and</p> <p>c. impact on the condition of the Issuer or Public Company;</p>	279

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14. informasi tentang sanksi administratif yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan Direksi, oleh otoritas Pasar Modal dan otoritas lainnya pada tahun buku (jika ada);	14. information on administrative sanctions imposed to the Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by Capital Market or other authorities within the reporting year (if any);	279
15. informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi: a. pokok-pokok kode etik; b. bentuk sosialisasi kode etik dan upaya penegakannya; dan c. pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik;	15. information on the code of conduct of the Issuer or Public Company, including: a. principles of the code of conduct; b. form of code of conduct dissemination and means to enforce the code of conduct; and c. statement that the code of conduct applies to the members of the Board of Directors, Board of Commissioners, and the employees of the Issuer or Public Company;	280-281
16. uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (management stock ownership program/MSOP) dan/atau program kepemilikan saham oleh karyawan (employee stock ownership program/ESOP); Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (management stock ownership program/MSOP) dan/atau program kepemilikan saham oleh karyawan (employee stock ownership program/ESOP), informasi yang diungkapkan paling sedikit memuat: a. jumlah saham dan/atau opsi; b. jangka waktu pelaksanaan; c. persyaratan karyawan dan/atau manajemen yang berhak; dan d. harga pelaksanaan atau penentuan harga pelaksanaan;	16. brief description of the policy on providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or employee stock ownership program (ESOP); In terms of providing compensation in the form of a management stock ownership program (MSOP) and/or an employee stock ownership program (ESOP), the information disclosed at least consists of: a. total shares and/or options; b. duration of implementation; c. requirements for eligible employees and/or management; and d. exercise price or determination of exercise price;	114
17. uraian singkat mengenai kebijakan pengungkapan informasi mengenai: a. kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan b. pelaksanaan atas kebijakan dimaksud;	17. brief description of the information disclosure policy regarding: a. shares ownership of members of the Board of Directors and Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of the shares of the Public Company; and b. implementation of such policy;	114
18. uraian mengenai sistem pelaporan pelanggaran (whistleblowing system) di Emiten atau Perusahaan Publik (jika ada), antara lain meliputi: a. cara penyampaian laporan pelanggaran; b. perlindungan bagi pelapor; c. penanganan pengaduan; d. pihak yang mengelola pengaduan; dan e. hasil dari penanganan pengaduan, paling sedikit meliputi: • jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan • tindak lanjut pengaduan f. Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (whistleblowing system), maka diungkapkan mengenai hal tersebut.	18. description on the whistleblowing system in the Issuer or Public Company (if any), including, among others: a. whistleblowing mechanism; b. protection for whistleblower; c. report handling; d. party managing report; and e. results of the report handling, at least including: • the number of reports received and processed in the reporting year; and • report follow-up f. In the event that the Issuer or Public Company does not have a whistleblowing system, such matter is disclosed.	282-283
19. uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat: a. program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (kickbacks), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan b. pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik; Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud.	19. description of the anti-corruption policy of the Issuer or Public Company, at least including: a. programs and procedures implemented in handling the practice of corruption, kickbacks, fraud, bribery and/or gratuities within the Issuer or Public Company; and b. anti-corruption training/dissemination to employees of the Issuer or Public Company; In the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having such policy are explained.	284
20. penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik, meliputi: a. pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/ atau b. penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Pengungkapan informasi dapat disajikan dalam bentuk tabel.	20. implementation of Public Company governance guidelines for Issuers issuing equity-based securities or Public Company, including: a. statement of recommendations that have been implemented; and/or b. explanation of recommendations that have not been implemented, with reasons and alternatives for their implementation (if any). The information disclosure can be presented in the form of table.	293-297

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H. TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK	H. SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF ISSUER OR PUBLIC COMPANY	
1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: a. penjelasan strategi keberlanjutan; b. ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); c. profil singkat Emiten atau Perusahaan Publik; d. penjelasan Direksi; e. tata kelola keberlanjutan; f. kinerja keberlanjutan; g. verifikasi tertulis dari pihak independen, jika ada; h. lembar umpan balik (feedback) untuk pembaca, jika ada; dan i. tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya;	1. Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred in the Financial Services Authority Regulation Number 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, including at least: a. explanation of sustainability strategy; b. an overview of (economic, social, and environmental) sustainability aspects; c. a brief profile of the Issuer or Public Company; d. explanation from the Board of Directors; e. sustainable governance; f. sustainability performance; g. written verification from an independent party, if any; h. feedback sheet for readers, if any; and i. response of the Issuer or Public Company to the previous year's report feedback;	v
2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	2. Sustainability Report as referred to in 1) shall be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter;	v
3. informasi Laporan Keberlanjutan (Sustainability Report) pada angka 1) dapat: a. diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan yang diungkapkan dalam bagian terkait Laporan Direksi; dan/atau b. merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik;	3. information on the Sustainability Report in 1) can be: a. disclosed in other relevant sections outside the social and environmental responsibility, such as the Board of Directors' explanation on the Sustainability Report disclosed in the section related to the Board of Directors' Report; and/or b. referred to other sections outside the social and environmental responsibility while still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter, such as profiles of the Issuer or Public Company;	v
4. Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan;	4. The Sustainability Report as referred to in 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;	v
5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: a. memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b. disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;	5. In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report shall: a. consist of all the information as referred to in 1); and b. be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as stipulated in Attachment II which is an integral part of this Financial Services Authority Circular Letter;	v
6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan	6. In the event that the Sustainability Report is presented separately from the Annual Report, the social and environmental responsibility section shall include explanation that information on social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and	v
7. Penyampaian Laporan Keberlanjutan (Sustainability Report) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.	7. Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.	v
I. LAPORAN KEUANGAN TAHUNAN YANG TELAH DIAUDIT Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia dan telah diaudit oleh Akuntan. Laporan keuangan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai laporan berkala Perusahaan Efek dalam hal Emiten merupakan Perusahaan Efek; dan	I. AUDITED ANNUAL FINANCIAL STATEMENTS The audited financial statements incorporated into the Annual Report are prepared in line with the Financial Accounting Standards in Indonesia as audited by the Accountant. The financial statements include a statement on the responsibility on the financial statements as stipulated in laws and regulations in the Capital Market sector on the Board of Directors' Responsibility for the financial statements or in laws and regulations in the Capital Market sector on periodic reports of Securities Companies in the event that the Issuer is a Securities Company; and	349-479
J. SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.	J. STATEMENT FROM MEMBERS OF THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS ON THEIR RESPONSIBILITY FOR THE ANNUAL REPORT Statements from the members of the Board of Directors and Board of Commissioners on the responsibility for the Annual Report are prepared in accordance with the format of Statements from Members of the Board of Directors and Board of Commissioners on Responsibilities for the Annual Report as stipulated in the Attachment which is an integral part of this Circular Letter of Financial Services Authority.	341