

# 06

## TATA KELOLA PERUSAHAAN

### Corporate Governance





# KOMITMEN PENERAPAN TATA KELOLA PERUSAHAAN

## COMMITMENT TO CORPORATE GOVERNANCE IMPLEMENTATION

Visi Bank Ganesha adalah menjadi bank terpercaya. Untuk dapat mewujudkan visi tersebut, Bank menyadari bahwa Tata Kelola Perusahaan yang Baik/*Good Corporate Governance* (GCG) merupakan bagian yang tidak terpisahkan dan menjadi landasan utama dalam melaksanakan aktivitas operasional Bank. Dewan Komisaris, Direksi beserta seluruh jajaran manajemen dan staf berkomitmen untuk memastikan bahwa penerapan prinsip transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran senantiasa mendapat perhatian besar di setiap aktivitas Bank. Bank memastikan seluruh kegiatan yang dilakukan telah sesuai dengan aturan dan kebijakan, serta kepatuhan terhadap peraturan dan perundang-undangan yang berlaku.

### Dasar Penerapan GCG

Penerapan GCG di Perseroan mengacu pada ketentuan dan perundang-undangan yang berlaku bagi 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 tanggal 10 November 1998 tentang Perubahan Atas Undang-Undang No. 7 tahun 1992 tentang Perbankan;
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas;
3. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 9 Desember 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 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan
6. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017.

Bank Ganesha's vision is to become a trusted bank. Conveniently to recognize this vision, the Bank realizes that Good Corporate Governance (GCG) is an integral part and becomes the main foundation in conducting the Bank's operational activities. The Board of Commissioners, the Board of Directors and all levels of management and staff are committed to ensuring that the application of the principles of transparency, accountability, responsibility, independence and fairness always receives great attention in every activity of the Bank. The Bank ensures that all activities carried out are in accordance with the rules and policies, as well as compliance with the predominant laws and regulations

### Basic 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 dated November 10, 1998, concerning Amendments to Law No. 7 of 1992 concerning Banking;
2. Law of the Republic of Indonesia No.40 of 2007 dated August 16, 2007, concerning Limited Liability Companies;
3. Financial Services Authority Regulation No.55POJK.03/2016 dated December 9, 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.33POJK.04/2014 dated December 8, 2014, concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; and
6. Governance Guidelines based on the Board of Directors' Decree No. MNJ/026-GCG dated March 30, 2017.

## Prinsip GCG

Perseroan wajib menerapkan GCG dalam setiap kegiatan usaha pada seluruh tingkatan dan jenjang organisasi. Pelaksanaan GCG harus senantiasa berlandaskan pada 5 prinsip dasar sebagai berikut:

## GCG Principles

The Company is obliged to implement GCG in every business activity and each levels of the organization. GCG implementation should be based on the 5 basic principles, as follows:

<b>Transparansi</b> <b>Transparency</b>	<b>Prinsip Dasar</b> <ol style="list-style-type: none"> <li>Pengungkapan informasi oleh Perseroan dilakukan secara tepat waktu, memadai, jelas, akurat, dan dapat diperbandingkan, serta dapat diakses oleh pemangku kepentingan sesuai dengan haknya;</li> <li>Pengungkapan informasi oleh Perseroan tidak terbatas pada visi, misi, sasaran usaha, strategi Perseroan, kondisi keuangan, susunan dan kompensasi pengurus, pemegang saham Pengendali, pejabat eksekutif, pengelola risiko, sistem pengawasan dan pengendalian internal, status kepatuhan, sistem dan implementasi GCG, serta informasi dan fakta material yang dapat mempengaruhi keputusan modal;</li> <li>Prinsip keterbukaan dijalankan dengan tetap memperhatikan ketentuan rahasia Perseroan, rahasia jabatan, dan hak-hak pribadi sesuai peraturan yang berlaku; dan</li> <li>Perseroan membuat kebijakan secara tertulis dan dikomunikasikan kepada pemangku kepentingan dan pihak yang berhak memperoleh informasi tentang kebijakan tersebut.</li> </ol>	<b>Basic Principles</b> <ol style="list-style-type: none"> <li>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;</li> <li>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;</li> <li>Transparency principle is implemented by considering the Company confidentials, job confidentiality, and personal rights following the applicable regulations; and</li> <li>The Company arranges the policy in writing to be communicated to stakeholders and entitled parties to obtain information about the policy.</li> </ol>
	<b>Penerapan</b> Perseroan menerapkan keterbukaan dalam mengemukakan informasi yang material dan relevan serta keterbukaan dalam melaksanakan proses pengambilan keputusan.	<b>Implementation</b> The Company implements transparency in presenting material and relevant information and also in carrying out the decision-making process.
<b>Akuntabilitas</b> <b>Accountability</b>	<b>Prinsip Dasar</b> <ol style="list-style-type: none"> <li>Penetapan sasaran usaha dan strategi Perseroan dapat dipertanggungjawabkan kepada pemangku kepentingan;</li> <li>Pengelolaan Perseroan dilakukan melalui suatu sistem <i>check and balance</i>; dan</li> <li>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.</li> </ol>	<b>Basic Principles</b> <ol style="list-style-type: none"> <li>The determination of the Company's business objectives and strategy can be accounted to the stakeholders;</li> <li>The Company's management is carried out through a check and balance system; and</li> <li>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.</li> </ol>
	<b>Penerapan</b> Terdapat kejelasan fungsi dan pelaksanaan tugas dan tanggung jawab organ yang ada dalam Perseroan, sehingga pengelolaannya berjalan secara efektif.	<b>Implementation</b> 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.
<b>Responsibilitas</b> <b>Responsibility</b>	<b>Prinsip Dasar</b> <ol style="list-style-type: none"> <li>Sebagai <i>good corporate citizen</i>, prinsip kehati-hatian, dan menjamin kepatuhan terhadap peraturan yang berlaku, sangat dipegang teguh oleh Perseroan; dan</li> <li>Sebagai <i>good corporate citizen</i>, Perseroan peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.</li> </ol>	<b>Basic Principles</b> <ol style="list-style-type: none"> <li>As a good corporate citizen, the Company maintains the principle of prudence and guarantees compliance with applicable regulations; and</li> <li>As a good corporate citizen, the Company cares about the environment and carries out its social responsibility appropriately.</li> </ol>
	<b>Penerapan</b> Perseroan memberikan jaminan bahwa pengelolaan dilakukan dengan tetap berada pada koridor peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Perseroan yang sehat.	<b>Implementation</b> 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.

<b>Independensi</b> <b>Independence</b>	<p><b>Prinsip Dasar</b></p> <ol style="list-style-type: none"> <li>Perseroan semaksimal mungkin menghindari adanya benturan kepentingan, serta dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak; dan</li> <li>Seluruh pemangku kepentingan berkesempatan untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Perseroan, serta memperoleh akses terhadap informasi sesuai dengan prinsip keterbukaan.</li> </ol>	<p><b>Basic Principles</b></p> <ol style="list-style-type: none"> <li>The Company maximally avoids conflicts of interest, and improper domination by any stakeholder and is not influenced by unilateral interests; and</li> <li>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.</li> </ol>
	<p><b>Penerapan</b></p> <p>Pengelolaan Perseroan dilakukan secara profesional tanpa pengaruh dan tekanan dari pihak manapun.</p>	<p><b>Implementation</b></p> <p>The management of the Company is carried out in a professional manner without influence and pressure from any party.</p>
<b>Kesetaraan dan Kewajaran</b> <b>Equality and Fairness</b>	<p><b>Prinsip Dasar</b></p> <p>Keadilan dan kesetaraan dalam hal pemenuhan hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.</p>	<p><b>Basic Principles</b></p> <p>Fairness and equality in fulfilling the rights of stakeholders based on agreements and prevailing laws and regulations.</p>
	<p><b>Penerapan</b></p> <p>Perseroan memberikan perlakuan yang adil dan setara dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan.</p>	<p><b>Application</b></p> <p>The Company provides fair and equal treatment in fulfilling the rights of stakeholders based on agreements and laws and regulations.</p>

## KERANGKA PENERAPAN TATA KELOLA

### GOVERNANCE IMPLEMENTATION FRAMEWORK

Penerapan Tata Kelola Perusahaan yang Baik di Bank Ganesha mengacu pada peraturan perundang-undangan yang berlaku dan best practices yang berlaku di industri, khususnya industri keuangan. Tujuan dari penerapan GCG di Bank Ganesha adalah untuk meraih penilaian positif dan kepercayaan dari seluruh pemangku kepentingan. Kepercayaan yang tinggi dapat dicapai apabila Perseroan menunjukkan kinerja yang baik, seperti kinerja operasional dan kinerja keuangan yang kuat dan berkelanjutan.

Untuk dapat dipercaya, Perseroan juga perlu menjaga nama baik melalui persaingan industri secara sehat. Pengawasan tidak hanya muncul dari regulator dan nasabah, namun juga dari masyarakat luas. Untuk itu, pengelolaan perusahaan harus sejalan dengan seluruh prinsip GCG dengan tujuan untuk menuju warga usaha yang baik (*good corporate citizen*). Untuk mencapai tujuan tersebut, Perseroan telah menyusun kerangka penerapan GCG yang secara umum dapat dibagi menjadi 3 (tiga) bagian, yaitu:

The implementation of Good Corporate Governance at Bank Ganesha refers to the prevailing laws and regulations and best practices that apply in the industry, especially the financial industry. GCG implementation at Bank Ganesha aims to gain positive assessment and trust from all stakeholders by providing good performances, such as strong and sustainable operational performance and financial performance.

To be trustworthy, the Company also needs to maintain its reputation through healthy industrial competition. Supervision does not only come from regulators and customers, but also from the wider community. Thus, company management must be in line with all GCG principles which aims to be a good corporate citizen. To achieve these objectives, the Company has prepared a GCG implementation framework which in general can be divided into 3 (three) parts, as follows:

### 1. **Governance Structure**

Yaitu struktur tata kelola yang terdiri dari organ utama dan organ pendukung.

### 2. **Governance Process**

Yaitu proses dan mekanisme kerja dari organ tata kelola.

### 3. **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 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.

Direksi juga dibantu oleh unit kerja khusus, antara lain:

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

### 1. **Governance Structure**

Governance structure is consisting of the main and supporting organs.

### 2. **Governance Process**

Process and working mechanisms of the governance organ.

### 3. **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:

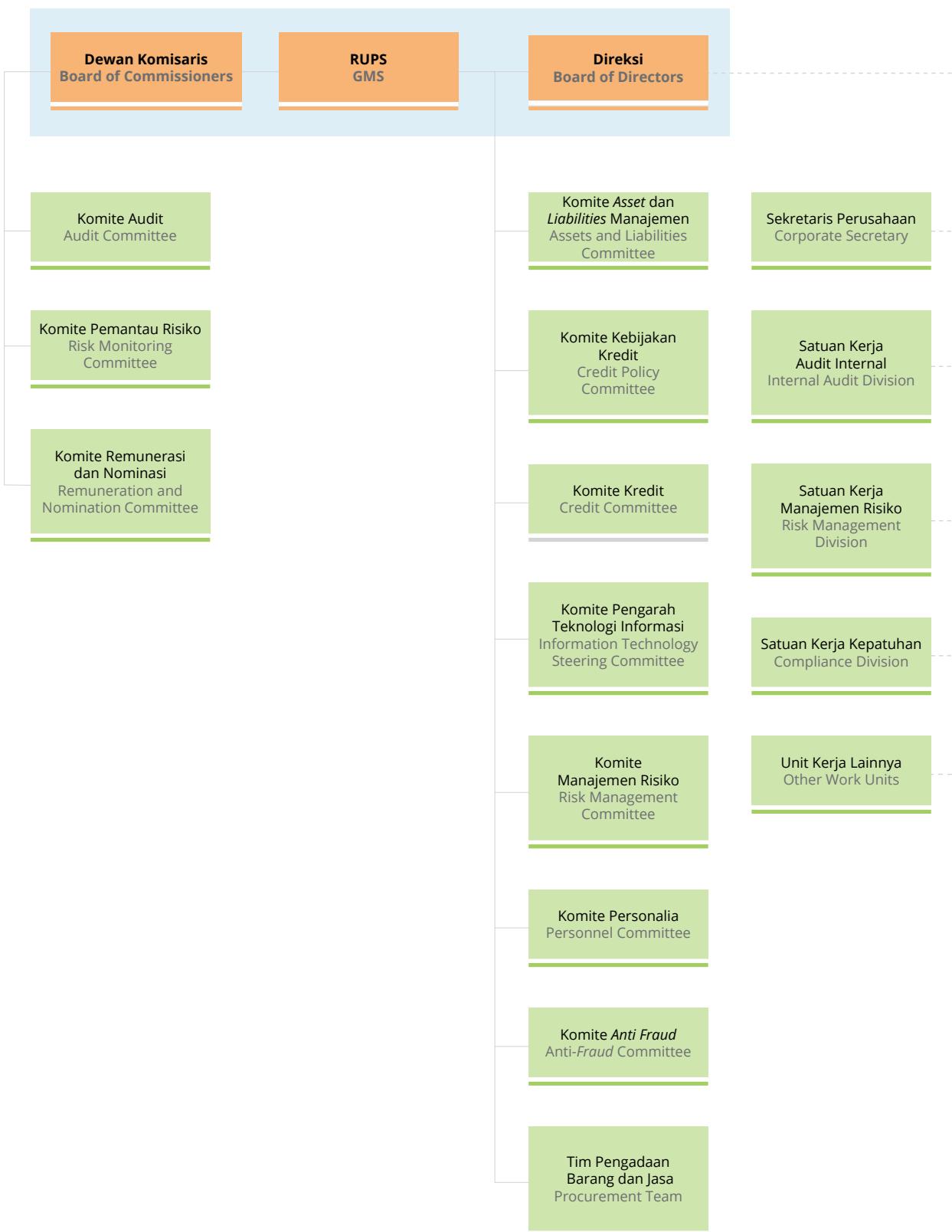
1. Audit Committee;
2. Risk Monitoring Committee; and
3. Nomination and Remuneration Committee.

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 supported by several committees, including:

1. Asset & 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.

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.



## Governance Process

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 2020, Bank Ganesha telah memiliki berbagai kebijakan terkait pelaksanaan tugas seluruh organ GCG yang juga mengikat bagi seluruh karyawan Bank, antara lain:

1. Pedoman GCG Perseroan;
2. Pedoman *Self Assessment* GCG;
3. Kode Etik Perseroan;
4. Pedoman Tata Tertib Kerja Dewan Komisaris;
5. Pedoman Tata Tertib Kerja Direksi;
6. Pedoman Kerja Komite;
7. Kebijakan terkait Kepatuhan;
8. Kebijakan terkait Manajemen Risiko;
9. Pedoman Audit Internal;
10. Pedoman Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme;
11. Pedoman Sekretaris Perusahaan;
12. Pedoman Strategi Anti *Fraud*;
13. Pedoman Benturan Kepentingan;
14. Pedoman Pengadaan Barang dan Jasa;
15. Kebijakan Penilaian Sendiri atas Kinerja Dewan Komisaris dan Direksi;
16. Kebijakan Pencegahan *Insider Trading*;
17. Pedoman Perkreditan;
18. Pedoman Operasional;
19. Pedoman *Treasury*;
20. Pedoman Teknologi Informasi.

## Mekanisme Tata Kelola

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.

Direksi bertanggung jawab atas pengelolaan Perseroan, di mana dalam menjalankan tugas pengurusan tersebut Direksi wajib membentuk Satuan Kerja Audit Internal, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan (sesuai POJK 55 ps.13), dan Sekretaris Perusahaan dan satuan kerja lain yang menjalankan fungsi kepengurusan Perseroan.

## Governance Process

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 2020, 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. Board of Commissioners Charter;
5. Board of Directors Charter;
6. Committees Charter;
7. Compliance Policies;
8. Risk Management Policies;
9. Internal Audit Guidelines;
10. Anti Money Laundering and Terrorism Financing Prevention Guidelines;
11. Corporate Secretary Guidelines;
12. Anti-Fraud Strategy Guidelines;
13. Conflict of Interest Guidelines;
14. Procurement Guidelines;
15. Self-Assessment Policy on the Performance of the Board of Commissioners and Board of Directors;
16. Insider Trading Prevention Policy;
17. Credit Guidelines:
18. Operational Guidelines:
19. Treasury Guidelines:
20. Information Technology Guidelines.

## Governance Mechanism

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.

The Board of Director is responsible on the Company's management. In carrying out its management duties, the Board of Directors is obliged to form an Internal Audit Work Unit, a Risk Management Work Unit, a Compliance Work Unit (following POJK 55 Article 13), Corporate Secretary and other work units that carry out the management functions of the Company.

Di samping itu, Perseroan juga melakukan audit independen terhadap penyajian laporan keuangan yang dilakukan oleh Akuntan Publik. Proses ini menjadi penting, dimana 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.

Tahun 2020, Bank Ganesha berhasil meraih penghargaan sebagai berikut:

- Indonesia Corporate Secretary & Corporate Communication Award (Economic Review)  
Kategori: 2nd The Best Corporate Secretary & Communication (Public Company - Bank BUKU II)
- Infobank Awards  
Kategori: The Best Bank in Mortgage
- Top Digital Innovation Award  
Kategori: Top Services Based on Intelligent Data Center in Banking Industry
- Penganugerahan Sertifikasi Standar Mutu ISO 9001:2015 Disertifikasi oleh TCL, JAS-ANZ, IAF dan PAC
- Indonesia Best Bank Award (Warta Ekonomi)  
Kategori: Bank berpredikat "SEHAT" Bank BUKU II
- Indonesia CSRxPKBL Award (Warta Ekonomi)  
Kategori: Top 5 CSR
- Indonesia Operational Excellence Award (Economic Review)  
Kategori: 1st The Best - Gold - Bank BUKU II

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 shows by the awards from various independent institutions.

In 2020, Bank Ganesha obtained the following awards:

- Indonesia Corporate Secretary & Corporate Communication Award (Economic Review)  
Category: 2nd The Best Corporate Secretary & Communication (Public Company - Bank BUKU II)
- Infobank Awards  
Category: The Best Bank in Mortgage
- Top Digital Innovation Award  
Category: Top Services Based on Intelligent Data Center in Banking Industry
- ISO 9001: 2015 Quality Standard Certification Certified by TCL, JAS-ANZ, IAF and PAC
- Indonesia Best Bank Award (Warta Ekonomi)  
Category: Bank with "HEALTHY" predicate Bank BUKU II
- Indonesia CSRxPKBL Award (Warta Ekonomi)  
Category: Top 5 CSR
- Indonesia Operational Excellence Award (Economic Review)  
Category: 1st The Best - Gold - Bank BUKU II

# PENINGKATAN KUALITAS PENERAPAN TATA KELOLA PERUSAHAAN SECARA BERKELANJUTAN

## QUALITY IMPROVEMENT OF SUSTAINABLE CORPORATE GOVERNANCE IMPLEMENTATION

Bank Ganesha terus berupaya meningkatkan kualitas penerapan GCG secara berkelanjutan. Bank terus melakukan perbaikan dan penyempurnaan, terkait struktur, proses dan mekanisme tata kelola yang berlaku di Perseroan.

Tahun 2020, Bank Ganesha berhasil mempertahankan Sertifikasi Standar Mutu ISO 9001:2015 yang diberikan oleh TCL, JAS-ANZ, IAF dan PAC, setelah melewati pelaksanaan audit surveillance 2 Sistem Manajemen Mutu yang dilaksanakan pada bulan Juli 2020. Tujuan dari Sistem Manajemen Mutu ini antara lain adalah untuk menciptakan layanan yang konsisten dalam penyelenggaraan bisnis jasa dan produk, melakukan proses dokumentasi yang baik serta memenuhi ekspektasi pelanggan yang sesuai dengan standar internasional yang dijadikan acuan.

Selain itu, pada tanggal 17 September 2020 Bank Ganesha mengadakan penyelenggaraan *refreshment* Sertifikasi Management Risiko yang diadakan secara *in-house* dengan jumlah peserta yang hadir dibatasi sesuai dengan protokol kesehatan dan sisanya mengikuti secara daring. Tujuan dari pelatihan ini, yaitu untuk memberikan penyegaran kepada para karyawan Bank Ganesha sebagai bankir profesional yang telah lulus ujian sertifikasi manajemen risiko dan juga pemeliharaan sertifikasi manajemen risiko sesuai dengan masa berlakunya.

Hal-hal tersebut merupakan bagian dari upaya Bank Ganesha untuk terus meningkatkan kualitas penerapan GCG di lingkungan Perseroan.

### Assessment 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:

Bank Ganesha continues to strive to improve the quality of sustainable GCG implementation. The Bank continues to make improvements and refinements, related to the governance structure, processes, and mechanisms that apply in the Company.

In 2020, Bank Ganesha succeeded in maintaining the ISO 9001: 2015 Quality Standard Certification by TCL, JAS-ANZ, IAF and PAC, after passing through the implementation of audit surveillance 2 Quality Management Systems which was held in July 2020. The objectives of this Quality Management System among others is to create consistent services in the operation of service and product businesses, carry out a good documentation process and meet customer expectations following international standards as references.

Besides, on September 17, 2020 Bank Ganesha held a refreshment of Risk Management Certification which was held in-house with the limited number of attendees according to health protocols, and the rest attended online. This training aims to provide refresher for Bank Ganesha employees as professional bankers who have passed the risk management certification exam and also maintain risk management certification according to its validity period.

These are part of Bank Ganesha's efforts to continuously improve the quality of GCG implementation within the Company.

### 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. 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.

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.

### **HASIL SELF ASSESSMENT GCG PERSEROAN DI TAHUN 2020 DIURAIKAN SEBAGAI BERIKUT:**

The results of the Company's GCG self-assessment in 2020 are described as follows:

<b>Uraian Description</b>	<b>Peringkat Rating</b>	<b>Definisi Peringkat Rating Definitions</b>
Individual	2	Mencerminkan manajemen Perseroan 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 Perseroan. Concluded that the Company's management has implemented general 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. Pengangkatan Dewan Komisaris dan Direksi telah sesuai dengan ketentuan, baik kriteria, komposisi, kompetensi maupun independensi.
2. Bank Ganesha memiliki struktur organisasi yang terdiri Direksi, Komisaris, Komite-Komite yang membantu pelaksanaan tugas Dewan Komisaris, Komite-Komite Direksi, Divisi/Satuan Kerja dan bagian-bagian untuk mendukung aktifitas usaha bank.
3. Dalam menjalankan kegiatan usaha bank telah tersedia infrastruktur tata kelola yaitu kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

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 carrying 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.

## 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. Tugas, fungsi dan tanggung jawab setiap unsur yang ada dalam struktur organisasi telah dilaksanakan secara efektif dan sesuai dengan *job description* nya.
2. Seluruh kegiatan usaha bank dilaksanakan sesuai dengan ketentuan yang berlaku dan didukung sumber daya manusia yang memadai.
3. Infrastruktur yang ada senantiasa dilakukan penyempurnaan, antara lain pedoman dan prosedur dilakukan pengkinian dan *di-review* secara berkala, sistem informasi manajemen disempurnakan dan dilakukan pengembangan sesuai dengan ketentuan terkini dan rencana strategis bank.

## 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 ditransparansikan dalam Laporan Tahunan dan disampaikan kepada Otoritas serta seluruh pemangku kepentingan.
3. Seluruh kegiatan usaha Bank dilakukan sesuai dengan ketentuan perundang-undangan yang berlaku.

Selain kekuatan ketiga aspek *governance* di atas terdapat beberapa kelemahan yang perlu mendapat perhatian, namun secara umum kelemahan tersebut kurang signifikan dan dapat dilakukan perbaikan oleh Bank.

## 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. 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

## 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. 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 No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
<b>Aspek 1 : Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham.</b> <b>Aspect 1: Relationship between the Public Company and the Shareholders in guaranteeing the rights of the Shareholders.</b>				
I	<b>Prinsip 1</b> 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 <i>voting</i> yang mengedepankan independensi dan kepentingan pemegang saham. Prosedur ini tertuang dalam berita acara RUPS No 130 tanggal 28 Agustus 2020. 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 130 dated August 28, 2020.	✓
		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 28 Agustus 2020 telah dihadiri oleh seluruh Direksi dan Dewan Komisaris PT Bank Ganesha Tbk. The Annual GMS which was held on August 28, 2020 was attended by all Board of Directors and Board of Commissioners of PT Bank Ganesha Tbk.	✓
	<b>Prinsip 2</b> Meningkatkan Kualitas Komunikasi Perusahaan Tebuka dengan Pemegang Saham atau Investor. Principle 2 Improve the Quality of Public Company Communication with Shareholders or Investors.	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.	✓
		1. 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 Corporate Secretary. 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.	✓
		2. 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.	✓

No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
<b>Aspek 2: Fungsi dan Peran Dewan Komisaris</b> <b>Aspect 2: Functions and Roles of the Board of Commissioners</b>				
	<b>Prinsip 3</b> Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Principle 3 Strengthening the Membership and Composition of the Board of Commissioners	<p>1. 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.</p> <p>2. 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.</p>	<p>Jumlah Dewan Komisaris Bank Ganesha saat ini ada 3 ( tiga ) orang, telah sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan. There are currently 3 (three) members of the Board of Commissioners of Bank Ganesha, according to the regulations and considering the condition of the company.</p> <p>Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. The composition of the board of commissioners member has considering the diversity of expertise, knowledge and experience required.</p>	✓
II	<b>Prinsip 4</b> 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.	<p>1. 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.</p> <p>2. 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.</p>	<p>Dewan Komisaris telah mempunyai kebijakan penilaian sendiri yang dituangkan dalam SK No 038/SKDIR/XII/16 perihal Kebijakan Penilaian Sendiri Dewan Komisaris &amp; Direksi. The Board of Commissioners has a self-assessment policy as outlined in Decree No. 038/SKDIR/XII/16 regarding the Board of Commissioners &amp; Board of Directors Self-Assessment Policy.</p> <p>Kebijakan Penilaian Sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan. The Board of Commissioners' Self-Assessment Policy is disclosed in the Annual Report.</p>	✓
		<p>3. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejadian 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.</p> <p>4. 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.</p>	<p>Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejadian keuangan . Kebijakan ini tertuang tertuang dalam Anggaran Dasar dan Sistem &amp; Prosedur Pemilihan dan/atau penggantian anggota Direksi, Dewan Komisaris dan anggota Komite dibawah Komisaris, tanggal 4 November 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. This policy is contained in the Articles of Association and Systems &amp; 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.</p> <p>Dewan Komisaris yang menjabat sebagai Komite Nominasi dan Remunerasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. 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.</p>	✓
				✓

No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesha Explanation of Implementation at Bank Ganesha	Keterangan Description
<b>Aspek 3 : Fungsi dan Peran Direksi</b> <b>Aspect 3: Functions and Roles of the Board of Directors</b>				
III	<b>Prinsip 5</b> Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5 Strengthening the Membership and Composition of the Board of Directors.	1. 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.	Jumlah anggota Direksi ada 3 ( tiga ) orang, telah sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan dan efektifitas dalam pengambilan keputusan. There are 3 (three) members of the Board of Directors, according to the provisions and considering the company's conditions and effectiveness in decision making.	✓
		2. 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 expertise, knowledge, and experience required.	✓
		3. 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 persyaratan <i>Fit &amp; Proper</i> . 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.	✓
IV	<b>Prinsip 6</b> Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6 Improve the Quality of Implementation of Duties and Responsibilities of the Board of Directors.	1. Direksi mempunyai kebijakan penilaian sendiri ( <i>Self Assessment</i> ) untuk menilai kinerja Direksi. The Board of Directors has a self-assessment 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.	✓
		2. Kebijakan penilaian sendiri ( <i>Self Assessment</i> ) 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.	✓
		3. 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 pengunduran diri tertuang dalam Anggaran Dasar. The Board of Directors has a policy regarding the resignation of a member of the Board of Directors if involved in a financial crime, the resignation policy is contained in the Articles of Association.	✓
<b>Aspek 4: Partisipasi Pemangku Kepentingan</b> <b>Aspect 4: Stakeholder Participation</b>				
IV	<b>Prinsip 7</b> Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7 Improve Corporate Governance Aspects through Stakeholder Participation.	1. 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 <i>Insider trading</i> . Bank Ganesha has a policy to prevent insider trading, which is stated in Decree No. 034/SKDIR/X/16 concerning Insider Trading Prevention Policy.	✓

No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di Bank Ganesh Explanation of Implementation at Bank Ganesh	Keterangan Description
		<p>2. Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i>. Public Company has anti-corruption and anti-fraud policies.</p>	Bank Ganesh telah memiliki kebijakan anti korupsi dan anti <i>fraud</i> , yaitu Pedoman No MNJ/003-SAF tanggal 17 Maret 2020 perihal Penerapan Strategi Anti Fraud, sedangkan kebijakan anti korupsi tertuang dalam Kode Etik. Bank Ganesh has anti-corruption and anti-fraud policies, namely Guideline No. MNJ/003-SAF dated March 17, 2020 regarding Anti-Fraud Strategy Implementation, while anti-corruption policies are contained in the Code of Ethics.	✓
		<p>3. 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.</p>	Bank Ganesh telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor, yang diatur dalam Pedoman No. MNJ/002-ALD tanggal 13 Desember 2018 perihal Alih Daya. Bank Ganesh 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.	✓
		<p>4. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Public Company has a policy regarding the fulfillment of creditors' rights.</p>	Bank Ganesh telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yaitu Pedoman No. OPJ/043-PKO tanggal 29 Agustus 2014 perihal Perlindungan Konsumen. Bank Ganesh has a policy regarding the fulfillment of creditors' rights, namely Guideline No. OPJ/043-PKO dated August 29, 2014, regarding Consumer Protection.	✓
		<p>5. Perusahaan Terbuka memiliki kebijakan sistem <i>whistle blowing</i>. Public Company has a whistle blowing system policy.</p>	Bank Ganesh telah memiliki kebijakan sistem <i>whistle blowing</i> , yang dituangkan dalam Pedoman MNJ/003-SAF, BAB II angka 3 tentang Kebijakan <i>whistle blowing</i> . Bank Ganesh has a whistleblowing system policy, which is outlined in the MNJ/003-SAF Guidelines, CHAPTER II number 3 concerning the whistle blowing policy.	✓
		<p>6. 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.</p>	Bank Ganesh telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman No HRD/013-REM. Bank Ganesh has a policy in providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline No. HRD/013-REM.	✓
<b>Aspek 5 : Keterbukaan Informasi</b> <b>Aspect 5: Information Disclosure</b>				
V	<b>Prinsip 8</b> Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8 Improve the Implementation of Information Disclosure.	<p>1. 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.</p> <p>2. 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. 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>Bank Ganesh telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melalui website atau media sosial. Bank Ganesh has utilized information technology as information disclosure through websites or social media.</p> <p>Dalam laporan tahunan telah diungkapkan kepemilikan saham paling sedikit 5%. The annual report discloses a share ownership of at least 5%.</p>	✓  ✓

# RAPAT UMUM PEMEGANG SAHAM (RUPS)

## GENERAL MEETING OF SHAREHOLDERS (GMS)

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur organisasi Perseroan yang memegang kekuasaan tertinggi dalam perusahaan dan memiliki kewenangan tidak didelegasikan kepada Direksi dan Dewan Komisaris. Melalui RUPS, para pemegang saham dapat mempergunakan haknya, seperti mengemukakan pendapat dan memberikan suara dalam proses pengambilan keputusan penting yang menyangkut pengembangan Perseroan, secara transparan dan adil.

RUPS memiliki peran penting dalam menentukan arah dan tujuan Perseroan sebagaimana dituangkan dalam anggaran dasar Perseroan. Dalam pelaksanaannya, RUPS terdiri atas RUPS Tahunan dan RUPS Luar Biasa. RUPS Tahunan wajib diselenggarakan dalam jangka waktu paling lambat 6 bulan setelah tahun buku berakhir, sedangkan RUPS Luar Biasa dapat dilaksanakan sewaktu-waktu sesuai kebutuhan.

### Dasar Hukum Penyelenggaraan RUPS

Penyelenggaraan RUPS Bank dilakukan dengan mengacu pada ketentuan antara lain:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.

### Pelaksanaan RUPS Tahun 2020

Tahun 2020, Perseroan menyelenggarakan RUPS Tahunan yang diselenggarakan pada hari Jumat, tanggal 28 Agustus Pukul 09.50 s.d 10.37 WIB bertempat di *Orchid Room*, Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 Jakarta Barat.

The General Meeting of Shareholders (GMS) is the highest organ in the organizational structure of the Company which holds the highest power in the company and has no delegated authority to the Board of Directors and the Board of Commissioners. Through the GMS, shareholders can exercise their rights, such as expressing opinions and voting in the process of making important decisions concerning the development of the Company, transparently and fair.

GMS has an important role in determining the direction and objectives of the Company as outlined in the articles of association of the Company. In its implementation, the GMS consists of the Annual GMS and Extraordinary GMS. Annual GMS must be held at the latest 6 months after the end of the fiscal year, while Extraordinary GMS can be held at any time as needed.

### 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.

### Implementation of the 2020 GMS

In 2020, the Company held an Annual GMS on Friday, August 28 from 09.50 to 10.37 WIB at the *Orchid Room*, Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 West Jakarta.

Rencana dan pelaksanaan RUPS Tahunan telah tertuang dalam surat Perusahaan yang telah disampaikan ke OJK, serta pemasangan iklan Pemberitahuan, Panggilan dan Pengumuman Ringkasan Risalah Rapat, dengan rincian sebagai berikut:

The plan and implementation of the Annual GMS has been stated in the Company's letter submitted to the FSA, and also the advertisement of Notifications, Summons, and Summary Announcement of Minutes of Meeting, with the following details:

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summons	Pelaksanaan Implementation	Hasil dan Keputusan Results and Decisions
Bank telah menyampaikan pemberitahuan mata acara RUPST kepada OJK pada tanggal 15 Juli 2020 sebagaimana dalam surat No. 099/DIR/VII/2020 The Bank has submitted notification of the AGMS agenda to FSA on July 15, 2020 as stated in letter No. 099/DIR/VII/2020	Bank telah mengumumkan RUPST di Surat Kabar Harian Ekonomi Neraca pada tanggal 22 Juli 2020 dan website Bank The Bank has announced the AGMS in the Newspaper Harian Ekonomi Neraca on July 22, 2020 and the Bank's website	Bank telah melakukan pemanggilan untuk RUPST pada Surat Kabar Harian Ekonomi Neraca tanggal 6 Agustus 2020 dan website Bank The Bank has made a summons for the AGMS on the Harian Ekonomi Newspaper on August 6, 2020 and the Bank's website	Bank melangsungkan RUPST pada hari Jumat, tanggal 28 Agustus 2020 pukul 09.50 WIB s/d selesai, bertempat di Orchid Room, Grand Tropic Suites Hotel Jl. Letjen S.Parman Kav. 3 Jakarta Barat. The Bank held an AGMS on Friday, 28 August 2020 at 09.50 WIB until finished, at the Orchid Room, Grand Tropic Suites Hotel Jl. Letjen S. Parman Kav. 3 West Jakarta.	Ringkasan Risalah RUPST telah diumumkan pada Surat Kabar Harian Ekonomi Neraca tanggal 1 September 2020 dan melalui website Bank dan website Pasar Modal Summary Minutes of the AGMS have been announced in the Harian Ekonomi Newspaper on September 1, 2020 and through the Bank's website and the Capital Market website.

Rapat dihadiri oleh anggota Dewan Komisaris, Direksi, Pemegang saham/Kuasa Pemegang Saham, Notaris, Badan/Lembaga Profesi terkait serta saksi-saksi sebagai berikut:

The meeting was attended by members of the Board of Commissioners, Board of Directors, Shareholders/Proxy of Shareholders, Notary, related professional institutions and also witnesses as follows:

<b>Presiden Komisaris Independen</b> Independent President Commissioner	Lenny Sugihat
<b>Wakil Presiden Komisaris Independen</b> Independent Vice President Commissioner	Sudarto
<b>Komisaris</b> Commissioner	Marcello Theodore Taufik
<b>Presiden Direktur</b> President Director	Lisawati
<b>Direktur</b> Director	Setiawan Kumala
<b>Direktur</b> Director	Sugiarto Surjadi
<b>Pemegang Saham</b> Shareholders	9.044.441.300 saham dengan hak suara yang sah atau 80,934 % dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. 9,044,441,300 shares with valid voting rights or 80.934 % of the total number of shares issued by the Company.
<b>Notaris</b> Public Notary	Hannywati Gunawan SH
<b>Biro Administrasi Efek</b> Securities Administration Bureau	Datindo Entrycom

## Keputusan RUPS Tahunan 2020

Seluruh keputusan telah disahkan dalam Akta Keputusan RUPS No.130 Tanggal 28 Agustus 2020 dengan rincian sebagai berikut:

## Resolution of the 2020 Annual GMS

All decisions have been ratified in the Deed of GMS Resolution No. 130 dated August 28, 2020 with the following details:

Mata Acara Agenda Number	Keputusan Decision	Realisasi Realization
Pertama First	<ul style="list-style-type: none"> <li>1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2019.</li> <li>2. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2019.</li> <li>3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2019.</li> <li>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 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.</li> <li>5. 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.</li> </ul> <ul style="list-style-type: none"> <li>1. Approved the Company's Annual Report for the 2019 fiscal year.</li> <li>2. Ratify the Company's Annual Financial Report for the 2019 fiscal year.</li> <li>3. Approve the Board of Directors Report and ratify the Supervisory Report of the Company's Board of Commissioners for the 2019 fiscal year.</li> <li>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 2019 fiscal year, as long as these actions are reflected in the Company's Annual Report and Annual Financial Report in the 2019 fiscal year, except for fraud, embezzlement, and other criminal acts.</li> <li>5. Considering that the Company still experienced losses in the previous fiscal years, the Company's net profit in the 2019 financial year amounting to Rp11,841,000,000 will be used entirely to cover all losses, so the dividends for the 2019 fiscal year will not be distributed.</li> </ul>	Telah direalisasikan Sepenuhnya Has been fully realized
Kedua Second	<p>Memberikan wewenang kepada Dewan Komisaris Perseroan untuk: Authorizes the Board of Commissioners of the Company to:</p> <ul style="list-style-type: none"> <li>1. 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</li> <li>2. Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkaitan dengan penunjukan tersebut.</li> </ul> <ul style="list-style-type: none"> <li>1. 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 ended December 31, 2020; and</li> <li>2. Determine the amount of the honorarium for the Independent Public Accountant and other requirements related to the appointment.</li> </ul>	Telah direalisasikan Sepenuhnya Has been fully realized
Ketiga Third	<p>Menyetujui: Approve:</p> <ul style="list-style-type: none"> <li>1. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan.</li> <li>2. 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.</li> <li>3. Melimpahkan wewenang kepada Rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya diantara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.</li> </ul> <ul style="list-style-type: none"> <li>1. Delegate 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.</li> <li>2. To give 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.</li> <li>3. Delegate 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.</li> </ul>	Telah direalisasikan Sepenuhnya Has been fully realized
Keempat Fourth	<ul style="list-style-type: none"> <li>1. Mengubah ketentuan Pasal 3 anggaran dasar Perseroan.</li> <li>2. 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 diisyaratkan oleh ketentuan perundang-undangan.</li> </ul> <ul style="list-style-type: none"> <li>1. Amend the provisions of Article 3 of the Company's articles of association.</li> <li>2. To give authority to the Board of Directors of the Company with the right of substitution, to restate the decisions taken in the agenda of the Fourth Meeting in a Notary deed and then to request approval and or notify and/or register the resolutions of the Meeting to the Minister of Law and Human Rights of the Republic of Indonesia, and/or other authorized agencies and take all necessary actions with no single action excluded, following and as required by statutory provisions.</li> </ul>	Telah direalisasikan Sepenuhnya Has been fully realized

## Keputusan RUPS Tahun 2019

Pelaksanaan RUPS Tahunan Bank Ganesha tahun 2019 diselenggarakan pada tanggal 12 April 2019 dan seluruh hasil keputusan telah disahkan dalam Akta Keputusan RUPS No. 79 Notaris Hannywati Gunawan, S.H., Tanggal 12 April 2019.

## Resolution of the 2019 GMS

The 2019 Annual GMS of Bank Ganesha was held on April 12, 2019 and all resolutions have been ratified in the Deed of GMS Decree No. 79 Notary Hannywati Gunawan, S.H., on April 12, 2019.

Mata Acara Agenda Number	Keputusan Decision	Realisasi Realization
Pertama First	<p>1. Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2018;      2. Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2018;      3. Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2018;      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 2018, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2018, kecuali perbuatan penipuan, penggelapan dan tindak pidana lainnya; dan      5. Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2018 yaitu sebesar Rp5.600.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada para pemegang saham tidak dibagikan dividen untuk tahun buku 2018.</p> <p>1. Approved the Company's Annual Report for the 2018 fiscal year;      2. Ratify the Company's Annual Financial Report for the 2018 fiscal year;      3. Approve the Report of the Board of Directors and ratify the Supervisory Report of the Board of Commissioners of the Company for the 2018 fiscal year;      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 2018 fiscal year, as long as these actions are reflected in the Company's Annual Report and Annual Financial Report in 2018 fiscal year, except for fraud, embezzlement and other criminal acts; and      5. Considering that the Company still suffered losses in the previous fiscal years, the Company's net profit in the 2018 fiscal year amounting to Rp5,600,000,000 will be used entirely to cover all losses, so the dividends for the 2018 fiscal year will not be distributed.</p>	Telah direalisasikan Sepenuhnya Has been fully realized
Kedua Second	<p>Memberi wewenang kepada Dewan Komisaris Perseroan untuk:</p> <p>1. 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 31 Desember 2019; dan</p> <p>2. Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkaitan dengan penunjukan tersebut.</p> <p>Authorized the Board of Commissioners of the Company to:</p> <p>1. 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, 2019; and</p> <p>2. Determine the amount of the honorarium for the Independent Public Accountant and other requirements related to the appointment.</p>	Dewan Komisaris Perseroan telah menunjuk kantor akuntan publik untuk melaksanakan audit atas buku-buku Perseroan tahun buku 2019. The Board of Commissioners of the Company has appointed a public accounting firm to audit of the Company's books for the 2019 fiscal year.
Ketiga Third	<p>Menyetujui:</p> <p>1. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan;</p> <p>2. Berdasarkan rekomendasi dari Komite Nominasi dan Remunerasi, memberikan wewenang kepada Dewan Komisaris untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris; dan</p> <p>3. Melimpahkan wewenang kepada Dewan Komisaris untuk menentukan pembagian gaji, honorarium, dan tunjangan lainnya kepada masing-masing anggota Direksi dan Dewan Komisaris.</p> <p>Approve:</p> <p>1. 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;</p> <p>2. 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</p> <p>3. 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.</p>	Telah direalisasikan Sepenuhnya Has been fully realized

# DEWAN KOMISARIS

## BOARD OF COMMISSIONERS

Dewan Komisaris merupakan salah satu organ perusahaan dengan tugas utama yaitu mengawasi jalannya pengelolaan Bank serta memberikan nasihat kepada Direksi dalam menjalankan perusahaan untuk memastikan arah pengelolaan Bank telah sesuai dengan tujuan yang ditetapkan. Dalam pelaksanaan tugasnya, Dewan Komisaris juga dibantu oleh komite-komite.

### 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

Pedoman tata tertib kerja Dewan Komisaris Bank Ganesha telah ditetapkan berdasarkan Surat Keputusan Dewan Komisaris tanggal 22 November 2018. Pedoman Tata Tertib Kerja bagi Dewan Komisaris (*Board of Commissioners Charter/ BOC Charter*) mengatur antara lain:

1. Etika kerja.
2. Tata tertib rapat.
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

The Board of Commissioners is one of the company's organs with the main task of overseeing the management of the Bank and providing advice to the Board of Directors in running the company to ensure that the direction of the Bank's management following the Company's objectives. In carrying out its duties, the Board of Commissioners assisted by committees.

### 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

The Board of Commissioners' Charter of Bank Ganesha have been established based on the Decree of the Board of Commissioners dated November 22, 2018. The Board of Commissioners' Charter (BOC Charter) regulates, among others:

1. Work ethic.
2. Meeting rules.
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,

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 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.

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 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.

## 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 2020, seluruh anggota Dewan Komisari 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, Dewan Komisaris Perseroan telah mengikuti sertifikasi manajemen risiko sebagai berikut:

## 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 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 97 tanggal 24 Juni 2008, 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.

## 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 97 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. 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 Otoritas Jasa Keuangan (OJK).
5. Anggota Dewan Komisaris dilarang rangkap jabatan sebagaimana yang diatur dalam ketentuan Otoritas Jasa Keuangan (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 2020 terdiri dari 3 (tiga) anggota dengan penjelasan mengenai dasar hukum pengangkatan dan tanggal persetujuan uji kemampuan dan kepatutan yang dikeluarkan oleh BI dan/atau OJK.

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 (FSA) Regulations.
5. Members of the Board of Commissioners are prohibited from holding concurrent positions as stipulated in Financial Services Authority (FSA) 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 2020 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.

<b>Nama Name</b>	<b>Jabatan Position</b>	<b>Dasar Pengangkatan Appointment Basis</b>	<b>Masa Jabatan Term of Service</b>	<b>Persetujuan OJK/BI FSA/BI approval</b>
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Akta Keputusan RUPS Tahunan No. 15 tanggal 6 Juli 2018 Annual GMS Decision Decree No. 15 dated July 6, 2018	2018-2021	21 Agustus 2017 August 21, 2017
Sudarto	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Akta Keputusan RUPS Tahunan No. 15 tanggal 6 Juli 2018 Annual GMS Decision Decree No. 15 dated July 6, 2018	2018-2021	28 Januari 2009 January 28, 2009
Marcello Theodore Taufik	Komisaris Commissioner	Akta Keputusan RUPS Tahunan No. 15 tanggal 6 Juli 2018 Annual GMS Decision Decree No. 15 dated July 6, 2018	2018-2021	14 Maret 2016 March 14, 2016

## **Tugas dan Tanggung Jawab**

Dewan Komisaris memiliki tugas dan tanggung jawab yang tercantum dalam BOC Charter yang diuraikan sebagai berikut:

1. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Internal Audit/SKAI Bank, Auditor Ekstern, hasil pengawasan Bank Indonesia, dan atau hasil pengawasan otoritas pemerintah lainnya.
2. Pengambilan keputusan oleh Dewan Komisaris tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
3. Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan (OJK) dan peraturan perundang-undangan yang berlaku, kecuali ditetapkan dalam anggaran dasar Bank.
4. Dalam melakukan pengawasan, Dewan Komisaris wajib mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis bank.
5. Dewan Komisaris dalam menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung

## **Duties and Responsibilities**

The Board of Commissioners has the duties and responsibilities stipulated in the BOC Charter as described below:

1. The Commissioner ensure that the Board of Directors has followed up on the finding results of the Internal Audit/SKAI Bank, the External Auditor, the results of the supervision of Bank Indonesia, and or the results of the supervision of other government authorities.
2. Decision by the Board of Commissioners does not negate the responsibility of the Board of Directors for the implementation of the Bank's management.
3. The Board of Commissioners is prohibited from being involved in decision-making on the Bank's operational activities as regulated in the provisions of the Financial Services Authority (FSA) and applicable laws and regulations, unless stipulated in the articles of association of the Bank.
4. In conducting supervision, the Board of Commissioners must be direct, monitor, and evaluate the implementation of the bank's strategic policies.
5. In carrying out its supervisory functions, the Board of Commissioners must be following the authorities and

jawabnya sebagaimana diatur dalam Anggaran Dasar, Keputusan RUPS dan ketentuan hukum lainnya yang berlaku berdasarkan Prinsip Kehati-hatian.

6. Dewan Komisaris bertugas melakukan pengawasan atas kebijaksanaan Direksi dalam menjalankan Perseroan serta memberikan nasihat kepada Direksi dan memastikan terselenggaranya prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
7. 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;
  - Keadaan yang membahayakan kelangsungan usaha Bank.
8. Dewan Komisaris wajib membentuk komite-komite paling kurang:
  - Komite Audit
  - Komite Pemantau Risiko
  - Komite Nominasi dan Remunerasi
  - Pengangkatan anggota komite dilakukan oleh Direksi berdasarkan keputusan Rapat Dewan Komisaris.
9. Dewan Komisaris wajib memastikan bahwa komite yang dibentuk dapat menjalankan tugasnya secara efektif.
10. Dewan Komisaris wajib memiliki pedoman kerja dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris.
11. Dewan Komisaris menyetujui dan mengevaluasi kebijakan manajemen risiko yang dilakukan sekurang-kurangnya satu kali dalam satu tahun atau dalam frekuensi yang lebih tinggi dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha bank secara signifikan.
12. Dewan Komisaris memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi Bank telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank.
13. Dewan Komisaris mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan Sistem Pengendalian Internal dan Strategi Bank secara menyeluruh.
14. Memastikan bahwa Direksi telah memantau efektifitas pelaksanaan Sistem Pengendalian Internal.
15. Dewan Komisaris wajib menandatangi Laporan pengangkatan dan penghentian Kepala SKAI ke Otoritas Jasa Keuangan (OJK) paling lambat 14 hari setelah tanggal pengangkatan dan penghentian.
16. Dewan Komisaris wajib menanda tangani Laporan Pelaksanaan dan Pokok-pokok Hasil Audit Internal termasuk informasi hasil audit yang bersifat rahasia yang disampaikan ke Otoritas Jasa Keuangan (OJK) setiap semester paling lambat 2 bulan setelah akhir laporan.
17. Dewan Komisaris wajib menyetujui Rencana Bisnis Bank yang telah disusun Direksi.

responsibilities as stipulated in the Articles of Association, GMS Decisions, and other applicable legal provisions based on the Principle of Prudence.

6. The Board of Commissioners is responsible for supervising the discretion of the Board of Directors in running the Company and provide advice to the Board of Directors and ensure the implementation of the Good Corporate Governance principles in every business activity of the Bank at all levels of organization.
7. The Board of Commissioners must notify Financial Services Authority no later than 7 (seven) working days from its findings on:
  - Violation of laws and regulations in the field of finance and banking;
  - Circumstances that endanger the continuity of the Bank's business.
8. The Board of Commissioners shall form at least committees:
  - Audit Committee
  - Risk Monitoring Committee
  - Nomination and Remuneration Committee
  - Appointment of committee members is carried out by the Board of Directors based on the decision of the Board of Commissioners Meeting.
9. The Board of Commissioners shall ensure that the committees can carry out its duties effectively.
10. The Board of Commissioners must have work guidelines and rules that are binding for each member of the Board of Commissioners.
11. The Board of Commissioners approves and evaluates risk management policies at least once a year or at a higher frequency in the event that there are changes in factors that significantly affect the bank's business activities.
12. 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.
13. The Commissioner approves and periodically reviews the Bank's overall Internal Control System policy and Strategy.
14. Ensure that the Board of Directors has monitored the effectiveness of the implementation of the Internal Control System.
15. 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.
16. 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.
17. The Board of Commissioners shall approve the Bank's Business Plan that has been prepared by the Board of Directors.

18. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis dan menyampaikan Laporan Pengawasan Rencana Bisnis setiap semester ke OJK paling lambat 2 bulan setelah akhir semester yang dimaksud.
19. Dewan Komisaris wajib melakukan pengawasan aktif terhadap fungsi kepatuhan dengan mengevaluasi pelaksanaan fungsi kepatuhan bank paling kurang 2 kali dalam satu tahun, dan memberikan saran-saran dalam rangka meningkatkan kualitas pelaksanaan Fungsi Kepatuhan Bank.
20. Dewan Komisaris wajib menyetujui kebijakan dan prosedur penerapan program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) dan melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan program tersebut.
21. Dewan Komisaris wajib menandatangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menandatangani laporan tersebut maka alasannya harus diberikan secara tertulis.

## 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 pengampuan 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.

## Rekomendasi dan Pelaksanaan Tugas Dewan Komisaris

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 Internal.

Selain rekomendasi yang telah diberikan, Dewan Komisaris juga menyetujui beberapa kebijakan, Laporan Tahunan, Rencana Bisnis Bank, *Corporate Plan*, persetujuan untuk penyediaan dana kepada pihak terkait, dan juga membuat Laporan Pengawasan/

18. 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.
19. The Board of Commissioners shall actively supervised the compliance function by evaluating the implementation of the bank's compliance function at least twice a year, and provide recommendations to improve the quality of the Bank's Compliance Function implementation.
20. The Board of Commissioners shall approve the policies and procedures for the implementation of the Anti Money Laundering (AML) and Counter Financing of Terrorism (CFT) programs and supervise the implementation of the Board of Directors' responsibilities for the implementation of the program.
21. 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.

## 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.

## Recommendation and Implementation of the Board of Commissioners' Duties

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.
6. 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/

Evaluasi Rencana Bisnis Bank dan Laporan Evaluasi Penggunaan Jasa KAP yang disampaikan ke Otoritas Jasa Keuangan.

## Pengembangan Kompetensi Dewan Komisaris

Peningkatan Kompetensi bagi Dewan Komisaris diberikan sepanjang tahun untuk mengakomodasi pengembangan pengetahuan profesional dan kemampuan kepemimpinan para Komisaris selaras dengan perkembangan terbaru dalam industri perbankan dan tata kelola perusahaan yang baik. Pelaksanaan pelatihan dan pengembangan kompetensi Dewan Komisaris pada tahun 2020 adalah sebagai berikut:

Nama Name	Pelatihan/Seminar Training/Seminars	Penyelenggara Organizer	Tempat Place	Tanggal Date
Lenny Sugihat	Refreshment Manajemen Risiko Level 5 Risk Management Refreshment Level 5	LSPP	Via Zoom	15 September 2020 September 15, 2020
Marcello Theodore Taufik	<i>Economic Outlook 2021</i> Economic Outlook 2021	Indexim Coalindo	Via Zoom	11 Desember 2020 December 11, 2020

## Program Orientasi bagi Komisaris Baru

Bank menjalankan program orientasi bagi anggota Dewan Komisaris yang baru diangkat untuk pertama kali agar dapat memahami latar belakang dan kegiatan usaha Bank serta memahami segala aspek yang terkait dengan peran dan tanggung jawab pengawasan, sehingga diharapkan dapat memperlancar tugas Dewan Komisaris secara efektif.

Tahun 2020, program orientasi Dewan Komisaris tidak dilaksanakan sehubungan dengan tidak adanya pengangkatan anggota Dewan Komisaris yang baru.

Evaluation Report and Public Accountant Service Evaluation Report submitted to the Financial Services Authority.

## The Board of Commissioners' Competency Development

The Board of Commissioners' Competency Development was provided throughout the year to accommodate the improvement of professional knowledge and leadership ability of the Board of Commissioners in line with the latest development on the banking industry and good corporate governance. The implementation of training and competency development of the Board of Commissioners in 2020 are as follows:

## Orientation Program for New Commissioner

The Bank has carried out an orientation program for new Commissioner who in the first period of appointment to understand the Bank's background and business activities and also understand all related aspects on supervisory responsibility, to effectively assist the Board of Commissioners duties.

In 2020, the Bank did not hold an orientation program for the Board of Commissioners because there was no new member of the Board of Commissioners appointed.

# KOMISARIS INDEPENDEN

## INDEPENDENT COMMISSIONER

Independensi Dewan Komisaris terlihat dari telah terpenuhinya Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, yang menetapkan bahwa Komisaris Independen yang dimiliki Bank ditetapkan paling sedikit 50% dari jumlah anggota Dewan Komisaris. Bank telah memiliki 2 orang Komisaris Independen dari sejumlah 3 orang anggota Dewan Komisaris yang menjabat. Dengan demikian, komposisi Dewan Komisaris telah memenuhi ketentuan, yaitu jumlah Komisaris Independen Perseroan mencapai 67% dari jumlah seluruh anggota Dewan Komisaris.

The independence of the Board of Commissioners can be seen from the fulfillment of the Circular Letter of the Financial Services Authority No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks, which stipulates that the Independent Commissioners of the Bank shall be determined at least 50% of the total members of the Board of Commissioners. The Bank has 2 Independent Commissioners out of a total of 3 members of the Board of Commissioners. Thus, the composition of the Board of Commissioners has met the provisions, the number of Independent Commissioners of the Company is 67% of the total members of the Board of Commissioners.

## Kriteria Pengangkatan Komisaris Independen

Perseroan telah menetapkan Komisaris Independen berdasarkan ketentuan dan peraturan perundang-undangan yang berlaku, yaitu anggota Dewan Komisaris Independen berasal dari luar Emiten atau Perusahaan Publik dan memenuhi persyaratan sebagai Komisaris Independen. Kriteria Komisaris Independen wajib memenuhi persyaratan sebagai berikut:

Kriteria Criteria	Komisaris Independen Independent Commissioner	
	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 Emitter 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 Emitter atau Perusahaan Publik tersebut.  Has no shares either directly or indirectly in the Issuer or the Public Company.	✓	✓
Tidak mempunyai hubungan Afiliasi dengan Emitter atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emitter 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 Emitter atau Perusahaan Publik tersebut.  Has no business relationship either directly or indirectly related to the business activities of the Issuer or the Public Company.	✓	✓

## Komposisi Komisaris Independen

Pada tahun 2020, Bank Ganesha memiliki 2 orang Komisaris Independen dari 3 anggota Dewan Komisaris yang menjabat yaitu Lenny Sugihat dan Sudarto. Dengan demikian, komposisi Dewan Komisaris telah memenuhi ketentuan, yaitu jumlah Komisaris Independen Perseroan mencapai lebih dari 50% dari jumlah seluruh anggota Dewan Komisaris sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

## Pernyataan Independensi Komisaris Independen

Seluruh Komisaris Independen telah menandatangani pernyataan independensi dan lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sebagai Komisaris Independen sesuai dengan ketentuan OJK tentang Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*).

## Criteria of Independent Commissioners must meet the following requirements:

Criteria for the Appointment of Independent Commissioners  
The Company has appointed an Independent Commissioner based on the provisions and applicable laws and regulations, among others, Independent members of the Board of Commissioners is not come from the Issuer or Public Company and meet the requirements as an Independent Commissioner.

## Composition of Independent Commissioners

In 2020, Bank Ganesha has 2 Independent Commissioners from 3 members of the Board of Commissioners, namely Lenny Sugihat and Sudarto. Thus, the composition of the Board of Commissioners has met the provisions, the number of Independent Commissioners of the Company reaches more than 50% of the total members of the Board of Commissioners as stipulated in the Circular Letter of the Financial Services Authority No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks.

## Independence Statement of the Independent Commissioner

All Independent Commissioners have signed an independence statement and passed the Fit and Proper Test as Independent Commissioners following the FSA provisions on the Fit and Proper Test.

# DIREKSI

## BOARD OF DIRECTORS

Direksi merupakan organ yang bertanggung jawab penuh atas pengurusan Bank untuk kepentingan dan tujuan Bank sesuai dengan ketentuan Anggaran Dasar Bank Ganesha dan peraturan yang berlaku.

### 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 Emitter 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;

The Board of Directors is fully responsible for the Bank's management for the interests and purposes of the Bank following the provisions of the Articles of Association of Bank Ganesha and applicable regulations.

### 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:

6. Have good morals, ethics, and integrity;
7. Fit to perform legal actions;
8. 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. 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;
  - 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.
- 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 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.
- 9. Committed to comply with laws and regulations; and
- 10. Has the ability, knowledge, experience, and/or expertise as needed by the Company.

## 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 2020, seluruh anggota Direksi Bank Ganesha telah mengikuti penilaian kemampuan dan kepatutan dan 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, Direksi Perseroan telah mengikuti sertifikasi manajemen risiko sebagai berikut:

## 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 2020, 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:

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

## 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 2020, 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 neglects 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 2020, 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 Appointment Basis	Masa Jabatan Term of Service	Persetujuan OJK/BI FSA/BI Approval
Lisawati	Presiden Direktur President Director	Akta Keputusan RUPS Tahunan No. 15 tanggal 6 Juli 2018 Annual GMS Decision Decree No. 15 dated July 6, 2018	2018-2021	4 Juli 2018 July 4, 2018
Setiawan Kumala	Direktur Binsis Business Director	Akta Keputusan RUPS Tahunan No. 15 tanggal 6 Juli 2018 Annual GMS Decision Decree No. 15 dated July 6, 2018	2018-2021	10 Februari 2016 February 10, 2016
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	Akta Keputusan RUPS Tahunan No. 15 tanggal 6 Juli 2018 Annual GMS Decision Decree No. 15 dated July 6, 2018	2018-2021	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

1. Direksi mempunyai tugas dan bertanggung jawab penuh atas kepengurusan Bank dan melaksanakan prinsip-prinsip *Good Corporate Governance* (GCG) dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
2. Direksi dalam mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Keputusan RUPS, Keputusan Komisaris dan ketentuan hukum lainnya yang berlaku berdasarkan Prinsip Kehati-hatian.
3. Direksi dalam melaksanakan tugas kepengurusan Bank diwajibkan untuk menyusun Rencana Korporasi dan Rencana Bisnis yang berupa rencana strategis memuat sasaran dan tujuan yang akan dicapai dalam jangka waktu 3 (tiga) tahun atau lebih serta Rencana Kerja dan Anggaran Tahunan (RKAT) sebagai penjabaran tahunan dari Rencana Korporasi yang disampaikan ke Otoritas Jasa Keuangan (OJK) dan mendapat persetujuan dari Dewan Komisaris.
4. Direksi wajib menindak lanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan (OJK) dan/atau hasil pengawasan otoritas lain.
5. Direksi wajib membentuk Satuan Kerja Audit Internal, Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko, dan Satuan Kerja Kepatuhan.
6. Menyusun sistem akuntansi sesuai dengan Standar Akuntansi Keuangan dan berdasarkan prinsip-prinsip pengendalian Internal, terutama fungsi pengurusan, pencatatan, penyimpanan dan pengawasan.
7. Menyusun kebijakan dan strategi Manajemen Risiko dan bertanggung jawab atas pelaksanaannya, serta mengembangkan budaya manajemen risiko sesuai ketentuan yang berlaku.
8. Menumbuhkan dan mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, serta memastikan terlaksananya Fungsi Kepatuhan Bank.
9. Mengusulkan kebijakan dan prosedur program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, serta memastikan penerapannya.
10. Membuat struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab serta menetapkan Surat Keputusan pengangkatannya.

## 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

1. The Board of Directors has the duties and full responsibility for the management of the Bank and implements the principles of Good Corporate Governance (GCG) in every business activity of the Bank at all levels of the organization.
2. The Board of Directors in managing the Bank in accordance with its authorities and responsibilities as stipulated in the GMS decision, the Decision of the Board of Commissioners and other legal provisions based on the Principle of Prudence.
3. The Board of Directors in carrying out the Bank's management duties is required to prepare a Corporate Plan and Business Plan in the form of a strategic plan containing goals and objectives to be achieved within 3 (three) years or more and also the Annual Work and Budget plan (RKAT) as an annual description of Corporate Plan submitted to the Financial Services Authority (FSA) and approved by the Board of Commissioners.
4. 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.
5. The Board of Directors shall establish an Internal Audit Division, Risk Management Division and Risk Management Committee, and Compliance Division.
6. Develop an accounting system in accordance with Financial Accounting Standards and based on the principles of internal control, especially the functions of management, recording, storage, and supervision.
7. Arrange Risk Management policies and strategies and responsible for its implementation, and also develop risk management culture following applicable provisions.
8. To create and realize the implementation of a culture of compliance at all levels of the Bank's organization and business activities, and also to ensure the implementation of the Bank's Compliance Function.
9. Propose policies and procedures for the Anti-Money Laundering and Counter Financing of Terrorism program, and ensure its implementation.
10. Arrange the organizational structure of the Bank, complete with details of duties and responsibilities and set the Decree of appointment.

11. Direksi wajib mengungkapkan kepada pegawai kebijakan yang bersifat strategis di bidang kepegawaian.
12. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan, kecuali memenuhi persyaratan sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK).
13. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
14. Direksi wajib mempertanggung jawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham.
15. Direksi wajib menandatangani Laporan Tahunan yang telah disusun, jika tidak menandatangani laporan tahunan maka alasannya harus diberikan secara tertulis.
16. Memberikan laporan berkala menurut cara dan waktu sesuai dengan ketentuan yang berlaku serta laporan lainnya setiap kali diminta oleh Dewan Komisaris atau Pemegang Saham.

## Tugas dan Tanggung Jawab Masing-Masing Direksi

11. The Board of Directors must disclose to employees the strategic policies in the field of personnel.
12. The Board of Directors is prohibited from using individual advisors and/or professional services as consultants, unless they meet the requirements following the provisions of the Financial Services Authority (FSA).
13. The Board of Directors shall provide accurate, relevant, and timely data and information to the Board of Commissioners.
14. The Board of Directors shall be responsible for the implementation of its duties to shareholders through the General Meeting of Shareholders.
15. The Board of Directors must sign the Annual Report that has been prepared. The Board of Directors shall reports in writing if they did not sign the Annual Report.
16. Provide periodic reports following the applicable provisions and other reports requested by the Commissioner or Shareholders.

## 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"> <li>1. Melakukan seluruh tugas dan tanggung jawab yang ditetapkan oleh RUPS dari suatu periode ke periode lainnya, termasuk didalamnya penerapan strategi Perseroan;</li> <li>2. Mengkoordinir dan memonitor pencapaian strategi, rencana kerja, dan anggaran Perseroan yang telah disetujui oleh Dewan Komisaris;</li> <li>3. Mengkoordinir dan memonitor pelaksanaan tugas dan pekerjaan anggota Direksi sesuai bidang tugas masing-masing;</li> <li>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;</li> <li>5. Memonitor bahwa kegiatan operasional dan non operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku;</li> <li>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;</li> <li>7. Memonitor dan mengevaluasi laporan pengendalian biaya operasional serta perubahan dan perkembangan pendapatan kantor pusat/kantor cabang/ kantor cabang pembantu;</li> <li>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;</li> </ol>	<ol style="list-style-type: none"> <li>1. Carried out all duties and responsibilities set by the GMS from one period to another, including the implementation of the Company's strategy;</li> <li>2. Manage and monitor the achievement of the Company's strategy, work plan, and budget that have been approved by the Board of Commissioners;</li> <li>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;</li> <li>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;</li> <li>5. Monitor that operational and non-operational activities in all work units have been carried out following the applicable strategies, policies, and procedures;</li> <li>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;</li> <li>7. Monitor and evaluate operational cost control reports and also changes and development of revenue of the head office/branch offices/sub-branch offices;</li> <li>8. Sign all securities, data/import documents of the company, Board of Directors decision letters, reports to relevant agencies, appointments and other letters/reports/data/documents following the applicable provisions;</li> </ol>

Jabatan Position	Ruang Lingkup Pekerjaan	Scope of Work
Direktur Bisnis Business Director	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;	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. Membawa misi pengenalan perusahaan dan membina hubungan yang baik dengan nasabah, calon nasabah, dan instansi terkait untuk menciptakan hubungan yang harmonis;	10. Introduce the company and build good relationships with customers, potential customers, and related agencies to create a harmonious relationship;
	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	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. 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.	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.
Direktur Bisnis Business Director	1. Menginisiasi, memformulasikan, serta mengimplementasikan strategi pada bidang bisnis yang diharapkan bisa menjadi salah satu mesin utama pertumbuhan bisnis masa depan Perseroan;	1. Initiate, formulate, and implement business strategies that is expected to be one of the main engines of the Company future business growth;
	2. Memimpin, mengarahkan penyusunan, dan melakukan supervisi pelaksanaan rencana kerja Direktorat Bisnis dan bidang-bidang di bawahnya, sebagaimana tertuang dalam Surat Keputusan Direksi tentang Pembidangan Tugas dan Tanggung Jawab Direksi Perseroan;	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. 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 <i>lending</i> , <i>funding</i> maupun <i>transactional based business</i> , sesuai dengan tujuan Perseroan dalam rangka mencapai target pemenuhan bisnis seperti yang digariskan dalam RBB; dan	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. Mengembangkan aliansi strategis dengan <i>captive market</i> 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.	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.
	Aktivitas terkait kegiatan operasional: a. Memimpin, melaksanakan koordinasi, dan supervisi penerapan kebijakan dan strategi yang berhubungan dengan kegiatan operasional Direktorat Bisnis dan bidang-bidang di bawahnya;	Operational activities: a. Lead, coordinate, and supervise the implementation of policies and strategies related to the operational activities of the Business Directorate and its areas;
	b. Memimpin, mengarahkan, dan mengkoordinasikan pelaksanaan fungsi, tugas, dan tanggung jawab pengembangan bisnis (korporasi, komersil & SME, <i>consumer product development</i> , dan <i>wealth management</i> ) dan bisnis turunannya, serta memastikan Perseroan mencapai standar <i>best practices</i> layanan yang berkualitas;	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. 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;	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. Melaksanakan supervisi dan memastikan seluruh unit di bawah Direktorat Bisnis mematuhi regulasi, kebijakan, dan ketentuan internal Perseroan;	d. Perform supervision and ensure that all units under the Business Directorate comply with the Company's internal regulations, policies, and regulations;

Jabatan Position	Ruang Lingkup Pekerjaan	Scope of Work
Direktur Kepatuhan Compliance Director	<ul style="list-style-type: none"> <li>e. Memimpin, mengarahkan, dan melaksanakan pengelolaan hubungan nasabah di seluruh kantor cabang serta bidang korporasi, komersil &amp; SME, <i>consumer product development</i>, dan <i>wealth management</i> yang terkait dengan cakupan tugas dan tanggung jawab Direktorat Bisnis dan unit kerja di bawahnya;</li> <li>f. Memimpin dan mengarahkan kebijakan dan pembinaan sumber daya manusia (SDM) di bawah koordinasi dan supervisi Direktur Bisnis; dan</li> <li>g. Melaksanakan tugas-tugas lain yang diberikan oleh Presiden Direktur, Dewan Komisaris, serta Perseroan, sepanjang tidak bertentangan dengan anggaran dasar, ketentuan internal, regulasi, dan undang-undang yang berlaku.</li> </ul>	<ul style="list-style-type: none"> <li>e. Lead, direct, and implement customer relationship management in all branch offices as well as corporate, commercial &amp; SME, consumer product development, and wealth management related to the scope of duties and responsibilities of the Business Directorate and its work units;</li> <li>f. Lead and direct human resource policy and coaching (HR) under the coordination and supervision of the Business Director; and</li> <li>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.</li> </ul>
	<ul style="list-style-type: none"> <li>1. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;</li> <li>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 ketataan pada peraturan yang berlaku;</li> <li>3. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan dalam penyusunan ketentuan dan pedoman internal Perseroan;</li> </ul>	<ul style="list-style-type: none"> <li>1. Formulate strategies to encourage the creation of a Company Compliance Culture;</li> <li>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;</li> <li>3. Establish Compliance systems and procedures to be used to establish internal Company regulations and guidelines;</li> </ul>
	<ul style="list-style-type: none"> <li>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;</li> <li>5. Meminimalkan risiko kepatuhan Perseroan;</li> </ul>	<ul style="list-style-type: none"> <li>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;</li> <li>5. Minimize the Company Compliance Risk;</li> </ul>
	<ul style="list-style-type: none"> <li>6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku. Tindakan pencegahan antara lain memberikan pendapat yang berbeda/<i>dissenting opinion</i> apabila terdapat kebijakan dan/atau keputusan yang menyimpang dari ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku. Tanggung jawab Direktur yang membawahi Fungsi Kepatuhan dalam melakukan tindakan pencegahan terbatas pada kewenangan Direktur yang membawahi fungsi kepatuhan;</li> </ul>	<ul style="list-style-type: none"> <li>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;</li> </ul>
	<ul style="list-style-type: none"> <li>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;</li> </ul>	<ul style="list-style-type: none"> <li>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;</li> </ul>
	<ul style="list-style-type: none"> <li>8. Mengembangkan budaya Manajemen Risiko termasuk <i>risk awareness</i> pada seluruh jenjang organisasi, menyusun kebijakan dan strategi Manajemen Risiko secara tertulis dan komprehensif, serta memastikan bahwa fungsi Manajemen Risiko telah diterapkan secara independen;</li> </ul>	<ul style="list-style-type: none"> <li>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;</li> </ul>
	<ul style="list-style-type: none"> <li>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</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>
	<ul style="list-style-type: none"> <li>10. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan di seluruh unit kerja di bawah Direktorat Kepatuhan secara efektif.</li> </ul>	<ul style="list-style-type: none"> <li>10. Carry out guidance and development of the Company's resources in all work units under the Compliance Directorate effectively.</li> </ul>

Jabatan Position	Ruang Lingkup Pekerjaan	Scope of Work
	<p>Direktur yang membawahkan fungsi kepatuhan juga wajib melaksanakan aktivitas terkait fungsi kepatuhan berikut:</p> <ul style="list-style-type: none"> <li>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;</li> <li>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 <i>best practice</i> terkini, termasuk ketentuan internal Perseroan;</li> <li>c. Melaksanakan tugas-tugas lain yang diberikan oleh Presiden Direktur dan Perseroan, sepanjang tidak bertentangan dengan anggaran dasar, ketentuan internal, regulasi, dan undang-undang yang berlaku; dan</li> <li>d. Memimpin, mengkoordinasikan, dan mengarahkan kebijakan serta melaksanakan pembinaan Sumber Daya Manusia di bawah koordinasi dan supervisi Direktorat Kepatuhan (Satuan Kerja Kepatuhan &amp; APU-PPT 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.</li> </ul>	<p>The director in charge of the compliance function is also obliged to carry out activities related to the following compliance functions.</p> <ul style="list-style-type: none"> <li>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;</li> <li>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;</li> <li>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</li> <li>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.</li> </ul>

## Program Orientasi Direksi

Program orientasi bagi Direksi baru dilakukan dengan mempresentasikan materi-materi yang relevan oleh para Pimpinan Unit Kerja yang terkait dan dikordinasikan oleh Corporate Secretary. Pelaksanaan program orientasi bagi Direksi baru dilakukan setelah pengangkatan Direksi baru dalam RUPS. Materi program pengenalan meliputi Tata Kelola Perusahaan, Kinerja Bank Ganesha, Manajemen Risiko, dan topik-topik yang relevan dengan bidang tugas Direksi baru. Pada tahun 2020, Bank Ganesha tidak melaksanakan program orientasi bagi Direksi baru.

## Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Sesuai dengan pernyataan keputusan Rapat Bank No. 44/2018 Pasal 10 telah diatur mekanisme pengunduran diri dan pemberhentian Direksi. Jabatan anggota Direksi berakhir apabila:

## Board of Directors Orientation Program

The orientation program for the new Board of Directors' member is carried out by presenting relevant materials by the relevant Work Unit Leaders and coordinated by the Corporate Secretary. The implementation of the orientation program for the new Board of Directors is carried out after the appointment of the new member of Board of Directors in the GMS. Orientation program materials include Corporate Governance, Bank Ganesha Performance, Risk Management, and topics relevant to the new Board of Directors' scope of work. In 2020, Bank Ganesha did not implement an orientation program for the new member of the Board of Directors.

## Mechanism of Resignation and Dismissal of the Board of Directors

In accordance with the statement of the decision of the Bank Meeting No. 44/2018 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. 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.

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.

## Pengembangan Kompetensi

Bank memberikan kesempatan kepada Direksi untuk mendapatkan pendidikan dan pelatihan sebagai upaya pengembangan kompetensi diri agar dapat memberikan kinerja yang lebih baik untuk Perusahaan. Pendidikan dan pelatihan yang diikuti anggota Direksi pada tahun 2020 dapat dilihat pada tabel berikut ini:

## Competency Development

The Bank provides opportunities for the Board of Directors to obtain education and training to develop self-competence to provide a better performance for the Company. Education and training attended by members of the Board of Directors in 2020 can be seen in the following table:

Nama Name	Pelatihan/Seminar Training/Seminars	Penyelenggara Organizer	Tempat Place	Tanggal Date
Lisawati	Restrukturisasi Kredit sebagai Dampak COVID-19 Credit Restructuring as an impact of COVID-19	Infobank	Via Zoom	21 April 2020 April 21, 2020
	Sinergi Kebijakan untuk Pemulihian Ekonomi Nasional Policy Synergies for National Economic Recovery	STIE_IBS	Via Zoom	24 Juli 2020 July 24, 2020
	Perbankan Nasional Menghadapi Krisis Ekonomi Global The National Banking Facing Global Economy Crisis	Perbanas	Via Zoom	25 September 2020 September 25, 2020
	<i>Navigating the future of industry 4.0 in Indonesia Digital Governance</i>	Vedapraxis	Via Zoom	22 Oktober 2020 October 22, 2020
	Perkembangan Perdagangan Internasional Indonesia selama masa pandemic COVID-19 dan hubungannya dengan WTO Development of Indonesia's International Trade during the COVID-19 pandemic and relation with the WTO	STIE_IBS	Via Zoom	6 November 2020 November 6, 2020
	<i>Introduction to Crypto &amp; How it will Disrupt or Compliment to the Future of Digital Banking</i>	STIE-IBS	Via Zoom	20 November 2020 November 20, 2020
	<i>Benefit of Robotic Process Automation for The Financial Service Industry in Indonesia</i>	Infobank-Vedapraxis	Via Zoom	03 Desember 2020 December 03, 2020
	Peranan Digital Platform untuk Penyaluran Kredit The Role of Digital Platforms for Lending	STIE-IBS	Via Zoom	11 Desember 2020 December 11, 2020
	<i>Evolving Landscape of Fintech Lending in Indonesia</i>	STIE-IBS	Via Zoom	18 Desember 2020 December 18, 2020

Nama Name	Pelatihan/Seminar Training/Seminars	Penyelenggara Organizer	Tempat Place	Tanggal Date
Setiawan Kumala	<i>Building a Business for Growth</i>	Giti Learning Institute	Graha Ganeshaa	29 Januari 2020 January 29, 2020
	<i>Economic Outlook 2021</i>	Indexim Coalindo	Via Zoom	11 Desember 2020 December 11, 2020
Sugiarto Surjadi	Sosialisasi Penyempurnaan Ketentuan RIM PLM dan Mekanisme Pembelian SBN di Pasar Perdana dengan Cara Private Placement Socialization of RIM PLM Provision Improvement and SBN Purchasing Mechanism in the Prime Market by Private Placement	BI	Via Zoom	21 April 2020 April 21, 2020
	Sosialisasi POJK 11/POJK,03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan <i>Countercyclical</i> Dampak Penyebaran <i>Coronavirus Disease</i> 2019 Socialization of POJK 11/POJK, 03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease in 2019	OJK FSA	Via Zoom	13 Mei 2020 May 13, 2020
	Penerapan PSAK 71 dan PSAK 68 dalam Kondisi Pandemi COVID-19 Application of PSAK 71 and PSAK 68 in COVID-19 Pandemic Conditions	OJK FSA	Via Zoom	13 Mei 2020 May 13, 2020
	Seminar <i>Profiling</i> Kejahatan & Kerentanan Pencucian Uang Serta Pendanaan Terorisme Sebagai Dampak Krisis COVID-19 Seminar on Profiling Crime & Vulnerability of Money Laundering and Terrorism Funding as an Impact of the COVID-19 Crisis	FKDKP	Via Zoom	19 Agustus 2020 August 19, 2020
	Refreshment Sertifikasi Manajemen Risiko Refreshment of Risk Management Certification	Bank Ganesha	Wisma Hayam Wuruk	17 September 2020 September 17, 2020
	Pemahaman Ketentuan Terkait Pelaporan Data Penjamin Simpanan Berbasis Nasabah ( <i>Single Customer View</i> ) – PLPS No. 05 Tahun 2019 Understanding the Provisions Related to Reporting Customer-Based Savings Guarantor Data (Single Customer View) - PLPS No. 05 of 2019	FKDKP	Via Zoom	23 September 2020 September 23, 2020
	<i>National Risk Assessment</i>	PPATK	Via Zoom	12 Oktober 2020 October 12, 2020
	<i>Integrity Review on Money Laundering and Terrorism Financing</i> pada Bank Umum Tahun 2020	PPATK	Via Zoom	25 Nopember 2020 November 25, 2020
	Sosialisasi POJK Konglomerasi Keuangan dan POJK Stimulus Perekonomian Nasional Sebagai Kebijakan <i>Countercyclical</i> Dampak Penyebaran <i>Coronavirus Disease</i> 2019 Socialization of Financial Conglomerate and POJK Stimulus on National Economic as a Countercyclical Policy Impact of the Spread of Coronavirus Disease	OJK FSA	Via Zoom	3 Desember 2020 December 3, 2020
	Diseminasi <i>Politically Expose Person</i> Dissemination Politically Expose Person	PPATK	Via Zoom	10 Desember 2020 December 10, 2020

## Independensi dan Transparansi Dewan Komisaris dan Direksi

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

## 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:

## Independence and Transparency of the Board of Commissioners and Board of Directors

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;
3. 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
4. Disclose in terms of decision-making carried out in the event of a conflict of interest.

## 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 pada Concurrent Position	
		Bank Lain Other Banks	Perusahaan/ Instansi Lain Other Company/ Institution
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Tidak Ada Nil	Tidak Ada Nil
Sudarto	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Tidak Ada Nil	Tidak Ada Nil
Marcello Theodore Taufik	Komisaris Commissioner	Tidak Ada Nil	Presiden Direktur, President Director of PT KMI Wire and Cable Tbk
Lisawati	Presiden Direktur President Director	Tidak Ada Nil	Tidak Ada Nil
Setiawan Kumala	Direktur Bisnis Business Director	Tidak Ada Nil	Tidak Ada Nil
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	Tidak Ada Nil	Tidak Ada Nil

## 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 GCG 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 GCG 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 Institution	Perusahaan Lain Other Companies
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil
Sudarto	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil
Marcello Theodore Taufik	Komisaris Commissioner	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil
Lisawati	Presiden Direktur President Director	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil
Setiawan Kumala	Direktur Bisnis Business Director	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil	Tidak Ada Nil

## 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 GCG 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 GCG 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 Family Relationship with					
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Ultimate Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Ultimate 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 Independent Vice President Commissioner		✓		✓		✓		✓		✓		✓
Marcello Theodore Taufik	Komisaris Commissioner		✓		✓		✓		✓		✓		✓
Lisawati	Presiden Direktur President Director		✓		✓		✓		✓		✓		✓
Setiawan Kumala	Direktur Bisnis Business Director		✓		✓		✓		✓		✓		✓
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director		✓		✓		✓		✓		✓		✓

## Keberagaman Komposisi Dewan Komisaris dan Direksi

Komposisi Dewan Komisaris dan Direksi telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, dan usia. Hal ini merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan dan fungsi operasional 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.

Pada tahun 2020, keberagaman komposisi Dewan Komisaris dan Direksi yang tercermin dalam pendidikan, pengalaman kerja, dan, usia dapat dilihat sebagaimana dalam tabel berikut.

### **Keberagaman Komposisi Dewan Komisaris** Diversity in the Composition of the Board of Commissioners

<b>Keberagaman Komposisi Diversity of Composition</b>	<b>Uraian Description</b>	Komposisi Dewan Komisaris telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, dan usia.  The composition of the BOC has fulfilled the diversity criteria, mixing various educational backgrounds, experiences, and ages.
Pendidikan Education	Latar belakang pendidikan Dewan Komisaris beragam, mulai dari lulusan S1 hingga S2, dengan kompetensi di bidang Teknik, Administrasi Bisnis, dan Ekonomi. Members of the BOC have different educational backgrounds, as Undergraduate or Postgraduate, with competencies in Engineering, Business Administration, and Economics.	
Pengalaman Kerja Work Experience	Anggota Dewan Komisaris memiliki pengalaman di berbagai bidang, seperti perbankan, keuangan, akuntansi, dan manajemen risiko. Members of the BOC have different previous experiences across various fields, such as banking, finance, accounting, and risk management.	
Usia Age	Rata-rata usia Dewan Komisaris berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 51-68 tahun. The age range of the members of the BOC, between 51-68, makes them able to continue working.	

### **Keberagaman Komposisi Direksi** Diversity in the Composition of the Board of Directors

<b>Keberagaman Komposisi Diversity of Composition</b>	<b>Uraian Description</b>	Komposisi Direksi telah memenuhi unsur keberagaman, yaitu perpaduan dari sisi pendidikan, pengalaman kerja, dan usia.  The composition of the BOD has fulfilled the diversity criteria, mixing various educational backgrounds, experiences, and ages.
Pendidikan Education	Latar belakang pendidikan Direksi beragam, mulai dari lulusan S1 hingga S2, dengan kompetensi di bidang Ekonomi, Manajemen Keuangan, Administrasi Bisnis, dan Analisa Bisnis. Members of the BOD have different educational backgrounds, as Undergraduate or Postgraduate, with competencies in Economics, Financial Management, Business Administration, and Business Analysis.	
Pengalaman Kerja Work Experience	Anggota Direksi memiliki pengalaman di berbagai bidang, seperti perbankan, keuangan, <i>consumer banking</i> , kepatuhan, dan manajemen risiko. Members of the BOD have different previous experiences across various fields, such as banking, finance, consumer banking, compliance, and risk management.	
Usia Age	Rata-rata usia Direksi berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 44-59 tahun. The age range of the members of the BOD, between 44-59, makes them able to continue working.	

# REMUNERASI DEWAN KOMISARIS DAN DIREKSI

## REMUNERATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

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 *clearance*-nya menyatakan yang bersangkutan bersih, maka sisa variabel remunerasi yang ditahan akan dibayarkan bersamaan dengan perhitungan uang jasanya.

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 decision-making. 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.

## 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. 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,
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 2020 sebagai berikut:

## 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 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 2020 are as follows:

No.	<b>Jenis Penghasilan &amp; Fasilitas</b> <i>Types of Income &amp; Facilities</i>	<b>Jumlah Diterima per Tahun</b> <i>Amount Received per Year</i>			
		<b>Direksi</b> <i>Board of Directors</i>		<b>Dewan Komisaris</b> <i>Board of Commissioners</i>	
		Orang Person	Jutaan Rp Rp Million	Orang Person	Jutaan Rp Rp Million
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	11.430	3	5.786
2	Fasilitas lain dalam bentuk natura yang: <ul style="list-style-type: none"> <li>• Dapat dimiliki</li> <li>• Tidak dapat dimiliki</li> </ul> Other in-kind facilities that: <ul style="list-style-type: none"> <li>• Can be owned</li> <li>• Cannot be owned</li> </ul>				
<b>Total</b>		<b>3</b>	<b>11.430</b>	<b>3</b>	<b>5.786</b>

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:

<b>Jumlah Remunerasi</b> <i>Amount of Remuneration</i>	<b>Jumlah Dewan Komisaris</b> <i>Number of Commissioners</i>	<b>Jumlah Direksi</b> <i>Number of Board of Directors</i>
Di atas Rp2 miliar Above Rp2 billion	1	3
Di atas Rp1 miliar - Rp2 miliar Above Rp1 billion - Rp2 billion	2	0
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 and Lowest Salary Ratio**

No.	Keterangan <i>Information</i>	Ratio <i>Ratio</i>
1	Rasio Gaji Pegawai yang Tertinggi dan Terendah Ratio of Highest and Lowest Employee Salaries	14,40 : 1
2	Rasio Gaji Direksi yang Tertinggi dan Terendah Ratio of Highest and Lowest Board of Directors Salaries	2 : 1
3	Rasio Gaji Dewan Komisaris yang Tertinggi dan Terendah Ratio of Highest and Lowest Board of Commissioners Salaries	2,5 : 1
4	Rasio Gaji Direksi Tertinggi dan Pegawai Tertinggi Ratio of Highest and Lowest Employee Salaries	4,13 : 1

### **Penilaian Kinerja Dewan Komisaris dan Direksi**

#### **Prosedur Penilaian Kinerja**

Penilaian kinerja Dewan Komisaris dan Direksi dilakukan secara berkala 1 kali dalam 1 tahun dengan menggunakan metode penilaian sendiri (*self assessment*). Penilaian bagi Direksi dilakukan oleh Dewan Komisaris dan penilaian dilakukan dengan mengacu pada kriteria yang telah ditetapkan, mencakup tugas dan tanggung jawab sesuai dengan BOC Charter.

### **Performance Assessment of the Board of Commissioners and Board of Directors**

#### **Performance Assessment Procedure**

The performance assessment of the Board of Commissioners and the Board of Directors is conducted regularly once a year by the self-assessment method. Assessment for the Board of Directors is carried out by the Board of Commissioners and the assessment is carried out collegially for members of the Board of Commissioners which referring to predetermined criteria, including duties and responsibilities under the BOC Charter.

## Kriteria Penilaian Kinerja

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.

Sedangkan 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.

## Pihak yang Melakukan Penilaian

Penilaian atas kinerja Dewan Komisaris dilakukan melalui penilaian sendiri (*self-assessment*) dan pihak yang menilai kinerja Direksi dilaksanakan oleh Dewan Komisaris dan Direktur Utama dapat menilai Direksi lainnya.

## Hasil Penilaian Kinerja Dewan Komisaris dan Direksi

Berdasarkan hasil *self assessment* 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, pada aspek Pelaksanaan Tugas dan Tanggung Jawab Direksi dan Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris, kinerja Dewan Komisaris dan Direksi Bank Ganesha adalah "Baik".

## Performance Assessment Criteria

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.

Meanwhile, 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.

## The Assessor Party

Performance assessment of the Board of Commissioners is carried out through self-assessment and Board of Directors' performance assessment is carried out by the Board of Commissioners and President Director is eligible to assess other member of the Board of Directors.

## Assessment Results of the Board of Commissioners and Board of Directors' Performance

Based on GCG self-assessment result following the Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Governance implementation for Commercial Bank, in the Implementation of Duties and Responsibilities of the Board of Directors and Implementation of Duties and Responsibilities of the Board of Commissioners' aspect, the performance of the Board of Commissioners and Board of Directors of Bank Ganesha is "Good".

# RAPAT DEWAN KOMISARIS DAN DIREKSI

## THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS' MEETING

Rapat Dewan Komisaris telah dilakukan sesuai peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 dan Anggaran Dasar Perseroan. Berdasarkan ketentuan tersebut, Dewan Komisaris wajib mengadakan rapat paling sedikit 1 kali dalam 2 bulan dan mengadakan rapat bersama Direksi secara berkala paling sedikit 1 kali dalam 4 bulan. Penyelenggaraan rapat Dewan Komisaris dapat dilakukan setiap waktu apabila:

1. Dipandang perlu oleh 1 atau beberapa anggota Dewan Komisaris; atau
2. Atas permintaan secara tertulis dari seorang atau lebih anggota Direksi, dengan menyebutkan hal-hal yang akan dibicarakan.

Tanpa melalui rapat, Dewan Komisaris dapat juga mengambil keputusan-keputusan yang sah dan mengikat, dengan ketentuan bahwa semua anggota Dewan Komisaris telah diinformasikan secara tertulis tentang usulan yang dimaksud. Seluruh anggota Dewan Komisaris memberikan persetujuan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian berkekuatan sama dengan keputusan yang diambil dengan sah dalam rapat Dewan Komisaris. Rapat Dewan Komisaris terdiri atas:

1. Rapat Dewan Komisaris sebagai rapat internal Dewan Komisaris dan/atau dengan mengundang Direktur bidang yang terkait.
2. Rapat Direksi dan Dewan Komisaris sebagai rapat gabungan Dewan Komisaris bersama Direksi.

### Frekuensi dan Kehadiran Rapat Dewan Komisaris

Pada tahun 2020, Dewan Komisaris telah melaksanakan rapat internal sebanyak 6 kali dengan rata-rata tingkat kehadiran anggota Dewan Komisaris pada rapat internal adalah 89% dan rapat gabungan dengan Direksi sebanyak 14 kali dengan rata-rata tingkat kehadiran anggota Dewan Komisaris pada rapat gabungan adalah 92%. Rapat internal dan rapat gabungan ini dihadiri secara fisik. Berikut frekuensi dan tingkat kehadiran Dewan Komisaris dalam rapat.

The Board of Commissioners Meeting has been carried out in accordance to the Financial Services Authority Regulation No. 33/POJK.04/2014 and the Company's articles of association. Based on the provision, the Board of Commissioners shall convene a meeting at least once in 2 months and conduct regular meetings with the Board of Directors at least once in 4 months. A Board of Commissioners meeting may be held at any time if:

1. It is deemed necessary by 1 or several members of the Board of Commissioners; or
2. Upon a written request from one or more members of the Board of Directors, stating the matters to be discussed.

Without going through meetings, the Board of Commissioners may also take valid and binding decisions, provided that all members of the Board of Commissioners have been notified in writing of the proposals concerned. Approval is given by all members of the Board of Commissioners in writing by signing the resolution. The decision taken in such manner shall be equal to the decision taken with validity in the Meeting of the Board of Commissioners. The meetings of the Board of Commissioners consist of:

1. Meetings of the Board of Commissioners as internal meetings of the Board of Commissioners and/or by inviting the Directors of the relevant fields.
2. Meetings of the Board of Directors with the Board of Commissioners as joint meetings of the Board of Commissioners and the Board of Directors.

### BOC Meeting Attendance and Frequency

In 2020, the BOC conducted 6 internal meetings, with an average attendance rate of members of the BOC at these internal meetings of 89% and 14 joint meetings with the BOD, with an average attendance rate of members of BOC at these joint meetings of 92%. Internal meetings and joint meetings were attended physically. The following is the frequency and level of attendance of the BOC members in these meetings.

Nama Name	Jabatan Position	Rapat Internal Dewan Komisaris Board of Commissioners Meetings			Rapat Gabungan Dewan Komisaris Bersama Direksi Joint Meeting Board of Commissioners and Directors		
		Jumlah Rapat Total of Meetings	Jumlah Kehadiran Total of Attendance	%	Jumlah Rapat Total of Meetings	Jumlah Kehadiran Total of Attendance	%
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	6	6	100%	14	14	100%
Sudarto	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	6	6	100%	14	14	100%
Marcello Theodore Taufik	Komisaris Commisioner	6	4	67%	14	11	76%
Rata-Rata Kehadiran Avarengre Attendance		89%			92%		

## Rapat Direksi

Rapat Direksi diselenggarakan sekurang-kurangnya sebulan sekali sesuai Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 dan anggaran dasar Perseroan yang menyatakan bahwa Direksi wajib mengadakan rapat paling kurang 1 kali setiap bulan. Rapat Direksi dinyatakan sah dan Direksi berhak mengambil keputusan yang mengikat apabila rapat tersebut dihadiri oleh lebih dari 1/2 jumlah anggota Direksi atau wakilnya yang sah. Semua keputusan dalam rapat Direksi diambil dengan musyawarah untuk mufakat. Dalam hal keputusan tidak dapat diambil dengan musyawarah mufakat, maka keputusan diambil dengan pemungutan suara setuju lebih dari 1/2 bagian dari jumlah suara yang sah yang dikeluarkan dalam rapat tersebut.

Anggota Direksi yang memiliki kepentingan pribadi dalam suatu transaksi, kontrak atau kontrak yang diusulkan, dimana Perseroan menjadi salah satu pihaknya, harus menyatakan sifat kepentingannya tersebut dalam rapat Direksi. Direksi yang memiliki kepentingan pribadi tersebut tidak berhak untuk ikut dalam pengambilan suara mengenai hal-hal yang berhubungan dengan transaksi atau kontrak, kecuali jika rapat Direksi menentukan lain. Hasil rapat Direksi harus terdokumentasi dalam bentuk risalah rapat yang berisi hal-hal yang dibicarakan (termasuk pernyataan ketidaksetujuan/*dissenting opinion* anggota Direksi, jika ada) dan hal-hal yang diputuskan.

## Board of Directors Meeting

Board of Directors Meetings are held at least once a month according to Financial Services Authority Regulation No. 33/POJK.04/2014 and the Company's articles of association which states that the Board of Directors must hold meetings at least 1 time each month. The Meeting of the Board of Directors is declared valid and entitled to take binding decisions if attended by more than 1/2 of the total number of members of the Board of Directors or their authorized representatives. All decisions in the board of directors meetings are taken by deliberations for consensus. In the event that a decision cannot be made by consensus, the decision shall be taken by vote agreed by more than 1/2 of the number of valid votes cast during the meeting.

Members of the Board of Directors who have a personal interest either directly or indirectly in a transaction, contract or proposed contract, in which the company is a party, must state the nature of interest in a Board of Directors meeting. They are therefore not entitled to participate in voting on matters relating to such transactions or contracts, unless the Board of Directors meeting determines otherwise. The results of the Board of Directors meetings shall be documented in the form of minutes of meetings which contain the matters discussed (including the dissenting opinion statements of the members of the Board of Directors, if any) and matters decided.

Keputusan Direksi yang sah dan mengikat dapat dibuat tanpa mengadakan rapat Direksi, dengan ketentuan bahwa semua anggota Direksi telah diberitahukan secara tertulis tentang usul-usul yang bersangkutan. Semua anggota Direksi juga harus memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam rapat Direksi.

## FREQUENSI DAN KEHADIRAN RAPAT DIREKSI

Pada tahun 2020, Direksi telah melaksanakan 37 kali rapat internal Direksi dengan rata-rata tingkat kehadiran anggota Direksi pada rapat internal adalah 98% dan 14 kali rapat gabungan dengan Dewan Komisaris dengan rata-rata tingkat kehadiran anggota Direksi pada rapat gabungan adalah 100%. Rapat internal dan rapat gabungan ini dihadiri secara fisik. Berikut frekuensi dan tingkat kehadiran Direksi dalam rapat.

A valid and binding decision of the Board of Directors may be made without holding a meeting of the Board of Directors, provided that all members of the Board of Directors have been notified in writing of the proposals concerned. All members of the Board of Directors shall also consent to the proposals submitted in writing and sign the agreement. Decisions taken in such manner shall have the same power as the decisions taken with validity in the Board of Directors meeting.

## BOD MEETING ATTENDANCE AND FREQUENCY

In 2020, the BOD conducted 37 internal meetings with an average attendance of its members at the internal meetings of 98%, and 14 joint meetings with the BOC, with an average attendance rate of its members at the joint meetings of 100%. These internal meetings and joint meetings were attended physically. The following is the frequency and level of attendance of the BOD in meetings.

Nama Name	Jabatan Position	Rapat Internal Direksi Board of Directors Meetings			Rapat Gabungan Dewan Komisaris Bersama Direksi Joint Meeting Board of Commissioners and Directors		
		Jumlah Rapat Total of Meetings	Jumlah Kehadiran Total of Attendance	%	Jumlah Rapat Total of Meetings	Jumlah Kehadiran Total of Attendance	%
Lisawati	Presiden Direktur President Directors	37	37	100%	14	14	100%
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	37	36	97%	14	14	100%
Setiawan Kumala	Direktur Bisnis Business Director	37	36	97%	14	14	100%
Rata-Rata Kehadiran Avarengge Attendance		98%			100%		

# KOMITE DI BAWAH DEWAN KOMISARIS

## THE NOMINATION AND REMUNERATION COMMITTEE

### Komite Audit

Komite Audit bertugas untuk membantu dan mendukung Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang berhubungan dengan informasi keuangan, sistem pengendalian internal, serta efektivitas pemeriksaan oleh auditor eksternal dan internal.

### Audit Committee

The Audit Committee duties are to assist and support the Board of Commissioners in carrying out its supervisory duties and functions relating to financial information, the internal control system, and also the effectiveness of audits by external and internal auditors.

## Dasar Hukum

1. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
3. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
4. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum;
5. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum;
6. Anggaran Dasar PT Bank Ganesha Tbk berikut seluruh perubahannya.

## Pedoman Kerja Komite Audit

Perseroan memiliki pedoman dan tata tertib kerja berupa Piagam Komite Audit yang telah ditetapkan berdasarkan Keputusan Dewan Komisaris dan dimutakhirkan pada 5 Desember 2018. Pedoman dan tata tertib kerja Komite Audit disusun dengan memperhatikan perkembangan/perubahan peraturan hukum yang berlaku serta kondisi terkini. Isi Pedoman dan tata tertib kerja 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 anggota Komisaris Independen 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.

## Legal Basis

1. Financial Services Authority Regulation No.21/POJK.04/2015 dated November 16, 2015 concerning Implementation of Governance Guidelines for Public Companies;
2. Financial Services Authority Regulation No. 55/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Work Guidelines for the Audit Committee;
3. Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 dated November 17, 2015 concerning Governance Guidelines for Public Companies;
4. Financial Services Authority Regulation No.55/POJK.03/2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks;
5. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks
6. PT Bank Ganesha Tbk's Articles of Association and its amendments.

## 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.

Pada tahun 2020, susunan Komite Audit Bank Ganesha terdiri dari:

In 2020, the composition of the Bank Ganesha Audit Committee consists of:

Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
Sudarto	Ketua Chairman	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Ahli di bidang keuangan dan perbankan Expert in finance and banking
Lenny Sugihat	Anggota Member	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan Expert in risk management and banking
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko dan kepatuhan Expert in finance, risk management, and compliance
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan Expert in law and banking

## Profil Anggota Komite Audit

## Profile of Audit Committee Members

### 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.

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.

### 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.

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.

### DEDE SUHERMAN SUKANDAR

Anggota Komite Audit

Audit Committee Member

Warga Negara Indonesia, usia 65 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

Indonesian citizen, born in 1955, 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

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 Business Administration* bidang Pemasaran dari St. Louis University, USA. Memiliki pengalaman karir sebagai Staf 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 60 tahun, berdomisili di Jakarta. Menjabat sebagai Komite Audit periode 2019-2021 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 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).

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 Business Administration in Marketing from St. Louis University, USA. Previously, served as Staff of Bank Rakyat Indonesia at Pleihari Banjarmasin Branch Office (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, born in 1962, 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 tanggung jawab 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 Has no family relationship with the Board of 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 Internal termasuk kecukupan proses pelaporan keuangan.
2. Me-review:
  - Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Satuan Kerja Audit Internal, Akuntan Publik dan hasil pengawasan Otoritas Jasa Keuangan.
  - Kesesuaian laporan keuangan dengan standar akutansi yang berlaku.
  - Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan standar audit yang berlaku.
  - Pelaksanaan tugas Satuan Kerja Audit Internal.
3. Memberikan rekomendasi penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) sesuai ketentuan yang berlaku kepada Rapat Umum Pemegang Saham melalui Dewan Komisaris.

## 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:
  - 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.
  - The conformity of the financial statements with the applicable accounting standards.
  - The conformity of the audit implementation by the Public Accounting Firm with the applicable auditing standards.
  - Implementation of duties of the Internal Audit Division.
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 2020, Komite Audit telah melangsungkan 5 (lima) kali rapat dengan rincian sebagai berikut:

Keterangan Description	Kehadiran Attendance			
	Lenny Sugihat	Sudarto	Dede Suherman Sukandar	Pramu Hestiono Utama
Jumlah Rapat Total of Meeting	5	5	5	5
Tingkat Kehadiran Attendance Rate	5	5	5	4
Rata-Rata Kehadiran Avarange Attendance	100%	100%	100%	80%

## Laporan Pelaksanaan Kerja Komite Audit

Program kerja Komite Audit selama tahun 2020 adalah sebagai berikut:

1. Evaluasi Kinerja SKAI.
2. Tindak lanjut hasil temuan Audit.
3. Rekomendasi KAP.

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

## Komite Nominasi dan Remunerasi

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 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum;
3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum;
4. Anggaran Dasar Perseroan berikut seluruh perubahannya.

## 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 2020, the Audit Committee held 5 (five) meetings with the following details:

## Audit Committee Work Implementation Report

The Audit Committee work program for 2020 are as follows:

1. Performance Evaluation of SKAI.
2. Follow up of Audit findings.
3. 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.

## The Nomination and Remuneration Committee

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 dated December 8, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies;
2. Financial Services Authority Regulation No. 55/POJK.03/2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks;
3. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated 17 March 2017 concerning Implementation of Governance for Commercial Banks;
4. The Company's Articles of Association and its amendments.

## 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 pengukuran dan pelaporan.

## Struktur dan Komposisi Keanggotaan

- Anggota Komite Nominasi dan Remunerasi diangkat dan diberhentikan dengan Surat Keputusan Direksi berdasarkan Keputusan Rapat Komisaris.
- 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.
- Anggota Komite Nominasi dan Remunerasi yang berasal dari Komisaris yang merupakan Komisaris Independen diangkat sebagai Ketua Komite Nominasi dan Remunerasi.

Pada tahun 2020, komposisi Komite Nominasi dan Remunerasi adalah sebagai berikut:

Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
Lenny Sugihat	Ketua Chairman	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan Expert in risk management and banking
Marcello Theodore Taufik	Anggota Member	Komisaris Commissioner	Ahli di bidang keuangan dan perbankan Expert in finance and banking
Solaiman	Anggota Member	Kepala Bagian SDM Head of HR Division	Ahli di bidang hukum Expert in law

## Profil Anggota Komite Nominasi dan Remunerasi

### 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.

## 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

- 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.
- 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.
- Members of the Remuneration & Nomination Committee who concurrently an independent Commissioners are appointed as Chairman of the Remuneration & Nomination Committee.

In 2020, the composition of the Remuneration & Nomination Committee are as follows:

## Profiles of Members of the Nomination and Remuneration Committee

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.

## 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 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.

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 Audit Committee Profiles section.

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 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	✓	✓	✓

Aspek Independensi Independency Aspects	Lenny Sugihat	Marcello Theodore Taufik	Solaiman
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 Nominasi dan Remunerasi mempunyai tugas dan tanggung jawab sebagai berikut:

#### **Terkait dengan Kebijakan Remunerasi:**

4. Melakukan evaluasi terhadap kebijakan remunerasi; dan
5. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
  - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham.
  - Kebijakan remunerasi bagi Pejabat Senior Bank dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
  - Memastikan bahwa kebijakan remunerasi paling kurang sesuai dengan kinerja keuangan & pemenuhan cadangan, prestasi kerja individual, kewajaran dengan *peer group*, dan pertimbangan sasaran dan strategi jangka panjang bank.

#### **Terkait dengan Kebijakan Nominasi:**

6. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan pada Rapat Umum Pemegang Saham.
7. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
8. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris.

### **Rapat Komite Nominasi dan Remunerasi**

Sesuai dengan ketentuan OJK, komite Remunerasi dan Nominasi wajib mengadakan rapat sesuai kebutuhan. Komite Remunerasi dan Nominasi wajib mengadakan

### **Duties and Responsibilities of the Nomination and Remuneration Committee**

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

#### **Related to the Remuneration Policy:**

1. Evaluating the remuneration policy; and
2. Provide recommendations to the Board of Commissioners regarding:
  - Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the General Meeting of Shareholders.
  - Remuneration policy for Senior Bank Officers and employees as a whole to be submitted to the Board of Directors.
  - Ensure that the remuneration policy is at least in accordance with financial performance & fulfillment of reserves, individual work performance, fairness with peer groups, and consideration of the bank's long-term goals and strategies.

#### **Related to the Nomination Policy:**

1. Formulate and provide recommendations regarding the system and procedure for selecting and/or replacing members of the Board of Commissioners and Directors to the Board of Commissioners to be submitted at the General Meeting of Shareholders.
2. Provide recommendations regarding candidate members of the Board of Commissioners and/or Board of Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
3. Provide recommendations regarding Independent Parties who will become members of the Audit Committee and Risk Monitoring Committee to the Board of Commissioners.

### **Nomination and Remuneration Committee Meetings**

in accordance with OJK regulations, the Remuneration and Nominations committee is obliged to hold meetings as needed. The Remuneration and Nominations Committee is

rapat minimal 1 kali setiap 4 bulan. Selama tahun 2020, Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 3 kali dengan agenda pembahasan sebagai berikut:

1. Kenaikan Gaji dan Bonus Karyawan 2020;
2. Pembahasan Perpanjangan Kontrak Kerja Komite Audit & Komite Pemantau Risiko (Pramu Hestiono Utama);
3. Pembahasan Perpanjangan Kontrak Kerja Komite Audit & Komite Pemantau Risiko (Dede Suherman Sukandar).

Tingkat kehadiran anggota Komite Remunerasi dan Nominasi dalam rapat ditunjukkan pada tabel berikut:

required to hold a meeting at least once every 4 months. During 2020, the Remuneration and Nomination Committee held 3 meetings with the following discussion agenda:

1. 2020 Employee Salary and Bonus;
2. Discussion on the Extension of Work Contracts for the Audit Committee & Risk Monitoring Committee (Pramu Hestiono Utama);
3. Discussion on the Extension of Work Contracts for the Audit Committee & Risk Monitoring Committee (Dede Suherman Sukandar).

The level of attendance of Remuneration and Nomination Committee members at the meetings is shown in the following table:

Nama Name	Jabatan Position	Rapat Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Meeting		
		Jumlah Rapat Total of Meeting	Jumlah Kehadiran Total of Attendance	%
Lenny Sugihat	Ketua Komite Remunerasi dan Nominasi Head of the Remuneration and Nomination Committee	3	3	100,00
Marcello Theodore Taufik	Anggota Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Member	3	3	100,00
Solaiman	Anggota Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Member	3	3	100,00

## Laporan Pelaksanaan Kerja Komite Nominasi dan Remunerasi

Program kerja Komite Nominasi dan Remunerasi selama tahun 2020 adalah sebagai berikut:

4. Memberikan rekomendasi kepada Dewan Komisaris perihal;
  - e. Kebijakan Remunerasi bagi Dewan Komisaris dan Direksi kepada RUPS.
  - f. Kebijakan Remunerasi bagi Pejabat Eksekutif dan Karyawan lainnya kepada Direksi.
2. Melakukan evaluasi terhadap kebijakan remunerasi antara lain;
  - c. Gaji, Tunjangan, Incentif serta Bonus bagi Karyawan, dengan tetap memperhatikan prestasi kerja individual dan kondisi keuangan Perusahaan.
  - d. Membantu Dewan Komisaris dalam menilai kesesuaian antara penilaian kinerja dan remunerasi yang diterima oleh anggota Dewan Komisaris dan Direksi.
5. Memberikan rekomendasi kepada Dewan Komisaris atas pemilihan dan pengangkatan anggota Komite Audit dan Komite Pemantau Risiko.
6. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan Direksi kepada RUPS.

## Nomination and Remuneration Committee Work Implementation Report

The work program of the Nomination and Remuneration Committee during 2020 are as follows:

1. Providing recommendations to the Board of Commissioners regarding;
  - b. Remuneration Policy for the Board of Commissioners and Directors to the GMS.
  - c. Remuneration Policy for Executive Officers and other Employees to the Board of Directors.
2. Evaluating the remuneration policy, including;
  - a. Salaries, Allowances, Incentives and Bonuses for Employees, with due regard to individual work performance and the Company's financial condition.
  - b. Assisting the Board of Commissioners in assessing the suitability of performance appraisals and remuneration received by members of the Board of Commissioners and the Board of Directors.
3. Providing recommendations to the Board of Commissioners on the selection and appointment of members of the Audit Committee and Risk Monitoring Committee.
4. Providing recommendations regarding candidate members of the Board of Commissioners and Board of Directors to the GMS.

## Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk oleh Dewan Komisaris untuk membantu Dewan Komisaris dalam menjalankan tugas dan tanggung jawab pengawasan serta pemberian nasihat kepada Direksi terkait kegiatan manajemen risiko Bank.

### Dasar Hukum

1. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum;
3. Surat Edaran Otoritas Jasa Keuangan No. 13/ SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum;
4. Surat Edaran Otoritas Jasa Keuangan No. 32/ SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka; dan
5. 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.

## Risk Monitoring Committee

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. Financial Services Authority Regulation No. 21/POJK.04/2015 dated November 16, 2015 concerning Implementation of Governance Guidelines for Public Companies;
2. Financial Services Authority Regulation No. 55/POJK.03/2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks;
3. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks;
4. Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 dated November 17, 2015 concerning Governance Guidelines for Public Companies; and
5. 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 Expert in law 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 Independent Vice President Commissioner	Ahli di bidang keuangan dan perbankan Expert in law 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 Expert 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 Expert in law and banking

## Profil Anggota Komite Pemantau Risiko

## Profile of Risk Monitoring Committee Members

### 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.

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.

### 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.

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 BOC Profiles section.

### 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.

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.

### 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.

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.

### 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 bertugas untuk memberikan pendapat kepada Dewan Komisaris dalam lingkup pemantauan manajemen risiko terhadap laporan atau hal hal yang disampaikan oleh Direksi kepada Dewan Komisaris dan mengidentifikasi hal-hal yang memerlukan perhatian Dewan:

1. Komisaris sekurang-kurangnya meliputi:
  - Melakukan evaluasi tentang kesesuaian antara pelaksanaan dengan kebijakan manajemen risiko tersebut.
  - Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
2. Komite Pemantau Risiko bertanggung jawab kepada Dewan Komisaris dan memberikan rekomendasi kepada Dewan Komisaris berdasarkan hasil evaluasi yang dilakukan dalam lingkup pemantauan manajemen risiko.

### Duties and Responsibilities of the Risk Monitoring Committee

The Risk Monitoring Committee duties are providing opinions to the Board of Commissioners in the scope of risk management monitoring of reports or matters submitted by the Board of Directors to the Board of Commissioners and identifying matters requiring the Board's consideration:

1. Board of Commissioners shall at least:
  - Evaluating the suitability between implementation and the risk management policy.
  - Monitor and evaluate the implementation of duties of the Risk Management Committee and the Risk Management Division.
2. The Risk Monitoring Committee reports to the Board of Commissioners and provides recommendations to the Board of Commissioners based on the results of the evaluation carried out in the scope of risk management monitoring.

## 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. Pada tahun 2020, Komite Pemantau Risiko melangsungkan 4 (empat) kali rapat dengan pembahasan tentang profil risiko dan penerapan Manajemen Risiko di Bank Ganesha dengan rincian sebagai berikut:

Keterangan Description	Kehadiran Attendance			
	Lenny Sugihat	Sudarto	Dede Suherman Sukandar	Pramu Hestiono Utama
Jumlah Rapat Number of Meetings	4	4	4	4
Tingkat Kehadiran Attendance Rate	4	4	4	4
Rata-Rata Kehadiran Average Attendance	100%	100%	100%	100%

## Laporan Pelaksanaan Kerja Komite Pemantau Risiko

Program kerja dan realisasi Komite Pemantau Risiko selama tahun 2020 adalah sebagai berikut:

- Evaluasi dan pembahasan Profil Risiko setiap triwulan.
- Evaluasi Kinerja SKMR.

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

## Penilaian Kinerja Komite di Bawah Dewan Komisaris

### Prosedur dan Pelaksana Kinerja Komite di Bawah Dewan Komisaris

Serupa dengan penilaian kinerja Dewan Komisaris, kinerja Komite di bawah Dewan Komisaris juga dievaluasi, baik secara individual maupun secara kolektif, yang dilakukan setiap 1 tahun dengan menggunakan metode evaluasi dalam suatu sistem yang ditetapkan dalam keputusan Dewan Komisaris.

### Pihak yang Melakukan Penilaian Kinerja Komite di Bawah Dewan Komisaris

Penilaian atas kinerja Komite di bawah Dewan Komisaris dilakukan melalui penilaian langsung dari Dewan Komisaris.

## 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. In 2020, 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:

## Risk Monitoring Committee Work Implementation Report

The work program and realization of the Risk Monitoring Committee during 2020 are as follows:

- Evaluate and discuss the Risk Profile on a quarterly basis.
- 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.

## BOC Supporting Committees Performance Assessment

### Procedure and Implementer of BOC Supporting

Committees Performance Assessment Similar to the BOC performance assessment, the performance of the BOC supporting committees is also assessed both individually and collectively every year, using the assessment method established by the BOC.

### Party Conducting BOC Supporting Committees Performance Assessment

The BOC supporting committees performance assessment is carried out directly by BOC.

## Hasil Penilaian Kinerja Komite di Bawah Dewan Komisaris

Sepanjang tahun 2020, Dewan Komisaris menilai seluruh komite di bawah Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik dalam membantu terlaksananya pengawasan kinerja manajemen sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Selain itu, seluruh Komite juga telah melaksanakan kegiatannya dengan baik, dengan memenuhi ketentuan otoritas dalam pengaturan pertemuan berkala secara tertib dan bertanggung jawab.

## BOC Supporting Committees Performance Assessment Results

During 2020, the Board of Commissioners had already assessed that all committees under the Board of Commissioners who had already conducted their duties and responsibilities properly in assisting the implementation of management performance supervision which convenient with the provisions of the prevailing laws and regulations. Furthermore, all Committees have also carried out their activities properly, by fulfilling the authority's requirements in arranging regular and responsible periodic meetings.

# 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

To assist in carrying out their duties and responsibilities, the Board of Directors of Bank Ganesha has formed 10 Committees that can provide advice and inputs in implementing GCG and daily operations. These 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

### Komite Asset dan *Liabilities* Manajemen

#### Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain:

1. Memberi masukan kepada Direksi dalam rangka penyusunan kebijakan Komite Asset and *Liabilities Management* (ALMA);
2. Mengawasi agar kebijakan ALMA dapat diterapkan secara konsekuensi 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 eksposur *asset* and *liabilities*;
6. Menetapkan dan mengkaji ulang suku bunga dan pricing lainnya; dan
7. Memperhatikan dan menjaga likuiditas Perseroan.

#### 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; and
7. Consider and maintain the liquidity of the Company.

## 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.

## 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.

## Komite Kredit

### Tugas dan Tanggung Jawab

Tugas dan tanggung jawabnya antara lain membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit.

## 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.

## 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.

## Credit Policy Committee

### Duties and responsibilities

The duties and responsibilities include:

1. Providing input to the Board of Directors in preparing the credit policy;
2. Supervising and overseeing the implementation of the credit policy, so that it is properly applied; and
3. Providing suggestions and corrective steps for credit policies.

## Credit Committee

### Duties and Responsibilities

The duty and responsibility is to assist the Board of Directors in evaluating and deciding credit applications.

## 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.

## 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.

## 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/penyehesiaan kredit sesuai dengan batas wewenang.
2. Melaksanakan tugasnya dalam pemberian keputusan restrukturisasi/penyehesiaan 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. Mendaulukan 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, objektif, cermat dan seksama.

## 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.

## 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.

## Komite Pengadaan Barang dan Jasa

### Tugas dan Tanggung Jawab

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

### Penilaian terhadap Kinerja Organ di Bawah Direksi

Penilaian kinerja organ di bawah Direksi dilakukan oleh Direksi dengan melakukan evaluasi, baik secara individual maupun secara kolektif dengan menggunakan metode evaluasi dalam suatu sistem yang ditetapkan dalam keputusan Direksi.

### Hasil Penilaian Kinerja Komite Pendukung Direksi

Pada tahun 2020, Direksi menilai bahwa seluruh komite pendukung di-bawahnya telah menjalankan tugas dengan baik dan efektif sesuai dengan tanggung jawab masing-masing komite. Komite-komite tersebut telah membantu Direksi dalam melakukan pengambilan keputusan strategis dan mencapai target bisnis yang telah ditetapkan dalam Rencana Bisnis Bank.

## Goods and Services Procurement Committee

### Duties and Responsibilities

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

### Assessment of the Performance of Organs under the Board of Directors

Performance evaluation of Organs under the Board of Directors is carried out by the Board of Directors through conducting evaluation, both individually and collectively using the evaluation method in a system stipulated in the Board of Directors' decision.

### BOD Supporting Committee Performance Assessment Results

In 2019, the Board of Directors opined that all of its supporting committees under the Board of Directors had executed their duties properly and effectively, in accordance with the remit of each committee. These committees had assisted the Board of Directors in the strategic decisionmaking and in achieving the business targets stated in the Bank's Business Plan.

# SEKRETARIS PERUSAHAAN

## CORPORATE SECRETARY

Sekretaris Perusahaan merupakan organ Direksi yang bertugas dan bertanggung jawab dalam membangun komunikasi dengan para pemangku kepentingan seperti regulator, investor, dan masyarakat, khususnya yang berkaitan dengan komunitas pasar modal. Selain itu, Sekretaris Perusahaan turut bertanggung jawab untuk memastikan kepatuhan perusahaan terhadap peraturan perundang-undangan yang berlaku sebagai bagian dari implementasi dan penerapan tata kelola perusahaan.

### Dasar Hukum

Dasar yang menjadi acuan dalam pembentukan, pengangkatan dan pelaksanaan Sekretaris Perusahaan, antara lain:

1. Peraturan Otoritas Jasa Keuangan No.35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
2. Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00001/BEI/01-2014 perihal Perubahan Peraturan No. I-A: tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat;
3. Anggaran Dasar Perseroan.

### Profil Sekretaris Perusahaan Profile of the Corporate Secretary



**Febrina Kenya Savitri**  
Sekretaris Perusahaan  
Corporate Secretary

Warga negara Indonesia, usia 48 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).

The Corporate Secretary is an organ of the Board of Directors whose job and responsible is to build communication with stakeholders such as regulators, investors and the public, particularly those related to the capital market community. In addition, the Corporate Secretary is also responsible for ensuring the company's compliance with applicable laws and regulations as part of the implementation and application of corporate governance.

### Legal Basis

The basis for the formation, appointment and implementation of the Corporate Secretary, among others:

1. Financial Services Authority Regulation No.35 POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies;
2. Decree of the Board of Directors of PT Indonesia Stock Exchange No. Kep-00001/BEI/01-2014 concerning Amendment to Regulation Number I-A: concerning Stock Listing and Equity Securities other than Shares Issued by Listed Company;
3. The Company's Articles of Association.

Indonesian citizen, 48 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).

## 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 perundangan 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.

## Pelaksanaan Tugas Sekretaris Perusahaan

Sepanjang tahun 2020, Sekretaris Perusahaan telah melaksanakan beberapa kegiatan sebagai berikut:

## 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.

## Implementation of Duties of the Corporate Secretary

Throughout 2020, the Bank's Corporate Secretary has carried out the following activities:

## Aktivitas Bank sebagai Perusahaan Terbuka

1. Melaksanakan Rapat Umum Pemegang Saham Tahunan (RUPST) pada tanggal 28 Agustus 2020
2. Penyelenggaraan *Public Expose* pada tanggal 28 Agustus 2020
3. Penyusunan Laporan Tahunan dan Laporan Keberlanjutan
4. Melakukan pelaporan-pelaporan rutin dan non rutin kepada Regulator (Otoritas Jasa Keuangan, Bursa Efek Indonesia dan Lembaga Penjamin Simpanan)

## Aktivitas Komunikasi Korporasi

1. *Media Relation*
2. Publikasi
3. *Media Monitoring*
4. Melakukan publikasi laporan keuangan
5. Melakukan publikasi Suku Bunga Dasar Kredit (SBDK)
6. Koordinasi kegiatan internal perusahaan
7. Pengelolaan *Website* Perusahaan
8. Pengelolaan Media Sosial Perusahaan
9. Koordinasi untuk peluncuran produk baru dan kerja sama dengan pihak ketiga

## Aktivitas Kesekretariatan

1. Melakukan koordinasi untuk pelaksanaan Rapat Direksi, Rapat Dewan Komisaris dan Rapat Gabungan Direksi dan Dewan Komisaris;
2. Koordinasi Penyusunan Rencana Bisnis Bank (RBB) periode 2021-2023; dan
3. Koordinasi penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) periode 2021-2025.

## Aktivitas Corporate Social Responsibility (CSR)

1. Penyelenggaraan kegiatan CSR
2. Penyelenggaraan kegiatan Literasi dan Edukasi Keuangan
3. Penyelenggaraan kegiatan inklusi keuangan
4. Program CSR untuk anak karyawan
5. Pemberian Donasi
6. Membangun sarana sanitasi didesa Sejahtera Amarta dalam program hidup sehat demi hidup sejahtera

## Pengembangan Kompetensi Sekretaris Perusahaan

Sepanjang tahun 2020, Sekretaris Perusahaan telah mengikuti berbagai program pendidikan dan pengembangan kompetensi, baik yang dilakukan oleh internal Bank maupun oleh pihak ketiga, yaitu:

## Activities of the Bank as a Public Company

1. Conducted the Annual General Meeting of Shareholders (AGMS) in August 28, 2020
2. Organizing a Public Expose in August 28, 2020
3. Preparation of an Annual Report and Sustainability Report
4. Perform routine and non-routine reports to regulators (Financial Services Authority, Indonesia Stock Exchange, and Indonesia Deposit Insurance Corporation)

## Corporate Communication Activities

1. Media Relation
2. Publication
3. Media Monitoring
4. Conducting the publication of financial statements
5. Publishing the Prime Lending Rate
6. Coordinate the internal company activities
7. Manage the Company Website
8. Manage the Company Social Media
9. Coordination for new product launches and cooperation with third parties

## Secretarial Activities

1. Coordinating for the implementation of the Board of Directors 'Meetings & the Board of Commissioners Meetings;
2. Coordinating and compiling Bank Business Plan for 2021-2023; and
3. Coordinating and compiling Sustainable Finance Action Plan 2021-2025.

## Corporate Social Responsibility (CSR) Activities

1. Implementation of CSR activities
2. Carrying out financial literacy and education activities
3. Financial Inclusion Activities
4. CSR program for employees' children
5. Delivering Donations
6. Building sanitation facilities in the Amarta Sejahtera village in a healthy living program for a prosperous life

## Competency Development of the Corporate Secretary

Throughout 2020, 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:

No.	Tanggal Date	Nama Pelatihan Training Name	Penyelenggara Organizers
1	07 Februari 2020 February 07, 2020	Workshop Digital Transformation 4.0 on Communication & Information	Economic Review
2	15 April 2020 April 15, 2020	Webinar E-Proxy	ICSA
3	23 April 2020 April 23, 2020	Webinar SR & COVID-19, What and How to Report?	ICSA
4	18-19 Juni 2020 June 18-19, 2020	Training of Internal Audit ISO 9001:2015	TLC
5	25 Juni 2021 June 25, 2021	Sustainability Report : A Practical Guidance	ICSA
6	23 Juli 2020 July 23, 2020	Webinar Risk Management for Corporate Secretary	ICSA
7	03 Juli 2020 July 3, 2020	Webinar Integrated Media Solutions	Giti Learning Institute
8	28 Juli 2020 July 28, 2020	Webinar Mid year Economic Outlook	Bisnis Indonesia Bi
9	11 Agustus 2020 August 11, 2020	Undangan Sosialisasi Peraturan Otoritas Jasa Keuangan No. 37/POJK.04/2020 dan No. 43/POJK.04/2020 Invitation for the Socialization of Financial Services Authority Regulation No. 37/POJK.04/2020 and No. 43/POJK.04/2020	OJK FSA
10	17 September 2020 September 17, 2020	Refreshment Sertifikat Manajemen Risiko Refreshment of Risk Management Certificate	Inhouse
11	23 September 2020 September 23, 2020	Webinar Pemahaman Ketentuan Terkait Pelaporan Data Penjamin Simpanan Berbasis Nasabah (Single Customer View) - Peraturan Lembaga Penjamin Simpanan (PLPS) No. 05 Tahun 2020 Webinar on Understanding the Provisions Related to Customer-Based Deposit Insurance Data Reporting (Single Customer View) - Regulation of the Deposit Insurance Corporation (PLPS) No. 05 of 2020	Forum Direktur Kepatuhan Compliance Director Forum
12	28 September 2020 September 28, 2020	Excellent Attitude for Corporate Secretary	ICSA
13	11 November 2020 November 11, 2020	FGD Dalam rangka dengar pendapat atas RSEOJK tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik Focus Group Discussion on RSEOJK regarding the Form and Content of the Annual Report of the Issuer or Public Company	OJK, IDX, ICSA FSA, IDX, ICSA
14	26 November 2020 November 26, 2020	Focus Group Discussion (FGD) Roadmap Keuangan Berkelaanjutan Tahap II Focus Group Discussion (FGD) of Sustainable Finance Roadmap Phase II	OJK FSA
15	8, 10, 11 Desember 2020 December 8, 10, 11, 2020	Sustainability Reporting For Corporate Secretary : Step by Step Sustainability Reporting Batch 2	ICSA
16	16 Desember 2020 December 16, 2020	Internal Communication Engagement	ICSA

## Penghargaan yang Diraih

- Indonesia 2<sup>nd</sup> The Best Corporate Secretary & Communication 2020, kategori: *Public Company* sektor Bank BUKU II dalam acara Indonesia Corporate Secretary & Corporate Communication Award (ICCA)-V-2020.
- Indonesia CSR x PKBL Award 2020, kategori: Top 5 *Corporate Social Responsibility* yang diselenggarakan oleh Warta Ekonomi.

## Achieved Awards

- Indonesia 2<sup>nd</sup> The Best Corporate Secretary & Communication 2020, category: Public Company sector Bank BUKU II in Indonesia Corporate Secretary & Corporate Communication Award (ICCA)-V-2020.
- Indonesia CSR x PKBL Award 2020, category: Top 5 Corporate Social Responsibility organized by Warta Ekonomi.

# SATUAN KERJA AUDIT INTERNAL

## INTERNAL AUDIT DIVISION

Bank Ganesha telah membentuk Satuan Kerja Audit Internal (SKAI) yang independen dan bertanggung jawab langsung kepada Presiden Direktur. SKAI melaksanakan fungsi audit internal secara efektif dan berkomunikasi langsung dengan Dewan Komisaris.

### Dasar Hukum

Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

### Piagam Audit Internal

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

### Visi dan Misi Satuan Kerja Audit Internal

#### Visi

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

#### Misi

- Memberikan kontribusi positif yang independen dan objektif untuk mendorong pencapaian visi, misi, dan Rencana Bisnis Bank;
- Terwujudnya kondisi Perseroan yang sehat dan mampu berkembang secara wajar dan baik;
- 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
- Membantu semua tingkatan manajemen dalam mengamankan kegiatan operasional Perseroan yang melibatkan dana dari masyarakat luas dengan cara memberikan rekomendasi atas hasil analisa, serta

Bank Ganesha has established an independent Internal Audit Division (SKAI) and reports directly to the President Director. Internal Audit Division performs the internal audit function effectively and communicates directly with the Board of Commissioners.

### Legal Basis

Financial Services Authority Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks Financial Services Authority Regulation No. 56/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Guidelines for the Preparation of the Internal Audit Unit Charter.

### 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.

### 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 Company's vision.

#### Mission

- Provide positive independent and objective contributions to drive the achievement of the Bank's vision, mission, and Business Plan;
- The realization of a healthy Company and capable of developing properly and well;
- 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
- Assist all levels of management in safeguarding the Company's operational activities involving funds from the wider community by providing recommendations on the results of analysis, and a systematic approach

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;
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; dan

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;
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

## Profil Kepala SKAI

### Head of Internal Audit Division Profile



**Antonius Michael George Surya**  
Kepala Satuan Kerja Audit Internal  
Head of Internal Audit Division

Warga negara Indonesia, usia 33 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Audit Internal 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 sebagai Kepala Satuan Kerja Audit Internal Bank Ganesha (2018 - sekarang).

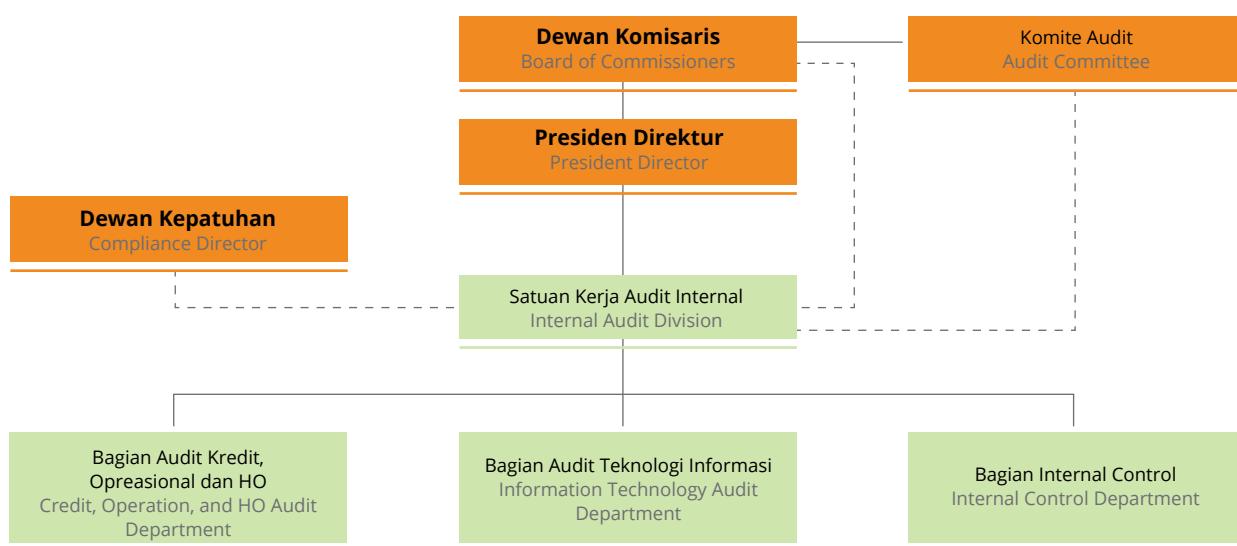
Indonesian citizen, 33 years old, domiciled in Jakarta. Serves as Head of the Internal Audit Division based on the Decree of the Board of Directors No. 340/SKDIR-SDM/XII/17 dated December 4, 2017. He hold his Bachelor of Economics degree majoring in Accounting from Tarumanagara University in 2009.

Previously, he had a career at Ernst & Young Indonesia (2009-2011), Pricewaterhouse Coopers Indonesia (2011-2014), CIMB Niaga (2014-2016), then joined Bank Ganesha as Internal Audit Division Bank Ganesha Internal Audit Work (2018 - present).

## Kedudukan Satuan Kerja Audit Internal 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 Internal, tugas dan tanggung jawab Satuan Kerja Audit Internal 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 pelaksanaan 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 the implementation 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.

## Jumlah Pegawai dan Sertifikasi Pegawai SKAI

## Number of Employees and Internal Audit Division Employee Certification

<b>Jabatan Position</b>	<b>Jumlah Personil Number of Personnel</b>	<b>Sertifikasi Certification</b>
Kepala SKAI Head of Internal Audit Division	1	Internal Auditor Bank, Sertifikasi Manajemen Risiko, Certified Anti-Fraud Manager 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
<b>Total</b> <b>Total</b>	<b>22</b>	

## Program Pengembangan Kompetensi SKAI

## Internal Audit Division Competency Development Program

<b>No.</b>	<b>Tanggal Pelaksanaan (2020) Implementation Date (2020)</b>	<b>Jenis Training Type of Training</b>	<b>Penyelenggara Organizers</b>
1	18 & 19 Juni 18 & 19 June	ISO 9001: 2015 ISO 9001: 2015	TCL
2	18, 19 & 31 Agustus 18, 19 & 31 August	Sertifikasi CAFM (Certified Anti Fraud Manager) CAFAM Certification (Certified Anti Fraud Manager)	AAF (Asia Anti Fraud)
3	17 September 17 September	Refreshment Sertifikasi Manajemen Risiko Refreshment of Risk Management Certification	Internal Bank Ganesha
4	16, 17 & 26, 27 November 16, 17 & 26, 27 November	Pelatihan & Uji CAFM (Certified Anti Fraud Manager) CAFAM (Certified Anti Fraud Manager) Training & Testing	AAF (Asia Anti Fraud)
5	14 November sd 13 Desember 14 November to 13 December	Training: Information Security Management System Based on ISO 27001:2013 Training: Information Security Management System Based on ISO 27001: 2013	PT Integrated Assessment Services
6	15 & 16 Desember 15 & 16 December	Internal Audit Berbasis Risiko Risk Based Internal Audit	LPPI
7	15 & 16 Desember 15 & 16 December	Refreshment Sertifikasi Auditor Refreshment of Auditor Certification	LPPI

## Laporan Pelaksanaan Tugas SKAI

## Internal Audit Division Task Implementation Report

Pada tahun 2020, Satuan Kerja Audit Internal telah melaksanakan tugas-tugas antara lain:

1. Audit Kredit
2. Audit Operasional
3. Audit Aplikasi IGPS
4. Audit SKNBI
5. Audit BI-RTGS
6. Audit BI-Electronic Trading Platform (ETP)
7. Audit BI-Scriptless Securities Settlement System (SSSS)
8. Audit Kantor Pengelola Daftar Hitam Nasional (KPDHN)
9. Audit ISO 9001:2015
10. Audit Treasury, FI dan Settlement

In 2020, the Internal Audit Unit has carried out the following tasks:

1. Credit Audit
2. Operational Audit
3. IGPS Application Audit
4. SKNBI Audit
5. BI-RTGS Audit
6. BI-Electronic Trading Platform (ETP) Audit
7. BI-Scriptless Securities Settlement System (SSSS) Audit
8. National Black List Management Office (KPDHN) Audit
9. ISO 9001:2015 Audit
10. Treasury, FI, and Settlement Audit

11. Audit IT Infrastruktur
12. Audit Sumber Daya Manusia
13. Audit *Consumer Product & Wealth Management*
14. Audit SQM
15. Audit Manajemen IT
16. Audit Aplikasi LNAPP
17. Audit Bagian Logistik & Pengamanan
18. Audit *Core Banking*
19. Audit *E-channel, FA & MIS* dan *Corporate Secretary*
20. Audit Aplikasi BANGGA dan G-online
21. Audit Alat Pembayaran Menggunakan Kartu
22. Audit Analisa Risiko Kredit
23. Audit Aplikasi Terkait layanan *Call Center*
24. Audit Rencana Pemulihan Bencana TI
25. Audit *Legal & Remedial*
26. Audit Admin Kredit

Atas hasil pemeriksaan tersebut, telah 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 Internal 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.

11. IT Infrastructure Audit
12. Human Resources Audit
13. Consumer Product & Wealth Management Audit
14. SQM Audit
15. IT Management Audit
16. LNAPP Application Audit
17. Logistics & Security Audit
18. Core Banking Audit
19. E-Channel, FA & MIS and Corporate Secretary Audit
20. BANGGA and G-online Application Audit
21. Card-Based Payment Instruments Audit
22. Credit Risk Analysis Audit
23. Call center services Audit Application Audit
24. IT Disaster Recovery Plan Audit
25. Legal & Remedial Audit
26. Credit Admin Audit

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

Akuntan publik independen ditunjuk Bank untuk melakukan pemeriksaan atas laporan keuangan Perseroan per 31 Desember 2020 atas kesesuaian dengan Peraturan Standar Akuntansi yang berlaku di Indonesia.

### Proses Penunjukan Akuntan Publik

Penunjukan Akuntan Publik Perseroan dilaksanakan melalui keputusan RUPS atas rekomendasi dari Komite Audit terkait reputasi, *track record*, profesionalisme, dan independensi kantor akuntan publik (KAP). Pada tahun 2020, Perusahaan telah menunjuk Kantor Akuntan Publik Kosasih, Nurdyaman, Mulyadi, Tjahjo & Rekan, berdasarkan surat No. KNMT & R-DIV.2/0410/10/2020 tanggal 12 Oktober 2020. Penunjukan Akuntan Publik dan Kantor Akuntan tersebut telah memperoleh persetujuan Rapat Umum Pemegang Saham sesuai dengan Berita Acara No. 130 tanggal

The independent public accountant is appointed by the Bank to conduct an examination of the Company's financial statements as of December 31, 2020, in accordance with the Accounting Standard Regulations applicable in Indonesia.

### The Process of Appointing a Public Accountant

The appointment of the Company's Public Accountant is carried out through a resolution of the GMS on the recommendation of the Audit Committee regarding the reputation, track record, professionalism and independence of the public accounting firm (KAP). In 2020, the Company has appointed the Public Accountant Firm Kosasih, Nurdyaman, Mulyadi, Tjahjo & Rekan, based on letter No. KNMT & R-DIV.2/0410/10/2020 dated October 12, 2020. The appointment of the Public Accountant and the Accounting Firm has obtained approval of the General Meeting of

28 Agustus 2020 dengan memberikan wewenang kepada Dewan Komisaris.

## Nama dan Biaya Akuntan Publik 5 Tahun Terakhir

Berikut KAP yang melakukan audit Laporan Keuangan Perseroan selama 5 tahun terakhir.

Tahun Year	Kantor Akuntan Publik Public accounting firm	Nama Akuntan (Partner Penanggung Jawab) Accountant's Name (Responsible Partner)	Biaya (Rp) Cost (Rp)
2020	KAP Kosasih, Nurdyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin	415.000.000
2019	KAP Kosasih, Nurdyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin	415.000.000
2018	KAP Satrio Bing Eny & Rekan	Riniek Winarsih	600.000.000
2017	KAP Satrio Bing Eny & Rekan	Riniek Winarsih	550.000.000
2016	KAP Satrio Bing Eny & Rekan	Merliyana Syamsul	480.000.000

## Jasa Lain dan Biaya yang Diberikan

Selama tahun 2020, kantor akuntan publik dan akuntan publik tidak memberikan jasa lain selain jasa audit Laporan Keuangan Tahunan pada tahun buku terakhir.

# MANAJEMEN RISIKO

## RISK MANAGEMENT

Bank Ganesha senantiasa meningkatkan penerapan manajemen risiko di lingkungan Bank sejalan dengan perkembangan regulasi dan praktik bisnis terbaik. Penerapan manajemen risiko ini ditujukan untuk mengidentifikasi, mengukur, memantau serta mengendalikan beragam potensi risiko pada seluruh lini bisnis.

Pada tanggal 17 September 2020 Bank Ganesha mengadakan penyelenggaraan *refreshment* Sertifikasi Manajemen Risiko untuk memberikan penyegaran kepada para karyawan Bank Ganesha sebagai bankir profesional yang telah lulus ujian sertifikasi manajemen risiko dan juga pemeliharaan sertifikasi manajemen risiko sesuai dengan masa berlakunya.

Shareholders in accordance with the Meeting No. 130 dated August 28, 2020 by granting authority to the Board of Commissioners.

## Name and Fees of Public Accountants for the Last 5 Years

The following are KAPs that have audited the Company's financial statements for the last 5 years.

## Other Services and Fees Provided

During 2020, public accounting firms and public accountants did not provide other services besides auditing the Annual Financial Statements for the last fiscal year.

Bank Ganesha continues to improve the implementation of risk management within the Bank in line with regulatory developments and best business practices. The application of risk management is intended to identify, measure, monitor and control various potential risks in all business lines.

On September 17, 2020 Bank Ganesha held a Risk Management Certification refreshment to refresh Bank Ganesha employees as professional bankers who have passed the risk management certification exam and also maintain risk management certification according to its validity period.

## 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.

Penerapan Manajemen Risiko Pelaksanaan kegiatan pengelolaan risiko Perseroan dilakukan berdasarkan pada ketentuan Otoritas Jasa Keuangan, yaitu:

1. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum; dan
2. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

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.

## Implementation of Risk Management

Bank Ganesha has consistently implemented Risk Management to manage risk exposure in its business activities. Bank Ganesha realizes that in carrying out its business activities, the Company is always faced with inherent risks in business activities and banking operations. To control this risk, the Company implements a risk management system that covers all aspects of the risks 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 returns to risk. The Company implements integrated risk management through various activities, including identifying, measuring, monitoring and controlling risk exposure across all organizational lines. Policies related to the Company's risk management have been regulated in guideline No. RMS/001-PMR dated October 31, 2019 regarding the Implementation of Risk Management.

**Application of Risk Management** The implementation of the Company's risk management activities is carried out in accordance with the provisions of the Financial Services Authority, namely:

1. Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning Application of Risk Management for Commercial Banks; and
2. Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.

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

Penerapan manajemen risiko mencakup:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur, dan penetapan limit;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta informasi manajemen risiko; dan
4. Sistem Pengendalian internal yang menyeluruh dan berbasis risiko.

Pelaksanaan manajemen risiko Perseroan melibatkan Dewan Komisaris dan Direksi berserta 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.

## Struktur Pengelolaan Manajemen Risiko

Dewan Komisaris dan Direksi telah dilibatkan dalam organisasi manajemen risiko. Pada tingkat Komisaris telah dibentuk Komite Pemantauan Risiko sebagai pengawas tertinggi. Di tingkat Direksi telah dibentuk Komite Manajemen Risiko yang berperan dalam pengendalian risiko dan berperan sebagai kontrol unit atau pemantau seluruh risiko pada kegiatan operasional Perseroan.

## Satuan Kerja Manajemen Risiko

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

The application of risk management includes:

1. Active supervision by the Board of Commissioners and the Board of Directors;
2. Adequacy of policies, procedures, and determination of limits;
3. Adequacy of the process of identification, measurement, monitoring and risk control as well as risk management information; and
4. Comprehensive and risk-based internal control system.

The implementation of the Company's risk management involves the Board of Commissioners and the Board of Directors.

The formation of these committees is carried out so that each committee can perform its function optimally and as a tool in formulating strategies and policies of the Board of Directors.

The successful implementation of risk management is determined by, among other things, the presence of adequate risk awareness, which is the responsibility of all work units. For this reason, efforts have been made on an ongoing basis to increase risk awareness by conducting regular socialization and technical training. Another form is to ensure the role of each leader to carry out coaching and development (coaching and mentoring) in each work unit.

## Risk Management Structure

The Boards of Commissioners and Board of Directors have been involved in risk management organizations. At the level of the Commissioners, a Risk Monitoring Committee has been established as the highest supervisor. At the level of the Board of Directors, a Risk Management Committee has been established which plays a role in risk control and acts as a control unit or monitor of all risks in the Company's operational activities.

## Risk Management Work Division

Carry out the function of coordination and socialization of the entire risk management process of the Company to minimize the potential and impact of various types of risks faced by the Company. The Risk Management Division builds a comprehensive process for identifying, measuring, monitoring and controlling risks as well as submitting reports on risk levels and building a reliable internal control system.

## 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, 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, seta 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.

## 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, 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.

## 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 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 triwulan, Laporan *Operational Risk Self Assessment* (ORSA) dan *Loss Event Database* (LED) triwulan, Laporan Portofolio Kredit bulanan dan triwulan, 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 Manajemen Risiko

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;

## 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 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 follow-up 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 - Risk Management 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. 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 Internal secara berkala melakukan pemeriksaan (*third line of defense*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
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, Treasuri, 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:
  - Risiko Operasional
    - a. Perangkat: *Operational Risk Self Assessment* (ORSA), *Loss Event Database* (LED)
    - b. Metodologi: *Basic Indicator Approach* (BIA)
  - Risiko Kredit
    - a. Perangkat: *Loan Application System* (LNAPP), *Credit Scoring*
    - b. Metodologi: *Standardized Approach* (SA)
  - Risiko Pasar
    - a. Perangkat: *Sensitivity Analysis*, *Maturity Gap*
    - b. Metodologi: *Standardized Approach* (SA)

## Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

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

## Realisasi Program Kerja Satuan Kerja Manajemen Risiko

Realisasi Program Kerja Satuan Kerja Manajemen Risiko tahun 2020 adalah sebagai berikut:

1. Penilaian dan Laporan Profil Risiko Triwulanan.
2. Penilaian dan Pelaporan Tingkat Kesehatan Bank / *Risk Based Bank Rating* Semesteran.

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. 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:
  - Operational Risk
    - a. Tools: Operational Risk Self Assessment (ORSA), Loss Event Database (LED)
    - b. Methodology: Basic Indicator Approach (BIA)
  - Credit Risk
    - a. Tools: Loan Application System (LNAPP), Credit Scoring
    - b. Methodology: Standardized Approach (SA)
  - Market Risk
    - a. Devices: Sensitivity Analysis, Maturity Gap
    - b. Methodology: Standardized Approach (SA)

## Duties and Responsibilities of the Risk Management Work Unit

The Risk Management Unit carries out the function of coordinating and disseminating the entire risk management process of the Company to minimize the potential and impact of various types of risks faced by Bank Ganesha. The Risk Management Unit builds a comprehensive process for identifying, measuring, monitoring and controlling risks as well as submitting reports on risk levels and building a reliable internal control system.

## Realization of the Risk Management Unit Work Program

Realization of the 2020 Risk Management Unit Work Program is as follows:

1. Assessment and Risk Profile Report on a quarterly basis.
2. Assessment and Reporting of Bank Soundness Level/ Risk Based Bank Rating on a semester basis.

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*.
      - b. Membangun data base identifikasi risiko kredit *Vintage Analysis* dalam upaya mendeteksi penurunan kualitas kredit untuk kredit baru dan melakukan perbaikan dalam aktivitas perkreditan.
  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 kordinasi 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 lain sebagainya.
3. ICAAP Assessment and Reporting on a semester basis.
  4. Stress Test associated with ICAAP on a semester basis.
  5. Liquidity Monitoring Daily Report.
  6. Provide consideration/risk opinion by reviewing the Guidelines/procedures/SE/SKDIR/DWO/New Products and Activities.
  7. Project:
    - Role evaluation and improvement of risk profile measurement parameters, determination of limits for each type of risk that must be managed in all products and business activities according to the level of risk to be taken (*risk appetite*).
    - Credit Risk
      - a. Perform identification, risk assessment and portfolio risk mapping based on the Term Based Structure by measuring the level of risk (*probability of default*) vs Expected Return Portfolio.
      - b. Build a Vintage Analysis credit risk identification data base in an effort to detect a decline in credit quality for new loans and make improvements in lending activities.
  8. Increasing and fostering a risk awareness culture throughout the organization, including by:
    - Increase risk awareness to all risk taking units by using the Operation Risk Self Assessment (ORSA) system and the Loss Event Database (LED) to report any risk events that occur with their own awareness.
    - Monitoring liquidity risk on a daily basis, namely monitoring, analyzing and reporting the outflow and potential outflow of TPF as well as the Bank's liquidity reserve to the Board of Directors and related Divisions/Unit.
    - Monitoring market risk on a daily basis, namely monitoring marked to market and cut loss limits of securities and providing alerts when approaching or touching the risk appetite limit is then given a follow-up plan to be carried out by the relevant division.
    - Coordinating and communicating with risk taking units (*first lines of defense*) and SKAI (*third lines of defense*) to improve the Bank's control system.
    - To anticipate and mitigate credit risk as a result of COVID-19, guidelines for restructuring have been established for debtors who propose a 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 set by the government, such as requiring wearing masks, providing hand sanitizers, measuring body temperature, shifting employee working hours (WFO and WFH), giving vitamins, and so on.

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.

9. In enhancing the supervision and active role of the Board of Directors and Commissioners, the Risk Management Unit periodically informs the Bank's risk conditions in the Risk Management Committee and Risk Monitoring Committee meetings.

## Profil Risiko Perusahaan

Perseroan menerapkan manajemen risiko 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 Internal).

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 berisiko kredit, dengan tetap memperhatikan kemampuan modal untuk menyerap risiko atau kerugian yang timbul,

## Company Risk Profile

The Company implements risk management 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 the performance targets optimally according to what has been determined, so that the Company becomes healthy and grows sustainably. Risk factors that affect the Company's business strategy, either directly or indirectly as well as the Company's efforts to manage these risks, are classified into 8 types of risk as follows:

### Credit Risk

Credit Risk is the risk of financial loss arising from the debtor and/or other parties failing to fulfill their contractual obligations to the Company. Credit risk comes primarily from loans.

### Implementation of Credit Risk Management

The implementation of credit risk management in the Company 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 Work Unit, Risk Management Unit, and Internal Audit Unit).

In managing credit risk, the Company has established a number of prudential banking principles which are reflected in the credit policy, procedures for credit quality assessment, management, and the credit decision process. Examples include the separation of credit officer functions between proposer and credit approver, application of the Four Eyes Principle, application of the Credit Scoring System for consumer credit, and segregation of non-performing loan management. Credit risk control is carried out through various risk controls that have been set out in the credit extension procedure which is regulated from the credit application process, monitoring, restructuring, to the settlement of problem loans. The Company has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. These guidelines are aimed at setting credit risk limits at the portfolio level or the bank level as a whole, which is implemented for all bank products and activities with credit risk, while still taking into account the ability of

dan tinggi rendahnya eksposur. Penetapan limit risiko kredit bertujuan untuk mengurangi risiko yang ditimbulkan karena adanya konsentrasi penyaluran pinjaman. 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.

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*.

Hasil penilaian risiko inheren atas risiko kredit Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2020 berada pada *level Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 berada pada *level Fair*.

## 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 yang dilakukan 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 obligasi pemerintah dan penempatan dana pada Bank Indonesia.

Komisaris melakukan pemantauan risiko melalui Komite Pemantau Risiko.

Hasil penilaian risiko inheren atas risiko likuiditas Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2020 berada pada *level Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 berada pada *level Satisfactory*.

## Risiko Pasar

Satuan Kerja *Treasury* sebagai *risk taking unit* melakukan pengendalian internal dengan melakukan transaksi treasuri dengan tetap memperhatikan prinsip kehati-

capital to absorb risks or losses that arise, and the level of exposure. Determination of credit risk limits aims to reduce the risk arising from the concentration of lending. The Company has monitored credit concentration and actual credit risk exposure on a portfolio basis; business segment; economic segment; suitability of credit risk limits and targets; and perform regular stress testing analysis in various scenarios.

The measurement of the minimum credit risk capital requirement is carried out using the provisions that refer to Bank Indonesia regulations, namely the Basel II Standardized Approach since January 2012. The calculation of credit risk is reflected in the credit risk ATMR value which is calculated on a monthly basis, consisting of the risk of debtor failure, the risk of counter party failure, and settlement failure risk.

The results of the inherent risk assessment of the Bank's composite credit risk as reported to the Financial Services Authority (FSA) on December 31, 2020 were at the Moderate level while the Quality of Risk Management Implementation (KPMR) on December 31, 2020 was at the Fair level.

## Liquidity Risk

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

The Board of Directors supervises liquidity management through ALCO meetings which are held every month. In addition, the e-treasury system also helps provide liquidity information that is useful for daily monitoring. The excess liquidity of the Bank is allocated in the form of treasury investments such as government bonds and placement of funds with Bank Indonesia.

Commissioners carry out risk monitoring through the Risk Monitoring Committee.

The results of the inherent risk assessment of the Bank's liquidity risk in a composite manner as reported to the Financial Services Authority (FSA) on 31 December 2020 were at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on 31 December 2020 was at the Satisfactory level.

## Market Risk

The Treasury Unit, as a risk taking unit, exercises internal control by conducting treasury transactions while observing the principles of prudence and in accordance with

hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Department*) 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 Internal (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 2020 berada pada *level Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 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 2020 berada pada *level Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 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 Internal.

Pengendalian risiko hukum dilakukan dengan laporan monitoring administrasi kredit, kaji 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.

Hasil penilaian risiko inheren atas risiko hukum Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2020 berada pada *level Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 berada pada *level Satisfactory*.

internal guidelines and external regulations. SKMR (Risk Management Department) monitors the Net Open Position (NOP). 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 complement it with a Market Limit System. The Internal Audit Unit (SKAI) conducts internal audits at the Treasury Department to ensure internal control over market risk.

The results of the inherent risk assessment of the Bank's composite market risk as reported to the Financial Services Authority (FSA) on 31 December 2020 were at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on December 31, 2020 was at the Satisfactory level.

## Operational Risk

The identification and measurement of operational risk is carried out using the BIA (Basic Indicator Approach) method for calculating 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 (FSA) on December 31, 2020 were at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on December 31, 2020 was at the Satisfactory level.

## Legal Risk

Credit and operational policies, guidelines and procedures are also reviewed based on inherent legal aspects to minimize legal risks. All new products and activities, apart from having to be reviewed by the Legal & Remedial Department, must also receive a review from the Risk Management Division, the Compliance Division and the Internal Audit Division.

Legal risk control is carried out by monitoring credit administration reports, reviewing Credit Proposal Notes (CPN), credit agreements, refining loan forms and notification. Legal aspect studies are also carried out on new products and activities as well as on agreements with counterparties and other third parties.

The results of the inherent risk assessment of the Bank's legal risk in a composite manner as reported to the Financial Services Authority (FSA) on December 31, 2020 were at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on December 31, 2020 was at the Satisfactory level.

## 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 triwulan di koran. Selama tahun 2020 nasabah yang menggunakan pelayanan *contact center* untuk pengaduan nasabah dan pelayanan lainnya semakin meningkat.

Selama tahun 2020 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 2020 berada pada *level Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 berada pada *level Satisfactory*.

## Risiko Stratejik

Direksi membuat rencana kerja tahunan yang disetujui oleh Dewan Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana stratejik 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.

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 stratejik Bank secara komposit seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 31 Desember 2020 berada pada *level Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 berada pada *level Satisfactory*.

## Reputation Risk

The implementation of reputation risk management includes active supervision of the Board of Commissioners and the Board of Directors regarding reputation risk in operational/service activities, HR, and IT & MIS, adequacy of reputation risk management policies, procedures and strategies, reputation risk measurement and monitoring and reputation risk management.

The Bank provides a customer complaint unit which is carried out by Customer Service and Branch Managers and is coordinated by the Service Quality Management & Call Center Department to receive customer complaints. In addition, the Bank has presented the transparency aspect of financial reports with a quarterly publication in the newspaper. During 2020, customers who used contact center services for customer complaints and other services continued to increase.

During 2020, reputation risk management continues to be improved with the implementation of SLA (Service Level Agreement) in accordance with Bank Indonesia and the Financial Services Authority (FSA) regulations to handle customer complaints that can be resolved in less than 20 (twenty) days. SKAI also conducts internal audits at branches regarding customer complaints to ensure internal control over reputation risk.

The results of the inherent risk assessment of the Bank's reputation risk in a composite manner as reported to the Financial Services Authority (FSA) on December 31, 2020 were at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on December 31, 2020 was at the Satisfactory level.

## Strategic Risk

The Board of Directors prepares an annual work plan that is approved by the Commissioners and conducts outreach to all employees. Strategic plans are made using a SWOT analysis, external factors and the level of risk. Active supervision is carried out through monitoring of realization with an annual work plan. Risk monitoring by the Commissioners is carried out through the Risk Monitoring Committee.

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

The results of the inherent risk assessment of the Bank's strategic risk in a composite manner as reported to the Financial Services Authority (FSA) on December 31, 2020 were at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on December 31, 2020 was at the Satisfactory level.

## 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 pelampaunan *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 2020 berada pada *level Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2020 berada pada *level Satisfactory*.

## Pengelolaan Risiko Terkait Keuangan Berkelanjutan

Prinsip Pengelolaan Risiko Sosial dan Lingkungan Hidup. Bank memiliki 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 negatif 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.

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 manajemen risiko

## Compliance Risk

The Bank continuously improves the Compliance risk management culture at all levels of the organization, including through socialization and coaching, improve monitoring to ensure the correctness of reports and timeliness of report submissions to regulators, implementation of compliance with internal and external regulations, and constantly striving to minimize the excess of the established risk appetite and risk tolerance.

The Bank has an independent work unit, namely a compliance unit that functions to carry out compliance reviews which is directly responsible to the Compliance Director. SKAI conducts internal audits to ensure internal control over compliance risk.

The results of the inherent risk assessment of the Bank's composite compliance risk as reported to the Financial Services Authority (FSA) on December 31, 2020 were at the Low to Moderate level while the Quality of Risk Management Implementation (KPMR) on December 31, 2020 was at the Satisfactory level.

## Management of Risks Related to Sustainable Finance

Principles of Environmental and Social Risk Management. The Bank has a prudent principle in measuring social and environmental risks from fundraising and channeling activities. These activities include identification, measurement, mitigation, supervision and monitoring. Social and environmental risks in the Bank's activities include negative social and environmental impacts from the project or activity being 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.

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 - Risk management internal control system

## Ukuran Utama Key Metrics

No.	Deskripsi	Des-20 Dec-20	Sep-20	Jun-20	Mar-20	Des-19 Dec-19	Description	
		a	b	c	d	e		
		T	T-1	T-2	T-3	T-4		
	<b>Modal yang Tersedia (nilai)</b>						<b>Available Capital (Value)</b>	
1	Modal Inti Utama (CET1)	1,055,856	1,074,306	1,107,606	1,104,319	1,107,638	Common Equity Tier	1
2	Modal Inti (Tier 1 )	1,055,856	1,074,306	1,107,606	1,104,319	1,107,638	Common Tier	2
<b>3</b>	<b>Total Modal</b>	<b>1,081,321</b>	<b>1,101,991</b>	<b>1,132,186</b>	<b>1,135,749</b>	<b>1,135,903</b>	<b>Total Capital</b>	<b>3</b>
	<b>Aset Tertimbang Menurut Risiko (Nilai)</b>						<b>Risk Weighted Assets (Value)</b>	
4	Total Aset Tertimbang Menurut Risiko (ATMR)	2,999,929	3,197,787	3,189,214	3,463,732	3,447,541	Total Assets Weighted by Risk (RWA)	4
	Rasio Modal berbasis Risiko dalam Bentuk Persentase dari ATMR						Risk-based Capital Ratio in the form of a percentage of RWA	
5	Rasio CET1 (%)	8.38%	8.36%	8.46%	8.32%	8.41%	Rasio CET1 (%)	5
6	Rasio Tier 1 (%)	35.20%	33.60%	34.72%	31.88%	32.13%	Rasio Tier 1 (%)	6
7	Rasio Total Modal (%)	36.04%	34.46%	35.50%	32.79%	32.95%	Total Capital Ratio (%)	7
	<b>Tambahan CET1 yang Berfungsi sebagai Buffer dalam Bentuk Persentase dari ATMR</b>						<b>Additional CET1 which Functions as a Buffer in the Form of a Percentage of RWA</b>	
8	<i>Capital Conservation Buffer (2.5% dari ATMR) (%)</i>	0.00%	0.00%	0.00%	0.00%	0.00%	Capital Conservation Buffer (2.5% from ATMR) (%)	8
9	<i>Countercyclical Buffer (0 - 2.5% dari ATMR) (%)</i>	0.00%	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (0 - 2.5% from ATMR) (%)	9
10	<i>Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)</i>	0.00%	0.00%	0.00%	0.00%	0.00%	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	10
11	Total CET1 sebagai Buffer (Baris 8 + Baris 9 + Baris 10)	0.00%	0.00%	0.00%	0.00%	0.00%	Total CET1 as Buffer (Line 8 + Line 9 + Line 10)	11
12	Komponen CET1 untuk Buffer	26.81%	25.23%	26.27%	23.56%	23.72%	Component for Buffer CET1	12
	<b>Rasio Pengungkit sesuai Basel III</b>						<b>Leverage Ratio According to Basel III</b>	
13	Total Eksposur	5,375,710	4,678,918	4,517,636	4,885,757	N/A	Total Exposure	13
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%)	15.75%	18.94%	21.03%	20.43%	N/A	Leverage Ratio value, including the impact of adjustments for exceptions while the placement of demand deposits with Bank Indonesia in order to comply with the statutory reserve requirement (if any) (%)	14

No.	Deskripsi	Des-20 Dec-20	Sep-20	Jun-20	Mar-20	Des-19 Dec-19	Description	
		a	b	c	d	e		
		T	T-1	T-2	T-3	T-4		
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%)	N/A	N/A	N/A	N/A	N/A	Leveraging Ratio value, excluding the impact of adjustments to the temporary exemption from placement of demand deposits with Bank Indonesia in order to comply with regulatory requirements GWM (if any) (%)	14b
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset <i>Securities Financing Transactions</i> (SFT) secara gross (%)	16.33%	20.34%	21.45%	20.09%	N/A	Leveraging Ratio, including the impact of adjustments to temporary exemptions on current accounts with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of Securities Financing Transactions (SFT) assets (%)	14c
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross (%)	N/A	N/A	N/A	N/A	N/A	Leveraging Ratio, excluding the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the SFT asset carrying value on a gross (%)	14d
<b>Rasio Kekukupan Likuiditas (LCR)</b>							<b>Liquidity Adequacy Ratio (LCR)</b>	
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	N/A	N/A	N/A	N/A	N/A	Total High Quality Liquid Assets (HQLA)	15
16	<b>Total Arus Kas Keluar Bersih</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>Net Cash Outflow</b>	<b>16</b>
17	LCR (%)	N/A	N/A	N/A	N/A	N/A	LCR (%)	17
<b>Rasio Pendanaan Stabil Bersih (NSFR)</b>							<b>Net Stable Funding Ratio (NSFR)</b>	
18	<b>Total Pendanaan Stabil yang Tersedia (ASF)</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>Total Available Stable Funding (ASF)</b>	<b>18</b>
19	Total Pendanaan Stabil yang Diperlukan (RSF)	N/A	N/A	N/A	N/A	N/A	Total Required Stable Funding (RSF)	19
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A	NSFR (%)	20
	<b>Analisis Kualitatif</b> <b>Qualitative Analysis</b>							

Dalam jutaan Rupiah  
In million Rupiah

<b>KOMPONEN MODAL</b> <b>CAPITAL COMPONENTS</b>		<b>31 Desember 2020</b> <b>December 31, 2020</b>		<b>31 Desember 2019</b> <b>December 31, 2019</b>	
		<b>Bank</b>	<b>Konsolidasi</b> <b>Consolidation</b>	<b>Bank</b>	<b>Konsolidasi</b> <b>Consolidation</b>
(1)	(2)	(3)	(4)	(5)	(6)
I	KOMPONEN MODAL CAPITAL COMPONENTS				
A	Modal Inti Common Equity	<b>1,055,856</b>	-	1,102,936	-
	1. Modal Disetor Paid-up Capital	<b>1,117,506</b>	-	1,117,506	-
	2. Cadangan Tambahan Modal Additional Capital Reserves	<b>(48,681)</b>	-	(2,753)	-
	3. Modal Incentif Incentive Capital	-	-	-	-
	4. Faktor Pengurang Modal inti Deduction Factors for Core Capital	<b>(12,969)</b>	-	(11,817)	-
	5. Kepentingan Non Pengendali Non-controlling Interests	-	-	-	-
B	Modal Pelengkap Supplementary Capital	-	-	-	-
	1. Level Atas ( <i>Upper Tier2</i> ) Upper Level (Upper Tier2)	<b>25,465</b>	-	28,187	-
	2. Level Bawah ( <i>Lower Tier2</i> ) maksimum 50% Modal Inti Lower Level (Lower Tier2), a maximum of 50% of Common Equity	-	-	-	-
	3. Faktor Pengurang Modal Pelengkap Deduction Factors for Supplementary Capital	-	-	-	-
C	Faktor Pengurang Modal Inti dan Modal Pelengkap Deduction Factors for Common Equity and Supplementary Capital	-	-	-	-
	Eksposur Sekuritisasi Securitization Exposures	-	-	-	-

Dalam jutaan Rupiah  
In million Rupiah

KOMPONEN MODAL CAPITAL COMPONENTS			31 Desember 2020 December 31, 2020		31 Desember 2019 December 31, 2019	
			Bank	Konsolidasi Consolidation	Bank	Konsolidasi Consolidation
	D	Modal Pelengkap Tambahan yang Memenuhi Persyaratan (Tier 3) Additional Qualified Capital (Tier 3)	-	-	-	-
	E	Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar Additional Supplementary Capital to Anticipate Market Risk	-	-	-	-
II	TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B-C) COMMON EQUITY AND SUPPLEMENTARY CAPITAL (A+B-C)		<b>1,081,321</b>	-	1,131,123	-
III	TOTAL MODAL INTI, MODAL PELENGKAP DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A+B-C+F) TOTAL COMMON EQUITY, SUPPLEMENTARY CAPITAL AND ADDITIONAL SUPPLEMENTARY CAPITAL TO ANTICIPATE MARKET RISK (A+B-C+F)		<b>1,081,321</b>	-	1,131,123	-
IV	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK		<b>2,404,602</b>	-	2,820,393	-
V	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSETS (RWA) FOR CREDIT RISK RISK WEIGHTED ASSETS (RWA) FOR OPERATIONAL RISKS		<b>141,818</b>	-	203,503	-
VI	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR RISK WEIGHTED ASSETS (RWA) FOR MARKET RISK		<b>453,509</b>	-	423,645	-
A	Metode Standar Standard Method		<b>453,509</b>	-	423,645	-
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 ADMISSION RATIO FOR CREDIT RISK, RISK OPERATIONAL AND MARKET RISK [III: (IV + V + VI)]		<b>36.04</b>	-	32.95	-

### Tabel 1 : Tabel Pengungkapan Tagihan Bersih - Bank Secara Individu

Table 1: Credit Risk - Disclosure of Net Receivables Based on Individual Bank Areas

No.	Kategori Portofolio	31 Desember 2020 December 31, 2020						
		Tagihan Bersih Berdasarkan Wilayah Net Bill by Region						
		Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst etc	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
1	Tagihan kepada Pemerintah	1,972,547	-	-		1,972,547		
2	Tagihan kepada Entitas Sektor Publik	-	-	-		-		
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-		-		
4	Tagihan kepada Bank	410,349	-	-		410,349		
5	Kredit Beragun Rumah Tinggal	54,278	-	-		54,278		
6	Kredit Beragun Properti Komersial	3,792	-	-		3,792		
7	Kredit Pegawai/Pensiunan	-	-	-		-		
8	Tagihan Kepada Usaha MKM, Usaha Kecil dan Portofolio Ritel	352,647	4,704	14,701		372,053		
9	Tagihan kepada Korporasi	1,732,287	59,233	292,342		2,083,861		
10	Tagihan yang Telah Jatuh Tempo	104,347	-	13		104,360		
11	Aset Lainnya	188,092	-	-		188,092		
	<b>Total</b>	<b>4,818,340</b>	<b>63,937</b>	<b>307,055</b>		<b>5,189,333</b>		

### Tabel 2 : Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individual

Table 2: Credit Risk- Disclosure of Net Receivables Based on Remaining Term of Bank Contracts Individually

No.	Kategori Portofolio	Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Claims Based on the Remaining Term of the Contract						
		≤ 1 thn ≤ 1 year	> 1 thn s.d 3 thn > 1 - 3 years	> 3 thn s.d 5 thn > 3 - 5 years	> 5 thn > 5 years	Non Kontraktual Non- contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan kepada Pemerintah	1,972,547	-	-	-	-	-	1,972,547
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-
4	Tagihan kepada Bank	410,349					-	410,349
5	Kredit Beragun Rumah Tinggal	803	3,207	8,970	41,298	-	-	54,278
6	Kredit Beragun Properti Komersial	3,792	-	-	-	-	-	3,792
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	160,857	144,361	64,574	2,261	-	-	372,053
9	Tagihan kepada Korporasi	1,268,917	119,157	198,442	497,345	-	-	2,083,861
10	Tagihan yang Telah Jatuh Tempo	55,817	668	46,772	1,102	-	-	104,360
11	Aset Lainnya	188,092	-	-	-	-	-	188,092
	<b>Total</b>	<b>4,061,175</b>	<b>267,393</b>	<b>318,758</b>	<b>542,006</b>		<b>-</b>	<b>5,189,333</b>

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019					Portfolio Category	No.
	Tagihan Bersih Berdasarkan Wilayah Net Bill by Region						
	Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst etc	Total		
	(8)	(9)	(10)	(11)	(12)	(2)	(1)
1,398,114	-	-	-	-	1,398,114	Claims on the Government	1
-	-	-	-	-	-	Claims on Public Sector Entities	2
-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions	3
67,405	-	-	-	-	67,405	Claims on Banks	4
48,395	-	-	-	-	48,395	Credit Backed by Residential Homes	5
5,506	-	-	-	-	5,506	Loans Backed by Commercial Property	6
-	-	-	-	-	-	Employee/Retirement Loans	7
478,202	4,067	2,874	-	-	485,142	Claims on MSM Businesses, Small Businesses and Retail Portfolios	8
1,888,600	30,265	484,800	-	-	2,403,665	Claims on Corporations	9
29,900	-	8	-	-	29,908	Accounts that are Past Due	10
162,919	-	-	-	-	162,919	Other Assets	11
<b>4,079,039</b>	<b>34,332</b>	<b>487,682</b>		-	<b>4,601,053</b>	<b>Total</b>	

Dalam jutaan Rupiah  
In million Rupiah

	Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Claims Based on the Remaining Term of the Contract						Portfolio Category	No.
	≤ 1 thn ≤ 1 year	> 1 thn s.d 3 thn > 1 - 3 years	> 3 thn s.d 5 thn > 3 - 5 years	> 5 thn > 5 years	Non Kontraktual Non- contractual	Total		
	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1,398,114	-	-	-	-	-	1,398,114	Claims on the Government	1
-	-	-	-	-	-	-	Claims on Public Sector Entities	2
-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions	3
67,405	-	-	-	-	-	67,405	Claims on Banks	4
615	3,932	8,719	35,129	-	-	48,395	Credit Backed by Residential Homes	5
5,307	-	199	-	-	-	5,506	Loans Backed by Commercial Property	6
-	-	-	-	-	-	-	Employee/Retirement Loans	7
214,556	179,998	87,923	2,665	-	-	485,142	Claims on MSM Businesses, Small Businesses and Retail Portfolios	8
1,370,809	170,155	263,291	599,410	-	-	2,403,665	Claims on Corporations	9
22,492	994	5,913	509	-	-	29,908	Accounts that are Past Due	10
162,919	-	-	-	-	-	162,919	Other Assets	11
<b>3,242,216</b>	<b>355,080</b>	<b>366,045</b>	<b>637,713</b>		-	<b>4,601,054</b>	<b>Total</b>	

**Tabel 3 : Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individual**
**Table 3: Credit Risk - Disclosure of Net Receivables Based on Bank's Economic Sector as Individuals**

No.	Sektor Ekonomi	Tagihan kepada Pemerintah <i>Claims on Sovereign</i>	Tagihan kepada Entitas Sektor Publik <i>Claims on Public Sector Entities</i>	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Claims on Multilateral Development Banks and International Institutions</i>	Tagihan kepada Bank <i>Bank Claims on Banks</i>	Kredit Beragun Rumah Tinggal <i>Residential Mortgage Backed Loans</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>31 Desember 2020</b>						
1	Pertanian, Kehutanan dan Perikanan	-	-	-	-	-
2	Pertambangan dan Penggalian	-	-	-	-	-
3	Industri Pengolahan	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-
6	Konstruksi	-	-	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-
8	Pengangkutan dan Pergudangan	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-
10	Informasi dan Komunikasi	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi	-	-	-	-	-
12	Real Estate	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah dan Teknis	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-
16	Pendidikan	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-
19	Aktivitas Jasa Lainnya	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-
22	Bukan Lapangan Usaha	-	-	-	-	-
23	Lainnya	1,972,547	-	-	410,349	54,278
<b>Total</b>		<b>1,972,547</b>	-	-	<b>410,349</b>	<b>54,278</b>

Dalam jutaan Rupiah  
In million Rupiah

	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai/ Pensiunan Employee / Retirement Credit	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel RitelClaims on Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Claims that have been Due Date	Aset Lainnya Other Assets	Economic Sector	No.
(8)	(9)	(10)	(11)	(12)	(13)		(2)	(1)
<b>December 31, 2019</b>								
-	-	22,162	-	252	-	Agriculture, Forestry and Fisheries	1	
-	-	299	140,443	-	-	Mining and Quarrying	2	
-	-	13,986	452,220	59,180	-	Processing Industry	3	
-	-	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	4	
-	-	-	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5	
3,792	-	30	9,287	10	-	Construction	6	
-	-	70,114	380,285	557	-	Wholesale and Retail Trade; Repair and Car and Motorcycle Maintenance	7	
-	-	635	27,322	-	-	Transportation and Warehousing	8	
-	-	206	98,647	-	-	Provision of Accommodation and Provision Eating and Drinking	9	
-	-	-	5,330	42,644	-	Information and Communication	10	
-	-	56	258,242	-	-	Financial and Insurance Activities	11	
-	-	19	395,763	165	-	Real Estate	12	
-	-	1,601	299,710	-	-	Professional, Scientific and Technical Activities	13	
-	-	442	2,163	2	-	Activities of Leasing and Leasing Business without Option Rights, Employment, Travel Agencies, and Other Business Supports	14	
-	-	245	-	-	-	Government Administration, Defense, and Compulsory Social Security	15	
-	-	67	-	-	-	Education	16	
-	-	29	-	-	-	Human Health Activities and Activities Social	17	
-	-	1,904	6,052	5	-	Arts, Entertainment and Recreation	18	
-	-	-	-	-	-	Other Service Activities	19	
-	-	5	-	-	-	Household Activities as Giver Work	20	
-	-	-	-	-	-	Activities of International Bodies and Agencies Other International Extras	21	
-	-	-	-	-	-	Not Business Field	22	
-	-	260,253	8,397	1,546	188,092	Other	23	
<b>3,792</b>	<b>-</b>	<b>372,053</b>	<b>2,083,861</b>	<b>104,360</b>	<b>188,092</b>	<b>Total</b>		

No.	Sektor Ekonomi	Tagihan kepada Pemerintah Claims on Sovereign	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Bank Claims on Banks	Kredit Beragun Rumah Tinggal Residential Mortgage Backed Loans	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
<b>31 Desember 2019</b>							
1	Pertanian, Kehutanan dan Perikanan	-	-	-	-	-	
2	Pertambangan dan Penggalian	-	-	-	-	-	
3	Industri Pengolahan	-	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan udara Dingin	-	-	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	
6	Konstruksi	-	-	-	-	-	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	
8	Pengangkutan dan Pergudangan	-	-	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	
10	Informasi dan Komunikasi	-	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi	-	-	-	-	-	
12	Real Estate	-	-	-	-	-	
13	Aktivitas Profesi, Ilmiah dan Teknis	-	-	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	
16	Pendidikan	-	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	
19	Aktivitas Jasa Lainnya	-	-	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	
22	Bukan Lapangan Usaha	-	-	-	-	-	
23	Lainnya	1,398,114	-	-	-	67,405	
	<b>Total</b>	<b>1,398,114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>67,405</b>	

Dalam jutaan Rupiah  
In million Rupiah

	Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai/ Pensiunan Employee / Retirement Credit	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel RitelClaims on Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Claims that have been Due Date	Aset Lainnya Other Assets	Economic Sector	No.
							(2)	
	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
							December 31, 2019	
-	-	17,860	-	219	-	-	Agriculture, Forestry and Fisheries	1
-	-	587	-	-	-	-	Mining and Quarrying	2
-	-	13,046	496,429	16,642	-	-	Processing Industry	3
-	-	160	-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	4
-	-	-	-	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
5,506	-	2,094	65,081	896	-	-	Construction	6
-	-	61,458	1,149,799	9,875	-	-	Wholesale and Retail Trade; Repair and Car and Motorcycle Maintenance	7
-	-	89	27,151	-	-	-	Transportation and Warehousing	8
-	-	85	90,596	-	-	-	Provision of Accommodation and Provision Eating and drinking	9
-	-	-	88,663	-	-	-	Information and Communication	10
-	-	-	341,405	-	-	-	Financial and Insurance Activities	11
-	-	-	-	199	-	-	Real Estate	12
-	-	1,607	116,857	-	-	-	Professional, Scientific and Technical Activities	13
-	-	486	1,765	2	-	-	Activities of Leasing and Leasing Business without Option Rights, Employment, Travel Agencies, and Other Business Supports	14
-	-	-	-	-	-	-	Government Administration, Defense, and Compulsory Social Security	15
-	-	32	-	-	-	-	Education	16
-	-	-	19,836	-	-	-	Human Health Activities and Activities Social	17
-	-	1,865	-	-	-	-	Arts, Entertainment and Recreation	18
-	-	-	-	-	-	-	Other Service Activities	19
-	-	-	-	-	-	-	Household Activities as Giver Work	20
-	-	-	-	-	-	-	Activities of International Bodies and Agencies Other International Extras	21
-	-	-	-	-	-	-	Not Business Field	22
-	-	385,775	6,083	2,076	162,919	-	Other	23
<b>5,506</b>	<b>-</b>	<b>485,142</b>	<b>2,403,665</b>	<b>29,908</b>	<b>162,919</b>		Total	

**Tabel 4 : Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Individual**  
**Table 4: Credit Risk - Claims Disclosers and Allowances Based on Bank Regions Individually**

No.	Keterangan	31 Desember 2020 December 31, 2020				
		Wilayah Region				
		Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst Etc	Total Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan	2,266,686	63,955	307,183	-	2,637,823
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit ( <b>Stage 2 dan Stage 3</b> )					
	a. Belum jatuh tempo	121,894	-	8	-	121,902
	b. Telah jatuh tempo	33,080		23	-	33,103
3	<b>CKPN - Stage 1</b>	602	18	110	-	730
4	<b>CKPN - Stage 2</b>	328	-	-	-	328
5	<b>CKPN - Stage 3</b>	69,507	-	17	-	69,524
6	Tagihan yang dihapus buku	47,187	-	-	-	47,187

**Tabel 5 : Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank Secara Individual**  
**Table 5: Credit Risk- Disclosure of Receivables and Allowances Based on Economic Sector**  
**Bank Individually**

No.	Sektor Ekonomi	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impaired Claims		
			Belum Jatuh Tempo Not Yet Due Date	Telah Jatuh Tempo Due Date	
(1)	(2)	(3)	(4)	(5)	
<b>31 Desember 2020</b>					
1	Pertanian, Kehutanan dan Perikanan	22,550	446	121	
2	Pertambangan dan Penggalian	140,799	-	-	
3	Industri Pengolahan	547,323	9,886	30,655	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	
6	Konstruksi	13,088	-	13	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	403,470	8,677	536	
8	Pengangkutan dan Pergudangan	28,047	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	98,868	-	-	
10	Informasi dan Komunikasi	90,000	90,000	-	
11	Aktivitas Keuangan dan Asuransi	258,478	-	-	
12	Real Estate	396,038	-	-	
13	Aktivitas Profesi, Ilmiah dan Teknis	301,387	-	4	

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019					Information	No.		
	Wilayah Region								
	Wilayah 1 Region 1	Wilayah 2 Region 2	Wilayah 3 Region 3	dst Etc	Total Total				
(8)	(9)	(10)	(11)	(12)		(2)	(1)		
						Bill	1		
						Claims with increased and worsening credit risk <b>(Stage 2 and Stage 3)</b>	2		
						a. Not yet due			
						b. It's due			
						CKPN - Stage 1	3		
						CKPN - Stage 2	4		
						CKPN - Stage 3	5		
						Deleted book Claims	6		

Dalam jutaan Rupiah  
In million Rupiah

	Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses - Collective	Tagihan yang Dihapus Buku Amounts Written-off	Economic Sector	No.
	(6)	(6)	(7)	(2)	
				December 31, 2020	
	9	-	-	Agriculture, Forestry and Fisheries	1
	57	-	-	Mining and Quarrying	2
	152	-	-	Processing Industry	3
	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	4
	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
	5	31	4,533	Construction	6
	153	116	7,416	Wholesale and Retail Trade; Repair and Car and Motorcycle Maintenance	7
	10	80	2,216	Transportation and Warehousing	8
	14	-	-	Provision of Accommodation and Provision Eating and drinking	9
	-	-	-	Information and Communication	10
	105	75	30,235	Financial and Insurance Activities	11
	85	7	-	Real Estate	12
	75	-	-	Scientific and Technical Activities	13

**Tabel 5 : Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank Secara Individual**  
**Table 5: Credit Risk- Disclosure of Receivables and Allowances Based on Economic Sector**  
**Bank Individually**

No.	Sektor Ekonomi	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impaired Claims		
			Belum Jatuh Tempo Not Yet Due Date	Telah Jatuh Tempo Due Date	
14	Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	2,610	3	3	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	246	-	-	
16	Pendidikan	67	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	29	-	-	
18	Kesenian, Hiburan, dan Rekreasi	7,968	9	14	
19	Aktivitas Jasa Lainnya	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	5	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	
22	Bukan Lapangan Usaha	-	-	-	
23	Lainnya	326,851	2,765	1,735	
<b>Total</b>		<b>2,637,823</b>	<b>111,786</b>	<b>33,081</b>	

**Tabel 6 : Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Individual**  
**Table 6: Credit Risk - Disclosure of Details on Movements of Allowance for Impairment Losses for Individual Banks**

No.	Keterangan	31 Desember 2020 December 31, 2020			
		Stage 1	Stage 2	Stage 3	
(1)	(2)	(3)	(4)	(5)	
1	Saldo awal CKPN	943	7,805	36,202	
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)				
3	2.a. Pembentukan CKPN pada periode berjalan	-	-	80,509	
4	2.a. Pemulihan CKPN pada periode berjalan	-	-	-	
5	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	-	47,187	
6	Pembentukan (pemulihan) lainnya pada periode berjalan	-	-	-	
<b>Saldo Akhir CKPN</b>		<b>730</b>	<b>328</b>	<b>69,524</b>	

Dalam jutaan Rupiah  
In million Rupiah

	Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses - Collective	Tagihan yang Dihapus Buku Amounts Written-off	Economic Sector	No.
	1	-	2,788	Activities of Leasing and Leasing Business without Option Rights, Employment, Travel Agencies, and Other Business Supports	14
	-	-	-	Government Administration, Defense, and Compulsory Social Security	15
	-	-	-	Education	16
	0	-	-	Human Health Activities and Activities Social	17
	2	-	-	Arts, Entertainment and Recreation	18
	-	-	-	Other Service Activities	19
	0	-	-	Household Activities as Giver Work	20
	-	-	-	Activities of International Bodies and Agencies Other International Extras	21
	-	-	-	Not Business Field	22
	61	18	-	Other	23
	<b>730</b>	<b>328</b>	<b>47,187</b>	Total	

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019			Information	No.
	Stage 1	Stage 2	Stage 3		
	(6)	(7)	(8)	(2)	(1)
				The initial balance of CKPN	1
				Establishment (recovery) of CKPN in the current period (Net)	2
				Establishment of CKPN in the current period	3
				CKPN recovery in the current period	4
				CKPN which is used to write off the above booksbill in the current period	5
				Other establishments (recoveries) in the current period	6
				<b>The Final Balance of CKPN</b>	

**Tabel 7 : Pengungkapan Tagihan Bersih Berdasarkan**
**Kategori Portofolio dan Skala Peringkat - Bank Secara Individual**
**Table 7: Credit Risk - Disclosure of Net Receivables Based on Portfolio Category and Bank Rating Scale by Individuals**

No.	Kategori Portofolio Portofolio Category	Lembaga Pemeringkat Rating Agencies	31 Desember 2020 December 31, 2020			
			Tagihan Bersih Net Claims			
			Pemeringkat Jangka Panjang Long-term Rating			
		Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-
		Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-
		Moody's	AAA	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d. A3 A1 to A3	Baa1 s.d. Baa3 Baa1 to Baa3
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan kepada Pemerintah Claims to Government		-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities		-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Development Banks Multilateral and International Institutions		-	-	-	-
4	Tagihan kepada Bank Claims on Banks		-	-	-	-
5	Kredit Beragun Rumah Tinggal Residential Mortgage Backed Loans		-	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans		-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retirement Credit		-	-	-	-
8	Tagihan kepada Usaha MKM, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Businesses and Retail Portfolios		-	-	-	-
9	Tagihan kepada Korporasi Claims on Corporations		-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Claims that have been Due Date		-	-	-	-
11	Aset Lainnya Other Assets		-	-	-	-
<b>Total</b>			-	-	-	-

Dalam jutaan Rupiah  
In million Rupiah

							Tanpa Peringkat Unrate	Total		
			Pemeringkat Jangka Pendek Short-term Rating							
BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-	Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3				
BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-	Kurang dari B- Lower than B-	F1+ s.d. F1- F1+ to F1	F2	F3	Kurang dari F-3 Lower than F3				
Ba1 s.d. Ba3 Ba1 to Ba3	B1 s.d. B3 B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3				
BB+ (Idn) s.d. BB- (Idn) BB+ (Idn) to BB- (Idn)	B+ (Idn) s.d. B- (Idn) B+ (Idn) to B- (Idn)	Kurang dari B- (Idn) Lower than B- (Idn)	A1+ (Idn) s.d. A1 (Idn) A1+ (Idn) to A1 (Idn)	A2+ (Idn) s.d. A2 (Idn) A2+ (Idn) to A2 (Idn)	A3+ (Idn) s.d. A3 (Idn) A3+ (Idn) to A3 (Idn)	Kurang dari A3 (Idn) Lower than A3(idn)				
idBB+ s.d. idBB- idBB+ to idBB-	idB+ s.d. idB- idB+ to idB-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 s.d. idA4	Kurang dari idA4 Lower than [Idr]A4				
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
-	-	-	-	-	-	-	1,972,547	<b>1,972,547</b>		
-	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	410,349	<b>410,349</b>		
-	-	-	-	-	-	-	54,278	<b>54,278</b>		
-	-	-	-	-	-	-	3,792	<b>3,792</b>		
-	-	-	-	-	-	-	-	-		
-	-	-	-	-	-	-	372,053	<b>372,053</b>		
-	-	-	-	-	-	-	2,083,861	<b>2,083,861</b>		
-	-	-	-	-	-	-	104,360	<b>104,360</b>		
-	-	-	-	-	-	-	188,092	<b>188,092</b>		
-	-	-	-	-	-	-	5,189,333	<b>5,189,333</b>		

No.	Kategori Portofolio Portofolio Category	Lembaga Pemeringkat Rating Agencies	31 Desember 2019 December 31, 2019			
			Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-
	Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d. A- A+ to A-	BBB+ s.d. BBB- BBB+ to BBB-	
	Moody's	AAA	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d. A3 A1 to A3	Baa1 s.d. Baa3 Baa1 to Baa3	
	Fitch Ratings Indonesia	AAA (Idn)	AA+ (Idn) s.d. AA- (Idn) AA+ (Idn) to AA- (Idn)	A+ (Idn) s.d. A- (Idn) A+ (Idn) to. A- (Idn)	BBB+ (Idn) s.d. BBB- (Idn) BBB+ (idn) to BBB- (idn)	
	PT Pemeringkat Efek Indonesia	id AAA	idAA+ s.d.Id AA idAA+ to idAA-	idA+ s.d. IdA- idA+ to idA-	idBBB+ s.d. idBBB- idBBB+ to idBBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan kepada Pemerintah Claims to Government		-	-	-	
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities		-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Development Banks Multilateral and International Institutions		-	-	-	
4	Tagihan kepada Bank Claims on Banks		-	-	-	
5	Kredit Beragun Rumah Tinggal Residential Mortgage Backed Loans		-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans		-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Retirement Credit		-	-	-	
8	Tagihan kepada Usaha MKM, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small Businesses and Retail Portfolios		-	-	-	
9	Tagihan kepada Korporasi Claims on Corporations		58,000	-	-	
10	Tagihan yang Telah Jatuh Tempo Claims that have been Due Date		-	-	-	
11	Aset Lainnya Other Assets		-	-	-	
<b>Total</b>			<b>58,000</b>	-	-	

Dalam jutaan Rupiah  
In million Rupiah

								Tanpa Peringkat Unrate	Total
				Pemeringkat Jangka Pendek Short-term Rating					
BB+ s.d. BB-	B+ s.d. B-	Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3			
BB+ s.d. BB- BB+ to BB-	B+ s.d. B- B+ to B-	Kurang dari B- Lower than B-	F1+ s.d. F1- F1+ to F1	F2	F3	Kurang dari F-3 Lower than F3			
Ba1 s.d. Ba3 Ba1 to Ba3	B1 s.d. B3 B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3			
BB+ (Idn) s.d. BB- (Idn) BB+ (Idn) to BB- (Idn)	B+ (Idn) s.d. B- (Idn) B+ (Idn) to B- (Idn)	Kurang dari B- (Idn) Lower than B- (Idn)	A1+ (Idn) s.d. A1 (Idn) A1+ (Idn) to A1 (Idn)	A2+ (Idn) s.d. A2 (Idn) A2+ (Idn) to A2 (Idn)	A3+ (Idn) s.d. A3 (Idn) A3+ (Idn) to A3 (Idn)	Kurang dari A3 (Idn) Lower than A3 (idn)			
idBB+ s.d. idBB- idBB+ to idBB-	idB+ s.d. idB- idB+ to idB-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 s.d. idA4	Kurang dari idA4 Lower than [Idr]A4			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
-	-	-	-	-	-	-	1,398,114	<b>1,398,114</b>	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	67,405	<b>67,405</b>	
-	-	-	-	-	-	-	48,395	<b>48,395</b>	
-	-	-	-	-	-	-	5,506	<b>5,506</b>	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	485,142	<b>485,142</b>	
-	-	-	-	-	-	-	2,345,665	<b>2,403,665</b>	
-	-	-	-	-	-	-	29,908	<b>29,908</b>	
-	-	-	-	-	-	-	162,919	<b>162,919</b>	
-	-	-	-	-	-	-	4,543,054	<b>4,601,054</b>	

**Tabel 8 : Pengungkapan Perhitungan ATMR Risiko Kredit Dengan Menggunakan Pendekatan Standar**  
**Table 8: Disclosure of RWA Calculation for Credit Risk Using the Individual Bank Standard**

**Tabel 8.1 Eksposur Aset di Neraca**

Table 8.1 Exposure to Assets in the Balance Sheet

No.	Kategori Portfolio	31 Desember 2020 December 31, 2020			
		Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK RWA	
(1)	(2)	(3)	(4)	(5)	
1	Tagihan kepada Pemerintah	<b>1,972,547</b>	-	-	
	a. Tagihan kepada Pemerintah Indonesia	<b>1,972,547</b>	-	-	
	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	<b>410,349</b>	<b>82,070</b>	<b>82,070</b>	
	a. Tagihan Jangka Pendek	<b>410,349</b>	<b>82,070</b>	<b>82,070</b>	
	b. Tagihan Jangka Panjang	-	-	-	
5	Kredit Beragun Rumah Tinggal	<b>54,278</b>	<b>17,687</b>	<b>17,687</b>	
6	Kredit Beragun Properti Komersial	<b>3,792</b>	<b>3,792</b>	<b>3,692</b>	
7	Kredit Pegawai atau Pensiunan	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	<b>372,053</b>	<b>279,039</b>	<b>229,872</b>	
9	Tagihan kepada Korporasi	<b>2,083,861</b>	<b>2,083,861</b>	<b>1,699,231</b>	
10	Tagihan yang Telah Jatuh Tempo	<b>104,360</b>	<b>155,597</b>	<b>153,668</b>	
	a. Kredit Beragun Rumah Tinggal	<b>1,887</b>	<b>1,887</b>	<b>1,887</b>	
	b. Selain Kredit Beragun Rumah Tinggal	<b>102,473</b>	<b>153,710</b>	<b>151,781</b>	
11	Aset Lainnya	<b>188,092</b>		<b>214,395</b>	
	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	<b>86,224</b>		<b>86,224</b>	
	d. Agunan yang Diambil Alih (AYDA)	<b>52,607</b>		<b>78,910</b>	
	e. Antar kantor neto	-		-	
	f. Lainnya	<b>49,261</b>		<b>49,261</b>	
<b>TOTAL</b>		<b>5,189,333</b>	<b>2,622,046</b>	<b>2,400,615</b>	

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019			Portfolio Category	No.
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK RWA		
	1,398,114	-	-	Claims to Government	1
	1,398,114	-	-	a. Claims on the Government of Indonesia	
	-	-	-	b. Claims on Other Country Governments	
	-	-	-	Claims on Public Sector Entities	2
				Claims on Development Banks Multilateral and International Institutions	3
	67,405	13,481	13,481	Claims on Banks	4
	67,405	13,481	13,481	a. Short-term Claims	
	-	-	-	b. Long-term Claims	
	48,395	15,330	15,330	Residential Mortgage Backed Loans	5
	5,506	5,506	5,406	Commercial Property Backed Loans	6
	-	-	-	Employee/Retirement Credit	7
	485,142	363,857	319,190	Claims on Micro, Small Businesses and Retail Portfolios	8
	2,403,665	2,403,665	2,231,476	Claims on Corporations	9
	29,908	39,008	39,009	Claims that have been Due Date	10
	11,707	11,707	11,707	a. Residential Mortgage Backed Loans	
	18,201	27,302	27,302	b. Except Residential Mortgage Backed Loans	
	159,895		186,198	Other Assets	11
				a. Cash, gold and commemorative coins	
				b. Participation (other than those that become a deduction factor for capital)	
				1) Temporary equity participation for credit restructuring	
				2) Participation in financial companies that are not listed on the stock exchange	
				3) Investments in financial companies listed on the stock exchange	
	54,307		54,307	c. Fixed assets and net inventory	
	52,607		78,910	d. Foreclosed Collateral (AYDA)	
	-		-	e. Inter office net	
	52,981	2,840,847	52,981	f. Other	
	4,598,030		2,810,090		

**Tabel 8.2 Eksposur Kewajiban Komitmen/Kontijensi pada Rekening Administrasi**  
Table 8.2 Exposure of Liability Commitments/Contingencies in Administrative Accounts

No.	Kategori Portfolio	31 Desember 2020 December 31, 2020			
		Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK 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	-	-	-	
5	Kredit Beragun Rumah Tinggal	32,885	32,885	3,987	
6	Kredit Beragun Properti Komersial	-	-	-	
7	Kredit Pegawai atau Pensiunan	-	-	-	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	
9	Tagihan kepada Korporasi	-	-	-	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	
	a. Kredit Beragun Rumah Tinggal	-	-	-	
	b. Selain Kredit Beragun Rumah Tinggal	-	-	-	
<b>TOTAL</b>		<b>32,885</b>	<b>32,885</b>	<b>3,987</b>	

**Tabel 8.3 Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)**  
Table 8.3 Exposures that Caused Credit Risk due to Counterparty Credit Risk

**1. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)**  
Exposures that Caused Credit Risk due to Counterparty Credit Risk

No.	Kategori Portfolio	31 Desember 2020 December 31, 2020			
		Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK 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	-	-	-	
5	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	
6	Tagihan kepada Korporasi	-	-	-	
<b>TOTAL</b>		<b>-</b>	<b>-</b>	<b>-</b>	

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019			Portfolio Category	No.
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK RWA		
(6)	(7)	(8)		(2)	(1)
-	-	-	-	Claims to Government	1
-	-	-	-	a. Claims on the Government of Indonesia	
-	-	-	-	b. Claims on Other Country Governments	
-	-	-	-	Claims on Public Sector Entities	2
-	-	-	-	Claims on Development Banks Multilateral and International Institutions	3
-	-	-	-	Claims on Banks	4
-	-	-	-	a. Short-term Claims	
-	-	-	-	b. Long-term Claims	
26,231	26,231	7,279		Residential Mortgage Backed Loans	5
-	-	-	-	Commercial Property Backed Loans	6
-	-	-	-	Employee/Retirement Credit	7
-	-	-	-	Ritel Claims on Micro, Small Businesses and Retail Portfolios	8
-	-	-	-	Claims on Micro, Small Businesses and Retail Portfolios	9
-	-	-	-	Claims that have been Due Date	10
-	-	-	-	a. Residential Mortgage Backed Loans	
-	-	-	-	b. Except Residential Mortgage Backed Loans	
26,231	26,231	7,279			

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019			Portfolio Category	No.
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK RWA		
(6)	(7)	(8)		(2)	(1)
-	-	-	-	Claims to Government	1
-	-	-	-	a. Claims on the Government of Indonesia	
-	-	-	-	b. Claims on Other Country Governments	
-	-	-	-	Claims on Public Sector Entities	2
-	-	-	-	Claims on Development Banks Multilateral and International Institutions	3
-	-	-	-	Claims on Banks	4
-	-	-	-	a. Short-term Claims	
-	-	-	-	b. Long-term Claims	
-	-	-	-	Claims on Micro, Small Businesses and Retail Portfolios	5
-	-	-	-	Claim on Corporation	6
-	-	-	-		

## 2. Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Settlement (Settlement Risk)

Exposures That Caused Credit Risk due to Settlement Risk

No.	Jenis Transaksi	31 Desember 2020 December 31, 2020			ATMR RWA
		Nilai Eksposur Value of Capital	Faktor Pengurang Modal Capital Deduction Factor	(4)	
(1)	(2)	(3)	(4)	(5)	
1	Delivery Versus Payment			-	
	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	Non-delivery Versus Payment		-		
<b>TOTAL</b>			-	-	

**Tabel 8.4 : Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Settlement**

Table 8.4 : Exposures that Caused Credit Risk Due to Settlement Failure

No.	Jenis Transaksi	31 Desember 2020 December 31, 2020			ATMR RWA
		Faktor Pengurang Modal Capital Deduction Factor	(4)	(5)	
(1)	(2)	(3)	(4)	(5)	
1	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode <i>External Rating Base Approach</i> (ERBA)				
2	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode <i>Standardized Approach</i> (SA)				
3	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	-			
<b>TOTAL</b>		-			

**Tabel 8.6 Eksposur Derivatif**

Table 8.6 Derivative Exposures

No.	Kategori Portofolio	31 Desember 2020 December 31, 2020			
		Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK 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				
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel				
6	Tagihan kepada Korporasi				
7	Eksposur tertimbang dari <i>Credit Valuation Adjustment</i> ( <i>CVA risk weighted assets</i> )				
<b>TOTAL</b>					

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019			Type of Transaction	No.
	Nilai Eksposur Value of Capital	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA		
	(6)	(7)	(8)	(2)	(1)
	-		-	Delivery Versus Payment	1
	-		-	a. Capital Expenses 8% (5-15 days)	
	-		-	b. Capital Expenses 50% (16-30 days)	
	-		-	c. Capital Expenses 75% (31-45 days)	
	-		-	d. Capital Expenses 100% (more than 45 days)	
	-	-	-	Non-delivery Versus Payment	2
	-	-	-		

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019			Type of Transaction	No.
	Faktor Pengurang Modal Capital Deduction Factor	ATMR RWA			
	(5)	(6)		(2)	(1)
				RWA for Securitization Exposures calculated by the External Rating Base Approach (ERBA)	1
				RWA for Securitization Exposures calculated using the Standardized Approach (SA)	2
				Securitization Exposure which is a Deduction Factor of the Main Common Equity	3
				<b>TOTAL</b>	

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2019 December 31, 2019			Portfolio Category	No.
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Post-MRK RWA		
	(6)	(7)	(8)	(2)	(1)
		-	-	Claims to Government	1
		-	-	a. Claims on the Government of Indonesia	
		-	-	b. Claims on Other Country Governments	
		-	-	Claims on Public Sector Entities	2
		-	-	Claims on Development Banks Multilateral and International Institutions	3
		-	-	Claims on Banks	4
		-	-	a. Short-term Claims	
		-	-	b. Long-term Claims	
		-	-	Claims on Micro, Small Businesses and Retail Portfolios	5
		-	-	Claim on Corporation	6
		-	-	Exposure weighted from Credit Valuation Adjustment (CVA risk weighted assets)	7
		-	-	<b>TOTAL</b>	

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

Disclosure of RWA for Credit Risk by Individual Bank Standard Approach

**Tabel 8.7 Total Pengukuran Risiko Kredit**  
Table 8.7 Total Credit Risk Measurement

		Dalam jutaan Rupiah In million Rupiah	31 Desember 2019 December 31, 2019
		31 Desember 2020 December 31, 2020	31 Desember 2019 December 31, 2019
TOTAL ATMR RISIKO KREDIT	(A)	2,404,602	2,817,369
TOTAL RWA CREDIT RISK			
FAKTOR PENGURANG ATMR RISIKO KREDIT: CREDIT RISK RWA REDUCING FACTORS:			
Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit between PPKA general reserves for earning assets that must be calculated and 1.25% RWA for Credit Risk	(B)	-	-
TOTAL ATMR RISIKO KREDIT (A) - (B)	(C)	2,404,602	2,817,369
TOTAL RWA CREDIT RISK (A) - (B)			
TOTAL FAKTOR PENGURANG MODAL CAPITAL REDUCTION FACTOR TOTAL	(D)	0	-

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

Bank tidak memiliki eksposur CCRA.

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

Bank tidak memiliki eksposur CCR1.

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

Bank tidak memiliki eksposur CCR2.

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

Bank tidak memiliki eksposur CCR3.

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

Bank tidak memiliki eksposur CCR6.

### Risiko Kredit - Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA) Bank Secara Individu

Bank tidak memiliki eksposur SECA.

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

Bank tidak memiliki eksposur SEC1.

### Credit Risk - Qualitative Disclosure of Counterparty Credit Risk (CCRA) of Banks Individually

The bank has no CCRA exposure.

### Credit Risk - Analysis of Individual Bank Counterparty Credit Risk (CCR1) Exposures

The bank has no CCR1 exposure.

### Credit Risk - Capital Charge for Individual Bank Credit Valuation Adjustments (CCR2)

The bank has no CCR2 exposure.

### Credit Risk - CCR Exposure based on the Bank's Individual Portfolio and Risk Weighting Category (CCR3)

The bank has no CCR3 exposure.

### Credit Risk - Individual Bank Credit Derivative Net Claims (CCR6)

The bank has no CCR6 exposure.

### Credit Risk - Qualitative Disclosures regarding Individual Bank Securitization Exposures (SECA)

The bank has no SECA exposure.

### Credit Risk - Securitization Exposure in the Banking Book (SEC1) of the Bank Individually

The bank has no SEC1 exposure.

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

Bank tidak memiliki eksposur SEC2.

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

Bank tidak memiliki eksposur SEC3.

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

Bank tidak memiliki eksposur SEC4.

### 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 Internal).

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 untuk seluruh produk

### Credit Risk - Securitization Exposure in the Trading Book (SEC2) of an Individual Bank

The bank has no SEC2 exposure.

### Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3) of the Bank as Individuals

The bank has no SEC3 exposure.

### Credit Risk - Securitization Exposure in the Banking Book and related Capital Requirements - Bank Acting as Investor (SEC4) Bank Individually

The bank has no SEC4 exposure.

### Credit Risk - General Qualitative Bank Individual Disclosures

Credit risk is the risk of financial loss arising from the debtor and/or other parties failing to fulfill their contractual obligations to the Bank. Credit risk comes primarily from loans.

### Implementation of Credit Risk Management

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

PT Bank Ganesha Tbk in order to manage credit risk, has established several prudential banking principles that are reflected in credit policies, procedures for credit quality assessment, management, and credit decision processes. Examples include the separation of the function of the credit officer between proposer and credit decision maker, application of the Four Eyes Principle, application of the Credit Scoring System for consumption credit, and segregation of non-performing loan management.

Credit risk control is carried out through various risk controls that have been set out in the credit extension procedure which is 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 determining credit risk limits. These guidelines are aimed at setting credit risk limits at the portfolio level or the bank level as a whole, which is implemented for all bank products and activities with credit

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 testing 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.

risk, while still taking into account the ability of capital to absorb risks or losses that arise, and the high and low levels of exposure. Determination of credit risk limits aims to reduce the risk arising from the concentration of loan.

The Bank has monitored credit concentration and actual credit risk exposure by portfolio, business segment and economic segment, the suitability of credit risk limits and the set targets. In addition, the Bank also conducts stress testing analysis on a regular basis in various scenarios.

The measurement of the minimum credit risk capital requirement is carried out using the provisions that refer to Bank Indonesia regulations, namely the Basel II Standardized Approach since January 2012. The calculation of credit risk is reflected in the credit risk ATMR value which is calculated on a monthly basis, consisting of the risk of debtor failure, the risk of counter party failure, and settlement failure risk.

### **Credit Risk Mitigation Disclosures**

Banks have various policies and practices to mitigate credit risk. The Bank implements various guidelines on the types of collateral that are acceptable in order to mitigate credit risk. The types of collateral for loans include:

1. Collateral in the form of demand deposits, savings and time deposits;
2. Precious metal;
3. Collateral, in the form of residential property and business assets such as land and buildings; and
4. Vehicles and machines.

**Tabel 9 : Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar Bank Secara Individual**  
**Table 9: Market Risk - Disclosure of Market Risk Using Standard Methods Bank Individually**

No.	Kategori Portofolio	31 Desember 2020 December 31, 2020					
		Bank		Konsolidasi Consolidation			
		Beban Modal Capital Expense	ATMR	Beban Modal Capital Expense	ATMR		
(1)	(2)	(3)	(4)	(5)	(6)		
1	Risiko Suku Bunga						
	a. Risiko Spesifik	10,813	135,168	-	-		
	b. Risiko Umum	-	-	-	-		
2	Risiko Nilai Tukar	532	6,650	-	-		
3	Risiko Ekuitas *)	-	-	-	-		
4	Risiko Komoditas *)	-	-	-	-		
5	Risiko Option	-	-	-	-		
	<b>TOTAL</b>	<b>11,345</b>	<b>141,818</b>	-	-		

\*) Untuk Bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud

## Laporan Penerapan Manajemen Risiko untuk Risiko Suku Bunga dalam Rangka *Banking Book (Interest Rate in the Banking Book)*

### Report on the Implementation of Risk Management for Interest Rate Risk in the Banking Book (Interest Rate in the Banking Book)

Nama Bank : PT Bank Ganesha Tbk

Posisi Laporan : 31 Desember 2020 / December 31, 2020

#### Analisis Kualitatif Qualitative Analysis

- Risiko Suku Bunga didefinisikan melalui aktiva dan pasiva yang memiliki tingkat sensitivitas yang relatif tinggi dan secara signifikan mempengaruhi laba dan modal bank jika terjadi perubahan suku bunga pasar.  
Interest rate risk is defined by assets and liabilities that have a relatively high level of sensitivity and significantly affect bank profits and capital in the event of changes in market interest rates.
- Pengukuran risiko suku bunga dalam *banking book* adalah dengan menyusun *repricing gap* dari seluruh *interest earning assets* dan *interest bearing liabilities*. Bank melakukan analisa sensitivitas atas suku bunga tersebut terhadap *Net Interest Margin* (NIM).  
The measurement of interest rate risk in the banking book is to compile the repricing gap of all interest earning assets and interest bearing liabilities. The Bank conducts a sensitivity analysis of these interest rates against the Net Interest Margin (NIM).
- 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 mengupdate pergerakan suku bunga serta mitigasi risikonya.  
Controls for interest risk are applied from the decision of Management to determine the steps to take controlling risk, including preventing the occurrence of a greater Market risk loss through the ALCO function which updates the movement of interest rates and mitigates the risk.
- Periode Pemantauan risiko suku bunga pada *banking book* dilakukan secara bulanan dan stress test risiko suku bunga dilakukan dengan menggunakan metode NII.  
Monitoring period for interest rate risk in the banking book is conducted on a monthly basis and stress tests for interest rate risk done using the NII method.
- Dengan memperhatikan skala dan kompleksitas usaha, Bank tidak melakukan lindung nilai IRRBB dan perlakuan akuntansi.  
Taking into account the scale and complexity of the business, the Bank does not apply IRRBB hedging and accounting treatment.

Dalam jutaan Rupiah  
In million Rupiah

	31 Desember 2020 December 31, 2019				Portfolio Category	No.		
	Bank		Konsolidasi Consolidation					
	Beban Modal Capital Expense	ATMR	Beban Modal Capital Expense	ATMR				
(7)	(8)	(9)	(10)			(1)		
15,245	190,560	-	-		Interest Rate Risk	1		
727	9,086	-	-		a. Specific Risks			
309	3,857	-	-		b. General Risk			
-	-	-	-		Exchange Rate Risk	2		
-	-	-	-		Equity Risk *)	3		
-	-	-	-		Commodity Risk *)	4		
-	-	-	-		Option Risk	5		
<b>16,280</b>	<b>203,503</b>	<b>-</b>	<b>-</b>					

\*) For Banks that have subsidiary companies that have the said risk exposure

**Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas  
(*Liquidity Coverage Ratio*) Triwulan**

**Calculation Report the Quarterly Liquidity Coverage Ratio (Quality Coverage Ratio) Obligations**

Nama Bank : **PT Bank Ganesha Tbk**

Posisi Laporan : Desember 2020 / December 2020

No.	Komponen	31 Desember 2020 December 31, 2020	
		Nilai <i>outstanding</i> kewajiban dan komitmen/ nilai tagihan kontraktual The outstanding value of obligations and commitments / contractual invoice value	Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run-offrate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) The value of HQLA after a haircut, outstanding liabilities and commitments are multiplied by the run-offrate or the value of contractual invoices times the inflow rate
	<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>		
1.	Total High Quality Liquid Asset (HQLA)		<b>2,036,165</b>
	<b>ARUS KAS KELUAR (CASH OUTFLOW)</b>		
2.	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah		
	a. Simpanan/Pendanaan stabil	<b>1,083,149</b>	<b>54,157</b>
	b. Simpanan/Pendanaan kurang stabil	<b>422,813</b>	<b>42,281</b>
3.	Pendanaan yang berasal dari nasabah korporasi, terdiri dari:		
	a. Simpanan operasional	-	-
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional	<b>2,002,639</b>	<b>751,958</b>
	c. Surat berharga berupa surat utang yang diterbitkan oleh bank	-	-
4.	Pendanaan dengan agunan ( <i>secured funding</i> )		-
5.	Arus kas keluar lainnya ( <i>additional requirement</i> ), 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	<b>(2,093)</b>	<b>(209)</b>
	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	-	-
	<b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>		<b>848,188</b>
	<b>ARUS KAS MASUK (CASH INFLOW)</b>		
6.	Pinjaman dengan agunan Secured lending	<b>627,634</b>	-
7.	Tagihan berasal dari pihak lawan ( <i>counterparty</i> )	<b>14,744</b>	<b>7,372</b>
8.	Arus kas masuk lainnya	-	-
	<b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>		<b>7,372</b>
	Total HQLA		<b>2,036,165</b>
	<b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS )</b>		<b>840,815</b>
	LCR (%)		<b>242.17%</b>

Dalam jutaan Rupiah  
In million Rupiah

	31 September 2020 September 31, 2020	Component	No.
Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual  The outstanding value of obligations and commitments / contractual invoice value	Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run-offrate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> )  The value of HQLA after a haircut, outstanding liabilities and commitments are multiplied by the run-offrate or the value of contractual invoices times the inflow rate		
	1,384,544	Total High Quality Liquid Asset (HQLA)	
		Deposits from individual customers and Funding originating from customers	2.
829,312	41,466	a. Deposits/Funding is stable	
266,929	26,693	b. Deposits/Funding is less stable	
-	-	Funding originating from corporate customers consists of:	3.
-	-	a. Operational savings	
1,098,719	394,612	b. Non-operational deposits and/or other liabilities of a non-operational	
-	-	c. Securities in the form of debt securities issued by banks	
-	-	secured funding	4.
-	-	Arus kas keluar lainnya (additional requirement ), terdiri dari: Other cash outflows (additional requirements), consisting of:	5.
-	-	a. Cash outflows from derivative transactions	
-	-	b. Cash outflows for increased liquidity requirements	
-	-	c. Cash outflows on loss of funding	
235,021	23,502	d. Cash outflows for drawing down committed credit facilities and facilities liquidity	
-	-	e. Cash outflows for other contractual obligations related to distribution fund	
-	-	f. Cash outflows for other contingent financing obligations	
-	-	g. Other contractual cash outflows	
	486,273		
426,018	-	Secured lending	6.
75	38	counterparty	7.
-	-	Other cash inflows	8.
	38	CASH INFLOW	
	1,384,544	Total HQLA	
	486,235	NET CASH OUTFLOWS)	
	284.75%	LCR (%)	

## Analisis

LCR pada Triwulan 4/2020 sebesar 242,17%, nilai ini masih diatas ketentuan OJK yang sebesar 100%. Total *High Quality Liquid Asset* (HQLA) PT Bank Ganesha Tbk sebesar Rp2.036.165 juta sebagian besar ditempatkan dalam bentuk Surat Berharga Pemerintah yang mencapai Rp1.475.315 juta atau 72,46% dari total HQLA. Dan penempatan pada Bank Indonesia mencapai Rp496.291 juta atau 24,37% 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.

### 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.

## Analysis

The LCR in Quarter 4/2020 was 242.17%, this value is still above the OJK regulation of 100%. Total High Quality Liquid Asset (HQLA) PT Bank Ganesha Tbk in the amount of Rp2,036,165 million were mostly placed in the form of Government Securities, which reached Rp1,475,315 million or 72.46% of the total HQLA. And the placement at Bank Indonesia reached Rp496,291 million or 24.37% of the total HQLA. The Bank's LCR value in accordance with OJK regulations indicates that the Bank's liquidity condition is still adequate to ensure the smooth running of the Bank's current and future business.

### Individual Bank Liquidity Risk Management (LIQA)

Liquidity risk is the risk due to the inability to meet obligations due from cash flow funding sources and / or from high liquidity assets that can be pledged as collateral, without disturbing the activities and financial condition of the Bank.

### Liquidity Ratio Implementation

PT Bank Ganesha Tbk manages liquidity risk in order to fulfill every financial obligation according to the agreement in a timely manner, and to maintain an adequate and optimal level of liquidity. To support liquidity management, the Bank has established Liquidity Policies and Guidelines which include liquidity management, maintenance of optimal liquidity reserves, determination 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 meeting obligations under normal and crisis conditions in a timely manner from various available sources of funds, including ensuring the availability of high quality liquid assets. The funding strategy is prioritized from collecting TPF that has a healthy and sustainable structure.

To obtain an overview of the actual liquidity condition, the measurement results using the liquidity ratio are analyzed more deeply and linked to the latest qualitative information, so as to produce a fair and comprehensive conclusion. Liquidity risk measurement tools used are cash flow projections, maturity profiles, liquidity ratios, and liquidity risk stress tests.

Dalam jutaan Rupiah  
In million Rupiah

No.	Pendekatan yang Digunakan Approach which is Used	31 Desember 2020 December 31, 2020			31 Desember 2019 December 31, 2019		
		Pendapatan Bruto (Rata-Rata 3 Tahun Terakhir) Gross Income (Average for the Last 3 Years)	Konsolidasi Consolidation	ATMR RWA	Pendapatan Bruto (Rata-Rata 3 Tahun Terakhir) Gross Income (Average for the Last 3 Years)	Konsolidasi Consolidation	ATMR RWA
		(1)	(2)	(3)	(5)	(6)	(7)
1	Pendekatan Indikator Dasar Basic Indicator Approach	241,872	36,281	453,509	225,944	33,892	423,645
	<b>TOTAL</b>	<b>241,872</b>	<b>36,281</b>	<b>453,509</b>	<b>225,944</b>	<b>33,892</b>	<b>423,645</b>

## Risiko Operasional - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko operasional adalah risiko terjadinya kerugian yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsiya 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 pada tahun 2020 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 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).

## Operational Risk - General Qualitative Bank Individual Disclosures

Operational risk is the risk of loss due to insufficient and / or malfunctioning of internal processes, human error, system failure, or external events.

### Implementation of Operational Risk Management

The application of operational risk management is aimed at managing operational risk exposures that have the potential to cause financial and non-financial losses to the Bank. Management of operational risk exposure at Bank Ganesha also includes management of legal, reputation and compliance risk exposures contained in every business process and operational activity.

The implementation of operational risk management in 2019 was implemented and monitored through operational risk management tools in the form of Operational Risk Self Assessment (ORSA), Loss Event Database (LED), and Implementation of Business Continuity Management (BCM). Efforts to increase understanding of risk management are focused on increasing a culture of risk awareness, fraud awareness and socialization / training on risk management which 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 framework of calculating the capital burden and Operational RWA, currently Bank Ganesha uses the Basic Indicator Approach method in accordance with regulatory provisions, namely the Financial Services Authority Circular Letter No. 24/SEOJK.3/2016 dated July 14, 2016 regarding RWA Calculation for operational risk using the Basic Indicator Approach (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:

1. 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;
2. 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;
3. 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:

1. Berkoordinasi dengan unit kerja terkait;
2. Memberikan pendampingan hukum sesuai dengan kewenangannya apabila terjadi kasus hukum dan memberikan konsultasi mengenai permasalahan hukum yang bersifat teknis;
3. Melakukan penanganan perkara di pengadilan;
4. Dalam hal adanya tuntutan hukum yang memiliki 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;
5. 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.

## Legal Risk - General Qualitative Bank Individual Disclosures

Legal risk is the risk due to legal claims and / or weakness in juridical aspects.

### Implementation of Legal Risk Management

Legal risk management is carried out by the Legal and Remedial departments in several ways, including:

1. Reviewing new and existing laws and regulations and actual legal events that occurred in the field to ensure that the internal provisions of the Bank do not deviate from the prevailing laws and regulations;
2. Provide legal advice/opinion on cooperation agreements/agreements between the Bank and other parties, to protect the legal interests of the Bank before the agreement is signed by an authorized Bank official;
3. Every banking transaction at PT Bank Ganesha Tbk, which covers operations, credit and employment relations, has been carried out in accordance with the applicable laws and is supported by adequate legal documents.

With regard to the claims that have emerged, the following measures have been made:

1. Coordinate with related work units;
2. Providing legal assistance in accordance with their authority in case of legal cases and providing consultation on technical legal issues;
3. Handling cases in court;
4. In the event that there is a lawsuit that has a very significant potential for losses to the Bank and or there is a lawsuit that could significantly negatively impact the reputation of the Bank, then as a contingency plan, actions must be taken to reduce legal risks, including through the use of attorneys' services and reporting its progress to Directors;
5. Coordinate with third parties: Police, Attorney General's Office, BPN in order to handle problems.

As part of monitoring legal risk, the Legal and Remedial sections coordinate with the Risk Management Unit regarding the reporting of legal risk profiles to the Board of Directors.

## Compliance Risk - General Qualitative Bank Individual Disclosures

Compliance risk is the risk that the Bank does not comply with and/or does not implement the prevailing laws and regulations.

## 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 membawahakan 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 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 Stratejik - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

## Implementation of Compliance Risk Management

Banking is a highly regulated industry, so that the Bank constantly monitors compliance with regulations issued by regulators and other authorized institutions. Regulatory sanctions for violating these provisions vary from reprimands, sanctions/fines/penalties, to license revocation. Compliance risk management is carried out in 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 the participation of the Risk Management Work Unit, the leader of the work unit in fostering a culture of risk awareness in all work units. In monitoring compliance risk exposure, the Compliance Unit coordinates with the Risk Management Unit in preparing a compliance risk profile report through a risk profile report to the Board of Directors.

The implementation of the Anti Money Laundering (APU) and the prevention of terrorism financing (PPT) programs has been carried out in accordance with applicable regulations. To support this, the implementation of Customer Due Diligence (CDD) is conducted periodically. This is aimed at increasing awareness and compliance of Bank Ganesha's operational work units with this procedure.

In addition, the Bank also has policies and standard operational procedures related to AML and CFT to protect the Bank from being targeted by money laundering and terrorism crimes. This is also supported by the implementation of an Anti Money Laundering system to monitor suspicious transactions, through the Cash Transaction Report (CTR) and the Suspicious Transaction Report (STR).

In addition, the Compliance Unit is involved in monitoring compliance for matters related to fulfilling commitments to regulators, new policy adjustments following changes in external regulations, or matters required by regulators such as planning, implementing, and reporting new activities.

## Strategic Risk - General Qualitative Bank Individual

Disclosures Strategic risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment.

## Implementasi Manajemen Risiko Manajemen Stratejik

Dalam tata kelola manajemen risiko stratejik di PT Bank Ganesha Tbk, evaluasi risiko stratejik dilakukan Direksi secara berkala melalui forum yang membahas tentang strategi dan kebijakan risiko stratejik. 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 di-review apabila terjadi perubahan-perubahan yang signifikan terhadap lingkungan bisnis dan sumber daya perusahaan.

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 stratejik tercermin dan terdokumentasi di antaranya melalui profil risiko. Pengukuran risiko stratejik 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.

## Implementation of Strategic Management Risk Management

In strategic risk management governance at PT Bank Ganesha Tbk, strategic risk evaluation is carried out by the Board of Directors periodically through forums that discuss strategic risk strategies and policies. These forums include, among others, Board of Directors meetings, Risk Management Committee meetings, and branch performance review meetings which are used to align strategies between work units.

The Bank also has a business plan prepared in the Long Term Plan (*Corporate Plan*) and the Bank Business Plan (RBB). The RBB is reviewed annually to reflect changes in the business environment and company plans. Meanwhile, the Long Term Plan serves as a guideline for planning every year and can be reviewed in the event of significant changes to the business environment and company resources.

Determining the right strategy in IT development and maintenance, HR management, new product development, service development, network expansion, and target market penetration, with the aim of ensuring the Bank maintains competitiveness so that business continuity is maintained.

Strategic risk management culture is reflected and documented, among others, through a risk profile. Strategic risk measurement, among others, is carried out by analyzing and comparing risk exposures with established limits, including asset attainment, 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.

## 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 PIC Pengaduan Nasabah.

Pengelolaan risiko reputasi pada saat krisis diatur dalam kebijakan manajemen kelangsungan usaha yang bertujuan untuk meminimalkan dampak risiko reputasi 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.

## Reputation Risk - General Qualitative Bank Individual Disclosures

Reputation risk is the risk due to a decrease in the level of stakeholder trust that comes from negative perceptions of the Bank.

### Reputation Risk Management Implementation

The reputation risk control function is carried out by the Service Quality Management and Call Center (SQM & CC) division. The Service Quality Management Division coordinates with the Risk Management Unit to assess the reputation risk parameters and report them to the Board of Directors.

The Bank has a customer complaint system and procedure, and can immediately follow up and resolve customer complaints and potential lawsuits that can increase reputation risk exposure. To speed up responses to customer reports and complaints, the work unit reports any negative news to the Customer Complaints PIC.

Reputation risk management during a crisis is regulated in a business continuity management policy that aims to minimize the impact of reputation risk in times of disruption or disaster. In this regard, the Bank has a Crisis Management Team which plays an important role when a disruption or disaster occurs and is responsible for taking the necessary steps, including managing reputation risk. The Crisis Management Team was formed starting from the head office to the branch offices. An aspect that must be considered in managing reputation risk during a crisis is maintaining the trust of customers, shareholders, and the surrounding community in the good name of the Bank.

The steps taken by the Bank in reputation risk management include consistent communication, maintaining openness of information and transparency to all stakeholders, as well as establishing a harmonious relationship with the media. Both of these are carried out in order to minimize and handle complaints from stakeholders that may result in negative publicity against the Bank.

# SISTEM PENGENDALIAN INTERNAL

## INTERNAL CONTROL SYSTEM

Sistem pengendalian internal merupakan suatu mekanisme pengawasan yang ditetapkan oleh Perseroan secara berkesinambungan 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.

Penerapan SPI dilakukan melalui pendekatan pertahanan berlapis (*three lines of defense*), dengan masing-masing lini yang bekerja secara independen. Hal ini diuraikan sebagai berikut.

1. Lini pertama, adalah peran dari 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 Internal 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.

The internal control system is a supervisory mechanism established by the Company on an ongoing basis to:

1. Safeguarding and securing the Company's assets;
2. Ensuring the availability of reports that are more accurate and reliable;
3. Increasing compliance with the prevailing laws and regulations;
4. Reducing the financial impact/losses, irregularities including fraud and violations; and
5. Increase organizational effectiveness and increase cost efficiency.

The application of SPI is carried out through a layered defense approach (*three lines of defense*), with each line working independently. This is outlined as follows.

1. First line, is the role of the risk owner (business unit) as the first line in managing aspects of internal control in the work unit;
2. Second line, the Risk Management Work Unit together with the Compliance Unit define, refine and maintain risk management methodologies, ensure the adequacy of risk mitigation, policies and procedures, and coordinate/facilitate overall operational risk management activities; and
3. The third line, the Internal Audit Unit will independently ensure that all residual risk has been managed in accordance with the agreed 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

Penaksiran risiko adalah identifikasi terhadap risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko.

### 3. Aktivitas Pengendalian

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.

### 5. Pemantauan

Pemantauan merupakan suatu proses untuk menentukan kualitas kinerja pengendalian internal sepanjang waktu. Pemantauan dilaksanakan melalui kegiatan yang berlangsung secara terus menerus, serta evaluasi secara terpisah.

## 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. 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.

Pemantauan bertujuan mewujudkan hal-hal sebagai berikut:

1. Mendapatkan kepastian dipatuhi 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 kami terhadap efektivitas dan kecukupan pengendalian Internal pada Perseroan, khususnya pada kecukupan sistem, prosedur, struktur organisasi, sumber daya manusia dan pelaporan, dapat kami simpulkan bahwa sistem pengendalian Internal pada Perseroan telah berjalan dengan memadai. SKAI juga menilai kelengkapan, akurasi dan ketersediaan data pada sistem informasi sudah memadai.

# FUNGSI KEPATUHAN

## COMPLIANCE FUNCTION

Dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Perseroan telah menerapkan fungsi kepatuhan Perseroan yang meliputi tindakan sebagai berikut.

1. Mewujudkan terlaksananya budaya kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Perseroan;
2. Mengelola risiko kepatuhan yang dihadapi oleh Perseroan;
3. Memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan yang berlaku; dan
4. Memastikan kepatuhan Perseroan terhadap komitmen yang dibuat oleh Perseroan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang. Untuk memenuhi ketentuan Otoritas Jasa Keuangan terkait fungsi kepatuhan, Perseroan telah mengangkat Direktur yang membawahkan fungsi Kepatuhan yang bertanggung jawab kepada Presiden Direktur dan membawahi Satuan Kerja Kepatuhan & APU PPT dan Satuan Kerja Manajemen Risiko & Sistem dan Prosedur sebagaimana tertuang dalam Surat Keputusan No. 021/SKDIR/VII/20 tanggal 27 Juli 2020 tentang Struktur Organisasi PT Bank Ganesha Tbk.

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 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. SKAI also assesses the completeness, accuracy, and availability of data in the information system as adequate.

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. To comply with the provisions of the Financial Services Authority regarding the compliance function, the Company has appointed a Director in charge of the Compliance function who is responsible to the President Director and oversees the Compliance Work Unit & AML-CFT and the Risk Management Work Unit & Systems and Procedures as stated in Decree No. 021/SKDIR/VII/20 dated July 27, 2020 concerning the Organizational Structure of PT Bank Ganesha Tbk.

## Tugas dan Tanggung Jawab Fungsi 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 perundangundangan yang berlaku; dan
6. Melakukan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.

## 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;
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.

## Duties and Responsibilities of Compliance Function

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.

## 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. 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.

## 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.

## Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2020

Dengan berlakunya Peraturan Otoritas Jasa Keuangan No.46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Direktur Yang Membawahkan Fungsi Kepatuhan telah melaporkan pelaksanaan tugas dan tanggung jawabnya kepada Direktur Utama dengan tembusan kepada Dewan Komisaris secara triwulan dan kepada Otoritas Jasa Keuangan dengan tembusan kepada Dewan Komisaris dan Direktur Utama secara semesteran.

Pelaksanaan Tugas Fungsi Kepatuhan bertujuan untuk mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, adapun pelaksanaan program/tugas kepatuhan pada tahun 2020 antara lain sebagai berikut :

1. Melakukan sosialisasi Pedoman Internal Bank Ganesha dan Ketentuan Ekstern (Ketentuan Otoritas Jasa Keuangan/Ketentuan Bank Indonesia/peraturan perundang-undangan lain yang berlaku) melalui media Portal Bank Ganesha, surat/memo yang diedarkan kepada bagian terkait dan pelatihan.
2. *Updating* keseluruhan Ketentuan Internal dan Ketentuan Eksternal yang berada di Portal Bank Ganesha.
3. Menyampaikan Ringkasan dan Dampak Ketidak Patuhan Bank terhadap Ketentuan Otoritas Jasa Keuangan dan Ketentuan Peraturan Perundang-undangan.
4. Melakukan pembahasan bersama terhadap Ketentuan dan Pelatihan.
5. Melakukan pengkajian atas usulan kredit baru, tambahan, perpanjangan maupun alokasi fasilitas kredit dengan plafon diatas Rp15.000.000.000,- (lima belas miliar rupiah), untuk menilai bahwa usulan kredit tersebut telah memenuhi ketentuan Otoritas Jasa Keuangan dan Ketentuan Peraturan Perundang-undangan.

## 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.

## Implementation of the Compliance Function Work Program in 2020

With the enactment of the Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of Compliance Function for Commercial Banks, the Director in Charge of Compliance Function has reported the implementation of his duties and responsibilities to the President Director with a copy to the Board of Commissioners on a quarterly basis and to the Financial Services Authority with a copy to the Board of Commissioners and Director of Administration on a semi-annual basis.

The implementation of the Compliance Function Duties aims to realize the implementation of a Compliance Culture at all levels of the organization and business activities of the Bank, while the implementation of compliance programs/tasks in 2020 includes the following:

1. To socialize Bank Ganesha's internal guidelines and External Provisions (Financial Services Authority Provisions/Bank Indonesia Regulations/other applicable laws and regulations) through the Bank Ganesha Portal media, letters/memos circulated to relevant departments and training.
2. Updating all Internal and External Provisions on the Bank Ganesha Portal.
3. Delivering a summary and the impact of the Bank's non-compliance with the Financial Services Authority provisions and the provisions of laws and regulations.
4. Conduct joint discussion of the Terms and Training.
5. Conduct an assessment of new credit proposals, additions, extensions and allocations of credit facilities with a ceiling above Rp15,000,000,000, - (fifteen billion rupiah), to assess that the credit proposal has complied with the provisions of the Financial Services Authority and the provisions of laws and regulations.

6. Melakukan pemantauan atas pembelian Surat Berharga dengan plafon diatas Rp15.000.000.000,- (lima belas miliar rupiah).
7. Mereview Pelaksanaan Prinsip Kehati-hatian yaitu: *Capital Adequacy Ratio* (CAR), Pengaruh Perhitungan PPKA (Penyisihan Penilaian Kualitas Aset) terhadap Rasio KPMM, Posisi Devisa Neto (PDN), Batas Maksimum Pemberian Kredit (BMPK), Giro Wajib Minimum (GWM) dan terhadap Ketentuan/Peraturan Khusus.
8. Melakukan pemantauan atas usulan Restrukturisasi, Hapus Buku Kredit dengan plafon di atas Rp15.000.000.000,- (lima belas miliar rupiah).
9. Melakukan kajian terhadap rencana produk dan/atau aktivitas baru sebelum Bank menerbitkan produk dan/atau melaksanakan aktivitas baru tersebut.
10. Melakukan Pengkajian Rancangan Kebijakan, ketentuan, sistem dan prosedur.
11. Memastikan Kepatuhan Bank terhadap Komitment yang dibuat oleh Bank meliputi: Tindak Lanjut Perbaikan atas Hasil Pemeriksaan Otoritas Jasa Keuangan dan Rencana Bisnis Bank.
6. Monitored purchases of Securities with a ceiling of above Rp15,000,000,000, - (fifteen billion rupiah).
7. Reviewing the implementation of the precautionary principle, namely: Capital Adequacy Ratio (CAR), the Effect of PPKA Calculation (Provision for Asset Quality Assessment) on KPMM Ratio, Net Open Position (PDN), Legal Lending Limit (LLL), Minimum Statutory Reserves (GWM) ) and against the Special Provisions/Regulations.
8. Monitored the proposed Restructuring, Write-Off Credit Book with a ceiling above Rp15,000,000,000, - (fifteen billion rupiah)
9. Reviewing planned new products and/or activities before the Bank issues new products and/or carries out these new activities.
10. Conduct studies on the draft policies, provisions, systems and procedures.
11. Ensuring the Bank's Compliance with the Commitments made by the Bank include: Follow-up Improvements to the Audit Results of the Financial Services Authority and the Bank's Business Plan

## 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 2020 (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

## Evaluation of Compliance Function Effectiveness

Implementation of the Compliance Function is an action or steps that are preventive (*ex-ante*) to ensure that policies, regulations, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations. as well as ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities.

1. Compliance Risk  
Based on the results of the assessment of inherent risk for compliance risk, the position for the fourth quarter of 2020 (October, November, December) is included in the "2" rating, including the risk category "*Low to Moderate*".
2. Evaluation of Internal Guidelines  
In evaluating the Internal Guidelines for policies, regulations, systems and procedures of the Bank in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations.
3. Socialization of Applicable Provisions  
Disseminating information to all Bank employees regarding matters related to the Compliance Function, especially regarding applicable regulations.
4. Compliance Culture  
Activities to encourage and/or maintain a culture of compliance are a continuous activity starting from the Board of Commissioners, Board of Directors, Executive Officers to all staff and employees within the Bank Ganesha organization so that a culture of compliance

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, telah dilakukan pemantauan terhadap progress tindak lanjut perbaikan Hasil Pemeriksaan OJK dan dilaporkan selambat-lambatnya tanggal 10 setiap bulannya.

Pelaksanaan prinsip kehati-hatian Perseroan terhadap peraturan Otoritas Jasa Keuangan/ Bank Indonesia per posisi 31 Desember 2020 antara lain: CAR *Credit Risk*, *Market Risk* & *Ops Risk* sebesar 36,26%, NPL neto sebesar 2,86%, serta PDN, BMPK, GWM dan PLM telah sesuai dengan ketentuan.

is implemented in all of the Bank's business activities at every level of the organization.

##### 5. Commitment

In order to ensure and maintain the Bank's compliance with the Bank's commitment to the Financial Services Authority, monitoring of the follow-up progress of the FSA Audit Results improvement has been carried out and reported no later than the 10th of each month.

The implementation of the Company's prudential principles towards the regulations of the Financial Services Authority/ Bank Indonesia as of December 31, 2020, among others: CAR Credit Risk, Market Risk & Ops Risk of 36.26%, NPL-Net of 2.86%, and NOP, LLL, GWM, and PLM are following the provisions.

## PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME (APU & PPT)

### ANTI MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM PROGRAM (AML & CFT)

Seiring dengan meningkatnya kegiatan perbankan saat ini yang ditandai dengan semakin kompleksnya produk dan aktivitas perbankan yang ditawarkan, Perseroan menerapkan program anti pencucian uang dan pencegahan pendanaan terorisme (APU dan PPT).

#### Dasar Pembentukan Program APU dan PPT

Pembentukan APU dan PPT dilakukan berdasarkan Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan serta perubahannya POJK No. 23/POJK.01/2019 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 Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan.

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;

In line with the increase in banking activities which are followed by the increasingly complex banking products and activities offered, the Company has implemented anti-money laundering and counter financing of terrorism programs (AML and CFT).

#### Basic Formation of AML and CFT Programs

The establishment of AML and CFT is carried out based on the Financial Services Authority Regulation No. 12/POJK.01/2017 concerning the Implementation of the Anti-Money Laundering and Counter Financing of Terrorism Program in the Financial Services Sector and the amendment to POJK No. 23/POJK.01/2019 concerning amendments to the Financial Services Authority Regulation No. 12/POJK.01/2017 concerning the Implementation of the Anti-Money Laundering and Counter Financing of Terrorism Program in the Financial Services Sector and the Financial Services Authority Circular Letter No. 32/SEOJK.03/2017 concerning the Implementation of the Anti Money Laundering and Counter Financing of Terrorism Program in the Banking Sector.

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. 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.

## 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*, kunjungan ke cabang, melalui media komunikasi internal ataupun mengikuti sertakan pejabat/karyawan yang menangani APU PPT pada pelatihan yang diselenggarakan pihak eksternal seperti OJK, FKDKP atau PPATK.
2. Memenuhi kewajiban pelaporan kepada PPATK 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.

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.

## 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 PPATK.
2. Fulfill the reporting obligations to PPATK, 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. Mengembangkan sistem informasi yang mendukung pelaksanaan program APU PPT baik untuk pelaporan maupun pemantauan.
6. Melakukan penyesuaian pedoman APU PPT dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program APU PPT.
7. Dalam rangka implementasi *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) PPATK, Bank Ganesha melakukan penilaian sendiri atas efektifitas Program APU PPT yang terfokus pada kinerja pelaporan APU PPT.
8. Dalam rangka pembaharuan *National Risk Assessment on Money Laundering/Terrorist Financing* yang dilakukan PPATK, Bank Ganesha juga menyampaikan Kuesioner NRA Tahun 2020 yang merupakan basis data dalam pembaharuan NRA on ML/TF.
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 PPATK'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 AML-CFT Program which focuses on AML-CFT reporting performance.
8. In updating the National Risk Assessment on Money Laundering/Terrorist Financing carried out by PPATK, Bank Ganesha also submitted the 2020 NRA Questionnaire which is the database for updating the NRA on ML/TF.

## PERMASALAHAN HUKUM

### IMPORTANT CASE FACED BY THE COMPANY

Permasalahan hukum yang terjadi selama tahun 2020 sebagai berikut:

The legal issues that occurred during 2020 were as follows:

Permasalahan Hukum Legal Issues	Jumlah Amount	
	Perdata Civil	Pidana Criminal
Telah selesai (telah mempunyai kekuatan hukum yang tetap) Solved (has permanent legal force)	1	-
Dalam proses penyelesaian In the ongoing process	3	-
<b>Total</b>	<b>4</b>	-

## PERKARA PENTING

### IMPORTANT CASES

#### Perkara Penting yang Dihadapi Perusahaan

Pada tahun 2020, Perseroan memiliki perkara penting yang dihadapi yang diuraikan sebagai berikut:

#### Important Cases Faced by the Company

In 2020, the Company has important matters to faced which are described as follows:

<b>Para Pihak Parties Involved</b>	<b>Penggugat/ Litigant :</b> Azelia Ariani/ (Penggugat)  <b>Tergugat/ Defendants :</b> 1. PT Bank Ganesha Tbk (Tergugat I) 2. Tito Almazon (Tergugat II) 3. Pemerintah RI, Cq Kemenkeu Cq Dirjen Kekayaan Negara Cq. Kanwil DJKN DKI Jakarta Cq. KPKNL Jakarta V, (Tergugat III) 4. Notaris Hannywati Gunawan, SH (Tergugat IV)
<b>Pokok Perkara Case Subject</b>	Azelia Ariani mengajukan gugatan Perbuatan Melawan Hukum (PMH), sehubungan dengan pelaksanaan lelang eksekusi agunan debitur atas nama PT Belmax Bintang Semesta, yang dimohonkan oleh Perseroan melalui KPKNL Jakarta V. Azelia Ariani filed a lawsuit against the law (PMH), in connection with the auction of debtor collateral execution on behalf of PT Belmax Bintang Semesta, which was requested by the Company through KPKNL Jakarta V
<b>Nilai Perkara Case Value</b>	Rp13.819.119.458,08
<b>Status Perkara Case Status</b>	Pemeriksaan Perkara Tahap Banding di Pengadilan Tinggi DKI Jakarta Case Examination at the Appeal Stage at the DKI Jakarta High Court
<b>Risiko yang Dihadapi Risks Faced</b>	Berpotensi menghambat pelaksanaan lelang eksekusi yang dimohonkan Perseroan has the potential to hinder the implementation of the execution auction requested by the Company
<b>Pengaruh terhadap Kinerja Perseroan Impact on the Company's Performance</b>	Tidak signifikan karena telah dilakukan mitigasi Insignificant; the risk has been duly mitigated
<b>Sanksi Administratif Administrative Sanction</b>	Tidak ada sanksi administratif No administrative sanctions

<b>Para Pihak Parties Involved</b>	<b>Penggugat/ Litigant :</b> Novia Limanto  <b>Tergugat/ Defendants :</b> 1. Billy Limanto (Terlawan I) 2. CV New Star Plastic (Terlawan II) 3. PT Bank Ganesha Tbk (Terlawan III) 4. Turut Terlawan 5. Sugijono Limanto (Turut Terlawan I) 6. Lie Soen Tjhing (Turut Terlawan II) 7. Kepala Kantor Badan Pertanahan Nasional Republik Indonesia Kota Surabaya II (Turut Terlawan III)
<b>Pokok Perkara Case Subject</b>	Novia Limanto mengajukan perlawanan atas pelaksanaan lelang agunan Debitur atas CV New Star Plastic yang dimohonkan oleh Perseroan melalui Pengadilan Negeri Surabaya Novia Limanto filed a fight against the auction of the debtor's collateral for CV New Star Plastic which was requested by the Company through the Surabaya District Court
<b>Nilai Perkara Case Value</b>	Rp39.854.636.044,10
<b>Status Perkara Case Status</b>	Pemeriksaan Perkara tahap pertama di Pengadilan Negeri Surabaya First stage case examination at the Surabaya District Court
<b>Risiko yang Dihadapi Risks Faced</b>	Berpotensi menghambat pelaksanaan lelang eksekusi yang dimohonkan Perseroan Has the potential to hinder the implementation of the execution auction requested by the Company
<b>Pengaruh terhadap Kinerja Perseroan Impact on the Company's Performance</b>	Tidak signifikan karena telah dilakukan mitigasi Insignificant; the risk has been duly mitigated
<b>Sanksi Administratif Administrative Sanction</b>	Tidak ada sanksi administratif No administrative sanctions

## Perkara Penting yang Dihadapi oleh Entitas Anak

Sampai tahun 2020, Perseroan tidak memiliki Entitas Anak, sehingga tidak ada informasinya mengenai perkara penting yang dihadapi oleh Entitas Anak.

## Perkara Penting yang Dihadapi oleh Dewan Komisaris dan Direksi yang sedang Menjabat

Selama tahun 2020, tidak ada anggota Dewan Komisaris dan Direksi Perseroan yang sedang menjabat memiliki permasalahan hukum, baik perdata maupun pidana.

# SANKSI ADMINISTRATIF

## ADMINISTRATIVE SANCTIONS

Sepanjang tahun 2020, terdapat beberapa sanksi administratif yang dikenakan oleh regulator, namun dengan jumlah yang tidak signifikan.

# KODE ETIK

## CODE OF CONDUCTS

Kode Etik merupakan nilai-nilai inti (*core values*) Perseroan yang diwujudkan secara tertulis. Sebagai upaya untuk mencapai prinsip GCG, Kode Etik diharapkan dapat menjabarkan prinsip-prinsip dasar bagi seluruh jajaran yang ada di Perseroan agar mampu berperilaku secara profesional, sesuai standar etika Perseroan.

### Pedoman Kode Etik

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 bertkah 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;

### Important Cases Faced by Subsidiaries

Up to 2020, the Company did not have any subsidiary, hence no information is available on the important cases faced by subsidiaries.

### Important Cases Faced by Currently Presiding BOC and BOD Members

In 2020, the currently presiding members of the BOC and the BOD in the Company did not encounter any legal issues, either civil or criminal.

Throughout 2020, there were several administrative sanctions imposed by regulators, but with insignificant numbers.

The Code of Conducts is the Company's core values which are presented in writing. To achieve GCG principles, the Code of Conducts is expected to outline the basic principles for all levels in the Company to be able to behave professionally, following the Company's ethical standards.

### Code of Conducts Guidelines

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.

### Code of Conducts Main Points

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;

- 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; and
5. Sanksi dan pernyataan kepatuhan atas kode etik.

## Pernyataan Bahwa Kode Etik Perusahaan Berlaku untuk Semua Jenjang Organisasi

Kepatuhan pada hukum dan peraturan perundang-undangan merupakan tuntutan perilaku bisnis dan norma yang berlaku di masyarakat yang wajib dilaksanakan oleh seluruh pengurus dan pegawai Bank sejalan dengan prinsip *Good Corporate Governance* (GCG) dan merupakan perwujudan visi dan misi Bank. Kepatuhan terhadap Kode etik ditandai dengan pembubuhan tanda tangan oleh segenap Insan Bank pada Surat Pernyataan sebagai bentuk komitmen karyawan, segenap jajaran pengurus dan pejabat eksekutif dapat memberikan teladan dalam memahami dan menerapkannya dalam kegiatan operasional sehari-hari.

## 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.

## 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

Sepanjang tahun 2020, tidak terdapat pelanggaran kode etik yang dilakukan oleh seluruh insan Bank Ganesha.

- 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

Compliance with laws and regulations is a demand for business behavior and prevailing norms in society that must be implemented by all management and employees of the Bank in line with the principles of Good Corporate Governance (GCG) and is an embodiment of the Bank's vision and mission. Compliance with the Code of conduct is shown by the signing of all Bank personnel on the Statement Letter as a form of employee commitment, all levels of management and executive officers can set an example in understanding and applying in daily operational activities.

## Dissemination and Socialization of the Company's Code of Conduct

The Company has disseminated the code of conduct 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.

## Sanctions for Violation of the Company's Code of Conduct

The Company considers violations of the Code of Conduct is not justified and will be prosecuted and subject to sanctions. Sanctions for violations of the Code of conduct will follow the Collective Labor Agreement (PKB) or applicable laws and regulations.

## Total Code of Conduct Violations

Throughout 2020, there were no violations of the code of ethics committed by all Bank Ganesha employees.

# NILAI-NILAI PERUSAHAAN

## CORPORATE VALUES

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*

In its application, 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

# SISTEM PELAPORAN PELANGGARAN

## WHISTLEBLOWING SYSTEM (WBS)

Sistem pelaporan pelanggaran disediakan oleh Bank dalam rangka meningkatkan efektivitas penerapan GCG, manajemen Perseroan berkomitmen menjalankan perusahaan secara profesional. Perseroan mewajibkan seluruh anggota Dewan Komisaris, Direksi, dan karyawan untuk bertindak secara jujur, memiliki integritas dan profesionalisme yang tinggi serta secara aktif melindungi dan menjaga aset Perseroan maupun dana nasabah dengan mematuhi seluruh ketentuan internal dan eksternal.

### 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 Internal.

### 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.

### Pihak yang Mengelola Sistem Pelaporan Pelanggaran

Seluruh laporan atas dugaan pelanggaran *fraud* yang dilakukan oleh karyawan dan/atau pimpinan Perseroan dan/

Whistleblowing system (WBS) is provided by the Bank to improve the effectiveness of GCG implementation, the Company's management is committed to running the company in a professional manner. The Company requires all members of the Board of Commissioners, Board of Directors, and employees to act honestly, have high integrity and professionalism and actively protect and safeguard the Company's assets and customer funds by complying with all internal and external regulations.

### 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.

### 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.

### Whistleblowing System Management Party

All reports of alleged fraud violations committed by the Company employees and/or leaders and/or the Board of

atau Direksi akan diterima oleh Kepala Satuan Kerja Audit Internal, Presiden Direktur dan/atau Presiden Komisaris.

## 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@bankganesh.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

Jumlah laporan pelanggaran yang masuk melalui sistem WBS pada tahun 2020 adalah nihil.

## 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.

Directors will be managed by Head of Internal Audit Unit, President Director, and/or President Commissioner.

## 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.

## Platform for Report Submission

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@bankganesh.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 2020 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 (*whistle blowing*) 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

Perseroan merupakan lembaga jasa keuangan anggota konglomerasi keuangan kelompok usaha PT Equity Development Investment Tbk. Entitas utama konglomerasi keuangan kelompok usaha PT Equity Development Investment Tbk adalah PT Equity Life Indonesia.

### Manajemen Anti Fraud

Dalam rangka mencegah terjadinya kasus-kasus penyimpangan operasional perbankan, khususnya fraud yang dapat merugikan nasabah dan Perseroan, maka diperlukan peningkatan efektivitas pengendalian internal sebagai upaya meminimalkan risiko *fraud* dengan cara menerapkan manajemen *anti fraud*. Perseroan telah memiliki Pedoman terkait Penerapan Strategi *Anti Fraud* sesuai No. MNJ/003-SAF tanggal 30 November 2018. Uraian lengkap mengenai *Anti Fraud* dapat diakses pada website Perseroan bagian Tata Kelola Perusahaan.

Perseroan telah membentuk Komite *Anti Fraud* yang bertugas menangani dan mengawasi penerapan strategi *anti fraud* dengan mewajibkan seluruh karyawan bertindak jujur, memiliki integritas, serta profesionalisme yang tinggi untuk ikut berperan secara aktif melindungi, menjaga aset dan

### Financial Conglomerates

The Company is a financial services institution that is a member of the financial conglomerate of the PT Equity Development Investment Tbk business group. The main entity of the financial conglomerate of the PT Equity Development Investment Tbk business group is PT Equity Life Indonesia.

### Anti Fraud Management

To prevent irregularities cases in banking operations, especially fraud that can harm customers and the Company, it is necessary to increase the effectiveness of internal control to minimize the risk of fraud by implementing anti-fraud management. The Company has Guidelines related to the Implementation of Anti-Fraud Strategies following regulation No. MNJ/003-SAF dated November 30, 2018. A complete description of Anti-Fraud can be accessed on the Company's website in the Corporate Governance section.

The Company has formed an Anti-Fraud Committee to handling and supervising the implementation of anti-fraud strategies by requiring all employees to act honestly, have integrity, and high professionalism to take an active role in protecting, safeguarding customer assets and funds, and

dana nasabah, serta memperhatikan kepentingan pemangku kepentingan, dengan mematuhi seluruh ketentuan internal dan peraturan perundang-undangan yang berlaku. Selain itu, karyawan diharapkan berperan aktif dalam mencegah terjadinya fraud dengan cara menyampaikan pengaduan/ memberikan informasi jika diindikasi adanya peristiwa *fraud* (*whistle blowing*).

### Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Bank Ganesha senantiasa memperhatikan prinsip kehati-hatian dan mengacu pada Peraturan Otoritas Jasa Keuangan No.32/POJK.03/2018 tanggal 26 Desember 2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2019 tanggal 19 Desember 2019, dalam setiap keputusan pemberian dana kepada pihak terkait dan dana besar.

considering the interests of stakeholders, by complying with all internal provisions and applicable laws and regulations. Besides, employees are expected to play an active role in preventing fraud by submitting complaints/providing information of fraud indication (whistle blowing).

### Provision of Funds to Related Parties and Provision of Large Funds

Bank Ganesha always considering the principle of prudence and refers to the Financial Services Authority Regulation No. 32/POJK.03/2018 dated December 26, 2018 concerning the Legal Lending Limit and the Provision of Large Funds for Commercial Banks as amended by the Financial Services Authority Regulation No. 38/POJK.03/2019 dated December 19, 2019, in any decision regarding the provision of funds to related parties and large funds.

No.	Penyediaan Dana Provision of Funds	Jumlah Amount	
		Debitur Debtor	Rp Juta Rp Million
1	Kepada Pihak Terkait To Related Parties	3	40.620
2	Kepada Debitur Inti : To Debtors:		
	a. Individu a. Individual	15	1.488.491
	Group b. Group	15	1.668.795

## RENCANA STRATEGIS BANK

### THE BANK'S STRATEGIC PLAN

Rencana strategis Perseroan disusun sesuai dengan visi dan misi Perseroan. Penyusunan rencana bisnis tersebut berpedoman pada Peraturan Otoritas Jasa Keuangan No.5/POJK.03/2016 tanggal 26 Januari 2016 tentang Rencana Bisnis Bank, dan ketentuan Surat Edaran Otoritas Jasa Keuangan No. 25/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Rencana Bisnis Bank Umum.

Rencana strategis Bank dikemas dalam bentuk Rencana Jangka Panjang/Corporate Plan yang berisi perencanaan untuk jangka waktu 5 tahun, sementara Rencana Bisnis Jangka Pendek dan Menengah diwujudkan dalam bentuk Rencana Bisnis Bank (RBB) untuk jangka waktu 3 tahun.

The Company's strategic plan is arranged following the Company's vision and mission. The arrangement of the business plan is based on the Financial Services Authority Regulation No.5/POJK.03/2016 dated January 26, 2016 concerning Bank Business Plans, and the provisions of the Financial Services Authority Circular Letter No. 25/ SEOJK.03/2016 dated July 14, 2016 concerning Commercial Bank Business Plans.

The Bank's strategic plan is presented in the form of a Long-term Plan/Corporate Plan, which contains plans for a period longer than five years, while the Short and Medium-term Business Plans are presented in the 3-year business plan.

## Rencana Jangka Pendek dan Menengah

Bank telah menyusun Rencana Bisnis Bank Tahun 2021-2023 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 2021 – 2023.

Target Jangka Pendek Bank adalah :

1. Permodalan

Melakukan penambahan modal sesuai ketentuan permodalan ( POJK No 12/POJK.03/2020 )

2. Penyaluran Dana

- Menyalurkan kredit dengan lebih selektif ke sektor usaha yang masih mempunyai prospek di tengah merebaknya wabah COVID-19, terutama sektor UMKM, dan tetap mempertahankan kredit korporasi yang baik.
- Memantau portofolio kredit korporasi yang ada, termasuk kredit yang direstrukturisasi, baik yang terdampak maupun yang tidak terdampak pandemi COVID-19.
- Penyaluran dana selalu memperhatikan jangkauan pengawasan, pelayanan dan kemampuan permodalan.
- Memperhatikan dan menganalisa batasan risiko kredit/*risk appetite*.
- Sinergi dengan mitra strategis dan *fintech*.
- Memberikan suku bunga kredit yang kompetitif.
- Proses kredit yang lebih cepat dan berkualitas.
- Melakukan pembelian SBN sebagai *secondary reserve Bank*.

3. Penghimpunan Dana

- Menjaga kestabilan likuiditas dengan mempertahankan sumber dana yang stabil dan nasabah yang loyal.
- Mempertahankan deposan dengan tingkat suku bunga yang wajar dan kompetitif.
- Menjaga loyalitas nasabah dengan peningkatan layanan.
- Meningkatkan akuisisi penabung/deposan baru, khususnya retail.
- Mengoptimalkan produk dan fitur layanan yang berbasis digital.

4. Pendapatan Fee based

- Peningkatan transaksi melalui *mobile banking* (BANGGA), *biller activities*, *payroll system*.
- Peningkatan *fee based income* melalui peran sebagai mitra distribusi *Bancassurance*, Reksadana, ORI & SUKUK.
- Meningkatkan transaksi *remittance*, *trading*, valas, surat berharga, Eksport Impor dan transaksi lainnya dengan memperhatikan *risk appetite* dan *risk tolerance* yang ditetapkan.

## Short- and Medium-term Business Plan

The Bank has prepared a Business Plan for 2021-2023 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 – 2023 period.

The Bank's Short-term Targets are as follows:

1. Capital

Manage additional capital according to capital requirements (POJK No. 12/POJK.03/2020)

2. Chanelling Funds

- Channeling credit more selectively to the prospective business sectors amid the COVID-19 pandemic, especially the MSME sector, and still maintain good corporate credit.
- Monitor existing corporate loan portfolios, including restructured loans, both those affected and not affected by the COVID-19 pandemic.
- Distribution of funds always considering the scope of supervision, service, and capital capacity.
- Considering and analyze the credit risk limit/risk appetite.
- Synergy with strategic partners and fintech.
- Provide competitive loan interest rates.
- Faster and higher quality credit processing.
- Purchasing SBN as the Bank's secondary reserve.

3. Collecting Fund

- Maintaining stable liquidity by a stable source of funds and loyal customers.
- Retaining depositors at fair and competitive interest rates.
- Maintaining customer loyalty by improving services.
- Increase the acquisition of new account/depositors, especially retail.
- Optimizing digital-based products and service features.

4. Fee based income

- Increasing transactions through mobile banking (BANGGA), biller activities, payroll system.
- Increase in fee based income through roles as distribution partners for Bancassurance, Mutual Funds, ORI & SUKUK.
- Increasing remittance, trading, foreign exchange, securities, Export Import, and other transactions by considering the risk appetite and risk tolerance.

5. Memperkuat eksistensi Bank di masyarakat
  - Meningkatkan daya saing melalui pameran dan komunikasi *digital*.
  - Tanggung jawab sosial dan lingkungan yang selaras dengan lingkungan hidup.
  - Mengembangkan komunikasi dalam bentuk *digital* dalam rangka memberikan layanan perbankan yang lebih cepat dan mudah bagi masyarakat.
  - Mengoptimalkan sarana *website* dan *social media* untuk memasarkan produk dan memfasilitasi transaksi perbankan.

Target Jangka Menengah Bank adalah :

1. Memperkuat permodalan dalam menghadapi perkembangan perekonomian di era digital.
2. Mengoptimalkan penyaluran kredit dengan mengevaluasi perkembangan bisnis sesuai dengan kemampuan kondisi Bank dan situasi perkembangan *market*.
3. Meningkatkan penghimpunan dana yang disesuaikan dengan penyaluran dana.
4. Meningkatkan inovasi produk dan layanan melalui pengembangan, penambahan fitur dan fasilitas yang disesuaikan dengan kebutuhan nasabah.
5. Meningkatkan pendapatan *fee based income* melalui berbagai transaksi.
6. Peningkatan kegiatan *marketing* dan promosi yang berkesinambungan.
7. Mendukung upaya peningkatan literasi dan inklusi keuangan melalui pemanfaatan teknologi media *digital*.

## Rencana Jangka Panjang

Bank Ganesha telah melakukan revisi *Corporate Plan* Tahun 2021-2025 pada tanggal 22 Desember 2020 dan telah disampaikan ke Otoritas Jasa Keuangan. Revisi ini dilakukan dalam rangka penyesuaian ketentuan POJK No 12/POJK.02/2020 tentang Konsolidasi Bank Umum, terkait ketentuan permodalan bank. 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". Strategi jangka panjang Bank Ganesha mencakup beberapa bidang yang menjadi fokus dalam mencapai target Bank Ganesha dan menjadi acuan Bank Ganesha dalam menerapkan strategi di seluruh lini.

Arah kebijakan Bank Ganesha yaitu :

1. Menjalankan usaha perbankan yang sehat sesuai dengan prinsip kehati-hatian dan tata kelola yang baik.
2. Fokus kepada nasabah melalui 5 pilar utama : *Customer, Channel, Process, Product & Service* dan *Synergy*.
3. Pencapaian kinerja yang baik untuk memberikan nilai tambah bagi seluruh *stakeholders*.

5. Strengthening the existence of the Bank in public
  - Increase competitiveness through exhibition and digital communication
  - The harmony between Social and environmental responsibility with the environment.
  - Developing digital communication to provide faster and convenience banking services for the public.
  - Optimizing website and social media facilities to market products and facilitate banking transactions.

The Bank's Medium-term Targets are as follows:

1. Strengthening capital in facing economic developments in the digital era.
2. Optimizing lending by evaluating business developments following the Bank's conditions and market developments.
3. Increase the collection of funds in line with the distribution of funds.
4. Increasing product and service innovation through development, adding features and facilities that adjusted to customer needs.
5. Increase fee based income through various transactions.
6. Continuous improvement of marketing and promotional activities.
7. Support the use of digital media technology to increase financial literacy and inclusion.

## Long-term Plan

Bank Ganesha has revised its Corporate Plan for 2021-2025 on December 22, 2020 and has been submitted to the Financial Services Authority. This revision was adjustment with the provisions of POJK No. 12/POJK.02/2020 concerning Consolidation of Commercial Banks, related to bank capital requirements. 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". Bank Ganesha's long-term strategy includes several areas that are the focus in achieving Bank Ganesha's targets and become reference in implementing strategies across all lines.

Bank Ganesha's policy directions are:

1. Running a healthy banking business under the principles of prudence and good governance.
2. Focus on customers through 5 main pillars: Customer, channel, Process, Product & Service and Synergy.
3. Achievement of good performance to provide added value for all stakeholders.

Untuk mewujudkan arah kebijakan tersebut bank akan melakukan:

1. Memperkuat permodalan dan infrastruktur yang memadai.
2. Pengembangan SDM dan membangun budaya kerja yang efektif dan efisien.
3. Penerapan Tata Kelola perusahaan yang baik, pengelolaan risiko yang efektif, dan kepatuhan terhadap ketentuan yang berlaku.

Rencana strategis Perseroan disusun sesuai dengan visi dan misi Perseroan. Penyusunan rencana bisnis tersebut berpedoman pada Peraturan Otoritas Jasa Keuangan No. 5/POJK.03/2016 tanggal 26 Januari 2016 tentang Rencana Bisnis Bank, dan ketentuan Surat Edaran Otoritas Jasa Keuangan No.25/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Rencana Bisnis Bank Umum.

Rencana strategis Bank dikemas dalam bentuk Rencana Jangka Panjang (RJP) yang berisi perencanaan untuk jangka waktu lebih dari 5 tahun, sementara Rencana Bisnis Jangka Pendek dan Menengah diwujudkan dalam bentuk business plan yang berjangka waktu 3 tahun.

To realize this policy direction the bank will conduct several efforts, as follows:

1. Strengthening adequate capital and infrastructure.
2. Human resource development and building an effective and efficient work culture.
3. Implementation of good corporate governance, effective risk management, and compliance with applicable regulations.

The Company's strategic plan has been prepared in accordance with the Company's vision and mission. The business plan preparation is guided by Financial Services Authority Regulation No. 5/POJK.03/2016 dated 26 January 2016 concerning Bank Business Plan, and Financial Services Authority Circular No. 25/SEOJK.03/2016 dated July 14, 2016 concerning Business Plans of Commercial Banks.

The Bank's strategic plan is presented in the form of a Long-term Plan, which contains plans for a period longer than five years, while the Short- and Medium-term Business Plans are presented in the 3-year business plan.

# 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 Otoritas Jasa Keuangan (OJK) dan pemangku kepentingan sesuai ketentuan yang berlaku, serta menyajikan laporan tersebut di dalam situs Perseroan ([www.bankganesha.co.id](http://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](http://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 Rp100.000.000,- (seratus juta rupiah) yang terjadi selama tahun 2020.

### 5. Transaksi yang Mengandung Benturan Kepentingan

Selama Tahun 2020, tidak terdapat transaksi yang mengandung benturan kepentingan. Untuk mendukung penerapan benturan kepentingan, Bank Ganesha telah menetapkan Pedoman Internal 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.

### 6. Buy Back Shares dan/atau Buy Back Obligasi

Pada tahun 2020 tidak terdapat *Buy Back Shares* dan/atau *Buy Back Obligasi* bank.

### 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 2020.

### 5. Transactions Containing Conflict of Interest

During 2020, 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 and/or Buy Back Bonds

In 2020 there will be no Share Buyback and/or bank withdrawal buy back.

## 7. Pemberian Dana untuk Kegiatan Sosial Politik

Perseroan tidak melakukan pemberian dana ataupun terlibat dengan aktivitas politik selama periode laporan. Untuk kegiatan sosial kemasyarakatan dilaksanakan sesuai dengan prinsip CSR. Pelaksanaan kegiatan sosial dilaporkan dalam Bab Tanggung Jawab Sosial Perusahaan dalam Laporan Tahunan ini.

## 7. Provision of Funds for Socio-Political Activities

The Company did not offer funds or engage in political activities during the reporting period. Community social activities are carried out under the CSR principles. The implementation of social activities is reported in the Corporate Social Responsibility Chapter of this Annual Report

# 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 Nil
2	Kelalaian dalam pemenuhan kewajiban perpajakan Negligence in fulfilling tax obligations	Nihil Nil
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 Nil
4	Terdapat Kasus terkait buruh dan karyawan There are cases related to labor and employees	Nihil Nil
5	Tidak mengungkapkan segmen operasi Perusahaan Do not disclose the Company's operating segments	Nihil Nil
6	Ketidaksesuaian format berkas laporan tahunan dengan regulasi Incompatibility of the annual report file format with regulations	Nihil Nil