



BANK BPD BALI
Bersama Anda Membangun Bali

2020

**LAPORAN
KEBERLANJUTAN
SUSTAINABILITY REPORT**

EMBRACE A NEW JOURNEY 2020





BANK BPD BALI
Bersama Anda Membangun Bali

LAPORAN KEBERLANJUTAN **Sustainability Report**

EMBRACE A NEW JOURNEY 2020

Keberlanjutan merupakan paradigma dunia bisnis masa depan yang mulai diwujudkan saat ini. Sebagai bagian dari masyarakat global, Bank BPD Bali berkomitmen mengintegrasikan prinsip keberlanjutan dalam setiap kegiatan operasi Perusahaan melalui penerapan keuangan berkelanjutan.

Bank BPD Bali meyakini bahwa perjalanan baru yang ditempuh Perusahaan melalui penerapan prinsip keberlanjutan yang tertuang dalam Laporan Keberlanjutan Perusahaan yang pertama ini akan menghasilkan pertumbuhan yang berkesinambungan, di samping berkontribusi terhadap upaya pencapaian Tujuan Pembangunan Berkelanjutan/TPB (*Sustainable Development Goals/SDGs*).

Bank BPD Bali berupaya untuk mengatasi perubahan iklim melalui kebijakan pembiayaan untuk proyek-proyek yang memberikan manfaat kepada lingkungan dan masyarakat. Selain itu, Bank BPD Bali siap beradaptasi pada kondisi normal baru akibat pandemi Covid-19 dan terus berupaya menerapkan keuangan berkelanjutan dan meluaskan inklusi keuangan bagi masyarakat luas.

Sustainability is a paradigm for the future business world that is commencing to be manifested today. As part of the global community, Bank BPD Bali is committed to integrating the principles of sustainability in each and every Company's operational activities through the implementation of sustainable finance.

Bank BPD Bali convinces a new journey the Company has been surpassing to through the sustainability principles publicising in the very first and foremost Sustainability Report of the Company implementation is to result in sustainable growth, in addition to contributing to achieving the Sustainable Development Goals/SDGs.

Bank BPD Bali then endeavours to tackle climate change through financing policies for projects that gives perspicuous leverages towards the environment and society. Another, Bank BPD Bali is well-prepared to adapt to new normal conditions due to the Covid-19 pandemic, continues to implement sustainable finance, and proceeds to expand financial inclusion for people at large.



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BANK BPD BALI

Bersama Anda Membangun Bali



Ikhtisar Keberlanjutan Sustainability Overview

IKHTISAR KEBERLANJUTAN

Sustainability Overview

Ekonomi/Economy [OJK B.1]

	2020	2019
Aset (dalam Rupiah) Assets (in Rupiah)	26.109.365.086.239	24.655.731.897.758
Nasabah Kredit (Rekening) Loan Customers (Account)	126.671	124.294
Pendapatan Bunga Bersih (dalam Rupiah) Net Interest Income (in Rupiah)	1.624.142.367.131	1.624.945.532.142
Laba Tahun Berjalan (dalam Rupiah) Income for the Year (in Rupiah)	521.820.974.361	569.858.495.740
Jaringan kantor Office Network	1 Kantor Pusat 1 Head Office 14 Kantor Cabang 14 Branch Office 38 Kantor Cabang Pembantu 38 Supporting Branch Office 51 Kantor Kas 51 Cash Office 48 Kegiatan Pelayanan Kas/UPT 48 Cash Service Activities/UPT 7 Kas Mobil 7 Cash Car 200 ATM 0 CDM 12 CRM 123 EDC	1 Kantor Pusat 1 Head Office 14 Kantor Cabang 14 Branch Office 38 Kantor Cabang Pembantu 38 Supporting Branch Office 52 Kantor Kas 52 Cash Office 47 Kegiatan Pelayanan Kas/UPT 47 Cash Service Activities/UPT 7 Kas Mobil 7 Cash Car 204 ATM 5 CDM 0 CRM 123 EDC

Pembiayaan Keberlanjutan /Sustainable Financing

(dalam jutaan rupiah/in million rupiah)

	2020	2019
Mikro Micro	946.501	753.006
Usaha Kecil dan Menengah Small and Medium Enterprises	6.629.076	6.208.354
Pembiayaan berwawasan lingkungan Environmental financing	143.184	109.108

Sosial/Social [OJK B.3]

	2020	2019
Jumlah pekerja Total employees	1.327 orang/people	1.375 orang/people
Peserta pelatihan keuangan berkelanjutan Sustainable finance training participants	45 karyawan/employee	0 karyawan/employee
Realisasi Dana CSR CSR Budget Realisation	Rp10.319.707.166	Rp10.731.654.618

Lingkungan/Environment [OJK B.2]

(dalam rupiah/in rupiah)

	2020	2019
Biaya BBM Operasional Kantor Pusat Operational Fuel Fee in Head Office	546.019.903	592.798.903
Biaya Listrik Kantor Pusat Electricity Fee in Head Office	902.342.274	979.231.067
Penggunaan kertas Kantor Pusat Paper use in Head Office	137.434.902	200.185.300
Dana lingkungan Environmental Budget [OJK F.4]	10.319.707.166	10.731.654.618



SERTIFIKASI PENGHARGAAN

Award Certification

No.	Penghargaan Awards	Tanggal Date of Issuance	Diberikan oleh Awarded by
1.	<i>The Best Banking in Financial Inclusion</i>	20 Februari 2020 / February 20, 2020	Artajasa
2.	<i>1st The Best Indonesia Sales Marketing Award IV 2020 Kategori BUMD BPD BUKU II</i>	12 Maret 2020 / March 12, 2020	Economic Review
3.	<i>The Financial Performance "Excellent" during September 2018 - 2020</i>	6 Mei 2020 / May 6, 2020	Infobank
4.	<i>Best Leader for Business Sustainability Through Business Innovation - Effectiveness of Digital Acceleration Category BPD BUKU II</i>	23 Juli 2020 / July 23, 2020	Warta Ekonomi
5.	<i>The Best in HR Career Development of Human Capital Award 2020</i>	24 Juli 2020 / July 24, 2020	Economic Review
6.	<i>Top 8 The Best Human Capital for Non Public Company 2020, 1st The Best Human Capital for Bank Company BUKU II Gold Award</i>	24 Juli 2020 / July 24, 2020	Economic Review
7.	<i>Winner TOP CSR AWARD 2020</i>	29 Juli 2020 / July 29, 2020	Top Business
8.	<i>TOP Leader on CSR Commitment 2020 "I Nyoman Sudharma"</i>	29 Juli 2020 / July 29, 2020	Top Business
9.	<i>The Best GRC for Corporate Governance 2020</i>	29 Juli 2020 / July 29, 2020	Business News
10.	<i>The Best CEO & GRC Leader 2020 "I Nyoman Sudharma"</i>	29 Juli 2020 / July 29, 2020	Business News
11.	<i>Juara III Kategori Perusahaan Besar dalam Paritrana Award Tahun 2019</i>	12 Agustus 2020 / August 12, 2020	BPJS Ketenagakerjaan
12.	<i>The Best Bank Award</i>	19 Agustus 2020 / August 19, 2020	Warta Ekonomi
13.	<i>Most Popular Leader in Social Media 2020 Kategori CEO BUMD & Perusahaan Daerah Layanan Publik</i>	9 September 2020 / September 9, 2020	Majalah PR Indonesia
14.	<i>Excellent for Financial Performance Full Year 2019</i>	29 September 2020 / September 29, 2020	Infobank
15.	<i>The Most Committed GRC Leader 2020 "I Nyoman Sudharma - Direktur Utama PT Bank Pembangunan Daerah Bali"</i>	7 Oktober 2020 / October 7, 2020	Top Business
16.	<i>TOP GRC Awards 2020 #Star4</i>	7 Oktober 2020 / October 7, 2020	Top Business
17.	<i>I Nyoman Sudharma, S.H., M.H., as Bali Marketing Champion 2020</i>	10 Oktober 2020 / October 10, 2020	Markplus
18.	<i>Platinum Award BUKU 2 Top Bank in 2020</i>	28 Oktober 2020 / October 28, 2020	Iconomics
19.	<i>1st The Best IT for BPD Company</i>	6 November 2020 / November 6, 2020	Economic Review
20.	<i>The Best Human Capital In Recruitment & Engagement Management 2020 (Local Banking)</i>	25 November 2020 / November 25, 2020	Business News Indonesia
21.	<i>Terpopuler di Media Digital 2020 Kategori Pemimpin BUMD "I Nyoman Sudharma"</i>	26 November 2020 / November 26, 2020	PR Indonesia
22.	<i>Terpopuler di Media Digital 2020 Kategori BUMD</i>	26 November 2020 / November 26, 2020	PR Indonesia
23.	<i>Mitra Kerja Terbaik Kantor PwBI Provinsi Bali Kategori PJSP Teraktif dalam Implementasi QRIS</i>	3 Desember 2020 / December 3, 2020	Bank Indonesia

No.	Penghargaan Awards	Tanggal Date of Issuance	Diberikan oleh Awarded by
24.	Bank Pendukung UMKM Terbaik Bank BUKU 1 dan BUKU 2	3 Desember 2020 / December 3, 2020	Bank Indonesia
25.	Peserta Sistem BI – RTGS dan BI – SSSS Terbaik Bank BUKU 1 dan BUKU 2	3 Desember 2020 / December 3, 2020	Bank Indonesia
26.	<i>Top Digital Implementation 2020 on Bank BPD Sector #Level Stars 4</i>	22 Desember 2020 / December 22, 2020	TOP Digital Awards 2020
27.	<i>Top Leader on Digital Implementation 2020 "I Nyoman Sudharma"</i>	22 Desember 2020 / December 22, 2020	TOP Digital Awards 2020



Laporan keberlanjutan yang pertama ini merupakan perwujudan dukungan kami terhadap pencapaian tujuan keberlanjutan.

Our very first sustainability report will be a realization of support towards achieving sustainability goals.



BANK BPD BALI
Bersama Anda Membangun Bali



Tentang Laporan

About Report

Selamat datang di Laporan Keberlanjutan perdana PT Bank Pembangunan Daerah Bali. Dalam Laporan Keberlanjutan ini memuat kata "Bank BPD Bali" dan "Perusahaan" yang didefinisikan sebagai PT Bank Pembangunan Daerah Bali yang menjalankan bisnis dalam bidang perbankan. Hal ini digunakan atas dasar kemudahan untuk menyebut PT Bank Pembangunan Daerah Bali secara umum.

Melalui laporan ini, Bank BPD Bali ingin mengkomunikasikan kepada seluruh pemangku kepentingan 3 (tiga) pesan utama. **Pertama**, kinerja *triple bottom line* (ekonomi, lingkungan dan sosial) Bank BPD Bali. **Kedua**, dampak ekonomi, lingkungan dan sosial yang timbul akibat kegiatan operasi Bank BPD Bali. **Ketiga**, kontribusi Bank BPD Bali terhadap upaya pencapaian Tujuan Pembangunan Berkelanjutan/TPB (*Sustainable Development Goals/SDGs*). Ketiga pesan tersebut kami sampaikan secara transparan kepada publik sebagai wujud praktik tata kelola yang baik menuju perusahaan perbankan berkelanjutan. Laporan ini memuat data dan informasi untuk Bank BPD Bali beserta seluruh cabang. [GRI 102-45]

Laporan Keberlanjutan ini mencakup periode pelaporan dari tanggal 1 Januari sampai dengan 31 Desember 2020 [GRI 102-50]. Bank BPD Bali memiliki kewajiban untuk menyusun laporan keberlanjutan setiap tahun, sesuai dengan ketentuan POJK 51/POJK.03/2017. [GRI 102-52]

Welcome to the first and foremost Sustainability Report of PT Bank Pembangunan Daerah Bali. This Sustainability Report covers the terms "Bank BPD Bali" and "Company" which are demarcated as PT Bank Pembangunan Daerah Bali which undertakes business in the banking sector. It is operated on the basis of convenience to address PT Bank Pembangunan Daerah Bali in general.

Through this report, Bank BPD Bali is willing to communicate to the entire stakeholders about 3 (three) vantage points. **First**, it is concerned the triple bottom line performance (economic, environmental, and social) of Bank BPD Bali. **Second**, it talks about the economic, environmental, and social impacts deriving from the operation of Bank BPD Bali. **Third**, it scrutinises the contribution of Bank BPD Bali to achieve the Sustainable Development Goals/SDGs. We hereby declare these three messages in a transparent manner to the public as a form of good governance practices towards a sustainable banking company. This report contains data and information for Bank BPD Bali and all its branches. [GRI 102-45]

This Sustainability Report embraces the reporting period from January 1 to December 31, 2020 [GRI 102-50]. Bank BPD Bali has an obligation to prepare a sustainability report every year, in accordance with the provisions of POJK 51/POJK.03/2017. [GRI 102-52]

STANDAR DAN PEDOMAN PELAPORAN

Reporting Standards and Guidelines

[GRI 102-54, GRI 102-55] [OJK G.5]

Laporan ini telah disusun sesuai dengan Standar GRI opsi Core. Sebagai emiten dan perusahaan publik, laporan ini juga disusun sesuai dengan Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

This report has been prepared in accordance with the Core option GRI Standards. As an issuer and a public company, this report is also prepared in accordance with the FSA Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.

Standar GRI dan POJK yang diaplikasikan dalam laporan ini ditandai di setiap halaman yang relevan dengan menggunakan nomor *disclosure* berwarna merah dalam kurung [Standar GRI] dan warna biru [POJK].

The GRI and POJK standards applied in this report are marked on each relevant page by using a red disclosure number in brackets [GRI Standards] and blue [POJK].

PERUBAHAN SIGNIFIKAN DENGAN TAHUN SEBELUMNYA

Significant Changes with Previous Years

[GRI 102-10] [GRI 102-48] [GRI 102-49] [GRI 102-51]

Mengingat laporan ini adalah laporan keberlanjutan yang pertama, maka *disclosure* tentang perubahan signifikan dalam organisasi, pernyataan kembali (*restatement*), tanggal laporan sebelumnya dan perubahan topik pelaporan tidak relevan.

Having given that this report is the first sustainability report, disclosure of significant changes in the organisation, restatements, date of previous reports, and changes in reporting topics is irrelevant.

EXTERNAL ASSURANCE [GRI 102-56]

External Assurance [GRI 102-56]

Bank BPD Bali belum menugaskan pihak eksternal untuk melakukan pekerjaan *assurance* atas laporan keberlanjutan 2020.

Bank BPD Bali has not assigned an external party to carry through assurance work on the 2020 sustainability report.

PENETAPAN TOPIK MATERIAL DAN *BOUNDARIES* LAPORAN [GRI 102-46]

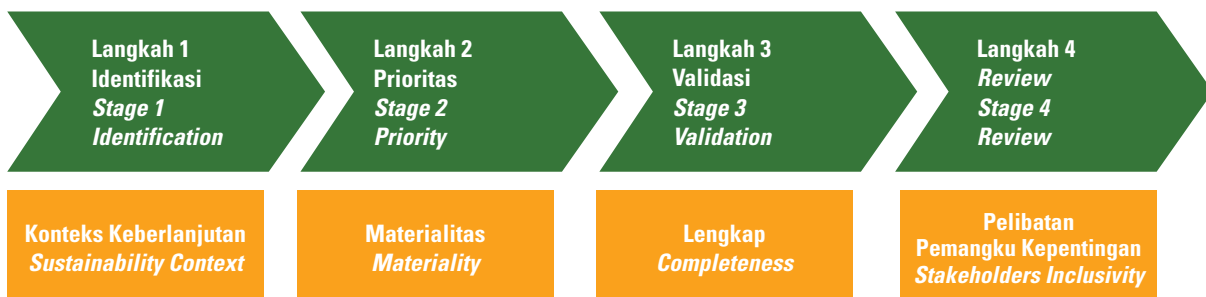
Determination of Material Topics and Report Boundaries [GRI 102-46]

Topik material yang dimuat dalam laporan ini ditetapkan setelah dilakukan pembahasan dalam *Focus Group Discussion* (FGD) melalui *platform virtual meeting* pada tanggal 4 Maret 2021 yang dihadiri oleh Tim *Sustainability Report* Bank BPD Bali, difasilitasi oleh konsultan *Sustainability Report*.

The material topics contained in this report were determined after discussion in a Focus Group Discussion (FGD) through a virtual meeting platform on March 4, 2021, which was attended by the Bank BPD Bali Sustainability Report team, facilitated by a Sustainability Report consultant.

Proses penetapan isi Laporan dilakukan sesuai dengan prinsip-prinsip yang ditetapkan oleh Standar GRI, yakni: *Sustainability context* (konteks keberlanjutan); *Materiality* (materialitas); *Completeness* (kelengkapan), dan *Stakeholders inclusiveness* (pelibatan pemangku kepentingan) sebagaimana tergambar dalam bagan berikut:

The process of determining the contents of the Report is carried out in accordance with the principles stipulated by the GRI Standards, namely: Sustainability context; Materiality; Completeness, and Stakeholders inclusiveness, as illustrated in the following chart:



Penerapan Prinsip *Stakeholders Inclusiveness*

OJK sebagai regulator yang melindungi kepentingan investor merupakan salah satu pemangku kepentingan Bank BPD Bali. Oleh sebab itu, dalam rangka menerapkan prinsip *stakeholders inclusiveness*, kami menetapkan topik material sesuai dengan topik-topik yang telah diwajibkan oleh POJK 51/POJK.03/2017.

Implementation of the Principles of Stakeholders Inclusiveness

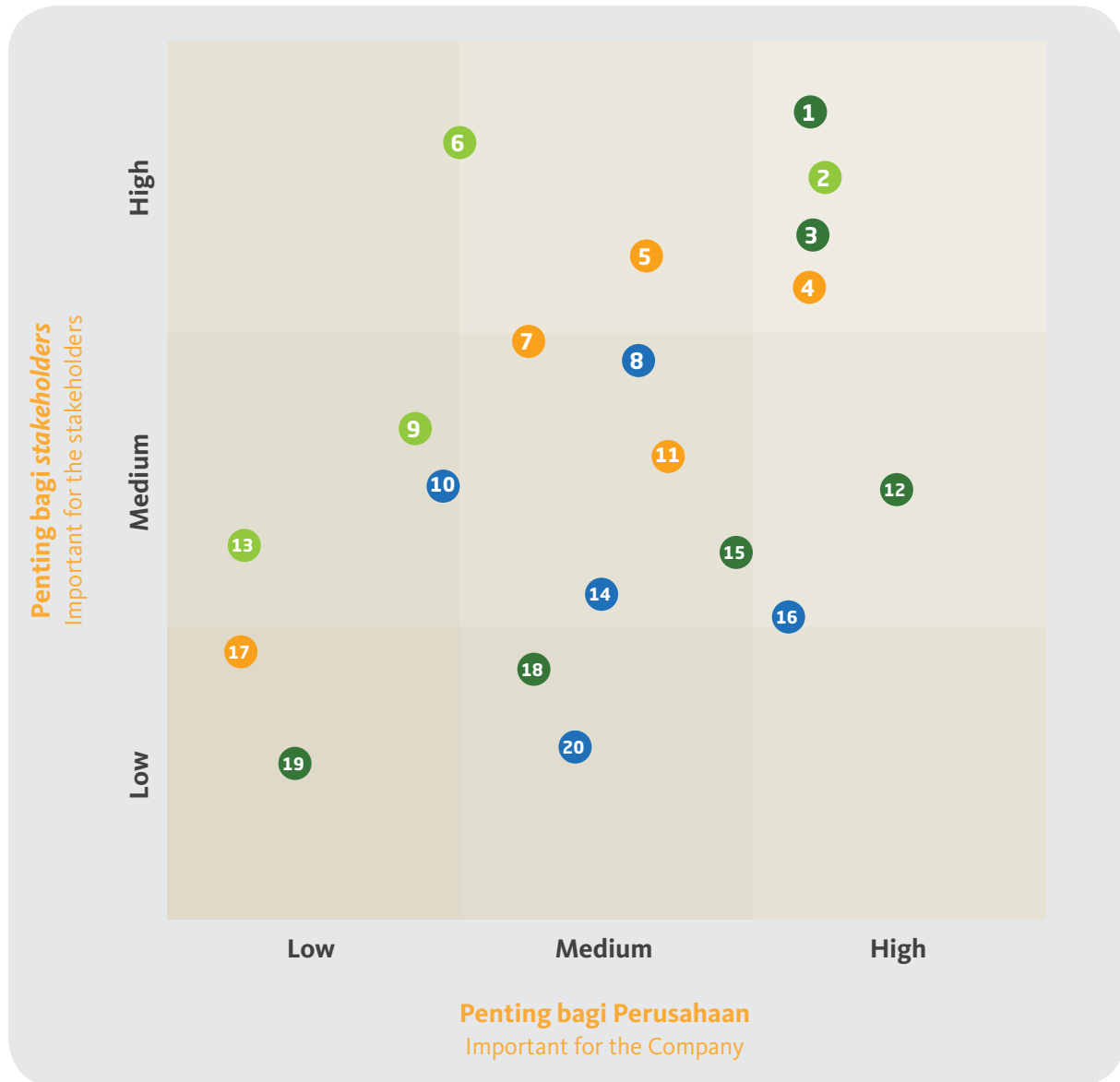
FSA, as the regulator protecting the interests of investors, is one of the stakeholders of Bank BPD Bali. Therefore, in order to apply the principle of stakeholder inclusiveness, we set material topics in accordance with the topics required by POJK 51/POJK.03/2017.

Kemudian sebagai tambahan beberapa topik material lainnya seperti kinerja ekonomi dan emisi Gas Rumah Kaca (GRK). Selanjutnya dilakukan FDG tingkat materialitas (*materiality level*) atas isu/topik yang dilaporkan. Topik material dikirim ke seluruh kelompok pemangku kepentingan dan pejabat internal perusahaan. Hasil FGD tersebut digambarkan dalam grafik di bawah ini.

Then in addition to some other material topics such as economic performance and Green House Gas (GHG) emissions. Furthermore, an FDG was conducted on the materiality level (materiality level) on the issues / topics reported. Material topics were sent to all stakeholder groups and officials internal company. The results of the FGD are described in the chart below.

GRAFIK TINGKAT MATERIALITAS

Materiality Level Graph



1. Kinerja Ekonomi
2. Kesejahteraan Karyawan
3. Energi Terbarukan
4. Produk/Portofolio Berkelanjutan
5. Pendidikan dan Pelatihan
6. Dampak Ekonomi Tidak Langsung pada Masyarakat
7. Pemasaran Produk
8. Kepatuhan Nasabah Terkait Aspek Lingkungan Hidup
9. Kepatuhan Nasabah Terkait Aspek Sosial

10. Kelompok Sosial
11. Pemakaian Energi
12. Anti Korupsi
13. Pemakaian Air
14. Kelompok Lingkungan
15. Emisi Karbon
16. Pemakaian Energi
17. Kepatuhan Pajak
18. Pemakaian Material (Bahan)
19. Emisi Karbon
20. Tunjangan Hari Tua (Pensiun)

1. Economic Performance
2. Employee Welfare
3. Renewable Energy
4. Sustainable Products / Portfolios
5. Education and Training
6. Indirect Economic Impact on Society
7. Product Marketing
8. Customer Compliance with Environmental Aspects
9. Customer Compliance Regarding Social Aspects

10. Social Groups
11. Energy Consumption
12. Anti-Corruption
13. Water Consumption
14. Environmental Groups
15. Carbon Emissions
16. Energy Consumption
17. Tax Compliance
18. Material Use (Materials)
19. Carbon Emissions
20. Old Age Benefits (Pension)

DAFTAR TOPIK MATERIAL

List of Material Topics

Topik Material [GRI 102-47]	Alasan Materialitas Topik Reasons for Topic Materiality [GRI 103-1]	Nomor Disclosure Disclosure Number	Batasan Boundaries	
			Di dalam Perusahaan Inside the Company	Di luar Perusahaan Outside the Company
Kinerja dan dampak ekonomi Economic performance and impact	Profitabilitas perusahaan menjadi topik penting bagi pemegang saham dan para pemangku kepentingan lainnya. The profitability of the company is an important topic for shareholders and other stakeholders.	201-1, 201-3, 203-1, 203-2	√	√
Tata Kelola Governance	Penting untuk meningkatkan kepercayaan pemangku kepentingan dan masyarakat pada perusahaan. It is important to increase stakeholder and community trust in the company.	205-2, 205-3	√	
Energi Energy	Berpengaruh untuk menjaga kelestarian lingkungan. Affecting on preserving the environment.	302-1, 302-2, 302-3, 302-4.		√
Air Water	Berpengaruh untuk menjaga kelestarian lingkungan. Affecting on preserving the environment.	303-1		√
Emisi Emission	Berpengaruh untuk menjaga kelestarian lingkungan. Affecting on preserving the environment.	305-1, 305-2, 305-4		√
Kepatuhan lingkungan Environmental compliance	Berpengaruh pada keberlanjutan dan kepercayaan pemangku kepentingan pada perusahaan. Influencing on sustainability and stakeholder trust in the company.	307-1		√
Kenyamanan bekerja Working convenience	Berpengaruh pada kenyamanan dan kinerja karyawan, sehingga dapat meningkatkan produktivitas perusahaan. Affecting the comfort and performance of employees, so that it can increase company productivity.	401-1, 401-2, 404-4	√	
Non diskriminasi & HAM Non-discrimination & Human Rights	Berpengaruh pada kenyamanan dan kinerja karyawan, serta menjaga kredibilitas perusahaan di mata masyarakat. Affecting the comfort and performance of employees, and maintains the company's credibility in the eyes of the community	405-1, 405-2, 406-1	√	
Masyarakat lokal Local Community	Berpengaruh pada kesejahteraan masyarakat sebagai salah satu pemangku kepentingan. Influencing on the welfare of the community as a stakeholder.	413-1		√
Tanggung jawab produk Product responsibility	Berpengaruh pada kepercayaan nasabah pada perusahaan. Affecting customer trust in the company.	417-1, 417-2, 417-3		√
Keamanan Informasi Information Security	Berpengaruh pada kepercayaan nasabah pada perusahaan. Affecting customer trust in the company.	418-1		√

INFORMASI KONTAK

Contact Information

Bank BPD Bali menghargai masukan-masukan untuk meningkatkan kualitas laporan keberlanjutan kami di tahun mendatang. Bila ada pertanyaan maupun input, dapat menghubungi:

Divisi Umum dan Kesekretariatan
Telp: (0361) 223301 ext. 122
Fax: (0361) 237691
Email: humas@bpd Bali.co.id

Bank BPD Bali does appreciate suggestions that keep coming in to improve the quality of our sustainability reports in the coming year. Should you have questions or inputs, please contact:

General and Secretarial Division
Phone: (0361) 223301 ext. 122
Fax: (0361) 237691
Email: humas@bpd Bali.co.id



SURAT PERNYATAAN DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN KEBERLANJUTAN TAHUN 2020

Statement of Members of the Board of Commissioners on the Responsibility for the 2020 Sustainability Report 2020

[OJK G.2]

Kami yang bertanda tangan di bawah ini, Dewan Komisaris PT Bank Pembangunan Daerah Bali menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank Pembangunan Daerah Bali Tahun 2020 telah disampaikan sesuai dengan POJK No. 51/POJK.03/2017, dan bertanggung jawab penuh atas kebenaran isi Laporan. Laporan ini disusun oleh Direksi dan telah mendapat persetujuan Dewan Komisaris, untuk disampaikan kepada para pemangku kepentingan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, the Board of Commissioners of PT Bank Pembangunan Daerah Bali state that all information in the 2020 PT Bank Pembangunan Daerah Bali Sustainability Report has been submitted in accordance with POJK No. 51/POJK.03/2017 and are fully responsible for the accuracy of the contents of the report. This report was prepared by the Board of Directors and has received approval from the Board of Commissioners, to be submitted to stakeholders. This statement was made with actual.

Denpasar, 27 Mei 2021
Denpasar, May 27, 2021



Ida Bagus Putu Anom Redhi, S.H., M.M.

Komisaris Utama Independen
Independent President Commissioner



Drs. I Made Sukada, M.M.

Komisaris Independen
Independent Commissioner



Ida Bagus Wibawa, S.E.

Komisaris Independen
Independent Commissioner



Wisnu Bawa Temaja, S.H., M.H.

Komisaris Non Independen
Non Independent Commissioners



Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA.

Komisaris Non Independen
Non Independent Commissioners

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEBERLANJUTAN TAHUN 2020

Statement of Members of the Board of Directors on the Responsibility for the 2020 Sustainability Report 2020

[OJK G.2]

Kami yang bertanda tangan di bawah ini, Direksi PT Bank Pembangunan Daerah Bali menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank Pembangunan Daerah Bali Tahun 2020 telah disampaikan sesuai dengan POJK No. 51/POJK.03/2017, dan bertanggung jawab penuh atas kebenaran isi Laporan. Laporan ini disusun oleh Direksi dan telah mendapat persetujuan Dewan Komisaris, untuk disampaikan kepada para pemangku kepentingan. Demikian pernyataan ini dibuat dengan sebenarnya.

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Denpasar, 27 Mei 2021

Denpasar, May 27, 2021



I Nyoman Sudharma, S.H., M.H.

Direktur Utama
President Director



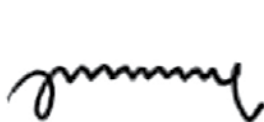
Ida Bagus Gede Setia Yasa, S.Kom., M.M.

Direktur Operasional
Director of Operation



Made Lestara Widiatmika, S.E.

Direktur Kredit
Director of Loan



I Nyoman Sumanaya, S.E., M.M.

Direktur Bisnis Non Kredit
Director of Non Loan Business



Drs. I Wayan Sutela Negara, M.M.

Direktur Kepatuhan
Director of Compliance



BANK BPD BALI
Bersama Anda Membangun Bali



Sambutan Direksi

Board of Director's Report

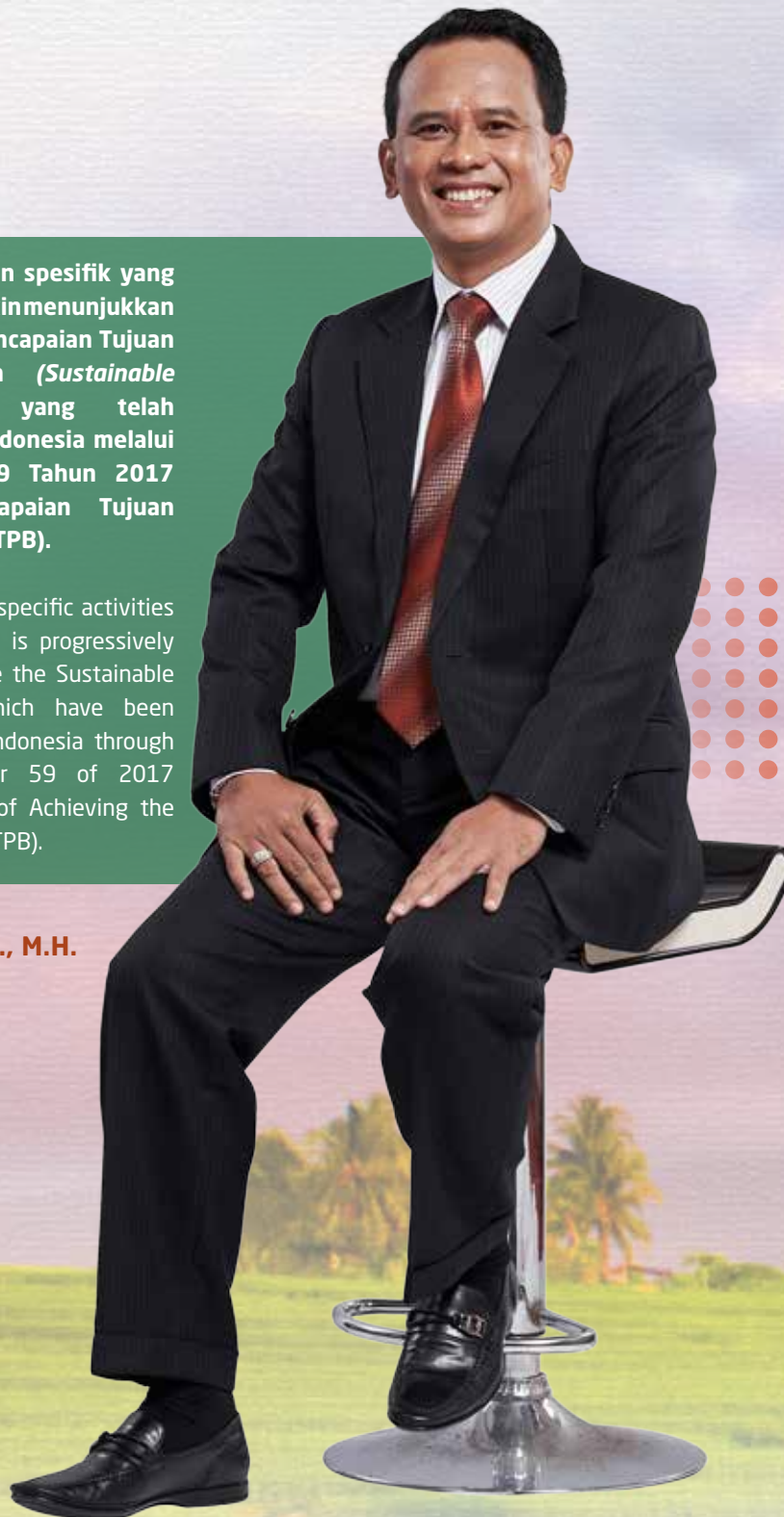
SAMBUTAN DIREKSI [GRI 102-14] Remarks of the Board of Directors [GRI 102-14]

Dengan berbagai jenis kegiatan spesifik yang dijalankan, Bank BPD Bali semakin menunjukkan relevansinya dengan upaya pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*) yang telah diratifikasi oleh Pemerintah Indonesia melalui Instruksi Presiden Nomor 59 Tahun 2017 Tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

Along with multifarious kinds of specific activities being performed, Bank BPD Bali is progressively showing its relevance to achieve the Sustainable Development Goals (SDGs) which have been ratified by the Government of Indonesia through Presidential Instruction Number 59 of 2017 concerning the Implementation of Achieving the Sustainable Development Goals (TPB).

I NYOMAN SUDHARMA, S.H., M.H.

Direktur Utama
President Director



Para Pemangku Kepentingan yang terhormat,

Institusi keuangan merupakan salah satu pilar utama dalam sebuah bangsa, yang tidak hanya menjadi penggerak ekonomi, namun juga berperan besar dalam meningkatkan kesejahteraan masyarakat pada umumnya. Selain mendukung kelancaran proses perekonomian, institusi keuangan juga menentukan kriteria investor atau korporasi yang melakukan investasi. Dengan demikian, Bank mengambil peran penting untuk mengarahkan transformasi dunia bisnis dan industri pada praktik keberlanjutan. Upaya Bank BPD Bali untuk mendorong keputusan-keputusan investasi yang peduli ekonomi, sosial, lingkungan dan tata kelola yang bertanggung jawab, adalah kontribusi Bank BPD Bali dalam pencapaian tujuan keberlanjutan.

Dalam tahun pertama penerbitan laporan keberlanjutan ini, Bank BPD Bali melaporkan kinerja keberlanjutannya secara Inti, dengan tujuan untuk memberikan gambaran yang sederhana namun lugas dan lengkap tentang upaya-upaya Perusahaan membangun Bank BPD Bali sebagai institusi keuangan berkelanjutan.

Dampak, Risiko dan Kesempatan [GRI 102-15]

Pandemi Covid-19 mengakibatkan disrupsi yang cukup masif dalam dunia industri, korporasi, maupun setiap individu. Ekonomi mengalami perlambatan, dan perbankan rentan terhadap risiko kredit macet. Namun demikian, Bank BPD Bali telah melakukan pemeriksaan yang menyeluruh dan mitigasi untuk mengelola dampak pandemi dan memastikan stabilitas bank, di antaranya dengan strategi:

1. Menindaklanjuti POJK 11 tahun 2020 dan perubahannya sesuai POJK 48 tahun 2021 tentang restrukturisasi kredit yang terdampak langsung oleh Covid-19;
2. Menyusun *stress testing* mengenai likuiditas untuk memenuhi kewajiban yang segera jatuh tempo;
3. Menerapkan protokol kesehatan untuk mencegah penyebaran Covid-19;
4. Melakukan vaksinasi terhadap seluruh jajaran pengurus serta karyawan dan karyawan Bank BPD Bali;
5. Penilaian Tingkat Kesehatan Bank berada pada peringkat 2 dimana mencerminkan kondisi Bank yang secara umum sehat, sehingga dinilai mampu menghadapi pengaruh

Dear valued Stakeholders,

Financial institutions have been one of the core grounds in a nation, which not only navigate the economy, but also play a major role in the wellbeing of society in general. In addition to supporting the smooth running of the economic process, financial institutions further then set up the criteria for investors or corporations to invest. Thus, the Bank takes an imperative part in directing the transformation of the business world and industry in sustainable practices. Bank BPD Bali's endeavours to vitalise investment decisions that concern the economic, social, environment, and responsible governance, are the contribution of Bank BPD Bali in realising sustainability goals.

In the first year of publication of this sustainability report, Bank BPD Bali reported its sustainability performance in *Core* option with the aim of providing a modest yet straightforward and complete picture of the Company's attempts in order to build Bank BPD Bali as a sustainable financial institution.

Impact, Risk, and Opportunity [GRI 102-15]

The Covid-19 pandemic has brought an immense disturbance in the world of industries, corporations, and individuals. The economy is undergoing a slowdown and banks are vulnerable to the risk of bad debt. Bank BPD Bali, however, has undertaken a comprehensive examination and mitigation to manage the impact of the pandemic and ensure bank stability, including with the following strategies:

1. Following up on POJK 11 of 2020 and its amendments in accordance with POJK 48 of 2021 concerning debt restructuring that was directly affected by Covid-19;
2. Arranging stress testing regarding liquidity to meet obligations that will soon be due;
3. Implementing health protocols to avert the spread of Covid-19;
4. Vaccinating all levels of management as well as employees of Bank BPD Bali;
5. The Bank's Risk-Based Rating is rated 2 displaying the condition of the Bank which is generally healthy; thus, it is deemed capable of confronting significant adverse

negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain :

- a. Profil Risiko Bank dalam peringkat 2, pada umumnya memiliki karakteristik antara lain sebagai berikut :
 - 1) Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank baik, sehingga kemungkinan kerugian yang dihadapi Bank dari Risiko *Inherent* komposit tergolong rendah selama periode waktu tertentu di masa datang.
 - 2) Legalitas penerapan manajemen risiko secara komposit memadai. Meskipun terhadap kelemahan minor, tetapi kelemahan tersebut perlu mendapatkan perhatian manajemen.
- b. Tata Kelola mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik yaitu pada peringkat 2. Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip Tata Kelola. Apabila terdapat kelemahan dalam penerapan prinsip Tata Kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh Manajemen Bank.
- c. Rentabilitas memadai yaitu pada peringkat 2, laba melebihi target dan mendukung pertumbuhan permodalan Bank. Bank yang termasuk dalam peringkat 2 ini memenuhi seluruh atau sebagian besar dari contoh karakteristik berikut :
 - 1) Kinerja Bank dalam menghasilkan laba (rentabilitas) memadai;
 - 2) Sumber utama rentabilitas yang berasal dari *core earnings* dominan;
 - 3) Komponen-komponen yang mendukung *core earnings* stabil;
 - 4) Kemampuan laba dalam meningkatkan permodalan dan prospek laba di masa datang tinggi.
- d. Bank memiliki kualitas dan kecukupan permodalan yang memadai yaitu pada peringkat 2 (baik) terhadap profil risikonya, yang disertai dengan pengelolaan permodalan yang kuat sesuai dengan karakteristik, skala usaha dan kompleksitas Bank. Bank yang termasuk dalam peringkat 2 ini memenuhi seluruh atau sebagian besar dari contoh karakteristik berikut :
 - 1) Bank memiliki tingkat permodalan yang memadai dan dapat mengantisipasi hampir seluruh risiko yang dihadapi;

effects from changes in business situations and other external factors as reflected in the rating of assessment factors, including:

- a. The Bank's Risk Profile, which is included in rating 2, generally has the following characteristics:
 - 1) Considering the good business activities of the Bank; thus, the possibility of losses faced by the Bank from composite *Inherent* Risk is low during a certain period of time in the future.
 - 2) The legality of implementing risk management in a composite is adequate. Even though the drawbacks are minor, these weaknesses require management attention.
- b. Governance reflects that the Bank's Management has implemented GCG which is generally good, namely at rank 2. This is reflected in the adequate fulfilment of the principles of Governance. Should there be flaws in the Governance principles implementation, the weaknesses are then not significant and can be resolved by normal actions by the Bank's Management.
- c. Profitability is sufficient, namely at rank 2, profit exceeds the target and supports the growth of the Bank's capital. The bank which is included in rating 2 fulfils all or most of the examples of the following characteristics:
 - 1) Bank performance in generating adequate profit (profitability);
 - 2) The foremost source of profitability comes from the dominant core earnings;
 - 3) The components that support stable core earnings;
 - 4) Profitability in increasing capital and high profit prospects in the future.
- d. The Bank has adequate quality and capital adequacy, namely at rank 2 (good) to its risk profile, accompanied by strong capital management in accordance with the characteristics, business scale and complexity of the Bank. Banks that are included in rating 2 fulfil all or most of the examples of the following characteristics:
 - 1) The Bank has an adequate level of capital and can anticipate almost all risks it faces;

- 2) Kualitas komponen pemodal pada umumnya baik, permanen, dapat menyerap kerugian;
 - 3) Bank telah melakukan *stress Test* dengan hasil yang dapat menutup seluruh risiko yang dihadapi dengan memadai;
 - 4) Bank memiliki manajemen pemodal yang baik dan/atau memiliki proses penilaian kecukupan modal yang baik.
- e. Secara keseluruhan mencerminkan kondisi Bank yang sehat yaitu pada peringkat 2, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas dan pemodal yang secara umum baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan.
- 2) The quality of capital components is generally good, permanent, can absorb losses;
 - 3) The Bank has conducted stress tests with results that adequately cover all risks faced;
 - 4) The Bank has sound capital management and/or has a sound capital adequacy assessment process.
- e. Largely, it reflects the sound condition of the Bank, namely at rank 2; thus, it is considered capable of facing significant negative effects from changes in business conditions and other external factors as reflected in the rating of assessment factors, including risk profile, GCG implementation, profitability, and capital. Should there be weaknesses, these weaknesses are less significant.

Pandemi mempengaruhi berbagai program dan target yang telah ditetapkan sebelumnya. Namun demikian, Bank BPD Bali menanggapi hal ini sebagai peluang untuk menata diri, meningkatkan kemampuan dan mencari berbagai kemungkinan untuk mendapatkan hasil yang terbaik. Sampai dengan periode Desember 2020 pembiayaan kepada UMKM mengalami peningkatan sebesar 8.82% dan untuk pembiayaan berwawasan lingkungan mengalami peningkatan sebesar 31.23% dibandingkan dengan realisasi tahun sebelumnya. Dalam bidang ekonomi, Bank BPD Bali mengambil kesempatan untuk melakukan pembekalan pada masyarakat untuk meningkatkan usahanya, terutama di tengah pandemi. Sebanyak 4 kegiatan berupa webinar, pelatihan *online* dan sosialisasi telah dilakukan. Dalam bidang lingkungan, kesadaran akan pentingnya penerapan keuangan berkelanjutan baik dari pihak Bank BPD Bali maupun industri dan korporasi telah membuka kesempatan bagi peningkatan *portofolio* pembiayaan hijau.

Selain itu, pembatasan fisik dan mobilitas masyarakat selama pandemi memberi peluang untuk pertumbuhan perbankan digital. Hal ini disambut baik oleh Bank BPD Bali yang memang telah memfokuskan diri menjadi bank digital sehingga dapat memberikan layanan yang lebih luas pada masyarakat.

Pandemics affect various predetermined programs and targets. However, Bank BPD Bali forgot about this as an opportunity to organize itself, improve capabilities and seek various possibilities to get the best results. As of December 2020, financing to MSMEs has increased by 8.82% and for environmentally sound financing has increased by 31.23% compared to the realization of the previous year. In the economic field, Bank BPD Bali took the opportunity to provide provision to the community to improve its business, especially in the midst of a pandemic. A total of 4 activities in the form of webinars, online training and outreach have been carried out. In the environmental sector, awareness of the importance of implementing sustainable finance from both the BPD Bali and industry and corporations has opened up opportunities for increasing the green financing portfolio.

In addition, physical restrictions and community mobility during the pandemic provide prospects for the growth of digital banking. This was very well welcomed by Bank BPD Bali which has indeed focused on being a digital bank so that it can afford a wider range of services to the public.

Permasalahan Dengan Penerapan Keuangan Berkelanjutan [OJK E.5]

Penerapan keuangan berkelanjutan merupakan perkembangan baru dalam dunia perbankan, yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) pada tahun 2017. Tentunya banyak hal yang perlu Bank BPD Bali pelajari dan terapkan dalam seluruh proses bisnis terkait hal ini, dari perencanaan, kebijakan, hingga penerapan dalam hal finansial maupun dalam program pemberdayaan kami (CSR). Salah satu tantangannya adalah keterbatasan pengetahuan para karyawan terkait prinsip dan penerapan keuangan berkelanjutan. Hal ini tentunya berpengaruh dalam pengembangan kebijakan dan produk-produk keuangan berkelanjutan. Namun demikian, Bank BPD Bali telah melakukan serangkaian sosialisasi pada seluruh karyawan, baik melalui *sharing session*, *workshop* dan *e-learning*.

Bank BPD Bali melakukan pengembangan kapasitas internal untuk memimpin, melaksanakan dan mengembangkan keuangan berkelanjutan. Bank BPD Bali juga mengintegrasikan praktik LST (lingkungan, sosial, tata kelola) dalam seluruh aktivitas Bank BPD Bali. Tidak hanya bagi karyawan, namun Bank BPD Bali juga mempromosikan praktik-praktik keberlanjutan yang relevan bagi nasabah, terutama yang berkaitan dengan produk dan layanan berkelanjutan.

Tantangan lainnya yaitu, Bank BPD Bali perlu menyesuaikan program-program pemberdayaan masyarakat yang terintegrasi dengan seluruh lini bisnis Bank BPD Bali. Tidak hanya menasar kebutuhan masyarakat saja, namun juga perlu diselaraskan dengan prinsip-prinsip keuangan berkelanjutan yang mencakup tiga aspek: *people, planet, profit*. Tantangan-tantangan ini menjadi pemicu bagi Bank BPD Bali untuk terus maju, dan mendorong kami untuk meningkatkan nilai tambah Bank BPD Bali bagi para pemangku kepentingan dan komunitas yang kami layani.

Mengembangkan Budaya Keberlanjutan

Budaya sebuah Perusahaan merupakan aspek penting yang membentuk perilaku seluruh insan Perusahaan tersebut. Untuk itu, Bank BPD Bali terus berupaya untuk membangun budaya keberlanjutan, di mana setiap karyawan memahami pentingnya

Issues With The Sustainable Finance Implementation [OJK E.5]

The implementation of sustainable finance is a new development in the banking world, which was stipulated by the Financial Services Authority (OJK) in 2017. There are many things that BPD Bali Bank needs to learn and to apply in all business processes related to this matter, from planning, policies, to implementation in financial terms as well as in our empowerment program (CSR). One of the encounters is the limited cognisance of employees regarding the principles and implementation of sustainable finance. This does affect the improvement of sustainable financial policies and products. On the other hand, Bank BPD Bali has conducted a series of outreach to all employees, both through sharing sessions, workshops, and e-learning.

Bank BPD Bali develops internal capacity to lead, implement and develop sustainable finance. Bank BPD Bali also integrates LST (environmental, social, governance) practices in all activities of Bank BPD Bali. Not only for employees, but Bank BPD Bali also promotes relevant sustainability practices for customers, especially those related to sustainable products and services.

Another deficiencies is that Bank BPD Bali is required to adjust community empowerment programs that are integrated with all of Bank BPD Bali's business lines. Not only targeting the exigencies of society, but also need to be aligned with the principles of sustainable finance which embraces three phases: *people, planet, profit*. These challenges are a trigger for Bank BPD Bali to move forward and to encourage us to increase the added value of Bank BPD Bali for stakeholders and the communities the Company serves.

Developing a Sustainability Culture

The culture of a company is a vital property that shapes the behaviour of all employees of the Company. Therefore, Bank BPD Bali attempts to build a culture of sustainability, where every employee comprehends the importance of sustainability,

keberlanjutan dan berperilaku serta mengambil keputusan yang sesuai dengan prinsip-prinsip yang diyakininya dengan senantiasa mengacu pada nilai-nilai budaya Bank BPD Bali yaitu CINTA (*Competent, Integrity, Teamwork dan Customer Awareness*). Berbagai upaya Bank BPD Bali lakukan, salah satunya melalui sosialisasi dan pelatihan yang secara kontinu diberikan pada seluruh karyawan, dengan harapan bahwa setiap insan Bank BPD Bali dapat mendukung program dan kebijakan keberlanjutan yang ditetapkan oleh Perusahaan.

Selain itu, pembuatan laporan keberlanjutan ini juga menjadi sarana mengembangkan budaya keberlanjutan. Dengan adanya kewajiban untuk melaporkan kinerja keberlanjutan, maka setiap pimpinan dan karyawan Bank BPD Bali terpacu untuk merancang dan melaksanakan program keberlanjutan yang progresif, untuk membuat laporan keberlanjutan yang semakin baik dari tahun ke tahun.

Prestasi dan Kinerja

Patut kami syukuri, bahwa di tengah situasi yang penuh dengan tantangan ini Bank BPD Bali tetap dapat mencatatkan kinerja yang baik, di antaranya:

- Peningkatan aset tahun 2020 sebesar 5,90%.
- Peningkatan Dana Pihak Ketiga tahun 2020 sebesar 6,91%.

Penurunan daya beli dan pembatasan mobilitas masyarakat berdampak berat pada para pelaku UMKM. Hal ini tidak dapat dianggap ringan, karena krisis yang dialami oleh UMKM dapat menjadi ancaman perekonomian nasional juga. Untuk meningkatkan kapasitas ekonomi masyarakat, Bank BPD Bali mengadakan beragam sosialisasi keuangan berkelanjutan, seperti:

- Webinar Deglobalisasi Hasil Pertanian, Menuju Kemandirian Hasil Pertanian Lokal Bali Ditengah Pandemi Covid-19 telah dilaksanakan pada tanggal 24 Juni 2020 dengan peserta 70 orang dan realisasi anggaran sebesar Rp26.397.000,00.
- Webinar Strategi Reaktivasi Usaha Pariwisata di Bali Timur telah dilaksanakan pada tanggal 13 Agustus 2020 dengan peserta 112 orang dan realisasi anggaran sebesar Rp16.590.000,00.

then behaves and makes decisions in accordance with the principles s/he believes in by concerning with the corporate values of Bank BPD Bali, viz. CINTA (*Competent, Integrity, Teamwork, and Customer Awareness*). Bank BPD Bali has made multiple attempts, one of which is through dissemination and incessant training to all employees with the hope that each and every member of Bank BPD Bali can support the sustainability programs and policies set by the Company.

Into the bargain, the preparation of this sustainability report is further a means of developing a culture of sustainability. With the obligation to report on sustainability performance, every leader and employee of Bank BPD Bali is motivated to design and to implement a progressive sustainability program to make sustainability reports that are getting better from year to year.

Accomplishment and Performance

We are thankful that in the midst of a situation full of challenges, Bank BPD Bali can still document eminent performance, including:

- 5.90% increase in assets in 2020.
- Third Party Fund Increase in 2020 by 6.91%.

The shrinkage in purchasing ability and restrictions on the mobility of the community pose an unadorned impact on MSMEs. This is a serious matter, for the crisis undergone by MSMEs can be a menace to the national economy as well. To increase the economic capacity of the community, Bank BPD Bali held various sustainable financial disseminations, such as:

- Webinar on Deglobalization of Agricultural Products, Towards the Independence of Local Agricultural Products in the midst of the Covid-19 Pandemic has been held on June 24, 2020 with 70 participants and the realisation of a budget of Rp26,397,000.00.
- The Tourism Business Reactivation Strategy Webinar in East Bali was held on August 13, 2020, with 112 participants and the realisation of a budget of Rp16,590,000.00.

- Pelatihan *online* kepada UMKM yang diselenggarakan tanggal 27 Agustus 2020 dengan peserta 687 orang, dan realisasi biaya sebesar Rp250.000.000,00 (*bundling* dengan seluruh kegiatan Denpasar Festival secara *virtual* 2020 menggunakan anggaran di Kantor Cabang).
- Sosialisasi dalam acara Gerakan Diversifikasi Pangan Lokal dan Fasilitas KUR tanggal 12 Oktober 2020 dengan peserta 100 orang dan realisasi biaya sebesar Rp2.775.000,00.

- Online training to MSMEs was held on August 27, 2020, with 687 participants and the realisation of costs of Rp250,000,000.00 (*bundling* with all Denpasar Festival activities virtually 2020 using the budget at the Branch Office).
- Dissemination in the local food diversification movement and People's Business Credit facilities on October 12, 2020 with 100 participants and the realization of costs of Rp2,775,000.00.

Pandangan ke Depan

Kabar baik mengenai ketersediaan vaksin Covid-19 secara gratis untuk seluruh masyarakat Indonesia memberi angin segar pada situasi ekonomi yang tidak menentu. Pelaku usaha mulai optimis, dan diharapkan pada tahun 2021 mendatang masyarakat dapat beroperasi secara normal seperti sebelum pandemi. Sementara itu, Bank BPD Bali akan terus melakukan yang terbaik dalam mengembangkan usaha beralaskan prinsip-prinsip keberlanjutan.

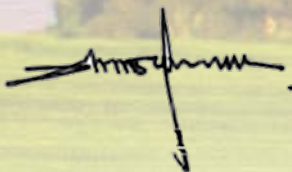
Bank BPD Bali menyadari bahwa perjalanan pemulihan ekonomi masih akan panjang dan penuh tantangan. Namun demikian Bank BPD Bali berbesar hati atas dukungan tim manajemen, karyawan, dan setiap pemangku kepentingan yang telah memberikan sumbangsih dan dedikasi terbaiknya bagi Bank BPD Bali. Bank BPD Bali mengucapkan terima kasih, dan memberikan apresiasi yang tinggi atas kerja sama yang baik selama ini. Mari kita terus melangkah dengan penuh keyakinan bahwa bersama kita dapat melampaui tantangan apapun juga.

Visionary Plan

The good news regarding the availability of the free Covid-19 vaccine for all Indonesians gives fresh air to the indeterminate economic situation. Business actors are commencing to be optimistic and it is expected that by 2021, the community will be able to operate normally as before the pandemic. Bank BPD Bali will continue to do its best in developing a business on the basis of the principles of sustainability.

Bank BPD Bali does acknowledge that the journey of economic recovery will still be long and full of challenges. Bank BPD Bali, however, is grateful for the support of the management team, employees, and every stakeholder who have given their best contribution and dedication to Bank BPD Bali. Bank BPD Bali would like to thank and give appreciation for the excellent cooperation so far. Let us continue to move with the confidence that together we can overcome any challenge.

Denpasar, 27 Mei 2021
Denpasar, May 27, 2021



I Nyoman Sudharma, S.H., M.H.

Direktur Utama
President Director



Sinergi dan kerja sama merupakan manifestasi dari kredibilitas dan kapabilitas Perusahaan dalam menavigasi peluang untuk mencapai kualitas keberlanjutan

Synergy and collaboration are manifestations of the Company's credibility and capability in navigating opportunities to reach out quality sustainability



BANK BPD BALI
Bersama Anda Membangun Bali



*Wajah
Bank BPD Bali
Identity of Bank BPD Bali*

Lebih dari setengah abad Bank BPD Bali berhasil menjaga eksistensinya sebagai salah satu BUMD terkemuka di Indonesia melalui ekspansi bisnis dan konsistensi dalam memberikan layanan yang komprehensif dan inovatif sesuai kebutuhan pasar. Sepanjang kiprahnya, Bank BPD Bali berupaya untuk menjadi medium sebagai perusahaan jasa keuangan yang berbasis digital demi mempertahankan pertumbuhan bisnis yang berkesinambungan. Salah satu misi kami adalah mengoptimalkan nilai perusahaan secara berkelanjutan yang akan bermanifestasi sebagai fondasi solusi ekonomi yang kuat dengan layanan yang berintegritas sebagai wujud kontribusi Perusahaan terhadap seluruh aktivitas pelanggan.

Sebagai bukti pencapaian, Bank BPD Bali memantapkan langkahnya dengan melakukan ekstensifikasi bisnis di tengah tantangan *status quo*. Prestasi tersebut merupakan bukti kegigihan Bank BPD Bali dalam melakukan proliferasi bisnis, wujud tindak keberlanjutan serta akan menjadi landasan kokoh Perusahaan dalam menghadapi efek domino yang ditimbulkan oleh Covid-19.

Almost half a century Bank BPD Bali has managed to keep its existence as one of the leading ROE in Indonesia through business development and consistency in affording comprehensive and innovative services according to market exigencies. Throughout its work, Bank BPD Bali endeavours to be a medium as a digital-based financial company in order to maintain sustainable business growth. One of our missions is to optimise corporate value in a sustainable manner which will manifest as the foundation of a strong economic solution with services with integrity as a form of the Company's contribution to all customer activities.

As evidence of triumph, BPD Bali is strengthening its paces by prolonging its business amidst the status quo challenges. This achievement is proof of Bank BPD Bali's achievement in performing business proliferation, a form of sustainability action and will become a solid foundation for the Company in facing the domino effect caused by Covid-19.

Nama Organisasi

Name of Organisation
[GRI 102-1]

PT Bank Pembangunan Daerah Bali

Kelas Usaha

Business Class
[GRI 102-2]

BUKU II

Lokasi Kantor Pusat

Location of Head Office
[GRI 102-3] [OJK C.2]

Jalan Raya Puputan Niti Mandala Denpasar 80235 Bali
Telp. (0361) 223301
Fax. (0361) 237691
Email: info@bpd Bali.co.id

Kepemilikan dan Bentuk Hukum

Ownership and Legal Forms
[GRI 102-5]

- Kepemilikan: Pemerintah Provinsi Bali dan Pemerintah Kota/Kabupaten se-Provinsi Bali
- Bentuk Hukum: Perseroan Terbatas Bank Umum Devisa

Keanggotaan dalam Asosiasi/ Organisasi

Membership in Associations/
Organisations
[GRI 102-13] [OJK C.5]

ASBANDA, BPD - SI

Lokasi Operasional

Operational Locations
[GRI 102-4]

1 Kantor Pusat, 14 Kantor Cabang, 38 Kantor Cabang Pembantu, 51 Kantor Kas, 48 Kegiatan Pelayanan Kas/UPT, 7 Kas Mobil Head Office, 14 Branch Offices, 38 Sub-Branch Offices, 51 Cash Offices, 48 Cash Service Activities/UPT, 7 Cash Cars

SEJARAH BANK BPD BALI

History of Bank BPD Bali



PT Bank Pembangunan Daerah Bali (selanjutnya disebut Bank BPD Bali) didirikan berdasarkan Akta No. 131 tanggal 5 Juni 1962 yang dibuat dihadapan Ida Bagus Ketut Rurus, Sekretaris Daerah Tingkat I Bali merangkap notaris.

Dalam rangka penyesuaian dengan ketentuan dalam Undang-Undang nomor 13 Tahun 1962 tentang Ketentuan-Ketentuan Pokok Bank Pembangunan Daerah (Lembaran Negara Republik Indonesia Tahun 1962 No.59, Tambahan Lembaran Negara Republik Indonesia No.2490), Pemerintah Provinsi Bali menetapkan Perubahan status hukum Bank dari Perseroan Terbatas menjadi Perusahaan Daerah melalui Surat nomor 6/ DPRDGR/65 tanggal 9 Februari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan nomor Des.9/21/28-128 tanggal 14 Juli 1965.

PT Bank Pembangunan Daerah Bali (hereinafter referred to as Bank BPD Bali) was established based on Deed No. 131 dated on June 5, 1962, which made before Ida Bagus Ketut Rurus, the Bali Regional Secretary who is concurrently a notary.

In order to adjust to the provisions in law number 13 of 1962 concerning the Basic Provisions for Regional Development Banks (State Gazette of the Republic of Indonesia of 1962 No.59, Supplement to the State Gazette of the Republic of Indonesia of No.2490), the Bali Provincial Government stipulates a change in the legal status of a Bank from the Company Limited to a Regional Company through Letter Number 6/ DPRDGR/65 dated on February 9, 1965, and legitimised by the Minister of Home Affairs with Decree Number Des.9/21/28-128 dated on July 14, 1965.

Bank BPD Bali kembali mengubah bentuk badan hukum dari Perusahaan Daerah menjadi Perseroan Terbatas (PT). Perubahan badan hukum Bank BPD Bali ditetapkan dalam Peraturan Daerah Provinsi Bali No. 2 Tahun 2002 tentang Perubahan Bentuk Badan Hukum Bank BPD Bali dari Perusahaan Daerah menjadi PT Bank Pembangunan Daerah Bali ("PT Bank BPD Bali") (Lembaran Daerah Provinsi Bali Tahun 2002 No.6 Seri D No.3).

Penyesuaian bentuk badan hukum Bank BPD Bali menjadi Perseroan Terbatas dinyatakan dalam akta notaris No. 7 tanggal 12 Mei 2004, yang dibuat di hadapan notaris Ida Bagus Alit Sudiatmika, S.H., yang telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia berdasarkan Keputusan Menteri Kehakiman Republik Indonesia dengan Keputusan nomor C-12858 HT.01.01 Th.2004 tanggal 21 Mei 2004 dan diumumkan dalam Berita Negara Republik Indonesia No.50 tanggal 22 Juni 2004, Tambahan Berita Negara Republik Indonesia No.6004. Melalui Surat Keputusan Deputi Gubernur Senior Bank Indonesia nomor 6/26/KEP.DGS/2004 tanggal 19 Juli 2004 tentang Perubahan Bentuk Badan Hukum Perusahaan Daerah Bank Pembangunan Daerah Bali menjadi Perseroan Terbatas Bank Pembangunan Daerah Bali, telah disetujui pengalihan izin usaha Bank BPD Bali dari Perusahaan Daerah Bank Pembangunan Daerah Bali kepada Perseroan Terbatas Bank Pembangunan Daerah Bali.

Anggaran Dasar Bank BPD Bali telah beberapa kali mengalami perubahan, antara lain dengan akta No.25 tanggal 8 Agustus 2008 yang dibuat dihadapan I Made Widiada, S.H., mengenai penyesuaian dan perubahan Anggaran Dasar berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Perubahan tersebut telah memperoleh persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-63398.AH.01.02. Tahun 2008 tanggal 8 Agustus 2008.

Pada tanggal 11 November 2004 Bank BPD Bali telah memperoleh izin beroperasi sebagai Bank Umum Devisa sesuai dengan Surat Keputusan Deputi Gubernur Senior Bank Indonesia nomor 6/32/KEP.DGS/2004 tentang Penunjukkan Perseroan Terbatas Bank Pembangunan Daerah Bali sebagai Bank Umum Devisa.

Bank BPD Bali has again changed its legal form from a Regional Company to a Limited Liability Company (PT). Changes to the legal entity of Bank BPD Bali are stipulated in the Bali Provincial Regulation No. 2 of 2002 concerning the Change of Legal Entity Form of BPD Bali from a Regional Company to PT Bank Pembangunan Daerah Bali ("PT BPD Bali") (Regional Gazette of the Province of Bali Year 2002 No.6 Series D No.3).

The adjustment of the legal entity form of Bank BPD Bali to become a Limited Liability Company is stated in the notary deed No. 7 dated on May 12, 2004, drawn up before the notary Ida Bagus Alit Sudiatmika, S.H., who was approved by the Minister of Justice of the Republic of Indonesia based on the Decree of the Minister of Justice of the Republic of Indonesia with Decree number C-12858 HT.01.01 Th.2004 dated on May 21, 2004 and announced in the State Gazette of the Republic of Indonesia No. 50 dated June 22, 2004, Supplement to the State Gazette of the Republic of Indonesia No. 6004. Through the Decree of the Senior Deputy Governor of Bank Indonesia number 6/26/KEP.DGS/2004 dated July 19, 2004 concerning Change of Body Form the law of the Bali Regional Development Bank Regional Company to become the Bali Regional Development Bank Limited Company, it has been approved that the transfer of the BPD Bali business license from the Bali Regional Development Bank Regional Company to the Bali Regional Development Bank Limited Liability Company.

The Articles of Association of Bank BPD Bali have been amended several times, including by deed No. 25 dated August 8, 2008 drawn up before I Made Widiada, S.H., regarding adjustments and amendments to the Articles of Association based on Law No. 40 of 2007 concerning Limited Liability Companies. The amendment has obtained the approval of the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-63398.AH.01.02. Year 2008 dated August 8, 2008.

On November 11, 2004, Bank BPD Bali has obtained a license to operate as a foreign exchange commercial bank in accordance with the Decree of the Senior Deputy Governor of Bank Indonesia number 6/32/KEP.DGS/2004 concerning the Appointment of a Limited Liability Company, the Bali Regional Development Bank as a foreign exchange commercial bank.

PRODUK DAN LAYANAN [GRI 102-2] [OJK C.4]

Products and Services [GRI 102-2] [OJK C.4]

Bank BPD Bali tidak hanya senantiasa memastikan ketersediaan akses keuangan yang memadai bagi masyarakat melainkan juga menghadirkan produk dan layanan yang beragam serta inovatif untuk memenuhi berbagai kebutuhan keuangan Usaha Mikro Kecil dan Menengah, Koperasi (UMKMK), serta masyarakat Bali khususnya dan pemangku kepentingan lain pada umumnya. Adapun produk dan layanan jasa Bank BPD Bali dapat diuraikan sebagai berikut:

• Produk dan/atau Layanan

Bank BPD Bali melayani dua jenis produk yaitu Produk Simpanan dan Produk Pinjaman serta Layanan Perbankan Tunai dan Non Tunai.

• Produk Simpanan

- Giro
 - Giro Kas Daerah (KASDA)
 - Giro Pemerintah
 - Giro *Treasury Notional Pooling* (TNP)
 - Giro Bali Dwipa
 - Giro Valuta Asing (GOVA)
- Tabungan
 - Simpanan Bali Dwipa (SIBAPA)
 - Simpanan Pembangunan Daerah (SIMPEDA)
 - Simpanan Lembaga Perkreditan Desa (LPD)
 - Tabunganku
 - Tabungan Hari Tua (THT) Bali Dwipa
 - Simpanan Valuta Asing (SIVA)
- Deposito
 - Deposito Bali Dwipa
 - Deposito Valuta Asing (DEVA)

• Produk Kredit

- Kredit Langsung
 - Kredit Produktif
 - Kredit Modal Kerja (KMK)
 - Kredit Investasi
 - Kredit Konstruksi
 - Kredit Konstruksi & Pengadaan Barang/Jasa Bali Dwipa
 - Kredit Kepada Lembaga Keuangan Bali Dwipa
 - Kredit Pasar Bali Dwipa
 - Kredit Usaha Persiapan Pensiun
 - Kredit Usaha Pensiun
 - Kredit Fasilitas SCF (*Supply Chain Financing*)

Bank BPD Bali not only ensures the availability of adequate financial access for the community but also provides various and innovative products and services to meet the various financial needs of Micro, Small, and Medium Enterprises, Cooperatives (MSMEs), as well as the Balinese people in particular and other stakeholders in general. The products and services of BPD Bali can be described as follows:

• Credit Products and/or Services

Bank BPD Bali serves two kinds of products, those are Savings and Loan Products as well as Cash and Non-Cash Banking Services.

• Savings Products

- Giro
 - Regional Cash Giro (KASDA)
 - Government Giro
 - Treasury Notional Pooling (TNP) Giro
 - Bali Dwipa Current Account
 - Giro Foreign Exchange (GOVA)
- Savings
 - Simpanan Bali Dwipa (SIBAPA)
 - Simpanan Pembangunan Daerah (SIMPEDA)
 - Simpanan Lembaga Perkreditan Desa (LPD)
 - Tabunganku
 - Tabungan Hari Tua (THT) Bali Dwipa
 - Simpanan Valuta Asing (SIVA)
- Deposits
 - Bali Dwipa Deposit
 - Foreign Currency Deposits (DEVA)

• Loan Products

- Direct Loan
 - Productive Loan
 - Working Capital Loan
 - Investment Loan
 - Construction Loan
 - Bali Dwipa Construction Loan & Procurement of Goods/ Services
 - Bali Dwipa Loan for Financial Institution
 - Bali Dwipa Market Loan
 - Pension Preparation Business Loan
 - Pension Business Loan
 - SCF (*Supply Chain Financing*) Credit Facility

- o *Cash Collateral Credit*
- Kredit Program
 - Kredit Usaha Rakyat (KUR)
 - Kredit Modal Kerja Pemulihan Ekonomi Nasional (KMK PEN)
- Kredit Konsumtif
 - KPR Bali Dwipa
 - Kredit Aneka Guna (KAG)
 - Kredit Multi Guna (KMG)
 - Kredit Pensiunan Bali Dwipa
 - Kredit Kepada Anggota DPR/DPRD
 - KPP – LPD
- Kredit Tidak Langsung
 - Garansi Bank
 - Garansi Bank Penawaran
 - Garansi Bank Uang Muka
 - Garansi Bank Pelaksanaan Pekerjaan
 - Garansi Bank Pemeliharaan Pekerjaan

• Layanan Jasa

- Transfer Dalam Negeri
- Kliring
- *Swift Code*
- *Mobile Banking* Bank BPD Bali
- *Internet Banking*
- *Internet Banking* Bisnis atau Korporasi
- *Payment Point*
- *Safe Deposit Box*
- *Payroll Package*
- Inkaso
- Kartu ATM/Debet Bank BPD Bali
- *Collection*
- *Money Changer*
- *Western Union*
- Mesin ATM Bank BPD Bali
- *Cash Recycling Machine* (CRM)
- Layanan *Cash Advance* JCB (Japanese Credit Bureau Co., Ltd. Dan JCB International Co., Ltd)
- Mobil Kas Keliling Bank BPD Bali
- Mailaku Bank BPD Bali
- *QRIS* (QR Code Indonesia Standard) Bank BPD Bali
- *E-link* LPD
- *Transfer for Payment*

- o *Cash Collateral Credit*
- Program Loan
 - People's Business Loan
 - Working Capital Loan for National Economic Recovery
- Consumptive Loan
 - Bali Dwipa Housing
 - Miscellaneous Loan (KAG)
 - Multi-Purpose Loan (KMG)
 - Pension Loan Bali Dwipa
 - Loan to Members of DPR/DPRD
 - KPP - LPD
- Indirect Loan
 - Bank Guarantee
 - Bid Bond
 - Advance Payment Bond
 - Performance Bond
 - Retention Bond

• Service

- Domestic Transfers
- Clearing
- Swift Code
- BPD Bali Mobile Banking
- Internet Banking
- Business or Corporate Internet Banking
- Payment Point
- Safe Deposit Box
- Payroll Package
- Collection
- Bank BPD Bali ATM / Debit Card
- Collection
- Money Changer
- Western Union
- Bank BPD Bali ATM machines
- Cash Recycling Machine (CRM)
- JCB (Japanese Credit Bureau Co., Ltd. and JCB International Co., Ltd) Cash Advance Services
- Mobile Cash Car of Bank BPD Bali
- Mailaku Bank BPD Bali
- QRIS (QR Code Indonesia Standard) Bank BPD Bali
- LPD E-link
- Transfer for Payment

PANGSA PASAR [GRI 102-6] Market Share [GRI 102-6]

Bank BPD Bali senantiasa berkomitmen untuk memberikan produk dan pelayanan perbankan yang optimal, tepat guna dan unggul bagi semua level pelanggan yang tersebar di seluruh wilayah cakupan operasional Bank BPD Bali, yaitu di Kantor Pusat, Kantor Cabang, Kantor Cabang Pembantu, Kantor Kas, Kegiatan Pelayanan Kas/UPT, dan Kas Mobil.

Bank BPD Bali is committed to affording optimal, efficient, and excellent banking services for all levels of customers which are scattered throughout the operational coverage area of Bank BPD Bali, namely in Head Office, Branch Office, 38 Supporting Branch Office, 51 Cash Office, 48 Cash Service Activities/UPT, 7 Cash Car.

Perkembangan Jaringan Kantor Bank BPD Bali Tahun 2016-2020
The Development of Office Network Bank BPD Bali in the Period of 2016-2020

Jenis Kantor / Office Type	2016	2017	2018	2019	2020
Kantor Pusat (KP) / Head Office	1	1	1	1	1
Kantor Cabang (KC) / Branch Office	14	14	14	14	14
Kantor Cabang Pembantu (KCP) / Supporting Branch Office	37	38	38	38	38
Kantor Kas (KK) / Cash Office	50	51	52	52	51
Kegiatan Pelayanan Kas (KPK) /Cash Service Activity	43	44	47	47	48
Anjungan Tunai Mandiri (ATM) /Automated Teller Machine	139	186	189	204	200
Cash Deposit Machine (CDM) /Cash Deposit Machine	1	1	5	5	0
Cash Recycling Machine (CRM) /Cash Recycling Machine	-	-	-	-	12
Electronic Data Capture (EDC) /Electronic Data Capture	-	90	104	123	123
Kas Mobil / Cash Mobile	3	7	7	7	7
Total Jaringan Kantor / Total of Office Network	288	432	457	491	494

RANTAI PASOKAN [GRI 102-9] Supply Chain [GRI 102-9]

Dalam melakukan bisnisnya, Bank BPD Bali bermitra dengan pihak ketiga sebagai bagian dari proses bisnis kami, di antaranya kontraktor di bidang IT, penyedia fasilitas perkantoran, penyedia sarana transportasi, dan jasa keamanan.

In doing business, Bank BPD Bali is in partnership with thirdparty vendors as part of our business process such as IT contractors, office facility providers, transportation providers, and security services.

INISIATIF EKSTERNAL [GRI 102-12] External Initiatives [GRI 102-12]

Untuk mewujudkan dan melakukan praktik terbaik, Bank BPD Bali mengadopsi sertifikasi internasional seperti:

- ISO 26000: *Guidance Standard on Social Responsibility*

To actualise and implement best practices, BPD Bali adopts international certifications such as:

- ISO 26000: *Guidance Standard on Social Responsibility*

SKALA ORGANISASI [GRI 102-7] [OJK C.3]

Organisational Scale [GRI 102-7] [OJK C.3]

Skala Organisasi:

- Jumlah jaringan kantor: 1 kantor pusat, 14 kantor cabang
- Total karyawan: 1.327 orang
Pria: 787 orang
Wanita: 540 orang
- Modal dasar: Rp4.000.000.000.000
- Modal ditempatkan dan disetor: Rp1.823.300.000.000
- Pendapatan bunga bersih: Rp1.624.142.367.131
- Laba bersih: Rp521.820.974.361

Organisational Scale:

- Number of office network: 1 head office, 14 branch offices
- Total employees: 1,327 people
Male: 787 people
Female: 540 people
- Authorised capital: Rp4,000,000,000,000
- Issued and paid-up capital: Rp1,823,300,000,000
- Net interest income: Rp1,624,142,367,131
- Net income: Rp521.820.974.361





VISI, MISI DAN NILAI BUDAYA PERUSAHAAN

[102-16] [OJK C.1]

Vision, Mission and Value of Corporate Culture [102-16] [OJK C.1]

Visi, Misi dan Budaya Perusahaan dikaji secara periodik tahunan melalui penyusunan Rencana Bisnis Bank (RBB) dan periodik 5 (lima) tahunan melalui penyusunan *Corporate Plan Bank*.

The Vision, Mission and Corporate Culture are reviewed periodically annually through the arrangement of Bank Business Plan and periodically 5 (five) years through the preparation of Corporate Plan Bank.

Adapun Visi dan Misi dalam implementasi Keuangan Berkelanjutan tertuang dalam Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor: 0752/KEP/DIR/RENSTRA/2019 tentang Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2020-2024, serta Budaya Perusahaan sesuai dengan Keputusan Direksi 0028/KEP/DIR/SDM/2014 tentang Budaya Kerja (*Corporate Culture*) PT Bank Pembangunan Daerah Bali.

The vision and mission in implementing Sustainable Finance is stated in the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number: 0752/KEP/DIR/RENSTRA/2019 regarding the Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali 2020-2024, as well as Corporate Culture in accordance with the Decree of the Board of Directors 0028/KEP/DIR/SDM/2014 concerning the Work Culture (Corporate Culture) of PT Bank Pembangunan Daerah Bali.





VISI Vision

Menjadi bank yang kuat, berdaya saing tinggi, serta berkontribusi bagi pertumbuhan perekonomian daerah melalui perannya dalam Keuangan Berkelanjutan.

To be a Solid, Highly Competitive Bank that Leads in MSME Services and Contributes to Regional Economic Growth through its role in Financial Sustainability.

MISI Mission

- **Memperkuat ketahanan kelembagaan melalui peningkatan produk dan/atau jasa Keuangan Berkelanjutan.**
 - **Menjadi pendukung program pembangunan ekonomi daerah.**
 - **Menopang pemberdayaan ekonomi daerah melalui pelayanan UMKM.**
 - **Meningkatkan kepedulian sosial bagi komunitas dan lingkungan.**
- To strengthen organisational resilience through Financial Sustainability products/services development.
 - To be a contributor to the regional development program.
 - To support the regional economic empowerment through the delivery of SME services.
 - To increase social care for community and environment.

Budaya Perusahaan “CINTA”

Bank memiliki 4 (empat) nilai utama yang dikenal dengan istilah CINTA sebagai nilai-nilai perusahaan yang dijabarkan dalam 12 perilaku utama untuk mendukung pencapaian visi dan pelaksanaan misi yang telah ditetapkan. ‘CINTA’ diharapkan mampu menciptakan iklim kerja yang kondusif, mendorong produktivitas serta mengoptimalkan kinerja PT Bank Pembangunan Daerah Bali sehingga mampu mencapai visi dan misinya lebih cepat.

Kompetensi

Memiliki pengetahuan, keterampilan, dan kemampuan yang dibutuhkan untuk menyelesaikan suatu pekerjaan sesuai kualitas yang telah ditetapkan dengan perilaku utama:

1. Bekerja dengan menggunakan keterampilan dan berpikir serta bertindak secara ilmiah untuk mencapai visi, misi satuan kerja.
2. Bekerja dengan memanfaatkan teknologi dan ilmu pengetahuan yang relevan dalam menyelesaikan tugas.
3. Bekerja sesuai dengan prosedur, akurat, teliti serta memahami risiko tugas secara profesional.

Integritas

Konsisten dan selalu patuh terhadap nilai-nilai moral atau peraturan lainnya, terutama nilai kejujuran dan anti korupsi serta kolusi dengan perilaku utama:

1. Menerapkan pelaksanaan tugas sesuai dengan ketentuan berperilaku kerja sesuai tata tertib dan tidak menyiasati aturan untuk kepentingan pribadi.
2. Berlaku jujur dan tidak memberi, menerima serta tidak membuka peluang suap-menyuap atau mengharap jasa berkaitan dengan jabatan.
3. Mengembangkan etos kerja dengan dasar agama dan memandang kerja sebagai ibadah serta memiliki akhlak yang baik.

Corporate Culture “CINTA”

The Bank has 4 (four) main values known as CINTA as corporate values which are elucidated in 12 main behaviours to support the achievement of the vision and implementation of the mission that has been set. “CINTA” is expected to be able to create a conducive working climate, boost productivity and optimize the performance of PT Bank Pembangunan Daerah Bali so that it can achieve its vision and mission more quickly.

Competence

Have the knowledge, skills, and abilities needed to complete a job according to the predetermined quality with the main behavior:

1. Working by using skills and thinking and acting scientifically to achieve the vision and mission of the work unit.
2. Working by utilising relevant technology and science in completing tasks.
3. Working in accordance with procedures, be accurate, thorough and understand the risks of assignments in a professional manner.

Integrity

Be consistent and always comply with moral values or other regulations, especially the values of honesty and anti-corruption and collusion with the main behaviour:

1. Implementing duties in accordance with the provisions of work behaviour in accordance with the rules and regulations and not getting around the rules for personal gain.
2. Being honest and not giving up, accepting and not opening up opportunities for bribes or expect services related to one's position.
3. Developing a work ethic based on religion and seeing work as worship and having good morals.

Teamwork

Rasa kekompakan atau persatuan yang ada dalam organisasi dan kedekatan dengan sesama individu atau pada sesama satuan kerja sehingga mampu mendukung terciptanya kerjasama dan komunikasi yang baik. Dengan perilaku utama:

1. Menghargai perbedaan pendapat dan membantu jika diminta bantuan satuan kerja lain serta tidak menonjolkan ego sektoral/satuan kerja yang berlebihan.
2. Menghargai eksistensi dan wewenang pimpinan secara proporsional. Mengembangkan prinsip positif kepada orang lain serta menghargai apa yang dikerjakan orang lain.
3. Tidak mengeksploitasi perbedaan (pangkat, jabatan, sektor) dan saling menghormati serta bertegur sapa sebagai ungkapan kekeluargaan.

Customer Awareness

Menjadikan pengguna sebagai fokus utama dari tindakan kita, mengemban dan mempertahankan hubungan dengan pelanggan secara produktif. Dengan perilaku utama:

1. Berbagi informasi dengan nasabah atau membangun pemahaman mereka akan isu dan kemampuan menyelesaikannya.
2. Secara aktif mencari informasi untuk memahami situasi, memahami harapan kebutuhan nasabah untuk ditindaklanjuti sesuai kewenangan.
3. Menjaga hubungan baik dengan nasabah, bertindak cepat untuk memenuhi kebutuhannya, menyelesaikan masalahnya dan menghindari komitmen yang berlebihan.

Teamwork

The sense of cohesiveness or unity that exists in the organization and closeness to fellow individuals or with fellow work units so as to support the creation of good cooperation and communication. With the main behaviours:

1. Appreciating differences of opinion and help if asked for help from other work units and do not highlight excessive sectoral/work unit egos.
2. Respecting the existence and authority of the leadership proportionally. Develop positive principles for others and respect what others do.
3. Not exploiting differences (rank, position, sector) and mutual respect and greetings as an expression of kinship.

Customer Awareness

Making users the main focus of our actions, developing and maintaining productive customer relationships. With the main behaviours:

1. Sharing information with clients or build their understanding of the issue and their ability to resolve it.
2. Actively seeking information to understand the situation, understanding the expectations of customer needs to be followed up according to authority.
3. Maintaining good relationships with customers, act quickly to meet their needs, solve problems and avoid excessive commitments.

Implementasi Nilai Budaya Perusahaan

Untuk dapat menghadapi *status quo* serta dinamika usaha yang semakin kompetitif, membangun Budaya Perusahaan yang unggul merupakan salah satu fokus Bank BPD Bali. Budaya Perusahaan diyakini dapat bermuara pada kualitas kinerja Perusahaan melalui keyakinan (*beliefs*), nilai-nilai (*values*) serta perilaku dan sikap kerja.

Budaya Perusahaan menciptakan kepatuhan terhadap nilai inti Perusahaan sehingga karyawan merasa bekerja untuk sesuatu yang mereka yakini dan diimplementasikan dalam berbagai kebiasaan, perilaku dan identitas yang khas dalam berinteraksi internal, antar bagian maupun dengan pelanggan dan pemangku kepentingan sehingga terbentuk *customer engagement*, *partner engagement* dan *human capital engagement*. Budaya Perusahaan memberikan interpretasi yang dapat digunakan oleh insan Bank BPD Bali sebagai pedoman dalam berperilaku yang dapat mendukung pencapaian Visi dan Misi Perseroan.

Setiap insan Bank BPD Bali memiliki keberagaman karakter yang saling menguatkan di entitas masing-masing yang tentunya memperkuat setiap organisasi di lingkungan Perusahaan, sehingga perlu dipersatukan melalui semangat dalam memberikan energi baik untuk kebaikan diri sendiri, rekan sejawat dan Perseroan sehingga menguatkan sendi-sendi perekonomian rakyat. Nilai budaya dan semangat kebersamaan merupakan salah satu kunci yang diyakini bersama dapat mensinergikan dan meningkatkan kemampuan dalam berkontribusi sesuai dengan kompetensi dan peluang yang ada.

Kunci dalam efektivitas penerapan budaya perusahaan sehingga berkontribusi terhadap performa perusahaan adalah kerendahan hati dalam memberikan upaya terbaik, konsisten dalam berperilaku sesuai dengan nilai-nilai yang diyakini serta komitmen bersama untuk bersinergi dalam menumbuhkembangkan kapabilitas Bank BPD Bali di era persaingan bisnis yang semakin cepat perubahannya. Dengan kondisi saat ini dimana percepatan sangat penting untuk dilakukan termasuk dalam proses internalisasi budaya yang berkelanjutan di semua level.

Implementation of Values of Corporate Culture

To be able to face the status quo and increasingly competitive business dynamics, building a superior corporate culture is one of the focuses of Bank BPD Bali. Corporate culture is believed to lead to the quality of the Company's performance through beliefs, values and work behaviour and attitudes.

Corporate culture creates compliance with the core values of the Company so that employees feel they are working for something they believe in and implemented in various habits, behaviours and distinctive identities in interacting internally, between departments and with customers and stakeholders so that customer engagement, partner engagement and human capital are formed engagement. Corporate Culture provides interpretations that can be used by bank BPD Bali personnel as a guide in behaviours that can support the achievement of the Company's Vision and Mission.

Each and every one of Bank BPD Bali's employee has a variety of characters that reinforce each other in their respective entities which certainly strengthens every organization within the Company; thus, it needs uniting through the spirit of providing good energy for the good of themselves, colleagues and the Company so as to strengthen the joints of the people's economy. Cultural values and the spirit of togetherness are keys that are believed to synergise and to increase the ability to contribute in accordance with existing competencies and opportunities.

The key to the effectiveness of implementing corporate culture so that it contributes to the company's performance is humility in giving the best effort, consistent behaviours in accordance with the values understood and a shared commitment to synergize in developing the capabilities of Bank BPD Bali in an era of business competition that is increasingly changing rapidly. With the current condition where acceleration is very important to do, including in the process of continuous cultural internalization at all levels.

Dalam pengelolaan budaya di Perseroan, peran Agen Perubahan ("*Agent of Change*") sangatlah penting karena mereka turut mengubah sejarah Perusahaan melalui aktivitas dan ide-idenya sehingga identitas dan kinerja Perusahaan menjadi lebih baik. Setiap individu merupakan *agent of change* dan *role model* bagi lingkungannya sehingga berperilaku baik merupakan kewajiban bagi setiap insan Bank BPD Bali. Konsistensi akan pengelolaan budaya akan berpengaruh kepada kinerja Perseroan. Proses internalisasi khusus dengan tujuan tertentu dapat dilakukan kepada beberapa kelompok/level, hal ini diharapkan menjadi bagian dari proses pembentukan dan percepatan insan Perseroan yang berkualitas.

In managing the culture in the Company, the role of Agent of Change is very important because they have helped change the history of the Company through their activities and ideas so that the identity and performance of the Company will be better. Each individual is an agent of change and a role model for their environment so that good behaviours is an obligation for every BPD Bali employee. Consistency in cultural management will affect the Company's performance. The special internalization process with specific objectives can be performed at several groups/levels, this is expected to be part of the process of forming and accelerating qualified Company personnel.

Dalam mewujudkan visi dan menerapkan spektrum digitalisasi, BPD Bali terus bertransformasi, melakukan ekstensifikasi serta meningkatkan kredibilitas sebagai bank digital. Penerapan digitalisasi serta pengembangan dan pengelolaan *Human Capital* (HC) menjadi salah satu keunggulan kompetitif dalam mendukung tercapainya kesuksesan pada jaringan distribusi dan proses bisnis. Hal ini telah terbukti mampu menopang pertumbuhan bisnis Bank BPD Bali secara konsisten dari tahun ke tahun melalui perluasan akses pasar maupun efisiensi operasional.

In manifesting and implementing the vision of the digitisation spectrum, Bank BPD Bali endeavours to transform, to extend, and to enhance credibility as a digital bank. The implementation of digitisation and the development and management of Human Capital (HC) is one of the competitive perspicuous leverages in supporting the success of the distribution network and business processes. This has attested to be able to sustain Bank BPD Bali's business growth consistently from year to year through expanding market access and operational efficiency.



BANK BPD BALI
Bersama Anda Membangun Bali



Membangun Insan Bank BPD Bali

Amplifying People of Bank BPD Bali

STRATEGI DAN KEBIJAKAN PENGEMBANGAN INSAN BANK BPD BALI [GRI 102-8] [OJK 106]

Strategy and Policy for Development of People of Bank BPD Bali [GRI 102-8] [OJK 106]

Eksistensi manusia sebagai penggerak dan inovatif menjadi salah satu tolak ukur kemajuan, stabilitas dan produktivitas sebuah perusahaan. Manusia adalah makhluk yang memiliki kapasitas dan kapabilitas dalam melakukan transformasi, revitalisasi, kontemplasi serta mewujudkan gagasan-gagasan yang telah dirancang secara sistematis dan matang. Berangkat dari perspektif tersebut, Bank BPD Bali memiliki komitmen tinggi untuk terus melakukan ekstensifikasi kegiatan operasional melalui kerja sama atau kesempatan kerja yang setara dengan individu-individu yang memiliki daya saing tinggi dan determinasi untuk menempuh tantangan dan rintangan.

PT Bank Pembangunan Daerah Bali telah mengatur berbagai kebijakan terkait pengelolaan Sumber Daya Manusia antara lain :

- SOP Penerimaan Karyawan
- SOP Status Karyawan
- SOP Disiplin Karyawan
- SOP Fasilitas Karyawan
- SOP Gaji & Tunjangan
- SOP Penghargaan Karyawan
- SOP Penilaian Kinerja Karyawan
- SOP Diklat & Kompetensi
- SOP Perjalanan Dinas
- SOP MBT & Pensiun
- SOP Pemutusan Hubungan Kerja

Setiap SOP akan ditinjau ulang dan mengalami perubahan menyesuaikan dengan Perundang-undangan Tenaga Kerja yang berlaku dan kondisi perusahaan.

The existence mankind as a driving force and innovation is one of the benchmarks for the progress, stability, and productivity of a company. Humans are creatures that have the capacity and capability to transform, to revitalise, to ponder, and to actualise ideas that have been designed, systematically and responsibly. From this perspective, Bank BPD Bali has a high commitment to expanding operational activities through cooperation or equal employment opportunities with individuals who possess high competitiveness and determination to take up challenges and obstacles.

PT Bank Pembangunan Daerah Bali has measured multifarious policies related to human resource management, including:

- SOP for Employee Admission
- Employee Status SOP
- Employee Discipline SOP
- Employee Facilities SOP
- Salary & Allowance SOP
- Employee Award SOP
- SOP for Employee Performance Appraisal
- SOP Training & Competence
- Official Travel SOP
- MBT & Pension SOP
- SOP for Termination of Employment

Each SOP will then be examined and subject to changes in compliance with the applicable Manpower Laws and the Company's conditions.

PROFIL INSAN BANK BPD BALI [GRI 102-8]

Profile of People of Bank BPD Bali [GRI 102-8]

Pada tahun 2020, Bank BPD Bali mempekerjakan 1.327 pegawai yang tersebar di Provinsi Bali dan Nusa Tenggara Barat atau turun dibandingkan tahun sebelumnya yang berjumlah 1.375. Secara umum, profil pekerja yang dikompilasi dari data Divisi Sumber Daya Manusia adalah sebagai berikut:

In 2020, Bank BPD Bali employed 1,327 employees spread across Bali and West Nusa Tenggara provinces or going down from the preceding year of 1,375. In general, the employee's profiles compiled from the Human Resources division data are as follows:

Jumlah total karyawan berdasarkan kontrak kerja kepegawaian, berdasarkan jenis kelamin

Number of employees by employment contracts, by gender

	2020		2019		2018	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Pekerja Tetap Permanent Employees	787	540	820	555	781	447
Pekerja Tidak Tetap Non-Permanent Employees	-	-	-	-	71	116
TOTAL	787	540	820	555	852	563

Jumlah total karyawan berdasarkan kontrak kerja kepegawaian, berdasarkan wilayah

Number of employees by employment contracts, by region

	2020		2019		2018	
	Pekerja Tetap Permanent Employees	Pekerja Tidak Tetap Non-Permanent Employees	Pekerja Tetap Permanent Employees	Pekerja Tidak Tetap Non-Permanent Employees	Pekerja Tetap Permanent Employees	Pekerja Tidak Tetap Non-Permanent Employees
Kantor Pusat Denpasar Denpasar Head Office	219	-	229	-	197	34
Cabang Badung Badung Branch	92	-	97	-	87	12
Cabang Bangli Bangli Branch	51	-	52	-	48	6
Cabang Gianyar Gianyar Branch	73	-	77	-	69	11
Cabang Karangasem Karangasem Branch	89	-	91	-	83	11
Cabang Klungkung Klungkung Branch	59	-	64	-	60	5
Cabang Negara Negara Branch	66	-	71	-	61	12
Cabang Seririt Seririt Branch	47	-	47	-	43	9
Cabang Singaraja Singaraja Branch	70	-	72	-	55	18
Cabang Tabanan Tabanan Branch	121	-	120	-	117	11

	2020		2019		2018	
	Pekerja Tetap Permanent Employees	Pekerja Tidak Tetap Non-Permanent Employees	Pekerja Tetap Permanent Employees	Pekerja Tidak Tetap Non-Permanent Employees	Pekerja Tetap Permanent Employees	Pekerja Tidak Tetap Non-Permanent Employees
Cabang Ubud Ubud Branch	49	-	50	-	47	5
Cabang Denpasar Denpasar Branch	170	-	179	-	158	19
Cabang Renon Renon Branch	93	-	97	-	82	20
Cabang Mangupura Mangupura Branch	94	-	95	-	88	13
Cabang Mataram Mataram Branch	34	-	34	-	33	1
TOTAL	1.327	-	1.375	-	1.228	187

Perekrutan pekerja baru dan pergantian pekerja
[GRI 401-1]

Employees' recruitment and employees' turnover
[GRI 401-1]

Tingkat *turnover* pegawai pada tahun 2020 dapat dilihat pada *table* berikut ini:

The employee turnover rate in 2020 can be seen in the following table:

Pergantian Karyawan berdasarkan Kelompok Usia

Employee Turnover by Age Group

	2020	%	2019	%	2018	%
Usia di bawah 30 tahun Under 30 years of age	2	2,7%	6	8,7%	2	3,3%
Usia 30-50 tahun 30-50 years of age	4	5,4%	3	4,3%	6	10,0%
Usia di atas 50 tahun Above 50 years of age	68	91,9%	60	87,0%	52	86,7%
TOTAL	74	100%	69	100%	60	100%

Pergantian Karyawan berdasarkan Wilayah

Employee Turnover by Region

	2020	%	2019	%	2018	%
Kantor Pusat Denpasar Denpasar Head Office	41	55,4%	41	59,4%	29	48,3%
Cabang Badung Badung Branch	4	5,4%	2	2,9%	1	1,7%
Cabang Bangli Bangli Branch	2	2,7%	1	1,4%	1	1,7%
Cabang Gianyar Gianyar Branch	2	2,7%	1	1,4%	3	5,0%
Cabang Karangasem Karangasem Branch	2	2,7%	1	1,4%	3	5,0%
Cabang Klungkung Klungkung Branch	3	4,1%	2	2,9%	4	6,7%

	2020	%	2019	%	2018	%
Cabang Negara Negara Branch	3	4,1%	3	4,3%	2	3,3%
Cabang Seririt Seririt Branch	1	1,4%	2	2,9%	2	3,3%
Cabang Singaraja Singaraja Branch	2	2,7%	3	4,3%	2	3,3%
Cabang Tabanan Tabanan Branch	2	2,7%	4	5,8%	6	10,0%
Cabang Ubud Ubud Branch	2	2,7%	2	2,9%	1	1,7%
Cabang Denpasar Denpasar Branch	4	5,4%	2	2,9%	1	1,7%
Cabang Renon Renon Branch	4	5,4%	2	2,9%	1	1,7%
Cabang Mangupura Mangupura Branch	2	2,7%	3	4,3%	3	5,0%
Cabang Mataram Mataram Branch	-	0,0%		0,0%	1	1,7%
TOTAL	74	100%	69	100%	60	100%

Pergantian Karyawan Berdasarkan Alasan Pergantian Karyawan

Employee Turnover Based on Employee Turnover Reasons

	2020		2019		2018	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Mengundurkan Diri Resigned	3	3	7	4	5	3
Pensiun Retired	22	3	22	7	17	2
Meninggal Dunia Deceased	4	-	2	-	4	
Diberhentikan Dismissed	1	-	-	-	-	
Berakhir Masa Kontrak End of Contract Period	-	-	-	1	-	
Masa Bebas Tugas Duty Free Period	26	12	23	3	22	7
TOTAL	56	18	54	15	48	12

Bank BPD Bali menyadari bahwa remunerasi menjadi salah satu hal terpenting yang menentukan kualitas kehidupan insan Bank BPD Bali. Karena itu, Perusahaan berkomitmen untuk menerapkan remunerasi yang kompetitif dalam setiap jenjang jabatan, termasuk pada *entry level*. Bank BPD Bali juga sangat memperhatikan penghargaan bagi pegawai melalui pemberian imbal jasa berupa gaji, tunjangan, insentif, dan *benefit* lainnya. Bank BPD Bali juga berkomitmen untuk memberikan remunerasi sesuai dengan peraturan yang berlaku dan berada di atas upah minimum regional. Seluruh kebijakan remunerasi pegawai tetap telah disusun, termasuk keikutsertaan pada program pemerintah, seperti BPJS Kesehatan dan BPJS Ketenagakerjaan.

Standar upah terendah untuk karyawan *entry level* pada Bank BPD Bali adalah Rp3.000.000,00 (tiga juta rupiah) sedangkan besaran UMR Bali atau UMP Bali 2021 mencapai Rp2.494.000,00 berdasarkan Keputusan Gubernur Bali Nomor 495/03-M/HK/2020. Rasio standar upah karyawan *entry level* terhadap upah minimum regional adalah 120%.

Bank BPD Bali does acknowledge that remuneration is one of the most pivotal things determining the quality of life for people of Bank BPD Bali. Therefore, the Company is committed to implementing competitive remuneration at every level of position, including at the entry level. Not to mention, Bank BPD Bali concerns about rewards for employees through the provision of fees in the form of salaries, allowances, incentives, and other benefits. Bank BPD Bali is then committed to giving remuneration in accordance with applicable regulations and is above the regional minimum wage. All permanent employees' remuneration's policies have been formulated, including participation in government programs, such as BPJS Kesehatan and BPJS Ketenagakerjaan.

The lowest standard wage for entry level employees at Bank BPD Bali is Rp3,000,000.00 (three million rupiahs) while the Regional Minimum Wage or Provincial Minimum Wage of Bali in 2021 is Rp2,494,000 based on the Decree of the Governor of Bali Number 495/03-M/HK/2020. The ratio of the standard wage for entry level employees to the regional minimum wage is 120%.

Rasio Upah Dasar 2020 [GRI 202-1]

Basic Wage Ratio 2020 [GRI 202-1]

Wilayah Operasional Operational Area	Besar UMP Provinsi/ Kabupaten (Rp) Amount of Provincial/Regency Minimum Wage UMP (Rp)	Besaran Gaji Dasar Pekerja Gol. Terendah Sebagai Pekerja Baru (Rp) The lowest basic salary for new employees as a new employee (Rp)	Rasio UMR Dibandingkan Gaji Dasar (Rp) Ratio of Regional Minimum Wage to Basic Salary (Rp)
Kantor Pusat Denpasar Denpasar Head Office	2,494,000.00	3,000,000.00	120%
Cabang Badung Badung Branch	2,930,092.64	3,000,000.00	102%
Cabang Bangli Bangli Branch	2,494,810.00	3,000,000.00	120%
Cabang Gianyar Gianyar Branch	2,627,000.00	3,000,000.00	114%
Cabang Karangasem Karangasem Branch	2,555,469.09	3,000,000.00	117%
Cabang Klungkung Klungkung Branch	2,538,000.00	3,000,000.00	118%
Cabang Negara Negara Branch	2,557,102.17	3,000,000.00	117%
Cabang Seririt Seririt Branch	2,538,000.00	3,000,000.00	118%
Cabang Singaraja Singaraja Branch	2,538,000.00	3,000,000.00	118%
Cabang Tabanan Tabanan Branch	2,625,216.99	3,000,000.00	114%
Cabang Ubud Ubud Branch	2,627,000.00	3,000,000.00	114%
Cabang Denpasar Denpasar Branch	2,770,300.00	3,000,000.00	108%
Cabang Renon Renon Branch	2,770,300.00	3,000,000.00	108%
Cabang Mangupura Mangapura Branch	2,930,092.64	3,000,000.00	102%
Cabang Mataram Mataram Branch	2,184,485.00	3,000,000.00	137%

TUNJANGAN [GRI 401-2] Allowances [GRI 401-2]

Total dana kesejahteraan pekerja pada tahun 2020 adalah sebesar Rp531.477.011.497,30 yang dialokasikan untuk remunerasi atau gaji dan tunjangan pekerja mencakup pembayaran untuk cuti, Tunjangan Hari Raya keagamaan, pengobatan, lembur, jaminan hari tua dan pensiun. Dana ini bertujuan untuk memastikan bahwa pekerja mendapatkan balas jasa yang terbaik atas dedikasi mereka pada Perusahaan. Dengan demikian mereka bersemangat untuk memberikan karya dan komitmen mereka bagi Perusahaan. Di samping itu, paket kesejahteraan yang kompetitif diterapkan untuk memastikan agar Bank BPD Bali dapat menarik talenta-talenta terbaik. Tunjangan ini diberikan pada pekerja pada semua lokasi operasional Bank BPD Bali. Berikut ini tunjangan yang diberikan pada pekerja Bank BPD Bali:

The total of employees' welfare fund in 2020 is Rp531,477,011,497.30 which is allocated for remuneration or salaries and employee allowances including payments for leave, religious holiday allowances, medical treatment, overtime, old-age security, and pensions. This fund is valued to vouch for that the employees earn the best remuneration for their dedication to the Company. Thus, they are eager to give their work and commitment to the Company. In addition, a competitive welfare package is implemented to ensure that Bank BPD Bali can attract the best talents. This allowance is given to the employees at all operational locations of Bank BPD Bali. The following are the allowances given to the employees of Bank BPD Bali

Tunjangan yang Diberikan kepada Pekerja Tetap dan Tidak Tetap/Paruh Waktu

Allowances Provided to Permanent and Non-Permanent/Part-Time Employees

Bentuk Tunjangan Allowances Types	Pekerja Tetap Permanent Employees	Pekerja Kontrak Contract Employees
Tunjangan Hari Raya holiday allowances	√	√
Tunjangan Kesejahteraan/Konjungtur Welfare/Conjunct Allowances	√	-
Tunjangan Cuti Leave allowances	√	√
Tunjangan Pajak Penghasilan Income Tax Allowances	√	√
Tunjangan Bonus Karyawan Employee Bonus Allowances	√	√
Tunjangan Makan dan Minum Eating and Drinking Allowances	√	√
Jaminan Sosial Ketenagakerjaan Employment Social Security	√	√
Perawatan Kesehatan Health care	√	√
Tunjangan Pakaian Dinas Official Wear Allowances	√	√
Tunjangan Lembur Overtime Allowances	√	√

Cuti Melahirkan [GRI 401-3]

Maternity leave [GRI 401-3]

Individu Individual	Pekerja yang BERHAK mendapat cuti melahirkan Employees who are eligible for maternity leave	Pekerja yang MENGAMBIL cuti melahirkan Employees who are taking maternity leave	Pekerja yang kembali bekerja setelah cuti Employees who return to work after leave	Pekerja yang tetap bekerja 1 tahun setelah selesai cuti Employees who continue to work 1 year after leaving	Tingkat pekerja yang mengambil cuti melahirkan yang kembali bekerja (%) Rate of employees who are taking maternity leave who return to work (%)
Pria Male	0	0	0	0	0
Wanita Female	105	105	105	105	100%
TOTAL	105	105	105	105	100%

MENGEMBANGKAN KERAGAMAN DAN KESETARAAN

Developing Diversity and Equality

Bank BPD Bali mengedepankan prinsip keragaman, kesetaraan dan menjunjung tinggi prinsip non diskriminasi. Perusahaan tidak membedakan *gender*, ras, agama, suku dan golongan, dalam seluruh tingkatan dan jajaran pekerja serta manajemen baik dalam penerimaan pekerja maupun sistem remunerasi dan jabatan. Namun sifat pekerjaan, letak geografis dan karakter usaha Bank BPD Bali menyebabkan pekerja pria lebih dominan. Untuk wilayah operasi, pekerja wanita dengan porsi terbesar berada di Denpasar. Sepanjang tahun 2020 tidak terdapat insiden diskriminasi dalam Bank BPD Bali. [GRI 406-1].

Bank BPD Bali prioritises the principles of diversity and equality and upholds the principle of non-discrimination. The Company does not differentiate amongst gender, race, religion, ethnicity and class, at all levels and levels of employees and management, both in recruitment and in the remuneration system and positions. However, the nature of work, geographic location and business character of Bank BPD Bali make male employees more dominant. For the area of operation, the largest portion of female employees are in Denpasar. Throughout 2020 there were no incidents of discrimination in BPD Bali. [GRI 406-1].

Mayoritas pekerja Bank BPD Bali berada dalam usia produktif (30-50 tahun), yaitu 861 orang atau 64,64% dari keseluruhan pekerja. Pekerja dengan tingkat pendidikan sarjana dan pasca sarjana menjadi bagian terbesar dengan jumlah 1.062 orang atau 80% dari keseluruhan pekerja. Berikut ini data mengenai keanekaragaman badan tata kelola dan pekerja.

The majority of Bank BPD Bali employees are in productive age (30-50 years), amounted to 861 people or 64.64% of the total employees. The employees with undergraduate and postgraduate education levels make up the largest proportion of 1,062 people or 80% of the total employees. The following shows data on the diversity of governance bodies and employees. [GRI 405-1].

Keanekaragaman Badan Tata Kelola dan Pekerja [GRI 405-1]

Diversity of Governance Bodies and Employees [GRI 405-1]

	Pria Male	%	Wanita Female	%
Komisaris Board of Commissioners	4	0,3%	1	0,1%
Direksi Board of Directors	5	0,4%	0	0,0%
Kepala Divisi Head of Division	7	0,5%	3	0,2%
Wakil Kepala Divisi Deputy Head of Division	3	0,2%	4	0,3%
Kepala Bagian Head of Department	29	2,2%	19	1,4%
Kepala Bidang Manager	52	3,9%	32	2,4%
Kepala Seksi Supervisor	121	9,1%	82	6,1%
Pelaksana Clerical	397	29,7%	383	28,6%
Pembantu Pelaksana Junior Clerical	115	8,6%	17	1,3%
Karyawan Tidak Tetap Non-Permanent Employees	0	0,0%	0	0,0%
Satpam Security	46	3,4%	0	0,0%
Sopir Driver	17	1,3%	0	0,0%
TOTAL	796	60%	541	40%

	Usia di bawah 30 tahun Under 30 years of age		Usia di bawah 30-50 tahun 30-50 years of age		Usia di atas 50 tahun Above 50 years of age	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
Komisaris Board of Commissioners	0	0.0%	2	0.1%	3	0.2%
Direksi Board of Directors	0	0.0%	2	0.1%	3	0.2%
Kepala Divisi Head of Division	0	0.0%	6	0.4%	4	0.3%
Wakil Kepala Divisi Deputy Head of Division	0	0.0%	4	0.3%	3	0.2%
Kepala Bagian Head of Department	0	0.0%	39	2.9%	15	1.1%
Kepala Bidang Manager	0	0.0%	58	4.3%	21	1.6%
Kepala Seksi Supervisor	0	0.0%	166	12.4%	46	3.4%
Pelaksana Clerical	285	21.3%	426	31.9%	59	4.4%
Pembantu Pelaksana Junior Clerical	0	0.0%	115	8.6%	17	1.3%
Karyawan Tidak Tetap Non-Permanent Employees	0	0.0%	0	0.0%	0	0.0%
Satpam Security	0	0.0%	35	2.6%	11	0.8%
Sopir Driver	0	0.0%	10	0.7%	7	0.5%
TOTAL	285	21.32%	863	64.40%	189	13.91%

Data Pekerja Berdasarkan Tingkat Pendidikan

Employees Data By Education Level

Tingkat Pendidikan Education Level	2020	2019	2018
S3 Doctoral Degree	0%	0%	0%
S2 Master's Degree	12%	10%	10%
S1 Bachelor's Degree	68%	68%	67%
Diploma	2%	2%	2%
SMA/ sederajat Senior High School	18%	20%	21%
TOTAL	100%	100%	100%

Rasio Gaji Pokok dan Remunerasi Perempuan Dibandingkan Laki-Laki [GRI 405-2]

Asas kesetaraan diterapkan dengan cara memberikan perlakuan yang sama bagi setiap insan Bank BPD Bali tanpa membedakan jenis kelamin. Sistem remunerasi dalam Bank BPD Bali didasarkan oleh jenjang jabatan, kompetensi dan penilaian kinerja, bukan ditentukan oleh *gender*. Tidak ada perbedaan remunerasi bagi pria dan wanita untuk seluruh jabatan. Selain itu, jaminan kesehatan diberlakukan secara sama, dimana tanggungan pekerja perempuan diakui sama dengan pekerja laki-laki.

Tabel di bawah ini menampilkan rasio rata-rata remunerasi pada Bank BPD Bali:

Ratio of Basic Salary and Remuneration of Female Compared to Male [GRI 405-2]

The principle of equality is applied by providing the same treatment for every BPD Bali person regardless of gender. The remuneration system in Bank BPD Bali is on the basis of the position level, competency, and performance assessment, not determined by gender. There is no difference in remuneration for men and women for all positions. In addition, health insurance is applied equally, where the dependents of female employees are recognised as equal to male employees.

The table below displays the average remuneration ratio at Bank BPD Bali:

Jabatan Position	2020		2019		2018	
	Pria Male	Wanita Female	Pria Male	Wanita Female	Pria Male	Wanita Female
Kepala Divisi Head of Division	12.02	12.05	13.03	13.01	14.00	13.49
Wakil Kepala Divisi Deputy Head of Division	10.77	10.78	11.62	11.80	12.51	0.00
Kepala Bagian Head of Department	9.72	9.73	10.51	10.52	11.52	11.33
Kepala Bidang Manager	7.58	7.53	8.19	8.12	8.79	8.74
Kepala Seksi Supervisor	6.21	6.27	6.76	6.79	7.29	7.32

MEMENUHI HAK ASASI MANUSIA (HAM) PEKERJA

Fulfilling Employees' Rights

Sebagai bagian dari warga dunia, Bank BPD Bali ingin memastikan bahwa perusahaan memperhatikan setiap hak dasar para pekerjanya. Hak Asasi Manusia adalah hak dasar dan kebebasan yang dimiliki oleh setiap manusia di dunia ini. Hak-hak ini berdasarkan prinsip-prinsip persamaan, keadilan dan kehormatan. Bank BPD Bali menjunjung tinggi penerapan HAM dalam perusahaan, berupa:

1. TIDAK ADANYA PEKERJA ANAK DAN PEKERJA PAKSA.

Bank BPD Bali memperhatikan batas usia minimal pekerja untuk memastikan bahwa tidak ada pekerja anak di lingkungan Bank BPD Bali. Di samping itu, Perusahaan menerapkan kebijakan melarang kerja paksa, yaitu semua pekerjaan atau jasa yang dipaksakan pada setiap orang dengan ancaman hukuman apapun karena orang tersebut tidak menyediakan diri secara sukarela.

2. SOSIALISASI HAM DI KALANGAN PEKERJA DAN PETUGAS KEAMANAN [GRI 410-1]

Sudah menjadi komitmen Perusahaan bahwa setiap insan Bank BPD Bali dapat menghargai hak asasi sesamanya, serta memperlakukan setiap orang dengan adil dan hormat. Untuk itu, Perusahaan melatih tidak saja petugas keamanan, namun juga para pekerja Perusahaan. Bagi petugas keamanan, Perusahaan melakukan pelatihan di bawah bimbingan kepolisian. Pada tahun 2020, seluruh petugas keamanan (baik yang berasal dari Bank BPD Bali maupun *outsourcing*) telah mendapatkan sosialisasi dan pelatihan mengenai HAM.

3. KEBEBASAN BERSERIKAT

Perundingan kolektif mengacu pada semua negosiasi yang berlangsung antara satu atau lebih pemberi kerja atau organisasi si pemberi kerja dengan satu atau lebih organisasi pekerja (serikat buruh), di sisi lain, untuk menentukan kondisi kerja dan syarat kerja atau untuk mengatur hubungan antara pemberi kerja dan pekerja.

4. PERJANJIAN KERJA BERSAMA (PKB)

Telah dibuat Perjanjian Kerja Bersama (PKB) antara Direksi PT Bank Pembangunan Daerah Bali dengan Serikat Pekerja Bank BPD Bali tanggal 12 Desember 2018.

As part of a global citizen, Bank BPD Bali is willing to vouch for that the Company concerns to every basic right of its employees. Human rights are basic rights and freedoms owned by every human being in this world. These rights are based on the principles of equality, justice, and honour. Bank BPD Bali upholds the implementation of human rights in the form of:

1. NO CHILD LABOUR AND FORCED EMPLOYEES.

Bank BPD Bali pays attention to the minimum age limit for employees to ensure that there are no child laborers in the Bank BPD Bali environment. In addition, the Company implements a policy of prohibiting forced labor, which is all work or services that are forced on any person with the threat of any punishment because that person does not voluntarily provide himself.

2. THE DISSEMINATION OF HUMAN RIGHTS AMONGST EMPLOYEES AND SECURITY OFFICERS [GRI 410-1]

It has been the Company's commitment that every Bank BPD Bali's person can favour the human rights of each other, and treat everyone fairly and with respect. The Company trains not only security officers, but also the Company's employees. For security officers, the Company conducts training under the guidance of the police. In 2020, all security officers (both from Bank BPD Bali and outsourcing) have received dissemination and training on human rights.

3. FREEDOM OF ASSOCIATION

Collective bargaining refers to all negotiations that take place amongst one or more employers or employers' organisations and one or more employees' organisations (labour unions), on the other hand, to determine working conditions and terms of employment or to regulate the relationship between employers and employees.

4. COLLECTIVE EMPLOYMENT AGREEMENT (CLA)

A Collective Labor Agreement (PKB) has been made between the Board of Directors of PT Bank Pembangunan Daerah Bali and the Bank BPD Bali Employees Union on December 12, 2018.

Nomor : 1251/SPK/DIR/SDM/2018

Nomor : 070/DPPSP/XII/2018

Perjanjian Kerja Bersama (PKB) terdiri atas:

- a. Ruang Lingkup, Tujuan dan Fungsi PKB
- b. Legalitas dan Peranan Serikat Pekerja
- c. Hubungan Kerja
- d. Pengembangan Sumber Daya Manusia
- e. Hak & Kewajiban Perusahaan dan Karyawan
- f. Disiplin Karyawan
- g. Gaji dan Tunjangan Karyawan
- h. Fasilitas Karyawan
- i. Penilaian Kinerja Karyawan
- j. Bimbingan Rohani
- k. Bonus Karyawan
- l. Sanksi Administratif dan Hukuman Jabatan
- m. Pemutusan Hubungan Kerja
- n. Masa Bebas Tugas dan Program Pensiun
- o. Penyelesaian Keluh Kesah Karyawan

Kewajiban program pensiun manfaat pasti dan program pensiun lainnya [GRI 201-3]

Usia pensiun normal adalah pada saat karyawan telah mencapai usia 56 (lima puluh enam) tahun. Adapun program pensiun yang ditawarkan oleh Perusahaan adalah sebagai berikut:

1. Pensiun Normal adalah karyawan yang memasuki masa pensiun karena telah mencapai usia pensiun.
2. Pensiun Dipercepat adalah karyawan yang memasuki masa pensiun/pada saat berhenti bekerja telah berusia sekurang-kurangnya 46 (empat puluh enam) tahun.
3. Pensiun Ditunda adalah karyawan yang memasuki masa pensiun/pada saat berhenti bekerja telah memiliki masa kepesertaan pada Dana pensiun sekurang-kurangnya 3 (tiga) tahun tetapi belum mencapai usia 46 (empat puluh enam) tahun.

Tipe program pensiun adalah Program Pensiun Manfaat Pasti dan dana pensiun yang ditunjuk adalah Dana Pensiun Bank Pembangunan Daerah Bali yang didirikan oleh Bank BPD Bali. Setiap Karyawan Tetap berhak menjadi peserta Program Pensiun Manfaat Pasti dan untuk menjadi peserta, karyawan mendaftarkan diri pada Dana Pensiun. Masa Kerja Peserta yang dihitung untuk penetapan besarnya Manfaat Pensiun, dimulai sejak Karyawan menjadi peserta. Kepesertaan berakhir pada saat karyawan berhenti bekerja

Number: 1251/SPK/DIR/SDM/2018

Number: 070/DPPSP/XII/2018

Collective Labour Agreement (PKB) consists of:

- a. Scope, Objectives and Functions of the CLA
- b. Legality and Role of Trade Unions
- c. Work relationship
- d. Human Resource Development
- e. Rights & Obligations of Companies and Employees
- f. Employee Discipline
- g. Employee Salaries and Benefits
- h. Employee Facilities
- i. Employee Performance Appraisal
- j. Spiritual Guidance
- k. Employee Bonuses
- l. Administrative Sanctions and Position Punishment
- m. Work termination
- n. Duty Free Period and Pension Program
- o. Resolution of Employee Complaints

Obligations of defined benefit pension plans and other pension plans [GRI 201-3]

The normal retirement age is when the employee reaches the age of 56 (fifty-six) years. The pension programs offered by the Company are as follows:

1. Normal Pension is an employee who enters retirement for s/he has reached retirement age.
2. Accelerated Retirement is an employee who has entered the retirement period/when s/he stopped working, has been at least 46 (forty-six) years of age.
3. Delayed Pension is an employee who enters the retirement period/when s/he stops working, has had a participation period in the pension fund for at least 3 (three) years, but has not reached the age of 46 (forty-six) years of age.

The type of pension program is a Defined Benefit Pension Program and the designated pension fund is the Bali Regional Development Bank Pension Fund, which was established by Bank BPD Bali. Every Permanent Employee has the right to become a participant of the Defined Benefit Pension Program and to become a participant, employees register themselves with the Pension Fund. The Participant's Working Period, which is calculated to determine the amount of the Pension Benefit, starts from

dan mengalihkan haknya ke Dana Pensiun lain, atau meninggal dunia, atau cacat. Program Pensiun Manfaat Pasti ini bersifat wajib bagi setiap karyawan yang telah ditetapkan sebagai Karyawan Tetap. Setiap Karyawan Peserta wajib membayar iuran sebesar 5% (lima persen) dari Penghasilan Dasar Pensiun, yang dipotong langsung oleh bank dan dibayarkan setiap bulan kepada Dana Pensiun. Sedangkan perusahaan menanggung sebesar 13.5% dari Gaji Pokok.

5. BADAN PENYELENGGARA JAMINAN SOSIAL (BPJS)

Untuk menjamin terpeliharanya kesehatan karyawan perusahaan memberikan Jaminan Kesehatan dan/atau pemberian biaya perawatan Kesehatan kepada seluruh karyawannya. Pemberian jaminan kesehatan dan/atau pemberian biaya perawatan dalam bentuk asuransi kesehatan dilakukan melalui pemilihan yang dilaksanakan oleh Tim Pengadaan dan/atau mengikuti peraturan perundang-undangan yang berlaku. Pemberian Jaminan kesehatan dan/atau pemberian biaya perawatan diberikan kepada setiap karyawan beserta keluarga dalam bentuk Asuransi Kesehatan dengan jenis pertanggungan dengan rincian:

- a. Untuk Karyawan Tetap ditanggung karyawan yang bersangkutan beserta keluarga sampai dengan anak ke - 2 yang menjadi tanggungannya dengan batas umur sampai dengan umur 21 tahun dan dapat diperpanjang sampai dengan umur 25 tahun apabila masih sekolah, tidak mempunyai penghasilan sendiri, tidak kawin atau belum pernah kawin dan telah tercatat dalam *database* Divisi SDM; dan
- b. Untuk Karyawan Tidak Tetap dengan status Karyawan Kontrak Waktu Tertentu dan Karyawan Kontrak Waktu Tidak Tertentu hanya ditanggung karyawan yang bersangkutan.

the time the Employee becomes a participant. Participation ends when the employee discontinues working and transfers his/her rights to another Pension Fund, or dies, or becomes disabled. This Defined Benefit Pension Plan is mandatory for every employee who has been designated as a permanent employee. Each Participating Employee is required to pay a contribution of 5% (five percent) of the Basic Pension Income, which is deducted directly by the bank and paid monthly to the Pension Fund. Meanwhile, the company bears 13.5% of the basic salary.

5. Social Security Administrator for Health (BPJS)

To ensure that employees' health is maintained, the company provides Health Insurance and/or health care costs to all employees. The provision of health insurance and/or the provision of treatment costs in the form of health insurance is carried out through elections carried out by the Procurement Team and/or following the applicable laws and regulations. Providing health insurance and/or providing medical expenses is given to each employee and their family in the form of health insurance with the following details:

- a. Permanent employees are borne by the employee and their family up to the second child who becomes their dependents with an age limit up to 21 years of age and can be extended up to the age of 25 if they are still in school, do not have their own income, are not married or have never been married and has been recorded in the HR Division data base; and
- b. For Non-Permanet Employees with the status of Fixed-Time Contract Employees and non-Fixed-Time Contract Employees, it is only borne by the employee concerned.

PENGEMBANGAN INSAN BANK BPD BALI

Development for People of Bank BPD Bali

Bank BPD Bali berkomitmen untuk meningkatkan kualitas SDM dan memberikan kesempatan bagi para insan Bank BPD Bali untuk mencapai potensi terbaik mereka demi kelestarian dan kemajuan Perusahaan. Pengembangan pekerja yang terencana, fokus dan sistematis menjadi faktor penunjang dalam meningkatkan kapasitas dan kredibilitas pekerja Bank BPD Bali.

Bank BPD Bali memandang bahwa pendidikan dan pelatihan merupakan salah satu kebijakan strategis dalam meningkatkan kualitas pekerja yang pada akhirnya akan memberikan manfaat besar bagi kemajuan perusahaan. Oleh karena itu, Bank BPD Bali secara teratur mengadakan pelatihan-pelatihan: pelatihan profesional, sertifikasi serta peningkatan motivasi pekerja. Di samping itu, dengan adanya program peningkatan kompetensi tersebut diharapkan dapat meningkatkan kepuasan dan loyalitas pekerja pada Perusahaan. Bank BPD Bali memberi kesempatan kepada seluruh insan Bank BPD Bali untuk melanjutkan pendidikan mereka, mendapatkan promosi, mengembangkan karir dan memperoleh berbagai hak lainnya yang tercantum dalam Perjanjian Kerja Bersama (PKB) sesuai peraturan dan perundangan yang berlaku.

Pengelolaan SDM bagi Bank BPD Bali mencakup ketenagakerjaan, pelatihan dan pendidikan. Bank BPD Bali mengacu pada kebijakan dan standar pedoman sumber daya manusia yang berlaku sebagai panduan dalam mengelola SDM. Data karyawan dalam laporan ini hanya berasal dari Bank BPD Bali. Pengelolaan SDM Bank BPD Bali diawasi oleh Divisi Sumber Daya Manusia dan hasil evaluasi SDM disampaikan secara berkala kepada Direksi dan Dewan Komisaris. Bank BPD Bali memiliki kebijakan ketenagakerjaan dalam Perjanjian Kerja Bersama (PKB) yang dirumuskan bersama dengan Serikat Pekerja. Seluruh pegawai Bank BPD Bali (100%) telah tercakup dalam PKB. PKB tersebut mengatur hak dan kewajiban pekerja, meliputi pengembangan kompetensi dan karir, kesejahteraan pegawai, penilaian kinerja, serta hubungan industrial pekerja. [102-41]

Sepanjang tahun 2020, Bank BPD Bali telah mengalokasikan anggaran sebesar 2,95% dari anggaran *human capital* untuk pembelajaran. Untuk meningkatkan kapasitas dan kapabilitas pegawai, Bank BPD Bali telah merealisasikan anggaran diklat sebesar Rp8.902.155 ribu atau sebesar 74,185% dari Rencana Anggaran Pelatihan dan pengembangan kemampuan pegawai sebesar Rp12.000.000 ribu. Realisasi anggaran diklat Bank

Bank BPD Bali is committed to refining the quality of human resources and providing opportunities for people of Bank BPD Bali to reach their best potential for the sustainability and progress of the Company. Planned, focused, and systematic employee development is a supporting factor in increasing the capacity and credibility of Bank BPD Bali workers.

Bank BPD Bali views education and training as one of the strategic policies in improving the quality of workers which in turn will provide great benefits for the progress of the Company. Therefore, Bank BPD Bali regularly conducts trainings: professional training, certification and increase the employees' motivation. In addition, this competency improvement program is expected to increase employees' satisfaction and loyalty to the Company. Bank BPD Bali provides opportunities for all people of Bank BPD Bali to continue their education, get promotions, develop careers and obtain various other rights stated in the Collective Labour Agreement (PKB) in accordance with the applicable laws and regulations.

Human resource management for Bank BPD Bali includes employment, training, and education. Bank BPD Bali refers to the policies and guidelines for human resources that act as a guide in managing HR. The employee's data in this report comes only from Bank BPD Bali. The HR management of Bank BPD Bali is supervised by the HR Division and the results of the HR evaluation are submitted periodically to the Board of Directors and the Board of Commissioners. Bank BPD Bali has a labour policy in the Collective Labour Agreement (PKB) which is formulated jointly with the Worker Union. All Bank BPD Bali employees (100%) are covered by the PKB. The PKB regulates the rights and obligations of workers, including competency and career development, employee welfare, performance assessment, and worker industrial relations. [102-41]

Throughout 2020, Bank BPD Bali has allocated a budget of 2.95% of the human capital budget for learning. To increase the capacity and capability of employees, Bank BPD Bali has realized a training budget of Rp8,902,155 thousand or 74.185% of the Training Budget Plan and employee capacity development of Rp12,000,000 thousand. The realisation of the Bank BPD Bali education and training budget in 2020 has

BPD Bali di tahun 2020 mengalami penurunan sebesar 11,22% dari tahun 2019 sebesar Rp10.028.459 ribu. Penurunan tersebut merupakan Langkah strategis Perusahaan untuk mencegah aktivitas fisik guna menghindari penyebaran Covid-19.

decreased by 11.22% from 2019 amounting to Rp10,028,459 thousand. This decline is a strategic move for the Company to prevent physical activity in order to avert the spread of Covid-19.

Pelatihan Berdasarkan Level Pegawai [404-1]

Training by Employee Level [404-1]

Tingkat Level	Jumlah Pegawai Dilatih Berdasarkan Gender Number of Employees Trained by Gender		
	Pria Male	Wanita Female	Jumlah Total
Komisaris Board of Commissioners	4	1	5
Direksi Board of Directors	5	0	5
Kepala Divisi Head of Division	7	3	10
Wakil Kepala Divisi Deputy Head of Division	1	2	3
Kepala Bagian Head of Department	21	18	39
Kepala Bidang Manager	18	19	37
Kepala Seksi Supervisor	127	84	211
Pelaksana Clerical	328	353	681
Pembantu Pelaksana Junior Clerical	88	14	102
Karyawan Tidak Tetap Non-Permanent Employees	0	0	0
Satpam Security	4	0	4
Sopir Driver	1	0	1
Total	604	494	1098

PENILAIAN KINERJA

Performance Assessment

Dalam upaya menciptakan budaya kinerja yang unggul, Bank BPD Bali melakukan penilaian kinerja bagi setiap pekerja dalam segala tingkatan setiap tahun. Penilaian kerja ini digunakan dalam perencanaan strategis untuk pengembangan karir pekerja, sekaligus untuk memonitor serta mengendalikan kinerja Perusahaan. Penilaian kinerja karyawan dilakukan sebanyak 2 (dua) kali dalam 1 (satu) periode penilaian yaitu setiap awal bulan Juli untuk Semester I (Januari s/d Juni) dan setiap awal bulan Januari untuk semester II (Juli s/d Desember). Periode penilaian kinerja karyawan dilakukan dari tanggal 1 Januari sampai dengan 30 Juni untuk Semester I (Pertama) dan dari tanggal 1 Juli sampai dengan 31 Desember untuk Semester II (Kedua).

Penilaian kinerja diawali dengan penilaian kinerja satuan kerja dan unit kerja yang ada di Bank BPD Bali. Setelah hasil penilaian kinerja satuan kerja dan unit kerja diselesaikan dan nilai sebaran per masing - masing satuan kerja dan unit kerja telah ditentukan, kemudian dilanjutkan dengan penilaian kinerja individu karyawan. Setiap supervisi wajib untuk mengisi form penilaian kinerja yang telah disediakan sesuai dengan kinerja masing - masing bawahannya secara objektif. Yang menjadi tolak ukur penilaian kinerja adalah prestasi kerja dan perilaku kerja karyawan di masing-masing satuan kerja dan unit kerja pada satu periode penilaian.

Prestasi Kinerja adalah tingkat pencapaian tugas pokok dan tugas tambahan karyawan pada satu periode penilaian.

Perilaku Kerja Karyawan meliputi nilai - nilai budaya kerja Bank BPD Bali yaitu CINTA yang terdiri atas *Competency* (Kompetensi), *Integrity* (Integritas), *Teamwork* (Kerja sama) dan *Customer Awareness* (Orientasi Pelanggan), serta penilaian atas tingkat kehadiran karyawan dalam 1 (satu) semester.

In an effort to create a culture of superior performance, bank BPD Bali performs a performance assessment for every employee at all levels every year. This job appraisal is operated in strategic planning for employee career development, as well as to monitor and to control the Company's performance. Employee performance appraisal is carried through 2 (two) times in 1 (one) assessment period, namely every July for Semester I (January to June) and at the beginning of January for Semester II (July to December). The employee performance appraisal period is conducted from January 1 to June 30 for Semester I (First) and from July 1 to December 31 for Semester II (Second).

The performance appraisal begins with an existing work unit performance assessment at Bank BPD Bali. After the results of the work unit performance assessment are completed and the distribution value for each work unit has been determined, then it is followed by an individual employee performance assessment. Every supervision is obliged to fill out the performance assessment form that has been provided in accordance with the performance of each subordinate objectively. The benchmarks for performance assessment are work performance and work behaviour of employees and work units during the assessment period.

Performance Achievement is the level of accomplishment of the primary and augmented duties of the employee during an assessment period.

Employee Work Behaviour includes the work culture values of Bank BPD Bali, namely CINTA which consists of Competency, Integrity, Teamwork and Customer Awareness, as well as an assessment of the level of employee attendance in 1 (one) semester.

Persentase pekerja yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier [GRI 404-3]

Percentage of employees receiving regular performance and career development reviews [GRI 404-3]

Gender	2020	2019	2018
Pria Male	787 (59%)	820 (60%)	852 (60%)
Wanita Female	540 (41%)	555 (40%)	563 (40%)
TOTAL	1.327 (100%)	1.375 (100%)	1.415 (100%)

Jabatan	2020	2019	2018
Top Management	-	-	-
Middle Management	65 (5%)	67 (5%)	58 (4%)
Lower Management	287 (22%)	285 (21%)	291 (21%)
Staff	975 (73%)	1.023 (74%)	1.066 (75%)
TOTAL	1.327 (100%)	1.375 (100%)	1.415 (100%)

1. PERENCANAAN SUKSESI DAN PROMOSI

Bank BPD Bali memberikan kesempatan pada para pekerja yang berpotensi untuk terus mengembangkan diri dan memiliki karir yang sejalan dengan pertumbuhan Perusahaan. Untuk itu, Bank BPD Bali merancang program promosi jabatan/ kenaikan tingkat jabatan bagi para pekerja yang memenuhi kriteria, setelah terlebih dahulu mengadakan penilaian secara obyektif. Perencanaan suksesi dan promosi disesuaikan dengan kebutuhan perusahaan, penilaian kompetensi dan pengalaman kerja.

Kesempatan pengembangan karir adalah sama bagi setiap karyawan, yang prosesnya melalui penilaian kerja yang secara rutin dilakukan setiap semester. Dari hasil penilaian kinerja tersebut nantinya menjadi dasar untuk memberikan penilaian dan menentukan karyawan potensial untuk ditampung dalam *talent pool*. Kebijakan terkait proses pengembangan karir tersebut telah tertuang dalam SOP Penilaian Kinerja dan SOP Status Karyawan.

Sesuai hasil penilaian kinerja, pada tahun 2020 terdapat 36 pekerja yang dipromosikan ke tingkat jabatan yang baru, dengan perincian seperti tabel di bawah ini:

1. SUCCESSION AND PROMOTION PLANNING

Bank BPD Bali provides opportunities for employees who have the potential to continue to develop themselves and have careers that are in line with the Company's growth. For this reason, Bank BPD Bali designs a promotion program for workers who meet the criteria, after first conducting an objective assessment. Succession planning and promotion are tailored to the needs of the company, competency assessment and work experience.

Career development opportunities are the same for every employee, the process is through job assessment which are routinely carried out every semester. The results of the performance assessment will later become the basis for assessing and determining potential employees to be accommodated in the talent pool. Policies related to the career development process have been stated in the SOP for Performance Assessment and SOP for Employee Status.

According to the results of the performance assessment, in 2020 there are 36 employees who are promoted to a new position, with details as shown in the table below:

Peringkat Posisi Position Rank	Pria Male		Wanita Female		Jumlah Total	
Komisaris Board of Commissioners	0	0%	0	0%	0	0%
Direksi Board of Directors	0	0%	0	0%	0	0%
Kepala Divisi Head of Division	2	7%	0	0%	2	6%
Wakil Kepala Divisi Deputy Head of Division	0	0%	2	22%	2	6%
Kepala Bagian Head of Department	4	15%	1	11%	5	14%
Kepala Bidang Manager	4	15%	2	22%	6	17%
Kepala Seksi Supervisor	17	63%	4	44%	21	58%
Pelaksana Clerical	0	0%	0	0%	0	0%
Pembantu Pelaksana Junior Clerical	0	0%	0	0%	0	0%
Karyawan Tidak Tetap Non-Permanent Employees	0	0%	0	0%	0	0%
Satpam Security	0	0%	0	0%	0	0%
Sopir Driver	0	0%	0	0%	0	0%
Total	27	100%	9	100%	36	100%

2. PROGRAM PELATIHAN [GRI 404-2]

PENGEMBANGAN KOMPETENSI KEUANGAN BERKELANJUTAN [FS4]

Kesempatan diberikan kepada jajaran Direksi, Komisaris serta pegawai yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan perihal peningkatan kompetensi terkait keuangan berkelanjutan. Seiring dengan adanya penyempurnaan tata kelola berkelanjutan di lingkup aktivitas bisnis Bank BPD Bali, pelaksanaan pelatihan keuangan berkelanjutan diberikan kepada pegawai di berbagai Divisi yang bertanggung jawab terhadap aktualisasi keuangan berkelanjutan. Sepanjang tahun 2020, terdapat 45 pegawai termasuk jajaran pimpinan senior yang telah mengikuti pelatihan keuangan berkelanjutan.

2. TRAINING PROGRAM [GRI 404-2]

DEVELOPMENT OF SUSTAINABLE FINANCIAL COMPETENCY [FS4]

The opportunity is given to the Board of Directors, Board of Commissioners, and employees who are responsible for implementing Sustainable Finance regarding competency enhancement related to sustainable finance. In line with the improvement of sustainable governance in the scope of Bank BPD Bali business activities, the implementation of sustainable finance training is provided to employees in various divisions who are responsible for the actualisation of sustainable finance. Throughout 2020, there are 45 employees including senior management who have attended sustainable finance training.

Pelatihan (*In-Class*) Keuangan BerkelanjutanSustainable Finance (*In-Class*) Training

2020		
Pelatihan Training	Fasilitator Facilitator	Peserta Participant
Online Training Pengukuran Emisi Gas Buang Online Training on Exhaust Emission Measurement	CV. Berdiklat	15 orang 15 people
Pelatihan Sertifikasi Berkelanjutan Produk Pertanian Provinsi Bali Sustainable Certification Training for Agricultural Products in Bali Province	Pusat Pelatihan Pembangunan Berkelanjutan (SDGs Center) LPPM Univ. Udayana	15 orang 15 people
Pelatihan Dasar-Dasar AMDAL AMDAL Basics Training	PPLH Univ. Sebelas Maret Solo	15 orang 15 people

Sejalan dengan ditetapkannya POJK 51/POJK.03/2017 terkait keuangan berkelanjutan, Bank BPD Bali menjadikan keuangan berkelanjutan sebagai salah satu konsentrasi program pembelajaran bagi pegawai. Namun, probabilitas akan kendala yang akan dihadapi dalam pemberian pendidikan tak dapat dielakkan, sehingga penyesuaian pada mekanisme performa perlu ditingkatkan. Oleh sebab itu, Bank BPD Bali berupaya mempermudah pegawai untuk dapat mengakses pelatihan keuangan berkelanjutan. Pelatihan keuangan berkelanjutan merupakan satu dari enam modul yang bersifat mandatory sehingga wajib dikerjakan oleh pegawai.

Bank BPD Bali terus meningkatkan program pengembangan pekerja yang komprehensif dan konsisten dengan program-program pendidikan dan pelatihan *inhouse* maupun *public training*, sertifikasi, *sharing knowledge* dan kursus. Program-program tersebut dirancang sesuai dengan perkembangan bisnis Perusahaan sehingga setiap pekerja Bank BPD Bali memiliki kompetensi dan dapat bekerja secara profesional sesuai bidang dan posisi jabatannya.

Bank BPD Bali menyediakan berbagai program pelatihan sebagai langkah ekspansif Perusahaan dalam mengembangkan kompetensi dan ketrampilan para pekerja. Tidak hanya berguna untuk kemajuan Perusahaan, namun pelatihan-pelatihan ini juga bermanfaat bagi para pekerja bila mereka suatu saat akan melakukan transisi menjelang pensiun atau berhenti bekerja di Bank BPD Bali.

In line with the stipulation of POJK 51/POJK.03/2017 related to sustainable finance, Bank BPD Bali has made sustainable finance one of the concentrations of learning programs for employees. The probability of the constraints to be faced in education delivery, however, is inevitable; thus, the adjustments to performance mechanisms need enhancing. Therefore, Bank BPD Bali seeks to make it easier for employees to be able to access sustainable finance training. Sustainable finance training is one of six mandatory modules that need undertaking by employees.

Bank BPD Bali continues to improve its comprehensive and consistent employee development program with in-house education and training programs as well as public training, certification, knowledge sharing, and courses. These programs are designed in compliance with the Company's business development so that every Bank BPD Bali's employee has the competence and can work professionally according to their field and position.

Bank BPD Bali renders assorted training programs as an expansionary pace for the Company in developing the competence and skills of its workers. Not only are they useful for the progress of the Company, but these trainings are also beneficial for the employees should they be going to make a transition before retirement or discontinue working at Bank BPD Bali.

RENCANA, STRATEGI, DAN PROGRAM KERJA TAHUN 2021

2021 Work Plan, Strategy, and Program

Kinerja perekonomian domestik di tahun 2021 diperkirakan mengalami pemulihan seiring meredanya pandemi Covid-19, meskipun dampak dari ketidakpastian ekonomi global masih tetap perlu diwaspadai. Pemerintah dan DPR sepakat di masa “*new normal*” perekonomian Indonesia diproyeksikan mampu tumbuh sebesar 5,0% di tahun 2021. Setelah mengalami tekanan di tahun 2020, kinerja ekonomi di tahun 2021 mengalami pemulihan.

Namun demikian, mayoritas komponen ekonomi dan sektor produksi belum sepenuhnya kembali pada kinerja kapasitas normal sebelum terdampak pandemi Covid-19. Di samping proses pemulihan, kinerja ekonomi domestik di tahun 2021 juga akan didorong oleh upaya perbaikan iklim investasi dan bisnis, serta keberlanjutan pembangunan infrastruktur yang dampaknya terhadap peningkatan kapasitas produksi nasional akan mulai terlihat.

Mempertimbangkan kondisi ekonomi makro dan kondisi internal Bank, maka dilakukan kajian SWOT, yaitu: analisis kekuatan, kelemahan yang dimiliki Bank BPD Bali dan Peluang serta tantangan yang dihadapi Bank BPD Bali.

The performance of the domestic economy in 2021 is expected to recover as the easing of pandemic Covid-19, despite the impact of global economic uncertainty, still needs to watch out. The government and DPR agreed that during the “*new normal*” period, the Indonesian economy was projected to be able to grow by 5.0% in 2021. After experiencing pressure in 2020, economic performance in 2021 will experience recovery.

However, the majority of economic components and the production sector have not fully returned to normal capacity performance before the impact of the Covid-19 pandemic. In addition to the recovery process, domestic economic performance in 2021 will also be driven by efforts to improve the investment and business climate, as well as the sustainability of infrastructure development, whose impact on increasing national production capacity will begin to show.

Taking into account the macroeconomic conditions and internal conditions of the Bank, a SWOT study was conducted, namely: analysis of strengths, weaknesses of Bank BPD Bali and the opportunities and challenges faced by Bank BPD Bali.



Ekspansi bisnis menciptakan kondisi bisnis yang makin kompleks sehingga menuntut integritas serta penataan yang semakin terukur dan sistematis di antara semua organ Perusahaan. Oleh karena itu, penerapan *Good Corporate Governance* (GCG) merupakan langkah nyata yang membimbing Perusahaan untuk menggapai visi dan misi Perusahaan.

Business development creates increasingly complex business circumstances that require integrity as well as a more measured and systematic arrangement amongst all Company's organs. Hence, the implementation of Good Corporate Governance (GCG) is an actual pace that guides the Company to accomplish the Company's vision and mission.



BANK BPD BALI
Bersama Anda Membangun Bali



*Menjaga Integritas Tata
Kelola Keberlanjutan*
Perpetuating the Integrity of
Sustainability Governance

DASAR PENERAPAN GCG

Basic Implementation of GCG

Selain menjadi salah satu *domain* penentu dalam kesuksesan Perusahaan, penerapan GCG juga untuk memenuhi persyaratan peraturan perundangan serta membangun fundamental yang kokoh sebagai landasan setiap aktivitas bisnis Perusahaan. Sebagai bentuk manifestasi implementasi GCG, Bank BPD Bali telah memiliki Pedoman Tata Kelola Perusahaan yang Baik sesuai dengan Keputusan Direksi Nomor 0682/KEP/DIR/KPN/2017 tentang Buku Pedoman Perusahaan Penerapan Tata Kelola, yang mengatur tentang:

1. Latar Belakang, Tujuan dan Manfaat;
2. Pengawasan Aktif Direksi dan Dewan Komisaris;
3. Susunan Organisasi Penerapan Tata Kelola;
4. Penerapan Tata Kelola:
 - a. Kewajiban Bank dalam penerapan prinsip tata kelola;
 - b. Penerapan prinsip tata kelola;
 - c. Direksi;
 - d. Dewan Komisaris;
 - e. Komite-komite.
5. Fungsi Kepatuhan, Audit Intern dan Ekstern serta Penerapan Manajemen Risiko;
6. Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar;
7. Rencana Strategis Bank dan Aspek Transparansi Kondisi Bank;
8. Pelaporan Internal dan Benturan Kepentingan;
9. Laporan Pelaksanaan Tata Kelola dan Penilaian Penerapan Tata Kelola;
10. Sistem Pengendalian *Intern* dan Sistem Informasi Manajemen & Sumber Daya Manusia.

Penerapan Tata Kelola Perusahaan yang Baik pada Perusahaan terbuka didasari oleh ketentuan berikut:

1. Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 Tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka yang berlaku sejak tanggal 16 November 2015.
2. Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.04/2015 Tentang Pedoman Tata Kelola Perusahaan Terbuka yang berlaku sejak tanggal 17 November 2015.

Pedoman Tata Kelola Perusahaan Terbuka mencakup 5 (lima) aspek, 8 (delapan) prinsip Tata Kelola Perusahaan yang Baik dan 25 (dua puluh lima) rekomendasi penerapan aspek dan

In addition to being one of the defining domains in the Company's success, the implementation of GCG is also to meet the requirements of legislation and build solid fundamentals as the basis of every business activity of the Company. As a manifestation of GCG implementation, Bank BPD Bali has had Good Corporate Governance Guidelines in accordance with The Board of Directors Decree No. 0682/KEP/DIR/KPN/2017 concerning corporate guidelines for governance implementation, which governs:

1. Background, Goals and Benefits;
2. Active Supervision of the Board of Directors and Board of Commissioners;
3. Organization Structure of Governance Implementation
4. Implementation of Governance:
 - a. Bank's obligation in the implementation of governance principles;
 - b. Implementation of governance principles;
 - c. Board of Directors;
 - d. Board of Commissioners;
 - e. Committees.
5. Compliance Function, Internal and External Audit and Risk Management Implementation;
6. Provision of Funds to Related Parties and Provision of Large Funds;
7. Bank Strategic Plan and Transparency Aspects of Bank Conditions;
8. Internal Reporting and Conflicts of Interest;
9. Report on Governance Implementation and Assessment of Governance Implementation;
10. Internal Control System and Management & Human Resources Information System.

The implementation of Good Corporate Governance in a public company is on the basis of the following conditions:

1. Financial Services Authority Regulation Number 21/POJK.04/2015 concerning Implementation of Corporate Governance Guidelines for Public Companies which took effect on November 16, 2015.
2. Financial Services Authority Circular Letter Number 34/SEOJK.04/2015 concerning Governance Guidelines for Public Companies which took effect on November 17, 2015.

The GCG Guidelines for Public Companies cover 5 (five) aspects, 8 (eight) principles of Good Corporate Governance and 25 (twenty-five) recommendations on the implementation of

prinsip Tata Kelola Perusahaan yang Baik. Lima aspek Tata Kelola Perusahaan tersebut adalah:

1. Hubungan perusahaan terbuka dengan pemegang saham dalam menjamin hak-hak pemegang saham;
2. Fungsi dan peran Dewan Komisaris;
3. Fungsi dan peran Direksi;
4. Partisipasi pemangku kepentingan;
5. Keterbukaan informasi.

Bank BPD Bali berkomitmen untuk menegakkan kepatuhan terhadap setiap undang-undang dan peraturan yang berlaku di bidang Tata Kelola Perusahaan. Untuk itu, Perusahaan terus melakukan pemutakhiran berbagai pedoman, prosedur operasi, manual yang berlaku dalam Perusahaan sesuai dengan peraturan perundangan, yang kemudian diikuti oleh sosialisasi dan penerapan yang terarah. Dalam setiap perencanaan dan keputusan yang diambil, Bank BPD Bali juga berupaya untuk senantiasa mengintegrasikan prinsip dan praktik keberlanjutan, memperhatikan tiga aspek penting, yaitu *people*, *planet*, dan *profit*.

Penerapan Tata Kelola yang Baik (*Good Corporate Governance/ GCG*) dalam Bank BPD Bali dievaluasi secara berkala untuk memastikan bahwa implementasinya terlaksana dengan baik. Hasil *self assessment* pelaksanaan tata kelola posisi Januari 2020 sampai dengan Juni 2020 adalah peringkat 2 dengan predikat komposit "Baik", begitu juga dengan hasil *self assessment* pada posisi Juli 2020 sampai dengan Desember 2020 adalah peringkat 2 dengan predikat komposit "Baik".

aspects and principles of Good Corporate Governance. The five aspects of Corporate Governance are:

1. A public company relationship with shareholders in vouching for the rights of shareholders;
2. Functions and roles of the Board of Commissioners;
3. Functions and roles of the Board of Directors;
4. Stakeholder participation;
5. Information disclosure.

Bank BPD Bali is committed to enforcing compliance with all applicable laws and regulations in the field of Corporate Governance. To that end, the Company continues to update various guidelines, operating procedures, and manuals applicable to the Company in obedience to the laws and regulations, which are then followed by targeted dissemination and implementation. In each and every planning and decision taken, Bank BPD Bali also attempts to integrate the principles and practices of sustainability, cautiously deeming the three imperative aspects, namely *people*, *planet* and *profit*.

The implementation of Good Corporate Governance (GCG) in Bank BPD Bali is regularly evaluated to ensure that its implementation is carried out properly. The results of the self-assessment of governance management from January 2020 to June 2020 were rank 2 with a composite predicate of "Good", as well as the results of self-assessment on the ranking of July 2020 to December 2020 were rank 2 with a composite predicate of "Good".

TUJUAN PENERAPAN GCG

Objectives of GCG Implementation

Bank BPD Bali telah menyatakan komitmen untuk menerapkan prinsip-prinsip *Good Corporate Governance* (GCG) dalam setiap aktivitas bisnisnya. Bank BPD Bali meyakini bahwa dengan menerapkan GCG akan menjadi kunci dalam mencapai kinerja Perusahaan yang berkelanjutan. Berikut ini adalah tujuan dari penerapan GCG di Bank BPD Bali:

1. Mengoptimalkan nilai (*value*) Perseroan bagi Pemegang Saham dengan tetap memperhatikan kepentingan *Stakeholders* dan mendorong tercapainya kesinambungan Perseroan dengan cara menerapkan prinsip-prinsip GCG yaitu transparansi, akuntabilitas, pertanggungjawaban, kemandirian, serta kewajaran dan kesetaraan.
2. Mendorong agar Organ Perseroan dalam membuat keputusan dan menjalankan tindakan dilandasi oleh nilai moral yang tinggi dan kepatuhan terhadap ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku serta bertanggung jawab kepada para Pemangku Kepentingan (*Stakeholders*).
3. Mendorong pengelolaan Perseroan lebih profesional, transparan, dan efisien serta memberdayakan fungsi dan meningkatkan kemandirian Organ Perusahaan.
4. Meningkatkan citra Perseroan bagi tercapainya daya saing secara nasional maupun internasional sehingga meningkatkan kepercayaan pasar yang dapat mendorong arus investasi dan pertumbuhan ekonomi nasional yang berkesinambungan.
5. Mendorong dan mendukung pengembangan, pengelolaan sumber daya Perseroan dan pengelolaan risiko usaha Perseroan dengan penerapan prinsip kehati-hatian (*prudent*), akuntabilitas, dan bertanggung jawab sejalan dengan prinsip-prinsip GCG.
6. Mendorong timbulnya kesadaran dan tanggung jawab sosial Perusahaan terhadap masyarakat dan kelestarian lingkungan terutama di sekitar Perseroan.
7. Mengembangkan sikap dan perilaku yang sesuai dengan tuntutan perkembangan Perseroan dan perubahan lingkungan usaha menuju budaya Perseroan yang lebih baik.

Bank BPD Bali has specified its commitment to implementing the principles of Good Corporate Governance (GCG) in all of its business activities. Bank BPD Bali considers that implementing GCG will be the key to achieving sustainable company performance. The following are the objectives of implementing GCG at BPD Bali:

1. Optimising the value of the Company for Shareholders while paying attention to the interests of the Stakeholders and encouraging the sustainability of the Company by implementing GCG principles, namely transparency, accountability, responsibility, independence, as well as fairness, and equality.
2. Encouraging the Company's Organs to make decisions and to undertake actions on the basis of the high moral values and compliance with the provisions of the Articles of Association and prevailing laws and regulations and are accountable to Stakeholders.
3. Encouraging a more professional, transparent, and efficient management of the Company as well as empowering the functions and increasing the independence of the Company's Organs.
4. Refining the Company's image to achieve national and international competitiveness so as to increase market confidence that can reassure investment flows and sustainable national economic growth.
5. Encouraging and support the development, management of the Company's resources and the management of the Company's business risks by applying the principles of prudence (*prudence*), accountability and responsibility in line with the principles of GCG.
6. Encourage awareness and social responsibility of the Company to the community and environmental sustainability, especially around the Company.
7. Developing attitudes and behaviour in compliance with the demands of the Company's development and changes in the business environment towards a better corporate culture.

Mengendalikan Risiko Keuangan Berkelanjutan [OJK - E.3]

Penerapan Tata Kelola Perusahaan yang Baik di Bank BPD Bali dibutuhkan untuk mengakomodasi kebutuhan dan harapan pemangku kepentingan yang sejalan dengan norma bisnis dan peraturan serta perundang-undangan yang berlaku. Evaluasi penerapan GCG dilaksanakan melalui beberapa metode, yaitu pedoman atau kebijakan; penyusunan pedoman atau kebijakan baru; peningkatan prinsip kepatuhan melalui *compliance index*; penyusunan laporan; dan memaksimalkan sarana pengaduan eksternal.

Controlling Sustainable Financial Risk [OJK - E.3]

The implementation of Good Corporate Governance at Bank BPD BALI is required to accommodate the demands and expectations of stakeholders that are equivalent to business norms and applicable laws and regulations. Evaluation of GCG implementation is then conducted through several procedures, namely guidelines or policies; preparation of new guidelines or policies; increasing the principle of compliance through the compliance index; preparation of reports; and maximizing the means of external complaints.

STRUKTUR TATA KELOLA [GRI 102-18] Governance Structure [GRI 102-18]

Sesuai dengan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Organ Bank BPD Bali terdiri dari tiga bagian:

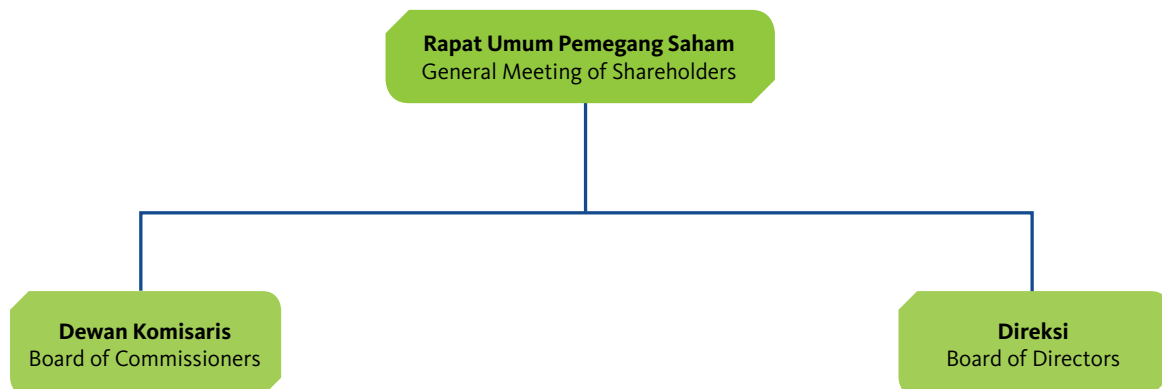
1. Rapat Umum Pemegang Saham, yang selanjutnya disebut RUPS, adalah Organ Perseroan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam undang-undang ini dan/atau anggaran dasar.
2. Dewan Komisaris, yaitu sebuah dewan yang bertugas untuk melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar, serta memberikan nasihat kepada Direksi.
3. Direksi, yakni Organ Perusahaan yang menjalankan tindakan pengurusan untuk mencapai visi dan misi Perusahaan demi kepentingan terbaik Perseroan. Direksi juga bertanggung jawab mewakili Perseroan baik di dalam dan di luar pengadilan sesuai dengan ketentuan Anggaran Dasar Perseroan.

In accordance with Law No. 40 of 2007 concerning Limited Liability Companies, the Bank BPD Bali's Organ consists of three layers:

1. The General Meeting of Shareholders, hereinafter referred to as the GMS, is a Company organ that has the authority that is not granted to the Board of Directors or the Board of Commissioners within the limits specified in this law and/or the articles of association.
2. The Board of Commissioners, a board assigned to undertake general and/or specific supervision in accordance with the Articles of Association, as well as providing advice to the Board of Directors.
3. The Board of Directors, the Company Organ that carries out management actions to achieve the Company's vision and mission in the best interests of the Company. The Board of Directors is also responsible for representing the Company both inside and outside the court in accordance with the provisions of the Articles of Association of the Company.

Seluruh karyawan Bank BPD Bali menjalankan fungsinya sesuai dengan ketentuan perundang-undangan, Anggaran Dasar Perusahaan dan ketentuan lainnya atas dasar prinsip bahwa masing-masing divisi melakukan tugas, fungsi dan tanggung jawabnya secara independen untuk kepentingan Perusahaan. Dalam menerapkan tata kelola keberlanjutan, jajaran pimpinan Bank BPD Bali meliputi Dewan Komisaris dan Direksi memberikan dukungannya dalam perencanaan dan pengawasan langsung terkait keuangan berkelanjutan. Bank BPD Bali telah menetapkan Rencana Aksi Keuangan Berkelanjutan Tahun 2020 melalui Keputusan Direksi Nomor 0752/KEP/DIR/RENSTRA/2019 tentang Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2020-2024. Di Tahun 2020, Bank BPD Bali memprioritaskan pengembangan kapasitas internal yang dilakukan melalui berbagai pendidikan dan pelatihan Keuangan Berkelanjutan serta melakukan *review* atas Buku Pedoman Perusahaan (BPP) Susunan Organisasi dan Uraian Tugas terkait pelaksanaan kegiatan Rencana Aksi Keuangan Berkelanjutan.

The entire employees of Bank BPD Bali perform their functions in accordance with statutory provisions, the Company's Articles of Association and other provisions based on the principle that each division performs its duties, functions and responsibilities independently for the benefit of the Company. In implementing sustainable governance, the Bank BPD Bali leadership including the Board of Commissioners and the Board of Directors render their support in planning and direct supervision related to sustainable finance. Bank BPD Bali has set up a Sustainable Finance Action Plan for 2020 through the Decree of the Board of Directors Number 0752/KEP/DIR/RENSTRA/2019 concerning the Sustainable Finance Action Plan of PT Bank Pembangunan Daerah Bali 2020-2024. In 2020, Bank BPD Bali sets the priority towards internal capacity development through multifarious Sustainable Finance education and training as well as examines the Company Guidelines (BPP) Organisational Structure and Job Descriptions related to the implementation of the Sustainable Finance Action Plan activities.



RAPAT UMUM PEMEGANG SAHAM

The General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan pemegang kekuasaan tertinggi di dalam Perseroan Terbatas dan pemegang segala kewenangan yang tidak diserahkan kepada Dewan Komisaris dan Direksi dalam batas yang telah ditentukan oleh Undang-Undang dan/atau Anggaran Dasar. Dalam bentuk konkretnya, RUPS merupakan sebuah forum dimana para pemegang saham memiliki kewenangan untuk memperoleh keterangan-keterangan mengenai Perseroan, baik dari Direksi maupun Dewan Komisaris. Sesuai dengan Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, penyelenggaraan RUPS terdiri dari RUPS Tahunan yang diadakan satu kali dalam satu tahun, dan RUPS Luar Biasa, yang dapat diadakan sewaktu-waktu atas permintaan salah satu Organ Perseroan. Pada Tahun 2020 PT Bank Pembangunan Daerah Bali telah melaksanakan 2 (dua) kali RUPS, yaitu 1 (satu) kali RUPS Tahunan yang dilaksanakan pada tanggal 11 Maret 2020 untuk Tahun Buku 2019, dan 1 (satu) kali RUPS Luar Biasa yang dilaksanakan tanggal 28 Juli 2020.

Dalam perhelatan akbar korporasi tersebut, telah diambil beberapa keputusan RUPS yang penting, yang dapat dilihat pada Laporan Tahunan 2020 PT Bank Pembangunan Daerah Bali pada sub bab Rapat Umum Pemegang Saham.

The General Meeting of Shareholders (GMS) is the highest power holder in a Limited Liability Company and the holder of all authority not submitted to the Board of Commissioners and Board of Directors within the limits determined by the Law and/or the Articles of Association. In its concrete form, the GMS is a forum where shareholders have the authority to acquire information about the Company, both from the Board of Directors and the Board of Commissioners. In accordance with Law No. 40 of 2007 concerning Limited Liability Companies, the GMS consists of the Annual GMS held once a year, and the Extraordinary GMS, which can be held at any time at the request of one of the Company's Organs. In 2020 PT Bank Pembangunan Daerah Bali held 2 (two) GMS, 1 (one) Annual GMS held on March 11, 2020 for the 2019 Financial Year, and 1 (one) Extraordinary GMS held on July 28, 2020.

In the grand event of the corporation, a few significant GMS' decisions have been taken, which can be examined in the 2020 Annual Report of PT Bank Pembangunan Daerah Bali in the subsection of the General Meeting of Shareholders (GMS).

DEWAN KOMISARIS

Board of Commissioners

Tugas Dewan Komisaris adalah melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar, serta memberikan nasihat kepada Direksi. Dalam pelaksanaan tugasnya, Dewan Komisaris mempertimbangkan aspek-aspek keberlanjutan, yaitu bidang ekonomi, sosial dan lingkungan. Dalam periode pelaporan ini, jumlah anggota Dewan Komisaris adalah 5 (lima) orang. Dewan Komisaris ini dipimpin oleh seorang Komisaris Utama dan dibantu oleh seorang Sekretaris Dewan Komisaris serta 3 (tiga) Komite: Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Uraian mengenai fungsi dan tugas masing-masing komite dapat dilihat dalam Laporan Tahunan Bank BPD Bali Tahun 2020. Bank BPD Bali melarang adanya hubungan kekeluargaan, hubungan keuangan ataupun perangkapan jabatan antara anggota Dewan Komisaris dengan anggota Direksi.

The duties of the Board of Commissioners are to conduct general and/or specific supervision in accordance with the Articles of Association, as well as provide advice to the Board of Directors. In terms of undertaking the duties, the Board of Commissioners ruminates over sustainability aspects, namely the economic, social, and environmental sectors. In this reporting period, the number of members of the Board of Commissioners is 5 (five) people. The Board of Commissioners is chaired by a President Commissioner and assisted by a Secretary of the Board of Commissioners and 3 (three) Committee: The Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee. A description of the functions and duties of each committee can be seen in the 2020 Annual Report of Bank BPD Bali. Bank BPD Bali proscribes kinship, financial relations or concurrent positions between members of the Board of Commissioners and members of the Board of Directors.

DIREKSI

Board of Directors

Direksi Bank BPD Bali terdiri atas 5 (lima) orang Direktur yang dipimpin seorang Direktur Utama. Tugas Direktur Utama adalah mengkoordinasikan kegiatan Direksi. Direksi berwenang dan bertanggung jawab penuh atas pengurusan Perusahaan dan mewakili Bank BPD Bali baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar. Direksi bertugas dan bertanggung jawab secara kolektif, sekalipun dapat bertindak dan mengambil keputusan sesuai pembagian tugas dan wewenangnya, termasuk dalam aspek ekonomi, lingkungan dan sosial.

The Board of Directors of Bank BPD Bali consists of 5 (five) Directors led by a President Director. The President Director's main duties is to coordinate the activities of the Board of Directors. The Board of Directors is authorised and fully responsible for the management of the Company and embodies Bank BPD Bali both inside and outside the court in agreement with the provisions of the Articles of Association. The Board of Directors is assigned and responsible collegially, albeit the Board of Directors is able to act and to make decisions in accordance with the division of duties and authorities, including in the economic, environmental, and social facets.

Terkait manajemen risiko perusahaan, wewenang dan tanggung jawab Direksi mengacu kepada POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Pada ketentuan tersebut disebutkan bahwa wewenang dan tanggung jawab Direksi paling sedikit:

1. Menyusun kebijakan dan strategi Manajemen Risiko secara tertulis dan komprehensif;
2. Bertanggung jawab atas pelaksanaan kebijakan Manajemen Risiko dan eksposur Risiko yang diambil oleh Bank secara keseluruhan;

In relation to the corporate risk management, the authorities and responsibilities of the Board of Directors refer to POJK Number 18/POJK.03/2016 concerning the Risk Management Implementation for Commercial Banks. In this provision, it is hereby declared that the authorities and responsibilities of the Board of Directors are at least:

1. Framing written and comprehensive Risk Management policies and strategies;
2. Being responsible for the implementation of Risk Management policies and Risk exposure taken by the Bank as a whole;

3. Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi;
4. Mengembangkan budaya Manajemen Risiko pada seluruh jenjang organisasi;
5. Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan Manajemen Risiko;
6. Memastikan bahwa fungsi Manajemen Risiko telah beroperasi secara independen; dan
7. Melaksanakan kaji ulang secara berkala untuk memastikan:
 - a. keakuratan metodologi penilaian Risiko;
 - b. kecukupan implementasi sistem informasi Manajemen Risiko; dan
 - c. ketepatan kebijakan dan prosedur Manajemen Risiko serta penetapan limit Risiko.

3. Assessing and deciding on transactions that require the approval of the Board of Directors;
4. Developing a Risk Management culture at all levels of the organization;
5. Vouching for the improvement of the competence of human resources related to Risk Management;
6. Guaranteeing that the Risk Management function operates independently; and
7. Carrying out regular reviews to make sure of that:
 - a. The accuracy of the Risk assessment methodology;
 - b. Adequacy of the implementation of the Risk Management information system; and
 - c. Relevance of Risk Management policies and procedures and determination of Risk limits.

PENDELEGASIAN WEWENANG DIREKSI

[GRI 102-19]

Delegating the Authority of the Board of Directors [GRI 102-19]

Dalam kaitannya dengan kebijakan dan strategi keberlanjutan, Direksi mendelegasikan wewenang untuk merancang kebijakan dan strategi tersebut pada masing-masing divisi terkait ekonomi, lingkungan dan sosial.

Untuk saat ini, posisi eksekutif yang bertanggung jawab untuk topik ekonomi, lingkungan, dan sosial dinaungi oleh Kepala Divisi UMS. [GRI 102-20] [E.1]

Konsultasi mengenai topik ekonomi, lingkungan dan sosial melibatkan satuan kerja divisi yang hasilnya diberikan pada Dewan Komisaris dan Direksi melalui berbagai laporan. [GRI 102-21]

In relation to sustainability policies and strategies, the Board of Directors delegates the authority to design these policies and strategies to each division related to economy, environment and social issues.

Right at this moment, the executive position responsible for economic, environmental, and social topics is under the General and Secretarial Division Head. [GRI 102-20] [E.1]

Consultations on economic, environmental, and social topics involve divisional work units whose results are presented to the Board of Commissioners and the Board of Directors through various reports. [GRI 102-21]

KOMPOSISI DEWAN KOMISARIS, DIREKSI DAN KOMITE DEWAN KOMISARIS [GRI 102-22]

Composition of the Board of Commissioners, Board of Directors and Committees of the Board of Commissioners [GRI 102-22]

Komposisi Dewan Komisaris dan Direksi

Karakteristik keanggotaan Dewan Komisaris dan Direksi telah dirancang agar pelaksanaan tugas kedua Organ Perusahaan tersebut dapat berjalan dengan efektif dan efisien, sehingga Perseroan dapat mewujudkan target-target kinerjanya. Pada tahun 2020, komposisi Dewan Komisaris dan Direksi Perusahaan adalah sebagai berikut:

Composition of The Board of Commissioners and The Board of Directors

The characteristics of the members of the Board of Commissioners and the Board of Directors have been designed so that the implementation of the duties of the two Company Organs can be carried out effectively and efficiently, so that the Company can achieve its performance targets. In 2020, the composition of the Company's Boards of Commissioners and Directors is as follows:

No.	Nama Name	Jabatan Position
Dewan Komisaris Board of Commissioners		
1.	Ida Bagus Putu Anom Redhi, S.H., M.M.	Komisaris Utama Independen Independent President Commissioner
2.	Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen Non Independent Commissioner
3.	Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	Komisaris Non Independen Non Independent Commissioner
4.	Ida Bagus Wibawa, S.E.	Komisaris Independen Independent Commissioner
5.	Drs. I Made Sukada, M.M.	Komisaris Independen Independent Commissioner
Direksi Board of Directors		
1.	I Nyoman Sudharma, S.H., M.H.	Direktur Utama President Director
2.	Ida Bagus Gede Setia Yasa, S.Kom., M.M.	Direktur Operasional Director of Operation
3.	Drs. I Wayan Sutela Negara, M.M.	Direktur Kepatuhan Director of Compliance
4.	Made Lestara Widiatmika, S.E.	Direktur Kredit Director of Loan
5.	I Nyoman Sumanaya, S.E., M.M.	Direktur Bisnis Non Kredit Director of Non Loan Business

PELATIHAN DAN PENGEMBANGAN DIREKSI

[GRI 102-27] [OJK - E.2]

Training and Development of the Board of Directors [GRI 102-27] [OJK - E.2]

Kepedulian dari Dewan Komisaris dan Direksi mengenai pengembangan Perusahaan dan penerapan keuangan keberlanjutan dinyatakan dengan keikutsertaan dalam berbagai seminar menyangkut topik ekonomi, lingkungan dan sosial sebagai berikut:

The concern of the Board of Commissioners and the Board of Directors regarding the development of the Company and the implementation of sustainable finance is showcased by participating in various seminars on economic, environmental, and social topics as follows:

Program Pengembangan Kompetensi Manajemen Terkait Perbankan dan Keuangan Berkelanjutan

Program for Development of Management Competency Related to Banking and Sustainable Finance

Tabel Pelatihan Dewan Komisaris

Table of Board of Commissioners' Training

No	Tanggal Date	Materi Pelatihan Training Material
1.	11 Februari 2020 February 11, 2020	Mengikuti FGD Dampak Implementasi PSAK 71 yang diselenggarakan oleh Bank BPD Bali Participating in an FGD on the Impact of the Implementation of PSAK 71 held by Bank BPD Bali
2.	14 Maret 2020 March 14, 2020	Mengikuti Pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) Level Eksekutif yang diselenggarakan oleh Bank BPD Bali Attending the Executive Level Anti Money Laundering and Prevention of Terrorism Funding (APU-PPT) Training held by Bank BPD Bali
3.	3 Juni 2020 June 3, 2020	Mengikuti seminar motivasi <i>online</i> dalam memasuki era kenormalan baru (<i>new normal</i>) yang diselenggarakan oleh Bank BPD Bali Participating in an online motivational seminar in entering the new normal era held by Bank BPD Bali
4.	27 Juni 2020 June 27, 2020	Mengikuti seminar <i>Charisma & Personal Branding</i> yang diselenggarakan oleh Bank BPD Bali Attending the Charisma & Personal Branding seminar organized by Bank BPD Bali
5.	15 Juli 2020 July 15, 2020	Mengikuti FGD <i>Online Class</i> Penerbitan Surat Berharga sebagai strategi pengelolaan likuiditas Bank di masa <i>new normal</i> yang diselenggarakan oleh Bank BPD Bali Participated in the FGD Online Class for Securities Issuance as a strategy for managing Bank liquidity in the new normal period held by Bank BPD Bali
6.	17 Juli 2020 July 17, 2020	Mengikuti <i>Online Class Corporate Culture Internalization & Create Value In Action</i> yang diselenggarakan oleh Bank BPD Bali Join the Online Class Corporate Culture Internalization & Create Value In Action held by Bank BPD Bali
7.	22 Juli 2020 July 22, 2020	Mengikuti <i>Refresment</i> Level 5 Strategi Penanganan Kredit Bermasalah dan Restrukturisasi yang diselenggarakan oleh <i>Learning Media Indonesia</i> (LMI) Participating in Refresment Level 5, the Strategy for Handling Non-Performing Loans and Restructuring organized by Learning Media Indonesia (LMI)
8.	29 Juli 2020 July 29, 2020	Mengikuti Diskusi Panel IIA Indonesia-IKAI-IAPI "Peran Auditor Internal, Komite Audit, dan Auditor Eksternal dalam ISO 37001:2016 Sistem Manajemen Anti Penyuapan" yang diselenggarakan oleh <i>The Institute of Internal Auditors Indonesia</i> (IIA) Participating in the IIA Indonesia-IKAI-IAPI Panel Discussion "The Role of Internal Auditors, Audit Committees and External Auditors in ISO 37001: 2016 Anti-Bribery Management System" organized by The Institute of Internal Auditors Indonesia (IIA)
9.	19 Agustus 2020 August 19, 2020	Mengikuti Seminar Online Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dengan topik " <i>Profiling Kejahatan dan Kerentanan Pencucian Uang Serta Pendanaan Terorisme sebagai Dampak Krisis Covid-19</i> " Participating in the Online Seminar on the Communication Forum of the Director of Banking Compliance (FKDKP) with the topic "Profiling Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the Covid-19 Crisis"
10.	26 Agustus 2020 August 26, 2020	Mengikuti seminar dengan topik Kebijakan Relaksasi OJK pada masa Pandemi Covid-19 Participated in a seminar on the topic of OJK's Relaxation Policy during the Covid-19 Pandemic

No	Tanggal Date	Materi Pelatihan Training Material
11.	23 September 2020 September 23, 2020	Mengikuti Webinar dengan agenda Pemahaman Ketentuan Terkait Pelaporan Data Penjaminan Berbasis Nasabah (<i>Single Customer View</i>)-PLPS No. 05 Tahun 2019 Participating in the Webinar with an agenda of Understanding the Provisions Related to Customer Based Guarantee Data Reporting (<i>Single Customer View</i>) -PLPS No. 05 of 2019
12.	9 Oktober 2020 October 9, 2020	Mengikuti Webinar "Pameran Virtual dan Pembukaan <i>Stand</i> Pameran DEKRANASDA Provinsi Bali" di Bandara Internasional I Gusti Ngurah Rai Participating in the Webinar "Virtual Exhibition and Opening of the Bali Province DEKRANASDA Exhibition Stand" at I Gusti Ngurah Rai International Airport
13.	9 Oktober 2020 October 9, 2020	Mengikuti Sosialisasi Strategi <i>Anti Fraud</i> Kantor Pusat Tahun 2020 yang diselenggarakan oleh Bank BPD Bali Following the Socialization of the 2020 Head Office Anti Fraud Strategy held by Bank BPD Bali
14.	16 Oktober 2020 October 16, 2020	Mengikuti Webinar "Strategi Penguatan Permodalan BPD dalam rangka meningkatkan Peran BPD dan Penempatan Dana Pemerintah di BPD untuk membantu percepatan Pemulihan Ekonomi Nasional" Participating in the Webinar "Strategies for Strengthening BPD Capital in order to increase the Role of BPD and Placement of Government Funds in the BPD to help accelerate the National Economic Recovery"
15.	18 November 2020 November 18, 2020	Mengikuti webinar Identifikasi Permasalahan Hukum dan Mitigasinya dalam Perjanjian Kredit pada masa <i>New Normal</i> diselenggarakan oleh Asbanda Participated in the webinar on the Identification of Legal Issues and Their Mitigation in Loan Agreements during the New Normal, organized by Asbanda
16.	2 Desember 2020 December 2, 2020	Mengikuti <i>workshop</i> dengan tema <i>Fraud In Financial Institution</i> yang diselenggarakan oleh FKDK/P BPD SI Wilayah Timur Participated in a workshop with the theme Fraud In Financial Institution organized by FKDK / P BPD SI Eastern Region
17.	14 Desember 2020 December 14, 2020	Mengikuti <i>workshop</i> Strategi BPD SI dalam menghadapi Dampak Pandemi Covid-19 yang diselenggarakan oleh FKDK/P BPD SI Participating in the BPD SI Strategy workshop in dealing with the Impact of the Covid-19 Pandemic organized by FKDK / P BPD SI
18.	23 Desember 2020 December 23, 2020	Mengikuti webinar Bank Pembangunan Daerah se-Indonesia dengan tema Strategi Penguatan Permodalan BPD untuk Meningkatkan Peran BPD dalam Membantu Pencapaian Pemulihan Ekonomi Nasional di Masa dan Pasca Pandemi. Participated in a webinar of Regional Development Banks throughout Indonesia with the theme of Strengthening BPD Capital Strategies to Increase the Role of BPD in Assisting Achieving National Economic Recovery in the Period and Post Pandemic.

Tabel Pelatihan Direksi

Table of Board of Director' Training

No.	Tanggal Date	Materi Pelatihan Training Material
1.	10 Februari 2020 February 10, 2020	<i>Sharing Session</i> Mengenai Pengamanan Informasi Perbankan di Era Digital Sharing Session Regarding Banking Information Security in the Digital Age
2.	11 Februari 2020 February 11, 2020	FGD PSAK 71: Penyajian Kembali Laporan Keuangan dan Strategi Penerapannya FGD PSAK71: Restatement of Financial Statements and Strategy for Its Implementation
3.	13 Februari 2020 February 13, 2020	Pelatihan <i>Digital Leadership</i> Digital Leadership Training
4.	21 Februari 2020 February 21, 2020	<i>Refreshment SMR Financial Crime and How to Mitigate Market Risk in Banks</i> Refreshment SMR Financial Crime and How to Mitigate Market Risk in Banks
5.	25 Februari 2020 February 25, 2020	<i>Refreshment SMR Penerapan Manajemen Risiko Operasional yang Efektif di Perbankan</i> Refreshment SMR Implementation of Effective Operational Risk Management in Banking
6.	13 Maret 2020 March 13, 2020	<i>Refreshment SMR GCG Strategies in The Banking Business</i> Refreshment SMR GCG Strategies in The Banking Business
7.	14 Maret 2020 March 14, 2020	APU-PPT APU-PPT
8.	16 Maret 2020 March 16, 2020	FGD PSAK 71: Relaksasi Kredit terkait Covid-19 FGD PSAK 71: Loan Relaxation related to Covid-19

No.	Tanggal Date	Materi Pelatihan Training Material
9.	21 April 2020 April 21, 2020	Restrukturisasi Kredit Sebagai Dampak Covid-19: Implementasi POJK Nomor 11/POJK.3/2020 Dept Restructuring as the Impact of Covid-19: Implementation of POJK Number 11/POJK.3/2020
10.	5 Juni 2020 June 5, 2020	Ketentuan Bank Umum Commercial Bank Provisions
11.	9 Juni 2020 June 9, 2020	<i>Digital Leadership</i> Commercial Bank provisions
12.	15 Juni 2020 June 15, 2020	Inovasi Layanan Keuangan Saat <i>New Normal</i> Financial Service Innovation in New Normal
13.	16 Juni 2020 June 16, 2020	<i>Governance, Risk & Compliance: Resilience in Uncertainties</i> Governance, Risk & Compliance: Resilience in Uncertainties
14.	18 Juni 2020 June 18, 2020	<i>Surviving and Sustaining</i> Menghadapi Dampak Covid-19 Surviving and Sustaining Menghadapi Dampak Covid-19
15.	23 Juni 2020 June 23, 2020	<i>Cyber Crime dan Digital Signature</i> Cyber Crime dan Digital Signature
16.	25 Juni 2020 June 25, 2020	<i>SME Gearing Up Into New Normal</i> - Solusi Pembiayaan, Pemasaran dan Digitalisasi SME Gearing Up Into New Normal - Financing, Marketing and Digitization Solutions
17.	27 Juni 2020 June 27, 2020	<i>Charisma and Personal Branding</i> Charisma and Personal Branding
18.	15 Juli 2020 July 15, 2020	Penerbitan Surat Berharga di Masa <i>New Normal</i> dan <i>Next Normal</i> Issuance of Securities in the New Normal and Next Normal Periods
19.	24 Juli 2020 July 24, 2020	Webinar Nasional SDM dan IHCA VI 2020 HR National Webinar and IHCA VI 2020
20.	5 Agustus 2020 August 5, 2020	Transformasi Budaya Kerja untuk Mendukung Kinerja Bank BPD Bali di Masa Pandemi Covid-19 Work Culture Transformation to Support the Performance of Bank BPD Bali in the Covid-19 Pandemi
21.	23 September 2020 September 23, 2020	Pelaporan Data Penjaminan Simpanan Berbasis Nasabah Customer-Based Deposit Guarantee Data Reporting
22.	23 September 2020 September 23, 2020	<i>Security Awareness and Customer Protection in New Digital Era</i> Security Awareness and Customer Protection in New Digital Era
23.	30 September 2020 September 30, 2020	<i>Traditional Banks vs Challenger Banks in the Era of Open Banking</i> Traditional Banks vs Challenger Banks in the Era of Open Banking
24.	16 Oktober 2020 October 16, 2020	<i>Talkshow Tourism Industry Post Covid-19</i> Talkshow Tourism Industry Post Covid-19
25.	20 Oktober 2020 October 20, 2020	Pengelolaan Risiko Suku Bunga Melalui Pengembangan Instrumen Derivatif Suku Bunga <i>Overnight Index Swap</i> (OIS) Interest Rate Risk Management Through the Development of an Overnight Index Swap (OIS) Interest Rate Derivative Instrument
26.	17 Desember 2020 December 17, 2020	Pelatihan <i>Bond Issuance</i> Bond Issuance Training

MENGEVALUASI KINERJA DEWAN KOMISARIS DAN DIREKSI [GRI 102-28]

Evaluating the Performance of Board of Commissioners and Board of Directors [GRI 102-28]

Penilaian kinerja Dewan Komisaris dan Direksi telah diatur dalam Pedoman Kerja Dewan Komisaris dan Direksi (*Board Manual*), yang menjelaskan mengenai ukuran kinerja utama (*Key Performance Indicator*) sebagai ukuran-ukuran tertentu yang menjadi target yang harus dicapai oleh Dewan Komisaris dan Direksi dalam pengawasan dan pengurusan Perusahaan.

The performance assessment of the Board of Commissioners and the Board of Directors has been measured in the Work Guidelines for the Board of Commissioners and the Board of Directors (*Board Manual*), which elucidates the key performance indicators (*Key Performance Indicators*) as certain targets that need achieving by the Board of Commissioners and the Board of Directors in monitoring and management of the Company.

Prosedur Kriteria Penilaian Dewan Komisaris

Kebijakan Umum

1. Dewan Komisaris wajib menyampaikan laporan kinerja Dewan Komisaris dan Anggota Dewan Komisaris untuk dievaluasi oleh Pemegang Saham dalam RUPS. Kinerja Dewan Komisaris ditentukan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham.
2. Kriteria evaluasi formal disampaikan secara terbuka kepada Anggota Dewan Komisaris sejak tanggal pengangkatannya.
3. Hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing Anggota Dewan Komisaris secara individual merupakan bagian tak terpisahkan dalam skema kompensasi dan pemberian insentif bagi Anggota Dewan Komisaris.
4. Hasil evaluasi kinerja masing-masing Anggota Dewan Komisaris secara individual merupakan salah satu dasar pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali Anggota Dewan Komisaris yang bersangkutan. Hasil evaluasi kinerja tersebut merupakan sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

Kriteria Penilaian Atas Kinerja Dewan Komisaris

Kriteria untuk penilaian kinerja Dewan Komisaris adalah keberhasilan pelaksanaan tugas dan tanggung jawab Dewan Komisaris dalam melakukan pengawasan kebijakan dan jalannya pengurusan yang dilakukan oleh Direksi untuk kepentingan dan tujuan Perseroan, serta pelaksanaan tugas yang secara

Board of Commissioners 'Assessment Criteria Procedure

Public policy

1. The Board of Commissioners must submit a performance report for the Board of Commissioners and members of the Board of Commissioners to be evaluated by the Shareholders at the GMS. The performance of the Board of Commissioners is determined based on the duties and obligations stated in the prevailing laws and regulations and the Articles of Association as well as the mandate of the Shareholders.
2. Formal evaluation criteria are submitted openly to the members of the Board of Commissioners from the date of their appointment.
3. The results of the evaluation of the performance of the Board of Commissioners as a whole and the performance of each individual Member of the Board of Commissioners are an integral part of the compensation scheme and incentives for the members of the Board of Commissioners.
4. The results of the performance evaluation of each Member of the Board of Commissioners on an individual basis are one of the basic considerations for the Shareholders to dismiss and / or reappoint the Member of the Board of Commissioners concerned. The results of the performance evaluation are a means of assessing and increasing the effectiveness of the Board of Commissioners.

Assessment Criteria for the Performance of the Board of Commissioners

The criteria for evaluating the performance of the Board of Commissioners are the success of the implementation of the duties and responsibilities of the Board of Commissioners in supervising the policies and management activities carried out by the Board of Directors for the interests and objectives

husus diberikan kepadanya menurut Anggaran Dasar dan/atau berdasarkan keputusan RUPS dalam koridor peraturan perundang-undangan yang berlaku.

Penilaian terhadap kinerja pengurus tersebut merujuk kepada Peraturan Gubernur Provinsi Bali tentang Kepengurusan Badan Usaha Milik Daerah:

- Penilaian kinerja Dewan Komisaris dilaksanakan dengan menggunakan kriteria-kriteria sebagai berikut:
 - Laporan yang disampaikan
 - Saran, pertimbangan, dan masukan yang disampaikan
 - Aktivitas pelaksanaan pengawasan
 - Ketaatan terhadap peraturan
 - Ketaatan terhadap kebijakan pengelolaan
- Penilaian kinerja Dewan Komisaris dapat dilakukan oleh Badan Pembinaan Badan Usaha Milik Daerah Provinsi Bali ataupun lembaga lain yang ditunjuk oleh Pemerintah Provinsi Bali.
- Penilaian kinerja Direksi dilaksanakan dengan menggunakan kriteria-kriteria sebagai berikut :
 - Kinerja Bank BPD Bali
 - Laporan Keuangan
 - Pencapaian rencana strategis bisnis
 - Pencapaian rencana kerja dan anggaran
 - Dinamika pengelolaan/kepengurusan
 - Ketaatan terhadap peraturan
 - Ketaatan terhadap kebijakan pengelolaan
- Penilaian kinerja Direksi dapat dilakukan oleh Badan Pembinaan Badan Usaha Milik Daerah Provinsi Bali, Dewan Komisaris ataupun lembaga lain yang ditunjuk oleh Pemerintah Provinsi Bali.

Dalam melaksanakan tugasnya, Direksi bertanggung jawab kepada RUPS. Pertanggungjawaban Direksi kepada RUPS merupakan perwujudan akuntabilitas pengelolaan Perusahaan dalam rangka pelaksanaan prinsip-prinsip GCG. Pelaksanaan penilaian dilakukan pada tiap akhir periode tutup buku. Hasil penilaian kinerja Direksi oleh Dewan Komisaris disampaikan dalam RUPS.

of the Company, as well as the implementation of tasks specifically assigned to it according to the Articles of Association and/or based on the resolutions of the GMS in corridors of applicable laws and regulations.

The assessment of the management's performance refers to the Regulation of the Governor of Bali Province regarding the Management of Regional-Owned Enterprises:

- The performance assessment of the Board of Commissioners is undertaken exerting the following criteria:
 - Report submitted
 - Suggestions, considerations, and input submitted
 - Supervision implementation activities
 - Compliance with regulations
 - Adherence to management policies
- Assessment of the Board of Commissioners performance can be conducted by the Bali Province Regional-Owned Enterprise Development Agency or by other institutions appointed by the Bali Provincial Government.
- The performance appraisal of the Board of Directors is done operating the following criteria:
 - The performance of Bank BPD Bali
 - Financial statements
 - Achievement of business strategic plans
 - Achievement of work plans and budgets
 - Management/stewardship dynamics
 - Compliance with regulations
 - Adherence to management policies
- Assessment of the Board of Directors performance can be performed by the Bali Province Regional Owned Enterprise Development Agency, the Board of Commissioners or other institutions appointed by the Bali Provincial Government.

In effecting the duties, the Board of Directors is being responsible to the GMS. Board of Directors' accountability to the GMS manifests accountability of the Company's Management in the implementation of GCG principles. The assessment is done every end of fiscal year period. Result of the Board of Directors performance by Board of Commissioners are presented at the GMS.

MENJAGA INTEGRITAS Sustaining the Integrity

Korupsi, suap, gratifikasi dan tindakan penipuan (*fraud*) berdampak negatif dalam Perusahaan karena merusak praktik bisnis yang sehat. Keterlibatan pegawai dalam pengendalian gratifikasi diwujudkan melalui penandatanganan Pakta Integritas Pegawai setiap awal tahun, serta pelaporan gratifikasi secara *paperless* oleh pegawai melalui portal *Compliance Information Management System* (CIMS) dengan alamat wbs@bpd Bali.co.id. Divisi Kepatuhan juga telah memberikan konsultasi secara lisan dan tertulis atas pertanyaan Divisi/Satuan/Unit terkait dengan Gratifikasi. Sosialisasi terkait Gratifikasi lainnya secara rinci dapat dilihat pada Laporan Tahunan Bank BPD Bali tahun 2020.

Bagian dari pelaksanaan tata kelola perusahaan lainnya yang sangat penting dalam memastikan kegiatan operasi Bank berjalan dengan handal adalah implementasi antikorupsi dan anti-*fraud*. Divisi Kepatuhan bekerja sama dengan Komite Anti-*Fraud* berkomitmen untuk menurunkan jumlah kejadian *fraud* melalui pembuatan *corrective action*. Kedua Fungsi ini juga aktif berkomunikasi dengan Divisi/Unit terkait untuk memastikan *corrective action* telah dilaksanakan. Adanya pelanggaran terkait pengendalian gratifikasi dan penerapan strategi anti-*fraud* akan disampaikan dalam Laporan Kepatuhan kepada Direktur Kepatuhan setiap triwulan dan disampaikan ke OJK setiap semester.

Melalui SKAI & Anti *Fraud*, Bank BPD Bali terus berupaya mewujudkan prinsip *no fraud* melalui penerapan strategi anti-*fraud* dan penerapan *Whistleblowing System* (WBS). Strategi anti-*fraud* diterapkan melalui empat pilar sebagaimana diatur dalam POJK No. 39/POJK.03/2019 tanggal 19 Desember 2019 mengenai Penerapan Strategi Anti-*Fraud* bagi Bank Umum, yakni:

1. Pencegahan;
2. Deteksi;
3. Investigasi, pelaporan dan sanksi;
4. Serta pemantauan, evaluasi dan tindak lanjut.

Bank BPD Bali menetapkan tindak pidana korupsi sebagai bagian dari *fraud*. Pada tahun 2020, terdapat tiga kasus terkait *fraud* dengan kerugian lebih dari satu miliar. Bank BPD Bali menindaklanjuti kasus tersebut secara bertanggung jawab. Jumlah kasus *fraud* tahun 2020 yang menurun dibandingkan kasus yang terjadi di tahun 2019.

Corruption, bribery, gratuities, and acts of fraud have an adverse impact on the Company for they weaken sound business practices. Employee involvement in gratification control is manifested through the signing of the Employee Integrity Pact at the beginning of each year, as well as paperless reporting of gratuities by employees through the Compliance Information Management System (CIMS) portal at the address wbs@bpd Bali.co.id. The Compliance Division has also provided oral and written consultations on Divisions/Units' questions regarding Gratuities. The dissemination related to other Gratuities in detail can be seen in the 2020 Bank BPD Bali Annual Report.

Another part of the corporate governance implementation that is beyond imperative in ensuring the Bank's operations run reliably is the implementation of anti-corruption and anti-fraud. The Compliance Division in collaboration with the Anti-Fraud Committee is committed to shrinking the number of fraud incidents by making corrective actions. These two functions also actively communicate with related Divisions/Units to vouch for that corrective actions have been implemented. Any violations related to gratification control and implementation of anti-fraud strategies will then be submitted in the Compliance Report to the Compliance Director on a quarterly basis and submitted to the FSA every semester.

Through the SKAI & Anti Fraud, Bank BPD Bali continues to actualise the principle of no fraud by implementing an anti-fraud strategy and implementing a Whistleblowing System (WBS). The anti-fraud strategy is implemented through four pillars as stipulated in POJK No. 39/POJK.03/2019 dated on December 19, 2019, regarding the Implementation of Anti-Fraud Strategies for Commercial Banks, namely:

1. Prevention;
2. Detection;
3. Investigations, reporting and sanctions;
4. As well as monitoring, evaluation and follow-up.

Bank BPD Bali determines corruption as part of fraud. In 2020, there were three cases related to fraud with a loss of more than one billion. Bank BPD Bali is following up the case responsibly. The number of fraud cases in 2020 went down compared to cases that occurred in 2019.

Penyimpangan internal (*Internal Fraud*) adalah penyimpangan/kecurangan yang dilakukan oleh pengurus, pegawai tetap dan tidak tetap (*honorer* dan *outsourcing*) terkait dengan proses kerja dan kegiatan operasional Bank yang memengaruhi kondisi keuangan Bank.

Internal fraud is deviation/fraud committed by management, permanent and non-permanent employees (honorary and outsourcing) related to the work processes and operational activities of the Bank which affect the financial condition of the Bank.

Jumlah penyimpangan internal dapat dilihat pada tabel sebagai berikut:

The number of internal imposture can be seen in the table as follows:

Internal fraud dalam 1 tahun Internal fraud within 1 year	Jumlah Kasus yang dilakukan oleh Number of Cases Conducted by					
	Pengurus Management		Pegawai Tetap Permanent Employees		Pegawai Tidak tetap Non-Permanent Employees	
	Tahun sebelumnya Preceding Year (2019)	Tahun berjalan Reporting Year (2020)	Tahun sebelumnya Preceding Year (2019)	Tahun berjalan Reporting Year (2020)	Tahun sebelumnya Preceding Year (2019)	Tahun berjalan Reporting Year (2020)
Total fraud	-	-	4	3	-	-
Telah diselesaikan Have been completed	-	-	4	2	-	-
Dalam proses penyelesaian di internal Bank In the process of internal settlement of the Bank	-	-	-	1	-	-
Belum diupayakan penyelesaiannya The resolution has not yet been attempted	-	-	-	-	-	-
Telah ditindaklanjuti melalui proses hukum Have been followed up through a legal process	-	-	-	-	-	-

Komunikasi dan Pelatihan Antikorupsi [GRI 205-2]

Bank BPD Bali telah memiliki Kebijakan dan Prosedur Antikorupsi, sebagai bentuk manifestasi kebijakan tersebut, Bank BPD Bali telah mengutus Manajemen untuk mengikuti pelatihan Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT). Program pelatihan tersebut bertujuan untuk mengoperasionalkan Prinsip Anti *Money Laundering* serta pencegahan pendanaan terorisme guna menghindarkan Indonesia menjadi ajang pencucian uang dan tujuan teroris. Program APU & PPT yang ditetapkan dalam Kebijakan dan Prosedur telah mengakomodasi lima pilar manajemen risiko meliputi: Pengawasan Aktif Dewan Komisaris dan Direksi; Kecukupan Kebijakan, Prosedur Manajemen Risiko, dan Penetapan Limit Risiko; Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta

Anti-Corruption Communication and Training [GRI 205-2]

Bank BPD Bali has Anti-Corruption Policies and Procedures as a manifestation of this policy, Bank BPD Bali has sent Management to take part in the Anti Money Laundering & Terrorism Funding Prevention (AML & CFT) training. The training program aims to operationalise the Anti Money Laundering Principle and the prevention of terrorism financing in order to avert Indonesia from becoming an arena for money laundering and a terrorist destination. The AML & CFT program stipulated in the Policies and Procedures has accommodated the five pillars of risk management including: Active Supervision of the Board of Commissioners and the Board of Directors; Adequacy of Policies, Risk Management Procedures, and Establishment of Risk Limits; Adequacy of the Identification, Measurement, Monitoring and Risk Control Processes as well

Sistem Informasi Manajemen Risiko; Sistem Pengendalian Intern yang Menyeluruh. Kebijakan tersebut secara berkala dilakukan *review/up-dating/penyempurnaan* sesuai ketentuan yang berlaku.

Untuk pemantauan yang optimal pada transaksi dalam pelaksanaan Program APU dan PPT, Bank BPD Bali memiliki sistem *Enterprise Fraud Management* (EFM) yang terdiri dari modul *Anti Money Laundering Detection*, *Sanction list*, *Filtering & Screening Terrorist*, *PEP Screening Detection* dan *Customer Due Diligence* (CDD) *Risk Scoring*, serta sistem *Suspect Account to Verify* (SAV).

Untuk memastikan penerapan Program APU dan PPT di seluruh wilayah operasional Bank BPD Bali berjalan dengan baik, Bank BPD Bali melakukan pemantauan penerapan program APU-PPT.

as the Risk Management Information System; Comprehensive Internal Control System. This policy is periodically reviewed/up-dated/improved in accordance with applicable regulations.

For optimal monitoring of transactions in the implementation of the AML and CFT Programs, Bank BPD Bali has an Enterprise Fraud Management (EFM) system consisting of the Anti-Money Laundering Detection module, Sanction list, Terrorist Filtering & Screening, PEP Screening Detection and Customer Due Diligence (CDD) Risk Scoring, as well as the Suspect Account to Verify (SAV) system.

To ensure that the implementation of the AML and CFT programs in all operational areas of Bank BPD Bali runs well, Bank BPD Bali monitors the implementation of the AML-CFT program .

Tabel Rekapitulasi Sosialisasi

Dissemination Recapitulation Table

Rekapitulasi Sosialisasi Dissemination Recapitulation				
APU-PPT				
No.	Peserta Participant	Jumlah Peserta dari Bank BPD Bali (Orang) Total Participants of Bank BPD Bali (People)	Waktu Time	Penyelenggara Organiser
1.	I Gede Made Rupayana, S.T. I Putu Agus Dharmendra	2	13 Februari 2020 February 13, 2020	PPATK
2.	WCO, WCB, Wakil Kepala Cabang, Kabid & Kasi PNB, <i>Head Teller</i> Bank BPD Bali WCO, WCB, Branch Deputy Head, Head of Division & Department Head of PNB, Head Teller of Bank BPD Bali	48	15-16 Februari 2020 February 15-16, 2020	Divisi KPN dan Divisi SDM
3.	Seluruh Kepala Capem Bank BPD Bali The entire of Sub-Branch Heads of Bank BPD Bali	40	7-8 Maret 2020 March 7-8, 2020	Divisi KPN dan Divisi SDM
4.	Seluruh Kepala Cabang, Kepala Divisi, Direksi dan Dewan Komisaris The entire of Division Branch Head, Board of Directors, and Board of Commissioners.	Direksi 4 orang Board of Directors 4 people Dewan Komisaris 5 orang Board of Commissioners 5 people Komite 4 orang Committee 4 people Kepala Divisi 7 orang Head of Division 7 people Wakil Kepala Divisi 5 orang Deputy Head of Division 5 people Kepala Bagian 14 orang Head of Departement 14 people Pelaksana 1 orang Executive 1 person	14 Maret 2020 March 14, 2020	Divisi KPN dan Divisi SDM

Rekapitulasi Sosialisasi Dissemination Recapitulation				
APU-PPT				
No.	Peserta Participant	Jumlah Peserta dari Bank BPD Bali (Orang) Total Participants of Bank BPD Bali (People)	Waktu Time	Penyelenggara Organiser
5.	I Gede Made Rupayana, S.T. Ni Luh Komang Apsaryanthi, S.Psi. Ni Putu Defi Erawati, S.E.	3	20 Mei 2020 May 20, 2020	Infobank
6.	UKK Kantor Cabang dan Kantor Capem Immigration Work Unit Branch and Sub-Branch Offices	52	26 Agustus 2020 August 26, 2020	Divisi KPN Bagian UKK
7.	A A Istri Megayoni, S.E. Ni Luh Komang Apsaryanthi, S.Psi.	2	14-15 September 2020 September 14-15, 2020	PPATK
8.	Teller, CS, PNB Cabang Denpasar, Capem Gatsu Timur, Capem Teuku Umar, Capem Udayana, Capem Kamboja Teller, CS, Denpasar Branch PNB, East Gatsu Sub-Branch, Teuku Umar Sub-Branch, Udayana Sub-Branch, Cambodia Sub-Branch	76	18 November 2020 November 18, 2020	Bagian UKK Divisi Kepatuhan
9.	Teller, CS, PNB Cabang Badung, Capem Nusa Dua, Capem Legian, Capem Tegal Buah, Capem Ngurah Rai Teller, CS, PNB Badung Branch, Nusa Dua Sub Branch, Legian Sub Branch, Tegal Buah Sub Branch, Ngurah Rai Sub Branch	40	19 November 2020 November 19, 2020	Bagian UKK Divisi Kepatuhan
10.	Teller, CS, PNB Cabang Mangupura, Cabang Mataram, Capem Mengwi, Capem Abiansemal, Capem Gatsu Barat Teller, CS, PNB Mangupura Branch, Mataram Branch, Capem Mengwi, Abiansemal Sub Branch, Gatsu Barat Sub Branch	57	23 November 2020 November 23, 2020	Bagian UKK Divisi Kepatuhan
11.	Teller, CS, PNB Cabang Tabanan, Capem Kediri, Capem Bajera, Capem Penebel, Capem Baturiti Teller, CS, PNB Tabanan Branch, Kediri Sub-Branch, Bajera Sub- Branch, Penebel Sub-Branch, Baturiti Sub-Branch	51	24 November 2020 November 24, 2020	Bagian UKK Divisi Kepatuhan
12.	Teller, CS, PNB Cabang Klungkung, Cabang Negara, Capem Nusa Penida, Capem Gilimanuk, Capem Pekutatan Teller, CS, PNB Klungkung Branch, State Branch, Nusa Penida Sub-Branch, Capem Gilimanuk, Pekutatan Sub-Branch	53	27 November 2020 November 27, 2020	Bagian UKK Divisi Kepatuhan
13.	Teller, CS, PNB Cabang Seririt, Cabang Singaraja, Capem Pupuan, Capem Tamblang, Capem Lovina Teller, CS, PNB Seririt Branch, Singaraja Branch, Pupuan Sub- Branch, Tamblang Sub-Branch, Lovina Sub-Branch	58	3 Desember 2020 December 3, 2020	Bagian UKK Divisi Kepatuhan
14.	Teller, CS, PNB Cabang Gianyar, Capem Sukawati, Capem Tampaksiring, Capem Monang-Maning, Capem Sesetan Teller, CS, PNB Gianyar Branch, Sukawati Sub-Branch, Tampaksiring Sub-Branch, Monang-Maning Sub-Branch, Sesetan Sub-Branch	41	4 Desember 2020 December 4, 2020	Bagian UKK Divisi Kepatuhan
15.	Teller, CS, PNB Cabang Ubud, Cabang Bangli, Capem Payangan, Capem Marga, Capem Ir Soekarno, Capem Kintamani Teller, CS, PNB Ubud Branch, Bangli Branch, Payangan Sub- Branch, Marga Sub-Branch, Capem Ir Soekarno, Kintamani Sub-Branch	46	7 Desember 2020 December 7, 2020	Bagian UKK Divisi Kepatuhan
16.	Teller, CS, PNB Cabang Karangasem, Capem Selat, Capem Candidasa, Capem Menanga, Capem Amlapura Teller, CS, PNB Karangasem Branch, Selat Sub-Branch, Candidasa Sub-Branch, Menanga Sub-Branch, Amlapura Sub-Branch	48	8 Desember 2020 December 8, 2020	Bagian UKK Divisi Kepatuhan

WHISTLEBLOWING SYSTEM

Whistleblowing System

Bank BPD Bali menerapkan pengaturan kebijakan dan meningkatkan kualitas pengawasan melalui sistem pelaporan pelanggaran (*whistleblowing system*). Setiap *stakeholders* Bank BPD Bali dapat melaporkan tindakan korupsi atau aktivitas yang berpotensi/mengarah pada terjadinya korupsi. Bank BPD Bali menjamin perlindungan dan kerahasiaan identitas pelapor, agar sistem berjalan dengan efektif.

Program WBS merupakan salah satu mekanisme deteksi dini pada implementasi WBS atas terjadinya suatu tindak pelanggaran yang dapat menimbulkan kerugian finansial termasuk hal-hal yang dapat merusak citra Bank. Bank BPD Bali telah menunjuk tim SKAI dan AF untuk mengelola laporan *whistleblowing* serta mendorong setiap pihak agar insan Bank BPD Bali berani dan berpartisipasi dalam melaporkan jika terdapat pelanggaran atau indikasi *fraud* tanpa ada ketakutan akan tindakan balik dari terlapor, khususnya jika yang dilaporkan adalah atasannya. Dengan demikian, tujuan WBS untuk mewujudkan lingkungan kerja yang bersih dan berintegritas menjadi lebih efektif dan independen.

Peran Dewan Komisaris antara lain untuk melakukan pengawasan guna memastikan terselenggaranya WBS dengan dibantu oleh Komite Audit. Dewan Komisaris bersama dengan Komite Audit dan unit-unit lainnya senantiasa melakukan evaluasi dan melakukan tindak lanjut atas laporan yang diterima.

Secara umum, kami berpendapat bahwa penerapan WBS di lingkungan Bank telah berjalan dengan baik. Meski demikian, Dewan Komisaris memberikan arahan kepada Direksi agar sosialisasi penerapan WBS dilakukan secara berkesinambungan untuk meningkatkan pemahaman dan kepedulian pegawai dalam melaporkan tindak pelanggaran, sehingga dapat mewujudkan lingkungan kerja yang bersih dan berintegritas.

Penerapan sistem pelaporan pelanggaran ini mengacu pada Surat Keputusan Direksi Nomor 0135/KEP/DIR/SAF/2020 tanggal 27 Maret 2020 tentang Perubahan atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang Buku Pedoman Perusahaan Strategi Anti *Fraud* PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor: 0846/KEP/DIR/SAF/2019 tanggal

Bank BPD Bali implements policy settings and improves the quality of supervision through a whistleblowing system. Each Bank BPD Bali's stakeholder can report acts of corruption or activities that have the potential/lead to corruption. Bank BPD Bali guarantees the protection and confidentiality of the reporter's identity, so that the system runs effectively.

The WBS program is one of the early detection mechanisms in WBS implementation for the occurrence of a violation that can cause financial loss, including things that can damage the image of the Bank. Bank BPD Bali has appointed a SKAI and AF team to manage whistleblowing reports and encourage each party to be brave and participate in reporting should there be violations or indications of fraud without fear of retaliation from the reported party, especially if the person being reported is his superior. Thus, the goal of WBS is to create a clean work environment with integrity to be more effective and independent.

The role of the Board of Commissioners, among others, is to supervise in order to ensure the implementation of the WBS, assisted by the Audit Committee. The Board of Commissioners together with the Audit Committee and other units continuously evaluate and follow up on reports received.

In general, we think that the implementation of WBS within the Bank has gone well. However, the Board of Commissioners provides direction to the Board of Directors so that the socialization of WBS implementation is carried out continuously to increase employee understanding and concern in reporting violations, so as to create a clean and integrity work environment.

The application of this violation reporting system refers to the Decree of the Board of Directors Number 0135/KEP/DIR/SAF/2020 dated on March 27, 2020, concerning Amendments to the Decree of the Board of Directors Number 0747/KEP/DIR SAF/2019 dated on November 25, 2019, concerning the Anti-Fraud Strategy Company Manual Book of PT Bank Pembangunan Daerah Bali and the

31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud* PT Bank Pembangunan Daerah Bali.

Decree of the Board of Directors Number: 0846/KEP/DIR/SAF/2019 dated on December 31, 2019, concerning Standard Operational Procedures for Anti-Fraud Strategy for PT Bank Pembangunan Daerah Bali.

Pelaporan pelanggaran difasilitasi melalui surat elektronik maupun surat pos yang ditindaklanjuti secara profesional dan proporsional. Bila terbukti, oknum melakukan korupsi maka pelaku tersebut akan diproses sesuai dengan peraturan perundangan yang berlaku.

Violation reporting is facilitated by electronic mail or postal mail which is followed up in a professional and proportionate manner. If proven, the individual committed corruption, the perpetrator will be processed in accordance with the applicable laws and regulations.

Pengelolaan *Whistleblowing System*

Direktur Utama sebagai penanggungjawab WBS mendelegasikan tugasnya kepada SKAI & AF untuk mengelola WBS. Satuan kerja audit intern dan anti *fraud* yang menjalankan fungsi sebagai pengelola WBS adalah bagian Anti *Fraud* dan pengawasan pasif.

Management of the *Whistleblowing System*

The President Director, as the person in charge of WBS, delegates his duties to SKAI & AF to manage the WBS. The internal audit and anti-fraud work unit that functions as a WBS manager is the Anti-Fraud and passive supervision division.

Untuk meningkatkan kualitas penerapan strategi Anti-*Fraud*, Bank telah menyusun dan mengkinikan pedoman serta sistem dan prosedur kerja secara berkala sesuai ketentuan dan perundang-undangan yang berlaku, Pengkinian terakhir yang dilakukan adalah ketentuan mengenai strategi Anti-*Fraud* antara lain: menerapkan *whistleblowing system* yang termuat di dalam Keputusan Direksi Nomor 0135/KEP/DIR/SAF/2020 tanggal 27 Maret 2020 tentang Perubahan atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang: Buku Pedoman Perusahaan Strategi Anti-*Fraud* PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti-*Fraud* PT Bank Pembangunan Daerah Bali.

To improve the quality of the implementation of the Anti-Fraud strategy, the Bank has prepared and updated guidelines and systems and working procedures periodically in accordance with applicable provisions and legislation, as follow: implementing the *whistleblowing system* contained in the Decree of the Board of Directors Number 0135/KEP/DIR/SAF/2020 dated on March 27, 2020, concerning Amendments to the Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 dated on November 25, 2019, concerning PT Bank Pembangunan Daerah Bali Anti-Fraud Strategy Company Guidebook and Decree of the Board of Directors Number: 0846/KEP/DIR/SAF/2019 dated December 31, 2019, concerning Standard Operational Procedures for Anti-Fraud Strategy of PT Bank Pembangunan Daerah Bali.

Penyampaian Pelaporan Pelanggaran

Pelaporan pelanggaran melalui WBS dapat dilakukan dengan sarana:

- Aplikasi Anti *Fraud Awareness* BPD Bali
- Call center Bank BPD Bali
- E-mail: wbs@bpd Bali.co.id
- Laporan langsung (laporan pengaduan nasabah pada *customer service* untuk umum atau Surat Dinas dari Unit Kerja untuk pelapor internal).

Submission of reporting violations

Violation reporting through WBS can be done by means of:

- BPD Bali Anti Fraud Awareness Application
- Bank BPD Bali Call Center
- E-mail: wbs@bpd Bali.co.id
- Direct reports (reports of complaints from general customers to customer service or an official letter from the work unit for internal reporters).

Perlindungan bagi Whistleblower

Perlindungan utama terhadap Pelapor adalah perlindungan terhadap kerahasiaan identitas dan laporan yang disampaikan oleh Pelapor. Bentuk perlindungan terhadap Pelapor disesuaikan dengan bentuk ancaman/tindakan yang diterima. Pemberian perlindungan dilakukan dengan tetap memperhatikan asas kerahasiaan dan ketentuan terkait yang berlaku di Bank BPD Bali. Perlindungan juga berlaku bagi pihak yang melakukan investigasi antara lain Kontrol Internal/SPI maupun pihak-pihak yang memberikan informasi terkait dengan laporan tindak pelanggaran.

Protection for Whistleblowers

The main protection for the whistleblower is protection of the confidentiality of the identity and reports submitted by the whistleblower. The form of protection for whistleblowers is adjusted to the form of threats/actions received. Protection is provided with due observance of the principle of confidentiality and the related provisions that apply at Bank BPD Bali. Protection also applies to parties conducting investigations, including Internal Control/SPI and parties providing information related to reports of violations.

Jenis Pelanggaran yang Dapat Dilaporkan

Laporan yang disampaikan melalui WBS adalah laporan tindak pelanggaran sebagai berikut:

- Kecurangan
Kecurangan, yaitu perbuatan tidak jujur atau tipu muslihat meliputi antara lain penipuan, pemerasan, pemalsuan, menyembunyikan atau penghancuran dokumen/laporan atau menggunakan dokumen palsu, yang dilakukan oleh seseorang/sekelompok orang yang menimbulkan potensi kerugian ataupun kerugian nyata terhadap Perusahaan.
- Pelanggaran peraturan/hukum
Melakukan tindakan/perbuatan pelanggaran yang diancam sanksi menurut ketentuan hukum yang berlaku baik internal maupun eksternal.

Types of Violations that can be Reported

Reports submitted through the WBS are reports of violations as follows:

- Cheating
Fraud, which is dishonest or deceptive acts including, among other things, fraud, extortion, forgery, concealment or destruction of documents/reports or using fake documents, committed by a person/group of people that causes potential loss or real loss to the Company.
- Violation of regulations / laws
Committing acts/deeds of violation that are threatened with sanctions according to applicable legal provisions both internally and externally.

3. Benturan kepentingan

Situasi di mana anggota Direksi, anggota Dewan Komisaris, anggota komite, pegawai tetap/non tetap/*outsourcing* (Insan Bank BPD Bali) karena kedudukan, jabatan atau wewenang yang dimilikinya di Bank BPD Bali mempunyai kepentingan pribadi yang dapat memengaruhi tugas yang diamanatkan oleh Bank BPD Bali secara objektif, sehingga menimbulkan adanya pertentangan antara kepentingan pribadi dan/atau kelompok dan/atau keluarga dengan kepentingan ekonomis Bank BPD Bali.

4. Penyuapan/gratifikasi

Menerima sesuatu dalam bentuk apapun dan berapapun jumlah/nilainya dari pihak lain terkait dengan jabatan/wewenang/tanggung jawabnya di Bank BPD Bali.

5. Kelakuan tidak etis

Perbuatan atau tindakan yang dilakukan oleh Insan Bank BPD Bali yang tidak dapat dibenarkan secara etika yang berlaku seperti pelanggaran kepada *Code of Conducts* Bank BPD Bali.

3. Conflict of interest

Situation in which members of the Board of Directors, members of the Board of Commissioners, committee members, permanent/non-permanent/*outsourcing* employees (Bank BPD Bali's employees) due to their position, position or authority at Bank BPD Bali have personal interests that can objectively influence the tasks mandated by Bank BPD Bali; thus, giving rise to a conflict amongst personal and/or group and/or family interests and the economic interests of Bank BPD Bali.

4. Bribery/gratuities

Receiving something in any form and regardless of the amount/value from other parties related to their position/authority/responsibility at Bank BPD Bali.

5. Unethical behaviour

Actions or actions taken by Bank BPD Bali personnel that cannot be justified ethically, such as violations of the Bank BPD Bali Code of Conducts.

Sosialisasi Whistleblowing System

Bank BPD Bali akan terus berupaya untuk meningkatkan pemahaman dan kepedulian pegawai untuk melaporkan tindak pelanggaran melalui WBS sehingga dapat mewujudkan lingkungan kerja yang bersih dan berintegritas. Terkait dengan hal itu telah dilakukan langkah-langkah optimalisasi sebagai berikut:

No.	Kegiatan Event	Tanggal Pelaksanaan Date of Enforcement	Hasil Verdicts
1.	Kantor Cabang Badung Badung Branch Office	16 Januari 2020 January 16, 2020	Laporan Kegiatan Sosialisasi Anti- <i>Fraud</i> Nomor: B-0059/SAF/AFF/2020 tanggal 29 Januari 2020 Anti-Fraud Dissemination Activity Report Number: B-0059/SAF/AFF/2020 dated on January 29, 2020
2.	Kantor Cabang Karangasem Karangasem Branch Office	22 Januari 2020 January 22, 2020	Laporan Kegiatan Sosialisasi Anti- <i>Fraud</i> Nomor: R-0057/SAF/AFF/2020 tanggal 29 Januari 2020 Anti-Fraud Dissemination Activity Report Number: R-0057/SAF/ AFF/2020 dated on January 29, 2020
3.	Kantor Cabang Seririt Seririt Branch Office	10 Februari 2020 February 10, 2020	Laporan Kegiatan Sosialisasi Anti- <i>Fraud</i> Nomor: R-0084/SAF/AFF/2020 tanggal 17 Februari 2020 Anti-Fraud Dissemination Activity Report Number: R-0084/SAF/ AFF/2020 dated on February 17 2020
4.	Kantor Cabang Singaraja Singaraja Kantor Cabang	11 Februari 2020 February 11, 2020	Laporan Kegiatan Sosialisasi Anti- <i>Fraud</i> Nomor: R-0085/SAF/AFF/2020 tanggal 17 Februari 2020 Anti-Fraud Dissemination Activity Report Number: R-0085/SAF/ AFF/2020 dated on February 17 2020

Whistleblowing System Disseminated

Bank BPD Bali will forevermore increase understanding and concern for employees to report violations through the WBS so as to create a clean and integrity work environment. In connection with this, the following optimization steps have been taken:

No.	Kegiatan Event	Tanggal Pelaksanaan Date of Enforcement	Hasil Verdicts
5.	Kantor Cabang Klungkung Klungkung Branch Office	16 Maret 2020 March 16, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0108A/SAF/AFF/2020 tanggal 16 Maret 2020 Anti-Fraud Dissemination Activity Report Number: B-0108A/SAF/AFF/2020 dated on March 16, 2020
6.	Kantor Cabang Tabanan Tabanan Branch Office	12 Maret 2020 March 12, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0114A/SAF/AFF/2020 tanggal 19 Maret 2020 Anti-Fraud Dissemination Activity Report Number: B-0114A/SAF/AFF/2020 dated on march 19, 2020
7.	Kantor Cabang Ubud Ubud Branch Office	16 April 2020 April 16, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0150/SAF/AFF/2020 tanggal 22 April 2020 Anti-Fraud Dissemination Activity Report Number: B-0150/SAF/AFF/2020 dated on April 22, 2020
8.	Kantor Cabang Mangupura Mangupura Branch Office	24 April 2020 April 24, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0171/SAF/AFF/2020 tanggal 30 April 2020 Anti-Fraud Dissemination Activity Report Number: B-0171/SAF/AFF/2020 dated on April 30, 2020
9.	Kantor Cabang Negara Negara Branch Office	5 Mei 2020 May 5, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0179/SAF/AFF/2020 tanggal 8 Mei 2020 Anti-Fraud Dissemination Activity Report Number: B-0179/SAF/AFF/2020 dated on May 8, 2020
10.	Kantor Cabang Denpasar Denpasar Branch Office	15 Mei 2020 May 15, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0201/SAF/AFF/2020 tanggal 27 Mei 2020 Anti-Fraud Dissemination Activity Report Number: B-0201/SAF/AFF/2020 dated on May 27, 2020
11.	Kantor Cabang Renon Renon Branch Office	12 Juni 2020 June 12, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0242/SAF/AFF/2020 tanggal 24 Juni 2020 Anti-Fraud Dissemination Activity Report Number: B-0242/SAF/AFF/2020 dated on June 24, 2020
12.	Kantor Cabang Gianyar Gianyar Branch Office	26 Juni 2020 June 26, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0261A/SAF/AFF/2020 tanggal 2 Juli 2020 Anti-Fraud Dissemination Activity Report Number: B-0261A/SAF/AFF/2020 dated on July 2, 2020
13.	Kantor Cabang Mataram Mataram Branch Office	22 Juli 2020 July 22, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0309/SAF/AFF/2020 tanggal 30 Juli 2020 Anti-Fraud Dissemination Activity Report Number: B-0309/SAF/AFF/2020 dated on July 30, 2020
14.	Kantor Cabang Bangli Bangli Branch Office	21 Juli 2020 July 21, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0305/SAF/AFF/2020 tanggal 24 Juli 2020 Anti-Fraud Dissemination Activity Report Number: B-0305/SAF/AFF/2020 dated on July 24, 2020
15.	Kantor Pusat Head Office	9 Oktober 2020 October 9, 2020	Laporan Kegiatan Sosialisasi Anti-Fraud Nomor: B-0430/SAF/AFF/2020 tanggal 27 Oktober 2020 Anti-Fraud Dissemination Activity Report Number: B-0430/SAF/AFF/2020 dated on October 27, 2020

Sanksi Tindak Lanjut atas Pengaduan di Tahun 2020

Setiap pengaduan yang setelah diinvestigasi terbukti sebagai pelanggaran *fraud* internal telah dikenakan sanksi sesuai dengan peraturan yang berlaku.

Sanctions for Follow-Up Complaints in 2020

Every complaint that after being investigated is proven to be a violation of internal fraud has been subject to sanctions in accordance with the applicable regulations.

Mekanisme Penyampaian Saran dan Pelanggaran Etika [GRI 102-17]

Pedoman *Whistleblowing System* (Kebijakan Pengelolaan Pelaporan Pelanggaran) Perusahaan yang disahkan melalui Surat Keputusan Direksi Nomor 0135/KEP/DIR/SAF/2020 tanggal 27 Maret 2020 tentang Perubahan atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang Buku Pedoman Perusahaan Strategi Anti *Fraud* PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor: 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud* PT Bank Pembangunan Daerah Bali. Bank BPD Bali telah menyediakan media pelaporan atas perbuatan atau indikasi *fraud* dan/atau *non fraud* yang dapat merugikan nasabah maupun Bank BPD Bali sebagai berikut:

- Aplikasi Anti *Fraud Awareness* BPD Bali
- Call center Bank BPD Bali
- E-mail: wbs@bpd Bali.co.id
- Laporan langsung (laporan pengaduan nasabah pada *customer service* untuk umum atau Surat Dinas dari Unit Kerja untuk pelapor internal).

Mekanisme tersebut merupakan sistem yang dapat dijadikan media bagi saksi pelapor untuk menyampaikan informasi mengenai tindakan pelanggaran yang diindikasikan terjadi di dalam suatu Perusahaan yang tidak dapat terselesaikan melalui prosedur normal Perusahaan.

Pelaporan yang diperoleh dari mekanisme Pelaporan Pelanggaran (*whistleblowing*) ini perlu mendapatkan perhatian dan tindak lanjut, termasuk juga pengenaan hukuman yang tepat sehingga dapat memberikan efek jera bagi pelaku pelanggaran dan juga bagi mereka yang berniat melakukan hal tersebut. Tujuan dari dilaksanakannya *Whistleblowing System* Perseroan adalah sebagai berikut:

- Sebagai dasar atau pedoman pelaksanaan dalam menangani pelaporan pelanggaran;
- Sebagai saluran pelaporan terhadap hal-hal yang tidak dapat diselesaikan melalui prosedur normal organisasi;
- Menjamin terselenggaranya mekanisme penyelesaian pelaporan pelanggaran yang efektif dalam jangka waktu memadai;
- Menghindari publikasi negatif terhadap Perseroan;

Mechanism for Submission of Advice and Ethical Violations [GRI 102-17]

The Company's Whistleblowing System Guidelines, which were approved by the the Decree of the Board of Directors Number 0135/ KEP/DIR/SAF/2020 dated March 27, 2020 concerning Amendments to the Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 dated November 25, 2019 concerning the Anti-Fraud Strategy Company Manual Book of PT Bank Pembangunan Daerah Bali and the Decree of the Board of Directors Number: 0846/KEP/ DIR/ SAF/2019 dated December 31, 2019 concerning Standard Operational Procedures for Anti-Fraud Strategy for PT Bank Pembangunan Daerah Bali. Bank BPD Bali has provided reporting media for acts or indications of fraud and/or non-fraud that can harm customers and Bank BPD Bali as follows:

- BPD Bali Anti Fraud Awareness Application
- Bank BPD Bali Call Center
- E-mail: wbs@bpd Bali.co.id
- Direct reports (reports of complaints from general customers to customer service or an official letter from the work unit for internal reporters).

This mechanism is a system that can be used as a media for reporting witnesses to convey information about violations that are indicated to have occurred within a company that cannot be resolved through normal Company procedures.

Reports obtained from the Whistleblowing mechanism need attention and follow-up, including the imposition of appropriate penalties so that they can provide a deterrent effect for the perpetrators of violations and also for those who intend to do so. The objectives of implementing the Company's Whistleblowing System are as follows:

- As a basis or implementation guideline in handling the reporting of violations;
- As a reporting channel for matters that cannot be resolved through the organization's normal procedures;
- Ensuring the implementation of an effective violation reporting resolution mechanism;
- Avoiding deleterious publications against the Company;

5. Mendukung asas kesetaraan (*fairness*) dalam hubungan antara Perseroan dengan *stakeholders* sebagai pelaku usaha dan mitra Perseroan;
6. Sebagai salah satu upaya dalam pengungkapan berbagai permasalahan dalam perusahaan yang tidak sesuai dengan standar etika yang berlaku di Perusahaan.

5. Supporting the principle of equality (*fairness*) in the relationship between the Company and stakeholders as business actors and partners of the Company;
6. As an effort to disclose various issues in the Company that are not in accordance with the ethical standards applicable in the Company.

Jumlah Pengaduan

Selama tahun 2020, jumlah laporan pengaduan pelanggaran yang masuk melalui media *Whistleblower* baik melalui aplikasi anti *fraud awareness* BPD Bali, *Email*, *Call Center* maupun langsung ke pelayanan pada unit kerja adalah sebagai berikut:

Number of Complaints

During 2020, the number of reports of violation complaints submitted through the Whistleblower media either through the BPD Bali anti-fraud awareness application, Email, Call Center or directly to services at work units are as follows:

Media Penyampaian Delivery Media				Klasifikasi Laporan Report Classification				Status Laporan Report Status	
Aplikasi WBS	Email	Call Center	Lain- Lain Other	Fraud		Non Fraud	Lainnya Other	Laporan Dalam Proses Tindak Lanjut Reports in the Follow Up Process	Laporan Telah Ditidak Lanjuti Completed Report
				Internal	Eksternal				
2	-	142	1	3	142	-	-	8	137

Etika dan Integritas [GRI 102-16]

Setiap Insan Bank BPD Bali diharapkan mengadopsi etika dan budaya integritas demi terwujudnya pekerja yang bermartabat. Tidak hanya mematuhi undang-undang yang berlaku, setiap Insan Bank BPD Bali diwajibkan untuk mengikuti norma-norma bisnis internasional. Etika dan budaya integritas ini berperan penting dalam mengembangkan perusahaan untuk jangka panjang. Sebagai bentuk komitmen Perseroan dalam hal penerapan tata kelola perusahaan yang baik, maka seluruh penyedia barang/jasa serta fungsi layanan pengadaan barang/jasa diwajibkan untuk menandatangani Pakta Integritas yang berisi komitmen berwujud praktek-praktek berikut:

- Melaksanakan pengadaan barang/jasa berdasarkan prinsip-prinsip itikad baik, dengan kecermatan tinggi dan dalam keadaan bebas, mandiri atau tidak di bawah tekanan maupun pengaruh dari pihak lain (*independency*);
- Mengambil keputusan dengan penuh kehati-hatian (*duty of care and loyalty*);

Ethics and Integrity [GRI 102-16]

Every employee of Bank BPD Bali is expected to adopt ethics and a culture of integrity for the creation of dignified workers. Not only complying with applicable laws, every employee of Bank BPD Bali is required to follow international business norms. This ethic and culture of integrity plays an important role in developing the company for the long term. As a form of the Company's commitment in implementing good corporate governance, all providers of goods/services as well as service functions for the procurement of goods/services are required to sign an Integrity Pact which contains a tangible commitment to the following practices:

- Carrying out the procurement of goods/services based on the principles of good faith, with high accuracy and in a free, independent or not under pressure or influence from other parties (*independency*);
- Making decisions with care (*duty of care and loyalty*);

- Tidak mengambil keputusan untuk kepentingan pribadi atau pihak yang terafiliasi dan dengan demikian tidak memiliki potensi benturan kepentingan (*conflict of interest rule*);
- Melaksanakan proses pengadaan dengan pemahaman yang cukup tentang berbagai peraturan dan kewajiban normatif lain yang terkait dan memenuhi seluruh ketentuan dan perundang-undangan, termasuk mempertimbangkan *best practice* yang dipandang perlu, penting, dan kritis dalam proses pengadaan ini (*duty abiding the laws*).

- Not making decisions for personal interests or affiliated parties and thus do not have a potential conflict of interest (*conflict of interest rule*);
- Performing the procurement process with sufficient understanding of various regulations and other normative obligations that are related and comply with all laws and regulations, including considering best practices deemed necessary, important, and critical in this procurement process (*duty abiding the laws*).

Prakarsa Internasional dan Keanggotaan dalam Organisasi [GRI 102-12, GRI 102-13]

Bank BPD Bali terlibat aktif dalam asosiasi di tingkat nasional yaitu Perbanas, Asbanda dan LAPSPI. Bank BPD Bali juga tergabung dalam prakarsa internasional seperti *Western Union* dan *Swift*.

Keikutsertaan dalam asosiasi merupakan salah satu langkah strategis untuk mengetahui perkembangan isu-isu terkini, baik informasi bisnis, perbankan, risiko, dan peluang, serta mendorong kepatuhan Bank BPD Bali terhadap regulasi perbankan.

International Initiates and Membership in Organisations [GRI 102-12, GRI 102-13]

Bank BPD Bali is actively involved in associations at the national level, namely Perbanas, Asbanda and LAPSPI. Bank BPD Bali is also involved in international initiatives such as *Western Union* and *Swift*.

Participation in the association is one of the strategic steps to determine the latest issues, including business information, banking, risks and opportunities, as well as encouraging Bank BPD Bali's compliance with banking regulations.

Pelibatan Pemangku Kepentingan

Pemangku kepentingan mendapat perhatian yang penting karena mereka memengaruhi jalannya operasional Perusahaan atau terkena dampak dari perusahaan. Secara strategis, pemangku kepentingan turut mengembangkan perusahaan dan memengaruhi kinerja Bank BPD Bali. Karena itu, kami senantiasa berusaha membangun hubungan yang harmonis dengan para pemangku kepentingan.

Stakeholder Engagement

Stakeholders receive imperative attention, for they predispose the operation of the Company or are affected by the Company. Strategically, stakeholders participate in developing the company and influence the performance of Bank BPD Bali. Therefore, we always endeavour to build a harmonious relationship with our stakeholders.

BENTURAN KEPENTINGAN [GRI 102-25]

Conflict of Interest [GRI 102-25]

Bank BPD Bali mendefinisikan benturan kepentingan sebagai situasi atau kondisi yang dihadapi Insan Perusahaan yang karena jabatan/posisinya, memiliki kewenangan yang berpotensi dapat disalahgunakan, baik sengaja maupun tidak sengaja, untuk kepentingan lain sehingga dapat memengaruhi kualitas keputusannya, serta kinerja hasil keputusan tersebut yang dapat merugikan bagi Perusahaan. Insan Perusahaan wajib mematuhi ketentuan tentang Benturan Kepentingan yang disusun oleh Perusahaan.

Bank BPD Bali telah memiliki kebijakan yang mengatur mengenai Benturan Kepentingan dan Pengendalian Gratifikasi dimana tujuan dari penyusunan kebijakan ini adalah untuk memberikan arah dan acuan bagi seluruh Insan Bank BPD Bali termasuk Komisari dan Direksi yang berkenaan dengan Benturan Kepentingan, penerimaan, penolakan, pemberian, dan permintaan Gratifikasi di Lingkungan Bank BPD Bali agar sesuai dengan prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance* atau GCG). Diharapkan acuan ini dapat mendorong pelaksanaan etika usaha dan etika kerja, pencegahan Benturan Kepentingan, pencegahan kecurangan dan korupsi, serta penyimpangan perilaku lainnya.

Ruang lingkup kebijakan Benturan Kepentingan dan Pengendalian Gratifikasi ini mengatur prinsip kehati-hatian yang terkait dengan Benturan Kepentingan, etika dalam penerimaan, penolakan, pemberian, dan permintaan Gratifikasi serta mekanisme pelaporannya di lingkungan Bank BPD Bali. Apabila terjadi benturan kepentingan dan penerimaan/pemberian gratifikasi dapat melapor kepada Tim Unit Pengendalian Gratifikasi Bank BPD Bali yang berkoordinasi dengan KPK.

Dewan Komisaris, Direksi dan karyawan dapat diizinkan melakukan aktivitas lain di luar jam kerja yang telah ditetapkan, dengan syarat bahwa aktivitas tersebut tidak memiliki benturan kepentingan dengan kepentingan Bank BPD Bali dan/atau aktivitas yang telah diamanatkan kepadanya. Keterlibatan dalam aktivitas-aktivitas lain tidak boleh mengurangi independensi dan objektivitas dalam mengambil keputusan atau memengaruhi efektivitas dan ketepatan waktu penyelesaian pekerjaan karyawan yang bersangkutan.

Bank BPD Bali defines a conflict of interest as a situation or condition faced by the Company's personnel who, because of their positions, have the potential to be misused, either intentionally or unintentionally, for other purposes so that they can affect the quality of their decisions, as well as the performance of the results of these decisions which can be detrimental to Company. Company personnel are required to comply with the provisions on Conflict of Interest prepared by the Company.

Bank BPD Bali has a policy that regulates Conflict of Interest and Gratification Control, where the purpose of this policy formulation is to provide direction and reference for all Bank BPD Bali personnel including Commissioners and Directors with regard to Conflict of Interest, acceptance, rejection, giving, and requests for Gratification in Bank BPD Bali environment to comply with the principles of Good Corporate Governance (GCG). It is hoped that this reference can encourage the implementation of business ethics and work ethics, prevention of Conflict of Interest, prevention of fraud and corruption, as well as other behavioural deviations.

The scope of this Conflict of Interest and Gratification Control policy regulates the principles of prudence related to Conflict of Interest, ethics in acceptance, rejection, giving, and requests for Gratification as well as the reporting mechanism within Bank BPD Bali. If there is a conflict of interest and the receipt/provision of gratuities, you can report to the Bank BPD Bali Gratification Control Unit Team which coordinates with the KPK.

The Board of Commissioners, Board of Directors, and employees may be allowed to carry through other activities outside the stipulated working hours, provided that these activities do not have a conflict of interest with the interests of Bank BPD Bali and/or activities that have been mandated to them. Involvement in other activities must not reduce independence and objectivity in making decisions or affect the effectiveness and timeliness of completing the work of the employee concerned.

PERAN DIREKSI DALAM MENETAPKAN TUJUAN, NILAI-NILAI, DAN STRATEGI PERUSAHAAN [GRI 102-26]

The Role of the Board of Directors in Setting the Objectives, Values, and Strategies of the Company [GRI 102-26]

Penetapan visi, nilai-nilai dan strategi sebuah Perusahaan menjadi isu yang penting karena visi memberikan gambaran masa depan perusahaan, nilai memberi dasar perilaku setiap Insan Perusahaan dan strategi menyatakan cara untuk mencapai tujuan. Untuk itu, Dewan Komisaris dan Direksi terlibat dalam pembentukan ketiga hal ini, baik yang berkaitan dengan topik ekonomi, lingkungan dan sosial.

The determination of the vision, values and strategy of a company is an important issue because the vision provides a picture of the future of the company, the values provide the basis for the behaviour of every individual in the company and the strategy states how to achieve the goals. For this reason, the Board of Commissioners and the Board of Directors are involved in the formation of these three matters, both relating to economic, environmental and social topics.

MENGIDENTIFIKASI DAN MENGELOLA DAMPAK EKONOMI, LINGKUNGAN DAN SOSIAL [GRI 102-29]

Identifying and Managing Economic, Environmental, and Social Impacts [GRI 102-29]

Dewan Komisaris mempunyai kewajiban mengawasi dan memberikan nasihat kepada Direksi secara berkala mengenai efektivitas penerapan manajemen risiko. Untuk mendapatkan gambaran yang tepat dalam isu ekonomi, lingkungan dan sosial, Dewan Komisaris dan Direksi mendapatkan masukan dari para pemangku kepentingan dalam bentuk laporan-laporan berkala.

The Board of Commissioners has the obligation to regularly supervise and provide advice to the Board of Directors regarding the effectiveness of risk management implementation. To get an accurate picture of economic, environmental and social issues, the Board of Commissioners and the Board of Directors receive input from stakeholders in the form of periodic reports.

KEEFEKTIFAN PROSES MANAJEMEN RISIKO

[GRI 102-30]

Effectiveness of Risk Management Processes [GRI 102-30]

Dalam setiap bisnis, terdapat risiko baik risiko yang dapat diprediksi sebelumnya, maupun risiko-risiko yang tidak diketahui. Untuk itu, Perusahaan menetapkan manajemen risiko untuk proses identifikasi, analisis, penilaian, pengendalian, dan upaya menghindari, meminimalisir, atau bahkan menghapus risiko yang tidak dapat diterima. Dalam struktur Bank BPD Bali, manajemen risiko ini dilakukan dari tingkat tertinggi badan tata kelola perusahaan, yaitu Komite Pemantau Risiko yang menjadi organ pendukung Dewan Komisaris.

Tugas Komite Pemantau Risiko adalah memberikan pengawasan, masukan dan rekomendasi atas penerapan tata kelola korporasi, dan melakukan identifikasi atas hal-hal yang memerlukan perhatian Dewan Komisaris, khususnya dalam hal pengawasan umum dan ketaatan pada peraturan dan perundangan yang berlaku. Dalam bidang lingkungan dan sosial, Komite Pemantau memberikan masukan berupa hasil telaahan pada Dewan Komisaris. Masukan ini berguna untuk menetapkan strategi perusahaan khususnya dalam bidang keberlanjutan.

Input lain didapatkan dari Satuan Pengawas Internal yang berkedudukan di bawah Direktur Utama, yang bertugas untuk memberikan saran perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkat manajemen atas kondisi, sebab dan akibat yang ditimbulkan dari kelemahan pengendalian internal maupun manajemen risiko.

Laporan Pelaksanaan Pengawasan ini disampaikan kepada Direktur Utama dan Komite Audit untuk ditindaklanjuti.

In every business, there are risks both predictable and unknown risks. For this reason, the Company establishes risk management for the process of identifying, scrutinising, assessing, controlling, and trying to avert, to minimise, or even to eliminate unacceptable risks. In the structure of Bank BPD Bali, risk management is carried out from the highest level of the corporate governance body, namely the Risk Monitoring Committee which is the supporting organ of the Board of Commissioners.

The duties of the Risk Oversight Committee are to provide supervision, input and recommendations on the implementation of corporate governance, and identify matters requiring the attention of the Board of Commissioners, particularly in terms of general supervision and compliance with prevailing laws and regulations. In the environmental and social sector, the Monitoring Committee provides input in the form of a review of the Board of Commissioners. This input is useful for determining the company's strategy, especially in the field of sustainability.

Other input is obtained from the Internal Supervisory Unit, which is under the President Director, whose task is to provide recommendations for improvements and objective information about the activities examined at all levels of management regarding the conditions, causes and consequences resulting from weaknesses in internal control and risk management.

This Supervision Implementation Report is submitted to the President Director and the Audit Committee for follow-up.

Pendekatan atau Prinsip Pencegahan [GRI 102 - 11]

Manajemen risiko dapat berfungsi sebagai alat pengendali risiko dan juga sebagai alat untuk mendukung kegiatan usaha Bank. Pengembangan manajemen risiko untuk mendukung kegiatan usaha dapat dilakukan melalui pengembangan kemampuan kompetensi karyawan manajemen risiko dan unit bisnis. Pengelolaan risiko PT Bank Pembangunan Daerah Bali telah memenuhi ketentuan Otoritas Jasa Keuangan meliputi 8 (delapan) jenis risiko yaitu Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Strategik,

The Approach or Principle of Prevention [GRI 102 - 11]

Risk management can function as a risk control tool as well as a tool to support the Bank's business activities. Risk management development to support business activities can be done through developing the competency skills of employees of risk management and business units. The risk management of PT Bank Pembangunan Daerah Bali has met the provisions of the Financial Services Authority covering 8 (eight) types of risk, namely Loan Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation

Risiko Kepatuhan dan Risiko Reputasi. Pengelolaan kedelapan jenis risiko terus diupayakan agar sejalan dengan ketentuan Otoritas Jasa Keuangan. Sampai saat ini PT Bank Pembangunan Daerah Bali senantiasa mengikuti dan menyesuaikan perkembangan maupun peraturan terbaru yang dikeluarkan oleh otoritas perbankan antara lain Peraturan Otoritas Jasa Keuangan Nomor 18 /POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

A. Pengawasan Aktif Dewan Komisaris dan Direksi

1. Dewan Komisaris memiliki tugas dan tanggung jawab yang jelas, diantaranya:
 - a. Menyetujui kebijakan manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko yang ditetapkan sesuai dengan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*).
 - b. Mengevaluasi kebijakan Manajemen Risiko dan Strategi Manajemen Risiko paling kurang satu kali dalam satu tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha Bank secara signifikan.
 - c. Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan kebijakan Manajemen Risiko secara berkala. Evaluasi dilakukan dalam rangka memastikan bahwa Direksi mengelola aktivitas dan risiko-risiko Bank secara efektif melalui evaluasi Laporan Keuangan setiap triwulan dan evaluasi terhadap Laporan Pelaksanaan Tugas dan tanggung jawab Direktur Kepatuhan.
2. Direksi memiliki tugas dan tanggung jawab yang jelas diantaranya:
 - a. Menyusun kebijakan Manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko secara tertulis dan komprehensif termasuk limit risiko secara keseluruhan dan per jenis risiko, dengan memperhatikan tingkat risiko yang diambil dan toleransi risiko terhadap kecukupan permodalan. Setelah mendapat persetujuan dari Dewan

Risk. Efforts will continue to be made to manage the eight types of risk in line with the provisions of the Financial Services Authority. Until now, PT Bank Pembangunan Daerah Bali has always followed and adjusted the developments and the latest regulations issued by banking authorities, including Financial Services Authority Regulation Number 18 / POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and Financial Services Authority Circular Letter Number 34/SEOJK.03/2016 dated on September 1, 2016, concerning the Implementation of Risk Management for Commercial Banks.

A. Active Supervision of the Board of Commissioners and Directors

1. The Board of Commissioners has clear duties and responsibilities, including:
 - a. Approving the Risk management policy including the Risk Management strategy and framework that is determined in accordance with the risk appetite and risk tolerance.
 - b. Evaluating Risk Management policies and Risk Management Strategies at least once a year or more frequently in the event of significant changes in factors that affect the Bank's business activities.
 - c. Evaluating the accountability of the Board of Directors and providing direction for improvement on the implementation of Risk Management policies on a regular basis. Evaluation is carried out in order to ensure that the Board of Directors manages the Bank's activities and risks effectively by evaluating the Financial Statements every quarter and evaluating the Report on the Implementation of the Duties and Responsibilities of the Compliance Director.
2. The Board of Directors has duties and responsibilities including:
 - a. Developing a Risk Management policy including a written and comprehensive Risk Management strategy and framework including risk limits as a whole and by risk type, taking into account the level of risk taken and risk tolerance for capital adequacy. After obtaining approval from the Board of Commissioners, the Board of Directors

Komisaris maka Direksi menetapkan kebijakan, strategi, dan kerangka Manajemen Risiko dimaksud.

- b. Menyusun, menetapkan, dan mengkinikan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko.
- c. Menyusun dan menetapkan mekanisme persetujuan transaksi termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan SOP masing-masing unit operasional.
- d. Direksi telah mengevaluasi dan/atau mengkinikan kebijakan, strategi dan kerangka Manajemen Risiko pada saat penilaian Profil Risiko Bank dan Laporan Tingkat Kesehatan Bank (RBBR) melalui keputusan Komite Manajemen Risiko dengan memperhatikan kegiatan usaha bank, eksposur risiko dan juga profil risiko. Selain itu setiap tahun telah ditetapkan kebijakan, strategi dan kerangka manajemen risiko yang tercantum dalam RBB.
- e. Direksi telah menetapkan struktur organisasi termasuk wewenang dan tanggung jawab pada setiap jenjang jabatan yang terkait dengan penerapan Manajemen Risiko.
- f. Bertanggung jawab serta mengevaluasi dan memberikan arahan atas pelaksanaan kebijakan, strategi dan kerangka Manajemen risiko berdasarkan laporan-laporan Divisi Manajemen Risiko termasuk laporan mengenai profil risiko yang dilakukan pada saat penyusunan Laporan Profil Risiko setiap triwulan dan Laporan Tingkat Kesehatan Bank (RBBR) setiap semester. Penyusunan Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank dilakukan berdasarkan hasil keputusan rapat Direksi dalam Komite Manajemen Risiko, setiap triwulan dan setiap semester.
- g. Memastikan seluruh risiko yang material dan dampak yang ditimbulkannya telah ditindaklanjuti dan telah menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan.

establishes the intended Risk Management policy, strategy and framework.

- b. Developing, establishing, and updating procedures and tools to identify, measure, monitor and control risks.
- c. Compile and stipulate a transaction approval mechanism including those that exceed the limit and authority for each level of position listed in the BPP and SOP of each operational unit.
- d. The Board of Directors has evaluated and/or updated the policies, strategies and Risk Management framework during the assessment of the Bank's Risk Profile and Bank Soundness Level Report (RBBR) through a Risk Management Committee decision by taking into account the bank's business activities, risk exposure and risk profile. In addition, every year, a policy, strategy and risk management framework has been stipulated as stated in the RBB.
- e. The Board of Directors has determined the organizational structure including the powers and responsibilities at each level of position related to the implementation of Risk Management.
- f. Being responsible for evaluating and providing direction on the implementation of policies, strategies and risk management framework based on reports from the Risk Management Division including reports on risk profiles that are carried out at the time of preparation of the quarterly Risk Profile Report and the Bank Soundness Level Report (RBBR) every semester. Preparation of Risk Profile Reports and Bank Soundness Level Reports are carried out based on the resolutions of the Board of Directors meeting in the Risk Management Committee, every quarter and every semester.
- g. Vouching for that all material risks and their impacts have been followed up and have submitted accountability reports to the Board of Commissioners periodically. The report includes, among other things, a progress report and problems related to material risks along with corrective steps that have been, are currently and will be carried out. The Board of Directors has ensured

Direksi telah memastikan risiko yang material dan dampak yang ditimbulkannya telah dilaporkan perkembangannya oleh masing-masing Divisi melalui Laporan Tindak Lanjut Temuan Audit yang dikompilasi melalui SKAI dan Anti *Fraud*.

- h. Memastikan pelaksana langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha Bank yang ditemukan oleh SKAI.
- i. Mengembangkan budaya Manajemen Risiko termasuk kesadaran risiko dengan memberikan pelatihan dan pendidikan kepada karyawan sesuai dengan tugas masing-masing, berupa seminar maupun *workshop* serta melaksanakan program Sertifikasi Manajemen Risiko dan program penyegaran Sertifikasi Manajemen Risiko bagi pejabat Bank, serta penetapan Budaya Kerja dan Kode Etik Bank untuk menjadi pedoman karyawan.
- j. Syarat jabatan dan peningkatan budaya pembelajaran secara berkelanjutan setiap jenjang jabatan telah didukung dengan Sertifikasi Manajemen Risiko, Sertifikasi Kepatuhan, Sertifikasi *Treasury*, Sertifikasi Kredit, Sertifikasi Audit, Sertifikasi Pengadaan Barang dan Jasa, Sertifikasi *General Banking*, Sertifikasi Perpajakan dan pelatihan pengetahuan tentang perbankan lainnya.
- k. Memastikan kecukupan dukungan keuangan dan infrastruktur untuk mengelola dan mengendalikan risiko disesuaikan dengan kompleksitas usaha Bank tetapi dilaksanakan secara bertahap sesuai dengan Rencana Bisnis Bank yang disusun tahunan.
- l. Memastikan bahwa fungsi Manajemen Risiko telah diterapkan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara SKMR yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi atau melaksanakan tugas operasional Bank.

B. Kecukupan Kebijakan, Prosedur Manajemen Risiko dan Penetapan Limit Risiko

PT Bank Pembangunan Daerah Bali telah memiliki kebijakan, prosedur dan penetapan limit risiko yang memadai, melekat pada BPP dan SOP masing-masing unit kerja. Bank telah

that the material risks and the resulting impacts have been reported on the progress of each Division through Audit Findings Follow-Up Reports compiled through SKAI and Anti-Fraud.

- h. Ensure the implementation of corrective measures for issues or irregularities in the Bank's business activities that are found by SKAI.
- i. Developing a Risk Management culture including risk awareness by providing training and education to employees in accordance with their respective duties, in the form of seminars and workshops as well as implementing a Risk Management Certification program and a Risk Management Certification refresher program for Bank officials, as well as establishing the Bank's Work Culture and Code of Ethics for become employee guidelines.
- j. The terms of office and the continuous improvement of a learning culture at every position level have been supported by Risk Management Certification, Compliance Certification, Treasury Certification, Loan Certification, Audit Certification, Goods and Services Procurement Certification, General Banking Certification, Tax Certification and other banking knowledge training.
- k. Ensuring adequate financial support and infrastructure to manage and control risk in accordance with the complexity of the Bank's business but implemented in stages according to the Bank's Business Plan, which is prepared annually.
- l. Ensuring that the Risk Management function has been implemented independently, which is reflected in, among other things, the separation of functions between SKMR that performs risk identification, measurement, monitoring and control and work units that undertake and complete transactions or perform Bank operational duties.

B. Adequacy of Policies, Risk Management Procedures and Establishment of Risk Limits

PT Bank Pembangunan Daerah Bali already has adequate policies, procedures and risk limits attached to the BPP and SOPs of each work unit. The Bank has 28 (twenty-

memiliki 28 (dua puluh delapan) BPP dan 124 (seratus dua puluh empat) SOP yang secara rutin dilakukan *review* sesuai dengan perkembangan organisasi, perkembangan strategi bisnis bank dan kepatuhan terhadap ketentuan yang berlaku.

eight) BPP and 124 (one hundred and twenty-four) SOPs which are regularly reviewed in accordance with organizational developments, developments in the bank's business strategy and compliance with applicable regulations.

C. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko

1. Bank telah melakukan kajian risiko kredit dari sisi kualitas kredit, yaitu *NPL* dan *KAP* dari masing-masing sektor ekonomi, portofolio, dan sumber dana, yang dapat digunakan sebagai sumber informasi potensi risiko kredit secara *bank wide* setiap bulan, untuk melakukan identifikasi terhadap konsentrasi risiko kredit. Selain itu telah terdapat koordinasi terkait pelaporan di bidang kredit sesuai ketentuan dan tepat waktu serta kajian kredit terhadap pengajuan debitur melalui Divisi Manajemen Risiko dan Kepatuhan.
2. Bank telah melakukan kajian risiko dan kajian kepatuhan terhadap rencana pengembangan produk dan aktivitas baru.
3. Bank telah memiliki sistem informasi manajemen yang menyediakan laporan *Gap Report* dan analisis risiko secara *bank wide* setiap bulan untuk mengukur sensitivitas risiko pasar, sehingga Bank masih tetap dapat melakukan proses manajemen risiko pasar secara memadai.
4. Bank telah memiliki sistem informasi untuk pemantauan informasi pasar terkait *liquidity management*, *gap management* dengan *output* Laporan Profil Maturitas, *RMDS (Routers Monitoring Dealing System)* dan *LHBU* untuk suku bunga.
5. Sistem informasi manajemen yang menyediakan laporan data *risk event* melalui aplikasi *LED* yang diarahkan untuk dapat mengukur limit risiko operasional dalam *risk tolerance*. Saat ini identifikasi, pengukuran, pengendalian dan pemantauan kejadian risiko operasional dilakukan melalui penyebaran kuisioner setiap bulan kepada unit operasional. Adanya Profil Risiko Cabang yang digunakan untuk mengendalikan agar risiko tidak terjadi atau dapat diminimalisir dengan melakukan suatu penilaian atau *self assessment* untuk setiap jenis risiko. Dengan menggunakan *output* Profil Risiko Cabang diharapkan dapat melakukan identifikasi

C. Adequacy of the Identification, Measurement, Monitoring and Risk Control Processes as well as the Risk Management Information System

1. The Bank has conducted a loan risk assessment in terms of credit quality, namely *NPL* and *KAP* from each economic sector, portfolio, and source of funds, which can be used as a source of information on potential loan risk on a bank wide basis every month, to identify concentrations loan risk. In addition, there has been coordination regarding reporting in the loan sector according to the provisions and on time as well as loan reviews of debtor submissions through the Risk Management and Compliance Division.
2. The Bank has conducted a risk assessment and compliance review with plans for new product development and activities.
3. The Bank has a management information system that provides a monthly *Gap Report* and bank wide risk analysis to measure market risk sensitivity, so that the Bank is still able to carry out an adequate market risk management process.
4. The Bank has an information system for monitoring market information related to liquidity management, gap management with the output of the Maturity Profile Report, *RMDS (Routers Monitoring Dealing System)* and *LHBU* for interest rates.
5. A management information system that provides risk event data reports through the *LED* application that is directed to measure operational risk limits in risk tolerance. Currently, the identification, measurement, control and monitoring of operational risk events is carried out by distributing questionnaires every month to operational units. There is a Branch Risk Profile which is used to control so that risks do not occur or can be minimized by conducting an assessment or self-assessment for each type of risk. By using the output of the Branch Risk Profile, it is hoped that early identification and treatment of activities that may

dan penanganan dini terhadap kegiatan-kegiatan yang berpotensi menimbulkan risiko. Telah direalisasikan dengan laporan Profil Risiko Cabang tiap triwulan.

6. Bank memiliki sistem informasi manajemen yang menyediakan laporan dan data risiko hukum, dan disampaikan setiap triwulan untuk kepentingan profil risiko Bank. Bank telah memiliki sistem informasi hukum melalui media *intranet*.
7. Bank telah memiliki RBB 2020 untuk jangka pendek dan menengah dengan perubahan yang diperlukan sesuai dengan perkembangan bisnis. Bank dalam penyusunan RBB telah menggunakan informasi-informasi dari data internal dan eksternal. Data eksternal seperti contoh dari statistik perbankan, APBD, dan *outlook* ekonomi. Data internal berasal dari kondisi keuangan internal bank selama lima tahun terakhir. Informasi tersebut akan diolah dengan memperhatikan juga analisa *SWOT*. Penyusunan RBB Tahun 2020 dilakukan dengan pendekatan alternatif yang menyesuaikan dengan simulasi kondisi makro ekonomi di Tahun 2020.
8. Bank telah menginformasikan semua ketentuan-ketentuan baik eksternal maupun internal melalui *website intranet* Bank untuk kemudian unit operasional melakukan *sharing session* sehingga mengetahui segala ketentuan terbaru terkait dengan bidangnya masing-masing.
9. Identifikasi, pengukuran, dan pemantauan risiko reputasi telah melalui unit penyelesaian pengaduan nasabah baik pada Kantor Pusat, maupun pada Kantor Cabang. Bank telah menyediakan laporan pemberitaan positif yang dilaporkan melalui laporan profil risiko Bank dan laporan pengaduan nasabah setiap triwulan.
10. Bank telah memiliki aplikasi Profil Risiko Kantor Pusat dan KRI sebagai alat ukur dalam penerapan manajemen risiko yang memadai.

D. Sistem Pengendalian Intern yang Menyeluruh

1. Bank telah memiliki struktur organisasi yang memadai untuk mendukung penerapan manajemen risiko dan pengendalian intern yang baik antara lain SKAI, Divisi Manajemen Risiko dan Komite Manajemen Risiko serta Divisi Kepatuhan.

pose a risk can be carried out. This has been realized with a quarterly Branch Risk Profile report.

6. The Bank has a management information system that provides reports and legal risk data, and is submitted quarterly for the benefit of the Bank's risk profile. The bank has a legal information system through the intranet media.
7. The Bank has a 2020 RBB for the short and medium term with the necessary changes in line with business developments. In preparing the RBB, the Bank has used information from internal and external data. External data such as examples from banking statistics, APBD, and economic outlook. Internal data comes from the bank's internal financial condition for the last five years. This information will be processed with due observance of the SWOT analysis as well. The preparation of the 2020 RBB is carried out with an alternative approach that adapts to simulations of macroeconomic conditions in 2020.
8. The Bank has informed all regulations both externally and internally through the Bank's intranet website for later operational units to conduct a sharing session so that they are aware of all the latest provisions related to their respective fields.
9. Identification, measurement and monitoring of reputation risk has been carried out through the customer complaint resolution unit at both the Head Office and Branch Offices. The Bank has provided positive news reports which are reported through the Bank's risk profile report and customer complaint reports every quarter.
10. The Bank has a Head Office and KRI Risk Profile application as a measuring tool in the implementation of adequate risk management.

D. Comprehensive Internal Control System

1. The Bank has an adequate organizational structure to support the implementation of risk management and good internal control, including the SKAI, the Risk Management Division and the Risk Management Committee as well as the Compliance Division.

2. Bank telah melakukan pemisahan tugas atau *segregation of duties* dalam hal menerapkan *four eyes principle* dan sebagai wujud kecukupan pemisahan tugas dan wewenang dan kontrol ganda (*dual control*).
 3. SKAI dan Anti *Fraud* melakukan kaji ulang yang efektif, independen dan obyektif sebagai wujud kecukupan sistem *review* internal yang independen untuk seluruh aktivitas operasional Bank.
 4. Bank telah melakukan kaji ulang (*review*) guna menetapkan atau mengkinikan ketentuan intern sesuai dengan perubahan atau terbitnya peraturan dan perundang-undangan yang berlaku.
 5. Bank meningkatkan kepatuhan terhadap ketentuan yang berlaku dalam rangka mengendalikan risiko reputasi, untuk mengatasi keluhan nasabah dan gugatan hukum yang meningkatkan eksposur risiko reputasi antara lain dengan cara melakukan komunikasi dengan nasabah secara kontinyu dan melakukan perundingan bilateral dengan nasabah sebagai langkah antisipasi litigasi dan tuntutan hukum.
2. The Bank has segregated duties or segregation of duties in terms of implementing the four eyes principle and as a manifestation of adequacy of segregation of duties and powers and dual control.
 3. SKAI and Anti-Fraud conduct an effective, independent and objective review as a manifestation of the adequacy of an independent internal review system for all operational activities of the Bank.
 4. The Bank has conducted a review in order to determine or update internal regulations in accordance with the changes or issuance of the prevailing laws and regulations.
 5. The Bank improves compliance with applicable regulations in order to control reputation risk, to resolve customer complaints and lawsuits that increase exposure to reputation risk, among others by communicating with customers on an ongoing basis and conducting bilateral negotiations with customers as a measure to anticipate litigation and lawsuits.

PENGAJIAN DAMPAK EKONOMI, LINGKUNGAN DAN SOSIAL

Economic, Environmental, and Social Impact Assessment

Evaluasi kinerja keberlanjutan Bank BPD Bali untuk topik ekonomi, lingkungan, dan sosial serta dampak, risiko, dan peluangnya dilaporkan oleh satuan kerja Divisi Perencanaan dan Strategis yang disampaikan kepada Direksi berupa laporan berkala terkait perkembangan Perusahaan. [GRI 102-31]

The evaluation of Bank BPD Bali's sustainability performance in terms of economy, environment, and social as well as the impacts, risks, and opportunities is reported by the Planning and Strategic Division work unit which is addressed to the Board of Directors in the form of periodic reports related to the development of the Company. [GRI 102-31]

Dalam penyusunan Laporan Keberlanjutan ini, Direksi melimpahkan tanggung jawab penyusunan laporan pada Divisi Umum dan Kesekretariatan untuk memastikan bahwa seluruh topik material sudah tercakup dalam laporan. Pada gilirannya, Direksi melakukan pemeriksaan laporan dengan saksama dan memberikan persetujuan sebelum laporan diterbitkan. [GRI 102-32]

In preparing the Sustainability Report, the Board of Directors delegates the responsibility for preparing reports to the General and Secretary Division to vouch for that all material topics are covered in the report. In turn, the Board of Directors checks the report judiciously and gives approval before the report is then published. [GRI 102-32]

MENGOMUNIKASIKAN HAL-HAL KRITIS [GRI 102-33]

Communicating Critical Matters [GRI 102-33]

Pembahasan mengenai hal-hal strategis atau kritis yang berhubungan dengan perkembangan proses bisnis perusahaan dilakukan melalui mekanisme rapat gabungan Dewan Komisaris dan Direksi setiap 3 (tiga) bulan. Apabila ada hal-hal yang perlu ditindaklanjuti, dilakukan melalui mekanisme penyampaian surat tanggapan, saran, arahan dari Dewan Komisaris kepada Direksi, yang kemudian ditanggapi oleh Direksi melalui surat jawaban kepada Dewan Komisaris. Dewan Komisaris dan Direksi tetap bertemu secara berkala untuk membahas perkembangan Perusahaan. [GRI 102-33, GRI 102-34]

Discussions on strategic or critical matters relating to the development of the company's business processes are conducted through the mechanism of a joint meeting of the Board of Commissioners and the Board of Directors every 3 (three) months. If there are things that need following up, this is done through the mechanism of submitting a response letter, suggestion, direction from the Board of Commissioners to the Board of Directors, which is then responded to by the Board of Directors through a response letter to the Board of Commissioners. The Board of Commissioners and Directors continue to meet regularly to discuss developments in the Company. [GRI 102-33, GRI 102-34]

PERMASALAHAN KRITIS [GRI 102-34] Critical Problems [GRI 102-34]

Sampai dengan tanggal 31 Desember 2020, terdapat 11 (sebelas) perkara atau gugatan hukum bernilai material terhadap Bank BPD Bali. Perkara tersebut merupakan perkara lanjutan atau belum diputuskan dan/atau mempunyai kekuatan hukum yang tetap pada tahun sebelumnya.

As of December 31, 2020, there are 11 (eleven) cases or lawsuits of material value against Bank BPD Bali. The case is a follow-up case or has not been decided and/or has permanent legal force in the previous year. As for these cases, namely:

KEBIJAKAN REMUNERASI [GRI 102-35] Remuneration Policy [GRI 102-35]

Besarnya penghasilan Direksi mengacu pada Keputusan RUPS Luar Biasa dengan Akta Nomor 93 tanggal 27 Maret 2019 yang menyetujui dan mengesahkan perubahan remunerasi kepada Pengurus PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor 0556/KEP/DIR/SDM/2019 tentang Remunerasi Pengurus Bank.

The amount of the Board of Directors' income refers to the Resolution of the Extraordinary GMS with Deed Number 93 dated on March 27, 2019, which approves and ratifies changes in remuneration to the Management of PT Bank Pembangunan Daerah Bali and Decree of the Board of Directors Number 0556/KEP/DIR/SDM/2019 concerning Remuneration of Bank Managers.

Kebijakan remunerasi ini ditetapkan dengan mempertimbangkan kinerja Dewan Komisaris dan Dewan Direksi dalam mencapai tujuan-tujuan perusahaan, termasuk tujuan terkait topik ekonomi, lingkungan dan sosial.

This remuneration policy is set by taking into account the performance of the Board of Commissioners and the Board of Directors in achieving the company's goals, including objectives related to economic, environmental and social topics.

Struktur Remunerasi Dewan Komisaris

Besarnya penghasilan Dewan Komisaris mengacu pada Keputusan RUPS Tahunan dengan Akta Nomor 93 tanggal 27 Maret 2019 yang menyetujui dan mengesahkan perubahan remunerasi kepada Pengurus PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor 0556/KEP/DIR/SDM/2019 tentang Remunerasi Pengurus Bank dengan jumlah remunerasi dan fasilitas lain sebagai berikut:

Remuneration Structure of the Board of Commissioners

The amount of salary of the Board of Commissioners refers to the Resolution of the Annual General Meeting of Shareholders with Deed Number 93 dated March 27, 2019 which approves and ratifies changes in remuneration to the Management of PT Bank Pembangunan Daerah Bali and Decree of the Board of Directors Number 0556/KEP/DIR/SDM/2019 concerning Remuneration of Bank Managers in the amount of remuneration and other facilities as follows:

Tabel Remunerasi Dewan Komisaris

Table of The Board of Commissioners' Remuneration

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facility	Jumlah yang Diterima dalam 1 Tahun Amount Received in 1 Year	
	Orang Person	Juta Rupiah Million Rupiah
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura)		
Remuneration (salary, honorarium, bonus, routine allowance, tantiem, and other facility in form of non-in kind)	5	10.687
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang: a) dapat dimiliki b) tidak dapat dimiliki		
Other facilities in the form of in-kind (transportation, health insurance) which: a) can be owned b) cannot be owned		
Total	5	10.687

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

Remuneration in one year grouped into a range of income levels is as follows:

Tabel Remunerasi Dewan Komisaris

Table of The Board of Commissioners' Remuneration

Jumlah Remunerasi Amount of Remuneration	Jumlah Komisaris Amount of Commissioner
Di atas Rp2 miliar Above Rp2 billion	5
Di atas Rp1 miliar s.d. Rp2 miliar Above Rp1 billion to Rp2 billion	-
Di atas Rp500 juta s.d. Rp1 miliar Above Rp500 million to Rp1 billion	-
Rp500 juta ke bawah Below Rp500 million	-

Struktur Remunerasi Direksi

Besarnya penghasilan Direksi mengacu pada Keputusan RUPS Tahunan dengan Akta Nomor 93 tanggal 27 Maret 2019 yang menyetujui dan mengesahkan perubahan remunerasi kepada Pengurus PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor 0556/KEP/DIR/SDM/2019 tentang Remunerasi Pengurus Bank dengan jumlah remunerasi dan fasilitas lain sebagai berikut:

Tabel Remunerasi Direksi

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facility	Jumlah yang Diterima dalam 1 Tahun Amount Received in 1 Year	
	Orang Person	Juta Rupiah Million Rupiah
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, honorarium, bonus, routine allowance, tantiem, and other facility in form of non-in kind)	5	25.942
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang: a) dapat dimiliki b) tidak dapat dimiliki Other facilities in the form of in-kind (transportation, health insurance) which: a) can be owned b) cannot be owned	5	212
Total	5	26.154

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

Tabel Remunerasi Direksi

Jumlah Remunerasi Amount of Remuneration	Jumlah Komisaris Amount of Commissioner
Di atas Rp2 miliar Above Rp2 billion	5
Di atas Rp1 miliar s.d. Rp2 miliar Above Rp1 billion to Rp2 billion	-
Di atas Rp500 juta s.d. Rp1 miliar Above Rp500 million to Rp1 billion	-
Rp500 juta ke bawah Below Rp500 million	-

Remuneration Structure of the Board of Directors

The amount of the Board of Directors' salary refers to the Resolution of the Annual GMS with Deed Number 93 dated March 27, 2019 which approves and ratifies changes in remuneration to the Management of PT Bank Pembangunan Daerah Bali and Decree of the Board of Directors Number 0556/KEP/DIR/SDM/2019 concerning Remuneration of Bank Managers in the amount of remuneration and other facilities as follows:

Table of Board of Director's Remuneration

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facility	Jumlah yang Diterima dalam 1 Tahun Amount Received in 1 Year	
	Orang Person	Juta Rupiah Million Rupiah
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, honorarium, bonus, routine allowance, tantiem, and other facility in form of non-in kind)	5	25.942
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang: a) dapat dimiliki b) tidak dapat dimiliki Other facilities in the form of in-kind (transportation, health insurance) which: a) can be owned b) cannot be owned	5	212
Total	5	26.154

Remuneration in one year grouped into a range of income levels is as follows:

Table of Board of Directors' Remuneration

Jumlah Remunerasi Amount of Remuneration	Jumlah Komisaris Amount of Commissioner
Di atas Rp2 miliar Above Rp2 billion	5
Di atas Rp1 miliar s.d. Rp2 miliar Above Rp1 billion to Rp2 billion	-
Di atas Rp500 juta s.d. Rp1 miliar Above Rp500 million to Rp1 billion	-
Rp500 juta ke bawah Below Rp500 million	-

KETERLIBATAN PARA PEMANGKU KEPENTINGAN DALAM REMUNERASI

Stakeholders Involvement in Remuneration

Dalam menetapkan remunerasi, para pemangku kepentingan (yang diwakilkan dalam RUPS) turut memberikan persetujuan dan menetapkan remunerasi Dewan Komisaris. Proposal remunerasi disampaikan pada RUPS untuk mendapatkan persetujuan pemegang saham. [GRI 102-37]

In determining remuneration, the stakeholders (represented in the GMS) also provide approval and determine the remuneration of the Board of Commissioners. The remuneration proposal is submitted to the GMS for shareholder approval. [GRI 102-37]



Dampak negatif yang timbul dari Covid-19 merambah ke berbagai bidang, termasuk ekonomi. Namun, pandemi juga membangkitkan rasa kemanusiaan untuk saling mendukung, menjaga dan berbagi.

The deleterious collision emerging from Covid-19 has extended to multifarious areas, including the economy. The pandemic, however, propels humanity to support, to safeguard, and to share.



BANK BPD BALI
Bersama Anda Membangun Bali



Menghadapi Pandemi

Coping with Pandemic

MENGHADAPI PANDEMI

Coping with Pandemic

World Health Organization (WHO) mendeklarasikan Covid-19 sebagai sebuah pandemi global pada tanggal 11 Maret 2020 yang lalu. Hal ini membawa dampak masif yang sama sekali tidak pernah diduga dalam seluruh bidang usaha, di seluruh dunia. Covid-19 telah menyebabkan disrupsi dalam *market global*, dan berdampak pada berbagai sektor bisnis seperti pariwisata, *travel*, transportasi, *retail* dan lainnya. Sebagai konsekuensinya, dunia perbankan di Indonesia juga terkena dampaknya, termasuk Bank BPD Bali. Ketidakpastian dalam *market*, serta meningkatnya risiko, baik secara ekonomi maupun kesehatan menjadi perhatian Bank BPD Bali.

Dengan gerak cepat, Bank BPD Bali berupaya melakukan mitigasi untuk menghadapi pandemi untuk mengarahkan strategi Bank BPD Bali dalam menghadapi pandemi Covid-19. Bank BPD Bali membangun kelompok-kelompok kerja untuk menetapkan strategi dan rencana kerja dalam menghadapi krisis, meliputi aspek risiko, keuangan, bisnis, dan lainnya. Sementara itu, Bank BPD Bali juga turut mendukung percepatan pemulihan ekonomi nasional, dengan menjalankan program-program Pemulihan Ekonomi Nasional (PEN) dari pemerintah.

Dalam menjaga keselamatan dan kesehatan kerja karyawan serta masyarakat, Bank BPD Bali dengan segera menetapkan langkah-langkah yang dibutuhkan ketika Covid-19 dinyatakan sebagai pandemi:

- Menyediakan *hand sanitizer* dan alat hirup uap *eucalyptus oil* secara gratis kepada seluruh karyawan, penyediaan vitamin dan susu setiap harinya untuk menjaga stamina karyawan, penyediaan *handscoon* dan masker di masing-masing unit kerja.
- Untuk masing-masing ruangan dipasang *air purifier* untuk menjernihkan udara, dan pemasangan sekat kaca/mika di masing-masing meja kerja karyawan.
- Untuk nasabah disediakan fasilitas untuk mencuci tangan pada setiap pintu masuk kantor dan ruang ATM, dan sebelum memasuki *lobby* kantor baik karyawan maupun nasabah diwajibkan untuk mengecek suhu tubuh dan membersihkan tangan terlebih dahulu. Bagi nasabah yang tidak memakai masker juga disediakan masker gratis.
- Dimasing-masing meja *frontliner* juga telah disediakan masing-masing botol *hand sanitizer* bagi nasabah, untuk dipergunakan setelah selesai bertransaksi.

The World Health Organization (WHO) hereby revealed that Covid-19 as a global pandemic on March 11, 2020. This has had an immense impact that was never expected in all fields of business around the world. Covid-19 has triggered interference in the global market and touched various business sectors, such as tour, travel, transportation, retail, and others. As a consequence, the banking sector in Indonesia is also affected, including Bank BPD Bali. The improbability in the market as well as the increasing risk, both economically and healthily, is a concern of Bank BPD Bali.

With fast action, Bank BPD Bali is endeavouring to mitigate against the pandemic to govern the strategy of Bank BPD Bali in coping with the Covid-19. Bank BPD Bali enforces working groups to set up strategies and work plans in dealing with crises, covering aspects of risk, finance, business, and others. On the other hand, Bank BPD Bali supports the acceleration of national economic recovery by running the government's National Economic Recovery (PEN) programs.

In upholding the work safety and health of employees and the community, Bank BPD Bali establishes the paces required, momentarily, when Covid-19 is affirmed a pandemic:

- Providing free hand sanitizers and eucalyptus oil inhaler tools for all employees, providing vitamins and milk every day to maintain employee stamina, providing handscoons and masks in each work unit.
- For each room, an air purifier is installed to purify the air, and installation of a glass/mica screen on each employee's work table.
- For customers, facilities are afforded to wash their hands at every entrance to the office and ATM room, and before entering the office lobby, both employees and customers are required to check their body temperature and clean their hands first. For customers who do not wear masks, free masks are also provided.
- At each front-liner's desk, each bottle of hand sanitizer has also been provided for customers, to be used after completing the transaction.

- Pada ruang tunggu tempat duduk telah diatur dengan jarak minimal 2 meter dan jumlah nasabah dibatasi oleh petugas satpam. Untuk mengurangi tingkat keramaian pada ruang tunggu, Bank BPD Bali juga telah meluncurkan sistem antrian *online* melalui aplikasi SpeedID.
- Memitigasi terjadinya kontak fisik Bank BPD Bali juga terus mensosialisasikan transaksi melalui fasilitas *Mobile Banking*, *Internet Banking* dan *QRIS* kepada para nasabahnya.
- Bagi karyawan yang pernah melakukan kontak dengan orang yang terkonfirmasi positif Covid-19, perusahaan juga memberikan fasilitas pengecekan melalui *Rapid Antigen*, dan bagi karyawan yang terkonfirmasi positif diberikan fasilitas pengecekan *Swab PCR*.
- Fasilitas yang juga ditanggung oleh perusahaan bagi karyawan maupun pengurus yang akan melakukan perjalanan dinas maupun harus mengikuti kegiatan luar kantor yang mensyaratkan adanya lampiran pengecekan *Rapid Antigen/Swab PCR*.
- In the waiting room, the seats have been arranged with a minimum distance of 2 meters and the number of customers is limited by security guards. To wane the level of horde in the waiting room, Bank BPD Bali has also launched an online queuing system through the SpeedID application.
- Mitigating physical contact, Bank BPD Bali also continues to disseminate transactions through Mobile Banking, Internet Banking, and QRIS facilities to its customers.
- For employees who have had contact with people who have been confirmed positive for Covid-19, the company also provides a check facility through Rapid Antigen and for employees who have been confirmed positive are given a PCR Swab checking facility.
- Facilities that are also covered by the Company for employees and administrators who will travel on business or must take part in out-of-office activities that require a Rapid Antigen/Swab PCR check attachment.

Dalam bidang ekonomi, Bank BPD Bali menyiapkan rencana strategis menghadapi krisis untuk mengantisipasi perubahan dinamis yang terjadi di pasar dari waktu ke waktu. Bank BPD Bali juga membangun berbagai skenario dan simulasi mengenai dampak pandemi terhadap bisnis perbankan, serta risiko-risikonya. Masa pandemi ini mendorong Bank BPD Bali untuk berinovasi demi tetap memberikan layanan prima bagi para nasabah di tengah keterbatasan mereka untuk dapat datang ke bank. Bank BPD Bali meluncurkan layanan-layanan digital yang relevan dan mempermudah pelanggan dalam mengelola serta melakukan transaksi keuangannya.

Peran serta semua pihak dalam menghadapi pandemi Covid-19 juga sangat dibutuhkan. Bank BPD Bali menyadari hal tersebut, mengajak dan merasa terpanggil untuk ikut serta dengan cara menyalurkan donasi kepada pihak-pihak yang membutuhkan seperti tenaga kesehatan sebagai garda terdepan dalam menghadapi pandemi.

In the economic lens, Bank BPD Bali organises a strategic plan to face calamities to pre-empt the dynamic changes that ensue in the market from time to time. Bank BPD Bali has also then thrived multiple scenarios and simulations regarding the impact of the pandemic on the banking business as well as the jeopardies. This pandemic period reinvigorated Bank BPD Bali to innovate in order to keep purveying first-rate services for customers amid their limitations to be able to come to the bank. Bank BPD Bali launches relevant digital services and makes it easier for customers to manage and carry through their financial transactions.

The participation of all parties in dealing with the Covid-19 pandemic is also urgently required. Bank BPD Bali acknowledges, summonses, and perceives invited to participate by channelling donations to parties in need, such as health workers as the frontline in facing the pandemic.



BANK BPD BALI
Bersama Anda Membangun Bali



CSR BANK BPD BALI
DA
AN SISWA BERPRESTASI
BESAR
00.000

Kontribusi Bank BPD Bali

Contribution of Bank BPD Bali

TANGGUNG JAWAB SOSIAL PERUSAHAAN

Corporate Social Responsibility

Pelaksanaan program Tanggung Jawab Sosial Perusahaan atau *Corporate Social Responsibility (CSR)* merupakan bagian dari tanggung jawab moral yang harus dilakukan oleh Bank yang menjalankan usahanya di tengah masyarakat dan berinteraksi dengan berbagai pemangku kepentingan lainnya.

Bank BPD Bali meyakini, eksistensi suatu perusahaan akan diterima dengan baik oleh masyarakat dan pemangku kepentingan lainnya bilamana tanggung jawab sosial dan lingkungan dijalankan secara benar dan bertanggungjawab.

The implementation of the Corporate Social Responsibility (CSR) program is part of the moral responsibility that must be performed by the Company that runs its business in the community and interacts with numerous stakeholders.

Bank BPD Bali convinces the existence of an entity will be well-received by the community and other stakeholders should social and environmental responsibility be conducted, correctly and responsibly.

TATA KELOLA TANGGUNG JAWAB SOSIAL

Governance of Social Responsibilities

Komitmen Pelaksanaan Program Tanggung Jawab Sosial Perusahaan

Bank BPD Bali memiliki komitmen untuk berkontribusi aktif membangun kualitas kehidupan yang lebih baik bersama para pemangku kepentingan yang diwujudkan dengan realisasi tanggung jawab sosial dan lingkungan secara terpadu dalam seluruh kegiatan usaha. Tanggung jawab sosial ini merupakan wujud kepedulian secara berkelanjutan terhadap lingkungan hidup, penghormatan terhadap hak asasi manusia, kewajiban untuk menyediakan tempat yang nyaman dan hubungan kerja yang baik dengan pegawai, mengutamakan terjaganya kesehatan dan keselamatan kerja dan ikut serta mengembangkan ekonomi dan komunitas lokal.

Bank BPD Bali memiliki keyakinan kuat bahwa sinergi antara kegiatan CSR dan kinerja bisnis berperan penting untuk mencapai pertumbuhan yang berkesinambungan. Bank menerapkan kebijakan strategis dalam implementasi CSR untuk menumbuhkan iklim usaha yang kondusif dan berkelanjutan. Pelaksanaan CSR Bank mengacu pada UU No. 40 Tahun 2007 tentang Perseroan Terbatas pasal 74 maupun UU No. 25 Tahun 2007 tentang Penanaman Modal. Regulasi ini menjadi landasan sekaligus pedoman bagi Bank BPD Bali untuk menyelenggarakan tanggung jawab sosial yang baik dan merata di seluruh Aspek.

Commitment to Implementing Corporate Social Responsibility Programs

Bank BPD Bali does have a strong commitment to actively contributing towards growing a better quality of life with stakeholders, which is effectuated by the realisation of integrated social and environmental responsibility in the entire business activities. This social responsibility is a form of ongoing concern for the environment, respect for human rights, the obligation to grant a convenient place and a good working relationship with employees, prioritise the maintenance of occupational health and safety and participate in developing the economy as well as local communities.

Bank BPD Bali believes that the synergy between CSR activities and business performance plays a major role in achieving sustainable growth. The Company implements a strategic policy in implementing CSR to foster a conducive and sustainable business climate. The implementation of Corporate CSR refers to Law No. 40 of 2007 concerning Limited Liability Companies article 74 as well as Law No. 25 of 2007 concerning Investment. This regulation becomes the foundation as well as a guideline for Bank BPD Bali to carry out good and equitable social responsibility in all aspects.

Kebijakan dan Tata Kelola Bank BPD Bali telah menjalankan Tanggung Jawab Sosial Perusahaan atau yang dikenal sebagai *Corporate Social Responsibility (CSR)*. Bank terus berkomitmen untuk menjadikan filosofi dan tujuan *CSR* sebagai bagian tak terpisahkan dari aktivitas Bank yang berpijak pada konsep pemberdayaan masyarakat yang berkelanjutan. Bank juga menyadari bahwa keberlanjutan perusahaan tidak dapat dipisahkan dari faktor eksternal seperti sosial dan lingkungan hidup. Atas dasar itu, Bank berkomitmen untuk memenuhi tanggung jawab sosialnya terhadap masyarakat dan lingkungan sekitar. Bank BPD Bali memiliki keyakinan kuat bahwa sinergi antara kegiatan *CSR* dan kinerja bisnis berperan penting untuk mencapai pertumbuhan yang berkesinambungan. Bank menerapkan kebijakan strategis dalam implementasi *CSR* untuk menumbuhkan iklim usaha yang kondusif dan berkelanjutan. Sepanjang tahun 2020, Bank BPD Bali telah melaksanakan sejumlah program tanggung jawab sosial kepada segenap kalangan masyarakat, termasuk kepada pekerja. Pelaksanaan program juga ditekankan untuk mewujudkan hubungan yang harmonis dengan lingkungan sekitar, di lokasi Bank beroperasi. Tata Kelola & Organisasi Kegiatan *CSR* dikelola dan ditangani oleh Bagian Humas dan CSR yang merupakan Bagian dari Divisi Umum dan Kesekretariatan.

Bank BPD Bali Policy and Governance have undertaken Corporate Social Responsibility or known as *CSR*. The Bank remains to be committed to making the philosophy and the objectives of *CSR* an indivisible part of the Bank's activities which are educated in the concept of sustainable community empowerment. The Bank further recognises that the Company's sustainability cannot be classified from external layers, such as social and environment. On that basis, the Bank is committed to performing its social responsibilities towards the community and the surrounding. Bank BPD Bali has a firm conviction that the synergy between *CSR* activities and business performance are the impetus in achieving sustainable growth. The Bank then implements a strategic policy in fulfilling *CSR* to cherish a conducive and continuous business climate. The implementation of Bank *CSR* refers to the Law No. 40 of 2007 concerning Limited Liability Companies article 74 and Law No. 25 of 2007 concerning Investment. Throughout 2020, Bank BPD Bali has performed several social responsibility programs for the entire community, including for the employees. The implementation of the program is further emphasised to emerge a cooperative relationship with the surrounding, particularly at the location where the Bank is functioning. *CSR* activities Organisation & Governance are managed and handled by the Public Relations and *CSR* Division which is part of the General and Secretarial Division.

Metode dan Lingkup *Due Diligence* terhadap Dampak Sosial, Ekonomi dan Lingkungan dari Aktivitas Bank

Bank BPD Bali menyadari, sekecil apapun, aktivitas operasional yang dijalankan Bank memberikan dampak baik dari sisi sosial, ekonomi dan lingkungan bagi seluruh pemangku kepentingan. Namun, hingga akhir tahun 2020, Bank BPD Bali belum melakukan *Due Dilligence* terhadap dampak sosial, ekonomi dan lingkungan dari operasional Bank terhadap pemangku kepentingan.

Bank menyadari, *Due Dilligence* dibutuhkan untuk memetakan dampak dan pengaruh dari setiap pemangku kepentingan terhadap Bank BPD Bali. *Due Dilligence* juga dapat menjadi landasan dalam penyusunan rencana kerja khususnya yang berkaitan dengan program *CSR* Bank. Untuk itu, Bank BPD Bali akan melaksanakan *Due Dilligence* pada tahun buku 2020

Method and Scope of Due Diligence on Social, Economic, and Environmental Impacts of the Bank's Activities

Bank BPD Bali notices, no matter how diminutive it is, the operational activities performed by the Company have a useful force on social, economic, and environmental aspects towards all stakeholders. Nevertheless, until the end of 2020, the Company has not conducted *Due Diligence* on the social, economic, and environmental impacts of the Company's operations on stakeholders.

The Company understands due diligence is necessary to notice the result and influence of each stakeholder on Bank BPD Bali. *Due Diligence* can also be the basis for preparing work plans related to the Company's *CSR* programs, specifically. For this reason, Bank BPD Bali will implement *Due Diligence* in the fiscal year 2020 in line with the preparation of the

seiring dengan penyusunan Rencana Aksi Keuangan Berkelanjutan sesuai POJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik.

Hingga saat ini, perumusan strategi pelaksanaan program *CSR* masih berdasarkan hasil diskusi di tingkat internal mengenai dampak dan kontribusi serta keterkaitan dengan strategi Bank secara umum. Bank BPD Bali telah menetapkan pilar-pilar utama dalam pelaksanaan program *CSR*, yaitu melalui program:

1. Bantuan Pendidikan
2. Bantuan Kesehatan
3. Bantuan Seni Budaya
4. Bantuan Olahraga
5. Bantuan Sosial lainnya
6. Bantuan Sarana dan Prasarana Pelestarian Alam, Lingkungan, dan Kebersihan
7. Bantuan Sarana dan Prasarana selain yang tercakup dalam program Pendidikan, Seni dan Budaya, Olahraga, Sosial Lainnya, dan Pelestarian Alam, Lingkungan & Kebersihan
8. Bantuan Kemitraan

Stakeholder Penting yang Terdampak dan Berdampak dari Kegiatan Bank BPD Bali

Sebagai lembaga jasa perbankan yang fokus pada kegiatan di bidang keuangan, Bank BPD Bali umumnya berinteraksi dengan berbagai *stakeholder* yang berasal dari berbagai bidang, baik secara langsung maupun tidak langsung. Namun demikian, Bank juga tidak menafikan keberadaannya sebagai perusahaan publik yang memiliki jangkauan yang lebih luas.

Bank BPD Bali berkomitmen untuk meningkatkan keterlibatan *stakeholder* guna meningkatkan nilai pemegang saham dan *stakeholder* lainnya. *Stakeholder* yang signifikan terkait dengan kegiatan, strategi dan program kerja Bank dapat dipetakan sebagai berikut:

Sustainable Financial Action Plan under POJK Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

In a recent moment, the formulation of approaches for implementing *CSR* programs is still based on the results of discussions at the internal level regarding the impact and contribution as well as the relationship with the Company's strategy in general. Bank BPD Bali has established the main pillars in the implementation of *CSR* programs, namely in the programs of:

1. Educational Assistance
2. Health Assistance
3. Cultural Arts Assistance
4. Sports Assistance
5. Other Social Assistance
6. Assistance for facilities and infrastructure for the preservation of nature, environment and hygiene
7. Support for Facilities and Infrastructure other than those covered by the Education, Arts and Culture, Sports, Other Social, and Nature Conservation, Environment & Hygiene programs
8. Partnership Assistance

Significant Stakeholders Affected and Impacted from the Activities of Bank BPD Bali

As a banking service institution expertise on financial realm, Bank BPD Bali associates with various stakeholders who come from agribusiness, both directly and indirectly. Notwithstanding, the Bank does not deny its being as a public company that has a wider reach.

Bank BPD Bali is committed to strengthening stakeholder involvement to enhance the value of shareholders and other stakeholders. Significant stakeholders related to the Company's activities, strategies, and work programs can be imparted as follows:

Pemangku Kepentingan Stakeholders	Berdampak Affected	Terdampak Impacted
Pemegang Saham Shareholders	Kebijakan perusahaan Company's Policy	Kinerja perusahaan Company's performance
Pemerintah/Regulator Government/Regulator	Peraturan perundang-undangan Laws and regulations	Kinerja perusahaan Company's performance
Masyarakat Community	Potensi nasabah Customer's potential	Sosial, ekonomi dan lingkungan Social, economics, and environment
Nasabah Customer	Kinerja perusahaan Company's performance	Media Massa: Sosial, ekonomi dan kinerja Perusahaan Social, Economics, and Company's performance
Karyawan Employee	Kinerja perusahaan Company's performance	Sosial dan ekonomi Social and Economics
Mitra Kerja Business Partner	Kinerja perusahaan Company's performance	Media Massa: Sosial, ekonomi dan kinerja Perusahaan Social, Economics, and Company's performance
Media Massa Mass Media	Citra Perusahaan Informasi public Company's image Public disclosure	Media Massa: Sosial, ekonomi dan kinerja Perusahaan Social, Economics, and Company's performance
Lingkungan Environment	Pencemaran lingkungan Environmental pollution	Bencana alam Natural Disaster

Isu Sosial, Ekonomi dan Lingkungan Penting Terkait Dampak Kegiatan Bank BPD Bali

Penetapan isu sosial, ekonomi dan lingkungan penting yang terkait dampak dari kegiatan Bank BPD Bali dilakukan oleh Bank secara internal. Bank belum melibatkan pihak eksternal dalam penetapan isu dan risiko sosial, ekonomi dan lingkungan. Bank mengacu pada *best practice* yang berlaku di industri keuangan, khususnya jasa perbankan, baik di dalam negeri maupun luar negeri.

Isu sosial, ekonomi dan lingkungan penting yang menjadi prioritas Bank BPD Bali dan metode perlibatan yang telah dijalankan adalah sebagai berikut:

Significant Social, Economic, and Environmental Issues Related to the Impact of Bank BPD Bali's Activities

The resolution of significant social, economic, and environmental issues related to the impact of Bank BPD Bali activities is internally carried out by the Bank. The Bank has not involved external parties in arranging social, economic and environmental issues and hazards. The Company refers to the best practices that apply in the financial industry, particularly financing services, both domestically and abroad.

Significant social, economic, and environmental issues which are the priority of the Bank BPD Bali and the engagement methods that have been implemented are as follows:

Pemangku Kepentingan Stakeholders	Isu Penting Significant Issues	Metode Perlibatan Methods
Pemegang Saham Shareholders	- Kinerja keuangan - Kinerja non-keuangan - Kinerja sepanjang tahun tentang tata kelola, kinerja keuangan, non-keuangan, dan lain-lain - Financial performance - Non-financial performance - Year-round performance on governance, financial, non-financial performance, etc.	Pelaporan Kinerja RUPS Performance Report GMS

Pemangku Kepentingan Stakeholders	Isu Penting Significant Issues	Metode Perlibatan Methods
Pemerintah/Regulator Government/Regulator	Informasi tentang kepatuhan terhadap ketentuan perundang-undangan yang berlaku Information about compliance with applicable statutory provisions	Pelaporan pelaksanaan Kepatuhan dan Notifikasi pada Pemerintah dan Otoritas Jasa Keuangan (OJK): - Laporan Bulanan - Laporan Tribulanan - Laporan Tahunan Reporting the implementation of Compliance and Notification to the Government and the Financial Services Authority (FSA): - Monthly Report - Quarterly Report - Annual Report
Masyarakat dan Lembaga Swadaya Masyarakat Community and Non-Governmental Organizations	- Jenis program CSR - Cara mengoptimalkan pencapaian program CSR - Informasi tentang kegiatan perusahaan - Types of CSR programs - How to optimise the achievement of CSR programs - Information about the Company's activities	Kerja sama strategis untuk menjalankan program-program Tanggung Jawab Sosial Perusahaan, baik di bidang sosial maupun lingkungan Strategic cooperation to run Corporate Social Responsibility programs, both in the social and environmental fields
Nasabah Customer	- Keamanan dan kenyamanan saat bertransaksi - Kemudahan mendapatkan kredit - Informasi produk dan layanan yang jelas dan transparan - Mendapatkan kepuasan layanan - Safety and comfort when transacting - Ease of getting loan - Clear and transparent product and service information - Get service satisfaction	- Website dan <i>frontline information</i> - Kunjungan langsung - Layanan <i>contact center</i> - Survei Kepuasan Nasabah - Website and frontline information - Direct visits - Contact center services - Customer Satisfaction Survey
Karyawan Employee	- Sosialisasi kebijakan dan strategi yang berkaitan dengan kepegawaian - Kesetaraan kesempatan - Pengembangan karier, pelatihan dan lain-lain - Tingkat kepuasan pegawai, menjangkau harapan mereka. - Dissemination of policies and strategies relating to staffing - Equal opportunity - Career development, training, and others - Level of employee satisfaction, capturing their expectations.	Media Internal Survei Kepuasan Pegawai Internal Media Employee Satisfaction Survey
Mitra Kerja Business Partner	Proses pengadaan yang obyektif Kerja sama saling menguntungkan, transparan dan adil An objective procurement processes Mutually beneficial, transparent and fair cooperation	Kontrak kerja Partnership contract

Pemangku Kepentingan Stakeholders	Isu Penting Significant Issues	Metode Perlibatan Methods
Media Massa Mass Media	- Kinerja keuangan - Kinerja non-keuangan - Dampak dan kinerja kegiatan sosial dan lingkungan perusahaan - Informasi tentang kegiatan perusahaan - Informasi terbaru terkait bisnis jaminan kredit yang perlu diketahui oleh publik - Financial performance - Non-financial performance - Impact and performance of the company's social and environmental activities - Information about company activities - Latest information regarding the necessary business loan guarantees - Known to the public	Press release Press conference
Lingkungan Environment	-	-

Lingkup Tanggung Jawab Sosial Perusahaan

Pelaksanaan program *CSR* yang dijalankan Bank BPD Bali diarahkan sesuai dengan Resolusi Perserikatan Bangsa-bangsa (PBB) pada 21 Oktober 2015 tentang Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*) yang terdiri dari 17 tujuan dengan 169 capaian yang terukur. Selain itu, Bank BPD Bali juga mengacu pada ISO 26000 yang mengatur lingkup tanggung jawab sosial menjadi 7 bidang utama, yaitu:

1. Tata Kelola Tanggung Jawab Sosial;
2. Hak Asasi Manusia;
3. Operasi Yang Adil;
4. Lingkungan Hidup;
5. Ketenagakerjaan;
6. Pemenuhan Kepentingan Pelanggan; dan
7. Kemasyarakatan.

Rincian tiap-tiap kategori tanggung jawab sosial akan disajikan secara rinci pada tiap-tiap bagian yang terkait Laporan Tahunan ini.

Scopes of Corporate Social Responsibility

The implementation of CSR programs run by Bank BPD Bali is guided under United Nations Resolution (UN) on October 21, 2015, concerning Sustainable Development Goals (SDGs) consisting of 17 goals with 169 measurable achievements. Besides, Bank BPD Bali also refers to ISO 26000 which regulates the scope of social responsibility into 7 main domains, viz.:

1. Governance of Social Responsibility;
2. Human Rights;
3. Fair operation;
4. Environment;
5. Employment;
6. Fulfilment of Customer Interests; and
7. Society.

The details of each category of social responsibility would be exhibited in detail in each of the relevant sections in this Annual Report.

Strategi Pelaksanaan Program CSR

Tata Kelola & Organisasi Kegiatan CSR Bank BPD Bali dikelola dan ditangani oleh Bagian Humas dan CSR yang merupakan bagian dari Divisi Umum dan Kesekretariatan.

Dalam menjalankan program CSR, perseroan selalu selektif dalam memberikan bantuan kepada pihak eksternal. Selain memberikan bantuan berdasarkan program-program yang diajukan oleh pihak eksternal, perseroan juga menginisiasi beberapa kegiatan untuk dilaksanakan.

Program Kerja

Program Kerja CSR 2020 selaras dengan pilar-pilar yang telah ditetapkan:

1. Bantuan Pendidikan
2. Bantuan Kesehatan
3. Bantuan Seni Budaya
4. Bantuan Olahraga
5. Bantuan Sosial lainnya
6. Bantuan Sarana dan Prasarana Pelestarian Alam, Lingkungan, dan Kebersihan
7. Bantuan Sarana dan Prasarana selain yang tercakup dalam program Pendidikan, Seni dan Budaya, Olahraga, Sosial Lainnya, dan Pelestarian Alam, Lingkungan & Kebersihan
8. Bantuan Kemitraan

Anggaran CSR

Anggaran CSR disusun oleh Divisi Umum dan Kesekretariatan dan diajukan kepada Bagian Perencanaan dan Pengendalian Anggaran untuk kemudian masuk kedalam rencana kerja anggaran tahun berikutnya, selanjutnya anggaran tersebut disampaikan kepada Direksi untuk mendapatkan persetujuan. Adapun besaran anggaran ditetapkan berdasarkan hasil realisasi tahun sebelumnya dan diproyeksikan sesuai dengan rencana dan program kerja CSR yang telah ditetapkan.

Anggaran CSR 2020: Rp16.300.000.000,00
Realisasi Anggaran CSR 2020: Rp10.319.707.166,18

CSR Programs Implementation Strategies

Governance & Organization of Bank BPD Bali CSR activities are managed and handled by the Public Relations and CSR Division which is part of the General and Secretarial Division.

In carrying out CSR programs, the Company is always selective in assisting external parties. In addition to rendering aid based on programs proposed by the external parties, the Company further initiated manifold activities to get done.

Work Program

The 2020 CSR programs are relevant to stipulated pillars, namely:

1. Educational Assistance
2. Health Assistance
3. Cultural Arts Assistance
4. Sports Assistance
5. Other Social Assistance
6. Assistance for facilities and infrastructure for the preservation of nature, environment and hygiene
7. Support for Facilities and Infrastructure other than those covered by the Education, Arts and Culture, Sports, Other Social, and Nature Conservation, Environment & Hygiene programs
8. Partnership Assistance

CSR Budget

The CSR budget is planned by the General Affair and Secretarial Department and proffered to the Budget Planning and Control Section and then entered into the following year's budget work plan, then the budget is submitted to the Board of Directors for approval. The budget amount is determined based on the results of the prior year's realisation and is projected under the CSR plans and work programs that have been set.

CSR Budget 2020: Rp16,300,000,000.00
CSR Budget Realisation 2020: Rp10,319,707,166.18

TANGGUNG JAWAB SOSIAL TERKAIT HAK ASASI MANUSIA

Social Responsibilities Related to Human Rights

Komitmen dan Kebijakan

Bank BPD Bali memberikan perhatian yang besar terhadap pemenuhan hak asasi manusia, baik hak asasi yang berkaitan dengan karyawan Bank maupun pemangku kepentingan lainnya. Pemenuhan hak asasi manusia di Bank BPD Bali juga ditujukan untuk membangun citra perusahaan dan menjadi daya tarik bagi investor, calon nasabah dan calon karyawan.

Dalam menjalankan bisnisnya, Bank menjamin bahwa hak-hak asasi manusia dari seluruh karyawannya dijunjung tinggi, antara lain meliputi pencegahan tindakan diskriminasi, kebebasan berserikat, pengaturan waktu kerja, izin karena kondisi darurat, dan kesempatan untuk menjalankan ibadah.

Commitment and Policy

Bank BPD Bali pays prominent attention to the fulfilment of human rights, both those relating to the Company's employees and other stakeholders. The fulfilment of human rights at Bank BPD Bali is as well intended to create a corporate image and is as an attraction for the investors, prospective customers, and considered employees.

In leading the business, the Bank pledges that the human rights of all its employees are profoundly respected, including the prevention of acts of discrimination, freedom of association, arrangements for working hours, permits due to emergency conditions, and opportunities to practice worship.

Isu-Isu HAM Terkait Kegiatan Perusahaan

Bank BPD Bali bergerak di industri perbankan sehingga tidak terdapat isu-isu HAM berat yang berkaitan dengan aktivitas Bank. Isu-isu HAM yang berkaitan dengan aktivitas Bank lebih berkaitan pada bidang ketenagakerjaan dan pelayanan nasabah.

Issues of Human Rights Related to the Company's Activities

Bank BPD Bali is engaged in the banking industry; thus, there are no pressing human rights issues related to the Bank's activities. Human rights issues related to the Bank's motions are more related to employment and customer service.

Risiko Pelanggaran HAM

Kendati tidak memiliki isu-isu HAM berat yang berkaitan dengan aktivitas Bank, namun pelanggaran terhadap ketentuan HAM juga memberikan risiko baik bagi Bank maupun pemangku kepentingan. Risiko yang dihadapi Bank dan juga pemangku kepentingan terkait pelanggaran HAM adalah permasalahan hukum, baik perdata, pidana maupun hubungan industrial, serta risiko kerugian material dan non-material yang terkait dengan citra Bank.

Risks of Human Rights Violation

Although they do not have serious human rights issues related to the Bank's activities, violations of human rights requirements also pose risks for both the Banks and the stakeholders. The risks faced by the Company and stakeholders related to human rights violations are legal issues, both civil, criminal and industrial relations, as well as the risk of material and non-material losses related to the Bank's image.

Rencana Kegiatan dan Pelaksanaan Kegiatan

Bank BPD Bali berkomitmen untuk dapat memenuhi berbagai ketentuan terkait HAM, baik yang berlaku bagi karyawan maupun nasabah. Pemenuhan ketentuan tersebut dapat dijelaskan sebagai berikut:

1. Pemenuhan HAM bagi karyawan
 - a. Terbebas dari Praktik Kerja Paksa
Waktu kerja yang berlaku di Bank BPD Bali adalah sesuai dengan pasal 77 Undang-undang No.13 tahun 2003 tentang Ketenagakerjaan, yaitu 40 jam dalam 1 minggu.
 - b. Tidak Mempekerjakan Tenaga di Bawah Umur
Bank BPD Bali memastikan bahwa tidak terdapat pekerja di bawah umur yang bekerja di Bank. Hal ini dituangkan dalam persyaratan penerimaan pegawai Bank BPD Bali yang mensyaratkan calon pegawai minimal harus berusia 21 tahun atau telah menamatkan pendidikan jenjang D3.
 - c. Izin Cuti
Bank BPD Bali memberikan izin cuti kepada karyawan. Terdapat beberapa jenis izin cuti yang diberikan yang diatur dalam SK No. 09/ Dir.02.04/MSDM/VIII/2012 tanggal 9 Agustus 2012 perihal Cuti Karyawan dan SK No. B. 06/ Dir.01.02/MSDM/10/2014 tanggal 13 Oktober 2014 perihal Pengaturan Kembali Cuti Besar Karyawan. Selain itu, setiap karyawan wanita yang melahirkan diberikan izin istirahat selama 90 hari kalender, izin keguguran bagi wanita diberikan selama 2 minggu, sedangkan untuk karyawan pria diberikan izin selama 2 hari kerja apabila pasangannya melahirkan/ keguguran.
 - d. Ruang Laktasi
Bank BPD Bali memiliki ruang laktasi yang memadai dengan fasilitas AC, Sofa, Kulkas Freezer, Lemari, dll untuk mendukung gerakan 2 tahun menyusui bagi ibu bekerja.

Activity Plan and Implementation

Bank BPD Bali is committed to fulfilling various human rights related provisions, both those that apply to employees and customers. Fulfilment of these provisions can be explained as follows:

1. Fulfilment of human rights for employees
 - a. Free from Forced Labour Practices
The working time in force in Bank BPD Bali is in accordance with article 77 of Law No. 13 of 2003 concerning Manpower, which is 40 hours a week.
 - b. Do not Employ the Underage
Bank BPD Bali ensures that no underage workers are working at the Company. This is declared in the Company recruitment requirements that demand that prospective employees must be at least 21 years of age or have completed their education as Diploma.
 - c. Leave
Bank BPD Bali provides leave permission to the employees. There are several sorts of leave permits granted which are regulated in SK No. 09/Dir.02.04/MSDM/VIII/2012 dated on August 9, 2012, concerning Employee Leave and Decree No. B. 06/Dir.01.02/MSDM/10/2014 dated on October 13, 2014, concerning Restructuring Employee Large Leave. Besides, every female employee who gives birth is given a permit to rest for 90 calendar days, a miscarriage permit for women is given for 2 weeks, while for male employees is permitted for 2 working days if his partner gives birth/miscarriage.
 - d. Lactation Room
Bank BPD Bali has adequate lactation space with AC, Sofa, Freezer Refrigerator, Wardrobe, and others to support the 2-year breastfeeding movement for working mothers.

2. Pemenuhan HAM bagi Nasabah

a. *Banking Hall*

Dalam memberikan pelayanan kepada nasabah, Bank BPD Bali menyediakan berbagai fasilitas yang ditujukan untuk memberikan kenyamanan bagi nasabah dalam bertransaksi antara lain seperti kursi tunggu, pendingin ruangan, petugas pengamanan, papan informasi dan fasilitas pendukung lainnya. Namun, Bank BPD Bali belum secara khusus menyediakan sarana dan prasarana untuk nasabah difabel, sehingga pelayanan yang diberikan kepada nasabah difabel adalah dengan memberikan pelayanan lebih dari *frontliner* seperti membantu nasabah difabel dalam berjalan dan lain sebagainya.

b. *Call Center*

Bank BPD Bali menyediakan fasilitas *call center* bagi nasabah untuk memperoleh informasi terkait produk dan layanan yang ditawarkan, serta sebagai sarana pengaduan dan penyampaian keluhan nasabah.

Call center Bank BPD Bali adalah pada nomor akses 1500 844 yang dapat dihubungi selama 24 jam.

2. Fulfilment of Human Rights for Customer

a. *Banking Hall*

In providing services to customers, Bank BPD Bali accommodates various facilities aimed at catering convenience for customers in transacting, such as waiting chairs, air conditioners, security officers, information boards, and other supporting facilities. However, BPD Bali has not specifically provided facilities and infrastructure for disabled customers, so the services provided to disabled customers are by providing more services from front-liners such as helping disabled customers in running and so on.

b. *Call Center*

Bank BPD Bali affords call centre facilities for customers to gain information related to the products and services offered, as well as a means for customer complaints and complaints.

The Bank BPD Bali Call Center is on the access number 1500 844 which can be contacted 24 hours.

Prosedur dan Mekanisme Pengaduan Pelanggaran HAM

Tatkala terjadi pelanggaran HAM, Bank telah memiliki sarana pengaduan dan mekanisme penyelesaiannya, sebagai berikut:

Pelapor Informant	Sarana yang Digunakan Means Used	Mekanisme Penyelesaian Settlement Mechanism
Karyawan	Serikat Pekerja	Perundingan Bipartit, Tripartit hingga Pengadilan Perselisihan Hubungan Industrial
Employee	Labor Union	Bipartite negotiations, Tripartite until the Industrial Relations Dispute Court
Nasabah	<i>Call center</i> , <i>Customer Service</i> , dan Media Sosial	Bila pengaduan yang disampaikan berupa informasi, maka dapat diselesaikan oleh <i>agent</i> dari <i>Call Center</i> Bank BPD Bali. Namun jika keluhan nasabah terkait dengan masalah produk, layanan ataupun <i>financial</i> maka keluhan tersebut akan di eskalasikan kepada satuan kerja terkait untuk mendapatkan jawaban atas masalah tersebut.
Customer	Call center, Customer Service, and Social Media	Should the complaint submitted be in the form of information, then it can be fixed by an agent from the Bank BPD Bali Call Center. However, should a customer's complaint be related to a product, service or financial problem, the complaint will be escalated to the relevant work unit to receive a response to the query.

Procedure and Mechanism for Complaints of Human Rights Violations

When human rights violations occur, the Company has a complaint facility and its resolution mechanism, as follows:

Pelapor Informant	Sarana yang Digunakan Means Used	Mekanisme Penyelesaian Settlement Mechanism
Masyarakat	Call center, Customer Service, dan Media Sosial	Bila pengaduan yang disampaikan berupa informasi, maka dapat diselesaikan oleh <i>agent</i> dari <i>Call Center</i> Bank BPD Bali. Namun jika keluhan nasabah terkait dengan masalah produk, layanan ataupun <i>financial</i> maka keluhan tersebut akan di eskalasikan kepada satuan kerja terkait untuk mendapatkan jawaban atas masalah tersebut.
Public	Call center, Customer Service, and Social Media	Should the complaint submitted be in the form of information, then it can be fixed by an agent from the Bank BPD Bali Call Center. However, should a customer's complaint be related to a product, service or financial problem, the complaint will be escalated to the relevant work unit to receive a response to the query.

Dampak Kegiatan dan Pencapaian

Hingga akhir tahun 2020, tidak terdapat laporan, baik dari karyawan maupun nasabah terkait pelanggaran HAM yang dilakukan oleh Bank BPD Bali.

Impact of Activities and Achievements

Until the end of 2020, there were no reports, either from employees or customers related to human rights violations committed by Bank BPD Bali.

TANGGUNG JAWAB SOSIAL TERKAIT OPERASI YANG ADIL

Social Responsibilities Related to Fair Operations

Komitmen dan Kebijakan

Bank BPD Bali berkomitmen untuk menerapkan pengembangan usaha dengan mengedepankan prinsip operasi yang adil. Bank tunduk dan taat terhadap setiap peraturan perundang-undangan yang berlaku. Bank BPD Bali telah memiliki berbagai kebijakan yang mengatur dilaksanakan operasi yang adil diantaranya kebijakan pengendalian internal, *Whistleblowing System* (WBS), *Code of Conduct*, dan kebijakan gratifikasi. Kebijakan tersebut khususnya ditujukan untuk pencegahan benturan kepentingan dan pelaksanaan kegiatan usaha yang sehat.

Selain itu, Bank BPD Bali juga menjalankan praktik pengembangan usaha yang sehat tanpa merugikan pihak manapun. Demikian juga halnya dengan hubungan dengan mitra kerja dan *vendor*. Bank menerapkan proses pengadaan barang dan jasa secara transparan.

Commitment and Policy

Bank BPD Bali is committed to implementing business development by promoting fair operating principles. The Company complies with and obeys any applicable laws and regulations. Bank BPD Bali has various policies that regulate fair operations, namely internal control policies, *Whistleblowing System* (WBS), *Code of Conduct*, and gratification policies. This policy is specifically aimed at preventing conflicts of interest and implementing sound business activities.

Besides, Bank BPD Bali runs a safe and sound business development practices without harming any party. Furthermore, relationships with work partners and vendors. The Company performs the process of procuring goods and services, transparently.

Target dan Rencana Kegiatan

Bank BPD Bali senantiasa menargetkan dalam perencanaan tahunannya untuk menjamin terlaksananya semua kebijakan praktik operasi yang adil. Setiap pelanggaran yang terjadi akan dikenakan sanksi dengan tegas sesuai kebijakan Bank dan peraturan yang berlaku.

Target and Activity Plan

Bank BPD Bali remains to target in its annual planning to assure the implementation of all fair operating policies. Any violations that transpire will be subject to unequivocal sentences under the Company's policy and applicable regulations

Pelaksanaan Kegiatan

1. Pengendalian Internal
Bank telah menerapkan Sistem Pengendalian Internal, baik untuk aspek operasional maupun keuangan. Sistem pengendalian internal yang dijalankan Bank telah mengacu pada standar yang berlaku secara internasional, yaitu COSO. Sistem pengendalian internal ditujukan untuk menghindarkan Bank dari berbagai risiko yang muncul, baik risiko operasional maupun risiko keuangan.
2. Kebijakan Anti Korupsi dan Gratifikasi
Dalam rangka penerapan fungsi audit intern tersebut, PT Bank Pembangunan Daerah Bali membentuk Satuan Kerja Audit Intern & Anti *Fraud* sesuai dengan Keputusan Direksi

Implementation of Activities

1. Internal Control
The Bank has implemented an Internal Control System, both for operational and financial viewpoints. The internal control system implemented by the Company has referred to internationally accepted standards, namely COSO. The internal control system is designed to prevent the Bank from numerous perils that appear, both operational and financial risks.
2. Anti-Corruption and Gratification Policy
In order to implement the internal audit function, PT Bank Pembangunan Daerah Bali established an Internal Audit & Anti Fraud Task Force in accordance with the Decision

Nomor: 0540/KEP/DIR/RENSTRA/2020 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.

of the Board of Directors Number: 0540/KEP/DIR/RENSTRA/2020 concerning the Company's Manual Book, Organisational Structure, and Job Description.

3. *Whistleblowing System*

Bank BPD Bali telah memiliki kebijakan terkait penerapan Sistem Pelaporan Pelanggaran (*Whistleblowing System*) yang dituangkan ke dalam Keputusan Direksi Nomor 0135/KEP/DIR/SAF/2020 tanggal 27 Maret 2020 tentang Perubahan atas Keputusan Direksi Nomor 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang Buku Pedoman Perusahaan Strategi Anti *Fraud* PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti *Fraud* PT Bank Pembangunan Daerah Bali.

3. Whistleblowing System

Bank BPD Bali has a policy related to the reinforcement of the Whistleblowing System as described in the Decree of the Board of Directors Number 0135/KEP/DIR/SAF/2020 dated March 27, 2020 concerning Amendments to the Decree of the Board of Directors Number 0747/KEP/DIR/SAF/2019 dated November 25, 2019 concerning PT Bank Pembangunan Daerah Bali Anti-Fraud Strategy Company Guidebook and Decree of the Board of Directors Number: 0846/KEP/DIR/SAF/2019 dated December 31, 2019 concerning Standard Operational Procedures for Anti Fraud Strategy of PT Bank Pembangunan Daerah Bali.

4. Kode Etik

Kode Etik Perseroan Bank Pembangunan Daerah Bali mulai diberlakukan sebagai pedoman, tata cara etis, dan pola aturan yang berlaku didalam setiap kegiatan operasional Perseroan. Kode etik bagi seluruh karyawan dan pejabat manajemen berlaku wajib dipahami, ditaati dan dilaksanakan. PT Bank Pembangunan Daerah Bali berkomitmen untuk mengembangkan dan menerapkan prinsip pelaksanaan tata kelola di setiap kegiatan Bank. Untuk itu, Direksi telah menetapkan Kode Etik berdasarkan Keputusan Direksi Nomor 0222/KEP/DIR/KPN/2015 tanggal 28 Mei 2015 tentang Kode Etik PT Bank Pembangunan Daerah Bali. Agar Kode Etik menjadi bagian yang tidak terpisahkan dalam setiap aktivitas karyawan, Bank melakukan sosialisasi terhadap Kode Etik.

4. Code of Conducts

The Code of Conducts of Bank Pembangunan Daerah Bali came into force as guidelines, ethical procedures, and patterns of rules that practice in every operational activity of the Company. Code of conducts that are for the entire employees and management officers must be understood, obeyed, and implemented. PT Bank Pembangunan Daerah Bali is committed to developing and implementing governance principles in every activity of the Bank. Therefore, the Board of Directors has established a Code of Conducts based on the Decree of the Board of Directors Number 0222/KEP/DIR/KPN/2015 dated May 28, 2015 concerning the PT Bank Pembangunan Daerah Bali Code of Conducts. To make the Code of Ethics an inseparable part in all employee activities, the Bank conducts dissemination on the Code of Conducts.

5. Pengadaan Barang dan Jasa yang Transparan
Bank menerapkan sistem pengadaan barang dan jasa yang transparan.

5. Procurement of Transparent Goods and Services
The Bank implements a transparent system of procurement of goods and services.



Dampak dan Capaian Kegiatan

Berlandaskan pada berbagai upaya yang dilakukan Bank dalam menerapkan praktik operasi yang adil, sepanjang tahun 2020 tidak terdapat pengaduan mengenai indikasi tindak pidana korupsi yang dilakukan oleh karyawan Bank. Bahkan, pada tahun 2020, Bank BPD Bali untuk pertama kali memperoleh penghargaan *Corporate Governance Perception Index* (CGPI) yang diselenggarakan oleh *Indonesia Institute for Corporate Governance* dengan predikat “*Trusted Company*”.

Impact and Achievement of Activities

Based on the multiple resolutions made by the Company in implementing fair operating practices, throughout 2020, there were no complaints regarding indications of criminal acts of corruption committed by the Company's employees. In 2020, Bank BPD Bali triumphed the first Corporate Governance Perception Index (CGPI) award held by the Indonesia Institute for Corporate Governance with the title “*Trusted Company*”.

TANGGUNG JAWAB SOSIAL BIDANG PELESTARIAN LINGKUNGAN HIDUP

Social Responsibilities of the Environmental Preservation

Komitmen dan Kebijakan

Bank BPD Bali meyakini bahwa lingkungan hidup merupakan salah satu faktor utama yang berpengaruh terhadap keberlangsungan usaha Bank. Kerusakan lingkungan, baik darat, air maupun udara, akan berimbas dan berdampak negatif bagi manusia. Selain bencana alam yang silih berganti dan iklim yang mengalami anomali, kerusakan dan pencemaran lingkungan terbukti memicu munculnya penyakit baru atau bangkitnya penyakit lama yang sangat mengganggu kesehatan manusia. Hal tersebut pada akhirnya akan mempengaruhi keberlangsungan usaha Bank.

Menyadari besarnya bahaya dan dampak yang muncul akibat kerusakan lingkungan, Bank BPD Bali berupaya semaksimal mungkin untuk mengambil peran dan terlibat dalam upaya pelestarian lingkungan/bumi. Komitmen Bank BPD Bali juga tercermin pada salah satu butir dari misi Bank, yaitu "Melakukan kegiatan perbankan yang terbaik pada segmen Usaha Kecil dan Menengah (UKM) terutama sektor agribisnis untuk menunjang peningkatan ekonomi masyarakat dengan tetap memperhatikan kelestarian lingkungan".

Dampak dan Risiko Operasional Terhadap Lingkungan

Bank BPD Bali bergerak di bidang jasa perbankan, sehingga kegiatan usaha Bank tidak memiliki dampak dan risiko langsung terhadap lingkungan hidup. Sedangkan dampak dan risiko tidak langsung dari operasi Bank terbilang sangat kecil.

Jangkauan Lingkup Pengaruh Operasional Bank Terhadap Lingkungan

Meskipun aktivitas operasional Bank BPD Bali tidak memberikan dampak langsung yang besar terhadap lingkungan hidup, namun dampak tidak langsung yang ditimbulkan akan sangat besar. Untuk mengurangi dampak negatif tidak langsung dari kegiatan operasional Bank terhadap lingkungan hidup, Bank BPD Bali menerapkan:

1. Efisiensi penggunaan Listrik
2. Efisiensi penghematan air
3. Efisiensi penggunaan kertas
4. Efisiensi bahan bakar kendaraan dinas
5. Pembatasan penggunaan plastik dan pengelolaan sampah

Commitment and Policy

Bank BPD Bali supposes that the environment is one of the main determinants affecting the sustainability of the Company's business. Environmental damage in land, water and air will strike and impact people at large, negatively. In addition to natural disasters that continue to change and anomalous climate, environmental damage and pollution are proven to trigger the emergence of new diseases or the appearance of old diseases that are disturbing to people's health. This will affect the Company's business continuity, ultimately.

Having recognised the magnitude of the threats and impacts that arise due to environmental damage, ACC has been making every endeavour to take a role and to be involved in environmental/earth conservation forces. The commitment of Bank BPD Bali is further displayed in one of the intents of the Bank's mission, which is "Conducting the best banking activities in the Small and Medium Enterprises (SMEs) segment, primarily the agribusiness quarter to help the improvement of the community's economy while still paying attention to environmental sustainability".

Impacts and Operational Risks on the Environment

Bank BPD Bali is engaged in banking services so that the Bank's business activities do not have direct contacts and perils on the environment. On the other hand, the indirect impacts and risks of the Bank's operations are rather diminutive.

Scope of the Bank's Impact on the Environment

Although Bank BPD Bali's operational activities do not have a great direct impact on the environment, the indirect results that are caused will be immense. To reduce the indirect negative consequences of the Company's operational activities on the environment, Bank BPD Bali enforces:

1. Efficient use of electricity
2. Water saving efficiency
3. Efficient use of paper
4. Fuel efficiency of official vehicles
5. Restrictions on the use of plastics and waste management

Yang telah diatur dalam Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0607/KEP/DIR/UMS/2020 tentang Efisiensi Listrik, Air, Kertas, Bahan Bakar, Pembatasan Penggunaan Plastik dan Pengelolaan Sampah, serta telah dipertegas dengan Surat Edaran Nomor 0125/SE/DIR/UMS/2020 tentang Efisiensi Bahan Bakar Minyak;

What has been regulated in the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0607 / KEP / DIR / UMS / 2020 concerning Efficiency of Electricity, Water, Paper, Fuel, Limitation on Plastic Use and Waste Management, and has been affirmed by Circular Letter Number 0125 / SE / DIR / UMS / 2020 concerning Oil Fuel Efficiency;

Rencana Program CSR di Bidang Lingkungan Hidup

Program CSR di Bidang Lingkungan Hidup adalah sebagai berikut:

1. Bantuan Tong Sampah untuk Pasar Rakyat Phula Kerti berupa 10 (sepuluh) unit tempat sampah beroda kapasitas 240 liter;
2. Bantuan Tong Sampah untuk Politeknik Negeri Bali berupa 2 (dua) unit tempat sampah beroda kapasitas 240 liter dan 8 (delapan) unit beroda kapasitas 40 liter;
3. Bantuan Tong Sampah untuk SMAN 3 Denpasar sebanyak 5 (lima) unit;
4. Bantuan Motor cikal sebanyak 1 (satu) unit untuk Banjar Adat Kepisah Desa Adat Sumerta Kecamatan Denpasar Timur Kota Denpasar;
5. Bantuan Tempat Sampah Desa Adat Junjungan sebanyak 50 (lima puluh) unit;
6. Bantuan Motor Cikal sebanyak 1 (satu) unit untuk Program TJSL di Desa Adat Tegallalang, Kecamatan Tegallalang, Kabupaten Gianyar;
7. Bantuan Motor Cikal sebanyak 1 (satu) unit untuk Program TJSL di Desa Jungutbatu Kecamatan Nusa Penida, Kabupaten Klungkung;
8. Bantuan Motor Cikal sebanyak 1 (satu) unit untuk Program TJSL di Banjar Adat Kertasari, Kelurahan Peguyangan, Kota Denpasar;
9. Bantuan 1 (satu) unit gerobak sampah untuk Lembaga Pemberdayaan Masyarakat (LPM) Kelurahan Dangin Puri Kecamatan Denpasar Timur;
10. Bantuan Tong Sampah sebanyak 15 (lima belas) unit untuk Komando Resor Militer 163/Wira Satya Komando Distrik Militer 1611;
11. Bantuan Tempat Sampah sebanyak 20 (dua puluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB;

CSR Program Plans in the Field of Environment

CSR programs in the Environmental Field are as follows:

1. Trash Can Aid for Phula Kerti People's Market in the form of 10 (ten) units of wheeled bins with a capacity of 240 litres;
2. Trash Can assistance for Bali State Polytechnic in the form of 2 (two) units of wheeled bins with a capacity of 240 litres and 8 (eight) units of wheels with a capacity of 40 litres;
3. Trash assistance for SMAN 3 Denpasar, totaling 5 (five) units;
4. Motorbike aid as much as 1 (one) unit for the Kepisah Banjar Adat, Sumerta Traditional Village, East Denpasar District, Denpasar City;
5. Assistance for Trash Can for the Traditional Village of Junjungan, as much as 50 (fifty) units;
6. Motor Cikal assistance as much as 1 (one) unit for the TJSL Program in Tegallalang Traditional Village, Tegallalang District, Gianyar Regency;
7. Motor Cikal assistance as much as 1 (one) unit for the TJSL Program in Jungutbatu Village, Nusa Penida District, Klungkung Regency;
8. Motor Cikal assistance as much as 1 (one) unit for the TJSL Program in the Banjar Adat Kertasari, Peguyangan Village, Denpasar City;
9. Assistance of 1 (one) garbage cart for the Community Empowerment Institution (LPM) Dangin Puri Village, East Denpasar District;
10. Trash assistance as much as 15 (fifteen) units for Military Resort Command 163/Wira Satya Military District Command 1611;
11. Trash can aid of 20 (twenty) units measuring 120 litres for 8 Hindu temples in NTB;

12. Bantuan Tempat Sampah sebanyak 20 (dua puluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB;
13. Bantuan Tempat Sampah sebanyak 30 (tiga puluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB;
14. Bantuan Tempat Sampah sebanyak 10 (sepuluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB.

12. Trash can aid of 20 (twenty) units measuring 120 litres for 8 Hindu temples in NTB;
13. Trash can aid of 30 (thirty) units measuring 120 litres for 8 Hindu temples in NTB;
14. Trash can aid of 10 (ten) units measuring 120 litres for 8 Hindu temples in NT.

Kegiatan yang Dilakukan

Meskipun bukan berasal dari jenis industri bisnis yang memiliki aktivitas utama produksi, namun Bank tetap berkomitmen untuk turut berpartisipasi dalam melestarikan lingkungan hidup. Beberapa kegiatan yang telah dilakukan dalam rangka melestarikan lingkungan adalah:

1. Meningkatkan penggunaan sistem *elektronik office (e-office)* sehingga penggunaan kertas dapat berkurang (Data penggunaan kertas dalam satuan RIM *to be update after EOY*).
2. Menggunakan lampu LED dan AC jenis VRV 4S yang telah menggunakan *freon* ramah lingkungan.
3. Mengurangi penggunaan plastik dengan menerapkan aturan wajib membawa tempat minum sendiri (*tumbler*) ketika menghadiri rapat sehingga mengurangi produksi limbah plastik dari air minum kemasan.

Activities Performed

Although it does not begin from the nature of the business industry that has main production activities, the Bank remains committed to participating in preserving the environment. Some of the activities that have been carried out to protect the environment are:

1. Increasing the use of electronic office (e-office) systems so that paper usage can be lessened (Paper usage data in RIM units to be updated after EOY).
2. Using LED lights and AC VRV type 4S that have used environmentally friendly Freon.
3. Reducing the use of plastic by implementing the rules obliged to carry their own drinking place (tumbler) when attending meetings to minimise the production of plastic waste from bottled drinking water.

Sertifikasi di Bidang Lingkungan Hidup

Hingga akhir tahun 2020, Bank BPD Bali belum memiliki sertifikasi yang berkaitan dengan lingkungan hidup dikarenakan bidang usaha yang dijalankan Bank BPD Bali tidak banyak bersinggungan dengan lingkungan hidup.

Certification in the Environmental Field

Until the end of 2020, Bank BPD Bali did not have certification relating to the environment in the case of Bank BPD Bali's business areas did not have any touch with the environment.

Prosedur dan Mekanisme Pengaduan Mengenai Lingkungan Hidup

Tatkala terjadi pelanggaran yang dilakukan Bank terhadap lingkungan hidup, prosedur dan mekanisme yang dapat ditempuh untuk penyelesaian masalah pelestarian lingkungan hidup adalah dengan menghubungi Bagian Humas dan CSR atau mengirimkan email ke humas@bpd Bali.co.id.

Procedure and Mechanism Regarding the Environmental Complaints

When the Bank committed such violations to the environment, the procedures and mechanisms that can be considered to settle environmental conservation issues are by reaching out the HR Division and CSR or sending an email to humas@bpd Bali.co.id.

TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT DENGAN KETENAGAKERJAAN, KESEHATAN DAN KESELAMATAN KERJA

Corporate Social Responsibilities Related to Labour, Health, and Safety

Komitmen dan Kebijakan

Bank BPD Bali berupaya untuk menjadi perusahaan yang taat azas dan taat aturan. Termasuk di bidang ketenagakerjaan, Kesehatan dan Keselamatan Kerja, Bank berupaya untuk mematuhi semua peraturan perundang-undangan yang berlaku. Bank memberikan perhatian dan komitmen yang tinggi dalam hal kesetaraan *gender* dan kesempatan kerja, pelatihan kerja untuk meningkatkan profesionalisme karyawan, sistem imbal jasa yang sepadan hingga kesehatan serta keselamatan kerja bagi seluruh karyawan.

Untuk itu Bank BPD Bali berupaya untuk menjadi lingkungan kerja yang aman dan nyaman bagi seluruh karyawan di seluruh lokasi operasional. Dengan mentaati peraturan perundangan berikut:

- UU RI No.13/2013 tentang Ketenagakerjaan.
- Peraturan Menteri Tenaga Kerja No. 5 Tahun 2018 tentang Keselamatan dan Kesehatan Kerja Lingkungan Kerja.

Isu-Isu dan Risiko di Bidang Ketenagakerjaan, Kesehatan dan Keselamatan Kerja

Isu-isu utama di bidang ketenagakerjaan, kesehatan dan keselamatan kerja utamanya adalah terkait pelaksanaan kedua undang-undang di atas. Bank telah melakukan mitigasi terkait risiko-risiko yang mungkin muncul akibat dari isu-isu tersebut, yaitu dengan cara mentaati kedua peraturan perundang-undangan tersebut. Selain itu, telah disahkan Perjanjian Kerja Bersama (PKB) antara pihak Bank dengan Serikat Pekerja yang merupakan implementasi dari peraturan ketenagakerjaan di perusahaan dengan manajemen Perseroan. Bank BPD Bali dan Serikat Pekerja telah membuat kesepakatan yang tertuang dalam Perjanjian Kerja Bersama dengan Nomor 1251/SPK/DIR/SDM/2018 dan Nomor 070/DPPSP/XII/2018 tanggal 12 Desember 2018, sebagaimana telah dilakukan perpanjangan selama setahun sesuai Surat Kesepakatan Bersama antara Manajemen dengan Serikat Pekerja tanggal 10 Desember 2020 dan telah didaftarkan pada Kementerian Ketenagakerjaan

Commitment and Policy

Bank BPD Bali strives to be a company that dwells by principles and endures by-laws, including in the fields of employment, health, and safety, the Company strives to comply with all applicable laws and regulations. The Company provides high attention and commitment in terms of gender equality and job opportunities, job training to improve employee professionalism, equivalent reward system to work health, and safety for the entire employees.

For this reason, Bank BPD Bali strives to be a safe and comfortable work environment for all employees within all operational locations. By complying with the following laws and regulations:

- RI Law No.13/2013 concerning Employment.
- Minister of Manpower Regulation No. 5 of 2018 concerning the Occupational Safety and Environmental Health Management .

Issues and Risks in the Field of Labour, Health, and Safety

The first matters in the fields of labour, health, and work compliance are mainly related to the implementation of the two aforementioned laws. The Company has carried out mitigations associated with the uncertainties that may emerge as a result of these issues, namely by complying with these two laws and regulations. Besides, the Collective Labor Agreement (PKB) has been ratified between the Company and the Workers Union which is an implementation of labour regulations in the Company with the Company's management. Bank BPD Bali and the Workers Union have made an agreement contained in the Collective Labor Agreement with Number 1251/SPK/DIR/SDM/2018 and Number 070/DPPSP/XII/2018 dated on December 12, 2018, as an extension for a year according to the Collective Agreement Letter between Management and the Workers Union on December 10, 2020 and has been registered with the Ministry of Manpower of

Republik Indonesia sebagaimana Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Nomor KEP. 001PHIJSK-PK/PKB/I/2021 tentang Perpanjangan Perjanjian Kerja Bersama Antara PT Bank Pembangunan Daerah Bali dengan Serikat Pekerja Bank BPD Bali yang berlaku sampai dengan 11 Desember 2021.

the Republic of Indonesia as stated in the Decree of the Director General of Industrial Relations and Labour Social Security Number KEP. 001PHIJSK-PK/PKB/I/2021 concerning the Extension of the Collective Labor Agreement between PT Bank Pembangunan Daerah Bali and the Bank BPD Bali Workers Union which is valid until December 11, 2021.

Pelaksanaan Kegiatan

1. **Pengelolaan Hubungan Industrial**
Hubungan yang terjadi di antara berbagai pihak, baik di dalam maupun di luar perusahaan, diatur dalam sistem pengaturan kerja yang disebut sebagai hubungan industrial. Pengaturan tersebut meliputi aspek ekonomi, sosial, politik, dan hukum. Setiap perselisihan yang timbul antara Perseroan dengan pekerja, atau antara pekerja dengan pekerja lainnya, diselesaikan sesuai dengan ketentuan yang berlaku di internal perusahaan, dan tetap memperhatikan ketentuan lain yang berlaku. Penyelesaian yang dilakukan tetap mengutamakan kepentingan bersama, sehingga dapat mendorong iklim yang kondusif bagi terciptanya hubungan industrial yang konstruktif.
2. **Kesetaraan *Gender* dan Kesempatan Kerja**
Seluruh peraturan internal Bank yang berlaku diterapkan secara konsisten dan setara kepada seluruh pekerja tanpa membedakan *gender*. Demikian pula dengan kesempatan kerja yang ditawarkan berlaku bagi seluruh pekerja, dimana posisi-posisi yang ada tidak mencantumkan kualifikasi yang membedakan berdasarkan *gender*. Kualifikasi yang ada di posisi (*position requirement*) hanya mensyaratkan pendidikan dan kompetensi (*soft skill* dan *hard skill*). Hak (kompensasi, *benefit*, kesempatan pengembangan karir dan kompetensi, waktu kerja, fasilitas kerja) dan kewajiban berlaku untuk seluruh pekerja tanpa membedakan *gender*.
3. **Kesejahteraan Karyawan**
Upaya peningkatan kesejahteraan dan perlindungan pekerja merupakan satu hal yang senantiasa mendapatkan perhatian serius dari Bank BPD Bali. Kebijakan peningkatan kesejahteraan dan perlindungan pekerja ini ditujukan untuk mendorong produktivitas pekerja. Evaluasi kinerja atau penilaian prestasi karyawan adalah suatu proses yang digunakan untuk menentukan apakah karyawan

Implementation of Activity

1. **Industrial Relations Management**
Associations that befall among multiple parties, both inside and outside the Company, are regulated in a work regulation system, namely industrial relations. The regulation incorporates economic, social, political, and legal aspects. Any disputes that arise between the Company and workers, or between workers and other workers, are fixed under relevant internal stipulations of the Company as well as under other applicable terms. The settlement carried out still prioritises the mutual interests so that it can support a conducive climate for the creation of constructive industrial relations.
2. **Gender Equality and Job Opportunities**
All relevant internal Company statutes are applied consistently and equally to the entire workers regardless of gender. Moreover, the job opportunities offered to apply to all workers, where the positions do not include qualifications that discriminate by gender. Qualifications in position (position requirements) only expect education and competencies (soft-skills and hard-skills). Rights (compensation, benefits, career and competency development opportunities, working time, work facilities) and obligations apply to all workers regardless of gender.
3. **Employee Welfare**
In attempts to promote the welfare and security of workers are things that always become solemn attention from Bank BPD Bali. This policy to improve workers' welfare and protection is aimed at encouraging worker productivity. Performance evaluation or employee performance appraisal is a process employed to ascertain whether an employee performs his work under his duties and responsibilities.

melakukan pekerjaannya sesuai dengan tugas dan tanggung jawabnya. Proses evaluasi kinerja dilakukan dengan cara membandingkan pencapaian dengan target dan deskripsi pekerjaan dalam suatu periode tertentu. Hal ini merupakan bagian dari proses sistematis untuk pengembangan kompetensi dan produktivitas karyawan.

Bank BPD Bali secara konsisten melakukan evaluasi terhadap kinerja pekerja dan mengkaitkannya dengan pemberian remunerasi secara adil baik pekerja tetap maupun tidak tetap, berdasarkan bobot dan tanggung jawabnya mencakup *benefit* Asuransi, Jaminan Kecelakaan Kerja, Jaminan Kematian, Jaminan Kesehatan, Kepemilikan Saham, Jaminan Hari Tua serta Jaminan Pensiun. Bank BPD Bali akan menerapkan KPI dalam melakukan evaluasi terhadap kinerja pekerja namun hal tersebut masih dalam tahap penyusunan secara komprehensif, diestimasikan diberlakukan pada tahun 2020 ini. Jaminan Kecelakaan Kerja diberikan dalam rangka melindungi pekerja dari risiko aktivitas kerja pekerja. Sepanjang tahun 2020 tidak terdapat gangguan keamanan dan keselamatan kerja pekerja.

Selain hal tersebut, evaluasi atas remunerasi dilakukan secara berkelanjutan untuk menjaga daya saing perusahaan pada pasar tenaga kerja. Sistem remunerasi Pekerja khususnya Pemberian Insentif dan Bonus diberikan berdasarkan perhitungan kinerja masing-masing Pekerja dengan tetap mempertimbangkan kinerja Perusahaan secara keseluruhan. Jenjang karier karyawan di Bank BPD Bali juga ditetapkan berdasar evaluasi kinerja. Kebijakan jenjang karier yang diterapkan Bank BPD Bali memberikan kepastian bagi pekerja dalam membangun karir kinerjanya, terutama pekerja dengan fungsi vital di perusahaan. Adanya jenjang karier yang jelas akan menumbuhkan rasa memiliki dan keterlibatan atau *engagement* Pekerja. Kedua hal tersebut sangat berpengaruh terhadap produktivitas karyawan dan kinerja perusahaan secara keseluruhan. Dan tentunya juga menentukan keberlanjutan bisnis perusahaan. Itulah yang menjadi sasaran Bank BPD Bali dalam penerapan program kesejahteraan, perlindungan pekerja dan jenjang karir.

The performance evaluation process is performed by comparing achievements with targets and job descriptions within a certain period. This is part of a systematic process to generate employee competency and productivity.

Bank BPD Bali evaluates employee performance and relates it to the fair remuneration of both permanent and non-permanent workers, based on their weight and responsibilities including insurance benefits, work accident insurance, death insurance, health insurance, share ownership, old-age insurance and guarantees Pension, consistently. Bank BPD Bali will apply the KPI in evaluating employee performance; however, it is still in a comprehensive preparation phase and is estimated to be implemented in 2020. Work Accident Insurance is afforded to protect workers from the risk of work activities of workers. Throughout 2020, there were no infringements of work safety.

In addition to the aforementioned lines, the evaluation of remuneration is carried out on an ongoing basis to maintain the Company's competitiveness in the labour market. Employee remuneration system, chiefly Giving Incentives and Bonuses is given based on the calculation of the performance of each Worker while still examining the overall performance of the Company. The career paths of employees at Bank BPD Bali are also determined based on performance evaluations. The career path policy adopted by BPD Bali provides certainty for workers in building their performance careers, especially workers with vital functions in the Company. A transparent career path will encourage a sense of belonging and involvement of employees. Both of these are prominent for the employee's productivity and the overall Company's performance. It also determines the sustainability of the Company's business. That is the target of Bank BPD Bali in implementing welfare programs, worker protection, and career paths.

4. Program Pengembangan Karyawan

Bank memberikan kesempatan yang sama kepada setiap karyawan untuk mengikuti program pendidikan dan pelatihan dalam rangka mengembangkan kompetensinya. Tahun 2020, Bank menyelenggarakan beragam program pendidikan dan pelatihan yang diikuti oleh karyawan Bank BPD Bali pada setiap level.

Bank menyediakan anggaran yang cukup sesuai kebutuhan untuk menjalankan program pendidikan dan pelatihan. Realisasi Biaya Pendidikan dan Pelatihan tahun 2020 adalah sebesar Rp8.902.155 ribu atau mengalami penurunan sebesar 11,22% dibandingkan biaya pelatihan tahun 2019 yaitu sebesar Rp10.028.459 ribu. Penurunan biaya program pendidikan dan pelatihan disebabkan oleh adanya konversi pelatihan tatap muka menjadi pelatihan secara daring yang disebabkan oleh adanya pandemi Covid-19.

5. Keselamatan Kerja

Upaya peningkatan perlindungan pekerja merupakan satu hal yang senantiasa mendapatkan perhatian serius dari Bank BPD Bali. Kebijakan peningkatan perlindungan pekerja ini ditujukan untuk mendorong produktivitas pekerja. Bank BPD Bali secara konsisten melakukan evaluasi terhadap kinerja pekerja dan mengkaitkannya dengan pemberian remunerasi secara adil baik pekerja tetap maupun tidak tetap, berdasarkan bobot dan tanggung jawabnya mencakup benefit Asuransi, Jaminan Kecelakaan Kerja, Jaminan Kematian, Jaminan Kesehatan.

Jaminan Kecelakaan Kerja diberikan dalam rangka melindungi pekerja dari risiko aktivitas kerja pekerja. Sepanjang tahun 2020 tidak terdapat gangguan keamanan dan keselamatan kerja pekerja.

4. Employee Development Program

The Bank provides equitable opportunities for every employee to take part in education and training programs to develop his/her competencies. In 2020, the Company organised multifarious education and training programs participated by people in every layer of Bank BPD Bali .

The bank provides an adequate budget according to the need to run education and training programs. Realization of Education and Training Costs in 2020 amounted to Rp8,902,155 thousand or decreased by 11.22% compared to 2019 training costs of Rp10.028,459 thousand. The decrease in the cost of education and training programs was due to the conversion of face-to-face training to online training caused by the Covid-19 pandemic.

5. Work safety

In efforts to advance worker protections are matters that always take serious attention from Bank BPD Bali. This policy to enhance worker protection is aimed at encouraging worker productivity. Bank BPD Bali consistently assesses the employees' performance and links it to the fair remuneration of both permanent and non-permanent workers, based on their weight and responsibilities including insurance benefits, work accident insurance, death insurance, health insurance.

Work Accident Insurance is provided to protect workers from the risk of work activities of workers. Throughout 2020, there were no breaches of work security and safety.

Bank BPD Bali juga menyediakan fasilitas keselamatan kerja di lingkungan kerja, antara lain:

1. Penyediaan Apar sebagai alat pemadam darurat;
2. Penyediaan *Sprinkle* pada Instalasi Gedung;
3. Penyediaan *Smoke Detector* sebagai alarm tanda bahaya kebakaran;
4. *Speaker* untuk pemberitahuan keadaan darurat;
5. Penyediaan Informasi Tangga Darurat.

Bank BPD Bali furthermore affords work safety facilities in the work environment, including:

1. Provision of a fire extinguisher as an emergency extinguisher;
2. Provision of Sprinkles in Building Installations;
3. Provision of Smoke Detector as a fire alarm alarm;
4. Speaker for emergency notification;
5. Provision of Emergency Stair Information.

Dampak Kegiatan

Upaya Bank untuk menciptakan lingkungan kerja yang nyaman, aman dan bebas cedera membuahkan hasil yang baik. Hal ini dapat dilihat dari:

1. Tingkat *Turnover* Karyawan
Sepanjang tahun 2020, terdapat 48 orang karyawan yang keluar.
2. Kecelakaan Kerja
Sepanjang tahun 2020 tidak terdapat kasus kecelakaan kerja yang terjadi di lingkungan Bank BPD Bali.

The Impacts of the Activities

The Bank's endeavours to create a convenient, safe, and injury-free work environment produce excellent results. Those are:

1. Employee Turnover Rate
During 2020, there were 48 employees who left.
2. Work Accidents
Throughout 2020, there were no work accident cases that befell in Bank BPD Bali.



TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT DENGAN TANGGUNG JAWAB KEPADA NASABAH

Corporate Social Responsibilities Related to Customer Responsibilities

Komitmen dan Kebijakan

Bank memiliki komitmen untuk senantiasa menjaga kepentingan konsumen. Komitmen tersebut diwujudkan termasuk dengan melakukan penyesuaian dengan kebutuhan dan tuntutan pasar, sebagaimana diatur dalam serangkaian kebijakan manajemen terkait aspek pengembangan produk, keamanan produk, dan termasuk layanan pengaduan konsumen.

Commitment and Policy

The Bank has committed to always safeguarding the interests of consumers. This commitment is manifested with making adjustments to market needs and demands, as stipulated in a series of management policies related to aspects of product development, product safety, and including consumer complaint services.

Isu-Isu dan Risiko yang Relevan Terkait Nasabah

Bank telah melakukan pemetaan terkait isu-isu dan risiko yang relevan terkait konsumen. Bank mengacu pada kebijakan dan regulasi yang berlaku di Indonesia, yaitu:

Peraturan OJK No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.

Peraturan Bank Indonesia No. 7/7/PBI/2005 tentang Penyelesaian Pengaduan Nasabah, dimana telah diubah dengan PBI No. 10/10/PBI/2008 Tentang perlindungan nasabah.

Pemenuhan terhadap ketentuan tersebut merupakan isu dan risiko utama bagi Bank.

Relevant Issues and Risks Related to Customer

The Company has planned out a few relevant issues and risks related to consumers. The Company refers to the policies and regulations applying in Indonesia, specifically:

FSA Regulation No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector.

Bank Indonesia Regulation No. 7/7/PBI/2005 concerning Settlement of Customer Complaints, which has been amended by PBI No. 10/10/PBI/2008 Regarding customer protection

The agreement with these stipulations is an influential issue and risk for the Company itself.

Cakupan dan Lingkup Tanggung Jawab Terhadap Nasabah

Cakupan dan lingkup utama tanggung jawab sosial kepada konsumen adalah penanganan keluhan pelanggan. Untuk itu, Bank telah menyediakan fasilitas *call center* yang dapat diakses selama 24 jam oleh nasabah. Selain itu, Bank juga menyediakan *counter customer service* di setiap kantor layanan.

Lebih jauh lagi, sesuai Peraturan OJK Nomor 7/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Untuk Konsumen dan/atau Masyarakat serta

Scope and Realm of Responsibility to Customer

The main scope and range of social responsibility to consumers are managing customer's complaints. To that end, the Bank has provided call centre facilities that can be accessed 24 hours by customers. Also, the Bank provides a customer service counter at each service office.

Furthermore, under the FSA Regulation Number 7/POJK.07/2016 concerning Literacy Improvement and Financial Inclusion in the Financial Services Sector for Consumers and/or Communities

Surat Edaran OJK Nomor 30/SEOJK.07/2017 tentang Pelaksanaan Kegiatan dalam Rangka Meningkatkan Literasi Keuangan di Sektor Jasa Keuangan, Bank juga diharapkan berperan aktif dalam melakukan edukasi literasi keuangan kepada masyarakat.

and FSA Circular Letter Number 30/SEOJK.07/2017 concerning Implementation of Activities in the Framework of Increasing Literacy Finance in the Financial Services Sector, the Bank is also expected to perform an active role in conducting financial literacy education to the public.

Rencana Kegiatan

Untuk meningkatkan layanan kepada nasabah, Bank terus berupaya untuk meningkatkan kualitas layanan pelanggan. Tahun 2021, beberapa hal yang direncanakan Bank BPD Bali adalah sebagai berikut:

1. Melakukan *Refreshment* standar pelayanan kepada *Customer Service, Teller, Satpam, Sopir* untuk penyediaan sumber daya manusia yang handal, memiliki kemampuan dan integritas yang tinggi dalam memberikan pelayanan kepada nasabah.
2. Membuat video SOP standar pelayanan untuk memudahkan karyawan/karyawati untuk memahami dan mengimplementasikan SOP standar pelayanan.
3. Membuat dan menyiapkan e-katalog produk dana dan jasa sehingga memudahkan karyawan/karyawati dalam memasarkan/mempromosikan produk dana dan jasa kepada nasabah dan masyarakat.
4. Meningkatkan kinerja dan produktivitas petugas *frontliner* pada khususnya dan karyawan/karyawati pada umumnya melalui pelaksanaan pelatihan dan implementasi budaya kerja.
5. Memasarkan dan mengoptimalkan pemanfaatan *delivery channel* yang telah dimiliki Bank.
6. Melakukan pengembangan dan diversifikasi fitur produk dan layanan Bank melalui kartu ATM/Debet, *Call Center, Mobile Banking, Internet Banking, EDC Mini ATM, EDC Merchant, Insource Perso* kartu ATM/Debet *Chip*, aplikasi *Call Center* terintegrasi dengan *omnichannel* dan aplikasi internal Bank BPD Bali, *Cash Recycle Machine (CRM)*, Mailaku Bank BPD Bali, QRIS Bank BPD Bali, *e-Link* Bank BPD Bali.

Activity Plan

To improve service to customers, the Bank continues to strive to improve the quality of customer service. In 2021, some things planned by Bank BPD Bali are as follows:

1. Refreshment service standards to Customer Service, Teller, Security Guard, Driver to provide human resources who are reliable, have high ability and integrity in providing services to customers.
2. Creating a service standard SOP video to make it easier for employees/female employees to comprehend and to implement service standard SOPs.
3. Creating and preparing an e-catalogue of fund products and services to make it easier for employees/female employees in marketing/promoting fund products and services to customers and the public.
4. Increasing the performance and productivity of front-liners in particular and employees/female employees in general through the implementation of training and work culture implementation.
5. Marketing and optimising the utilisation of the delivery channels that belongs to the Bank.
6. Developing and diversifying the Bank's product and service features through ATM/Debit cards, Call Centre, Mobile Banking, Internet Banking, EDC Mini ATMs, EDC Merchants, Insource Perso ATM/Debit Chip cards, integrated Call Centre applications with omnichannel and internal applications Bank BPD Bali, Cash Recycle Machine (CRM), Mailaku Bank BPD Bali, QRIS Bank BPD Bali, e-Link Bank BPD Bali.

Pelaksanaan Kegiatan

1. Melakukan evaluasi standar pelayanan petugas *frontliner* (Customer Service, Teller, Satpam) secara berkala sesuai dengan SOP Standar Pelayanan.
2. Mengimplementasikan sistem antrian *online* berbasis *mobile* yang bekerja sama dengan Pihak Ketiga yaitu melalui aplikasi *SPEEDID* yang bertujuan untuk memberikan kemudahan bagi nasabah untuk mengakses layanan Bank, mendukung program pemerintah *social distancing* (menjaga jarak) dalam rangka memutus penyebaran virus Covid-19.
3. Mengusulkan pelaksanaan evaluasi kualitas layanan yang dilakukan oleh Pihak Ketiga salah satunya riset *customer behavior* yang bertujuan mengevaluasi layanan *e-channel* dan layanan cabang.
4. Mempersiapkan pengembangan aplikasi *call center* terintegrasi dengan *omnichannel* dan aplikasi internal Bank BPD Bali untuk memudahkan pemantauan pelayanan dan penyelesaian pengaduan nasabah.
5. Pelaksanaan kegiatan edukasi nasabah dan masyarakat melalui kegiatan literasi maupun inklusi keuangan yang dilakukan oleh seluruh Cabang.
6. Pelaksanaan operasional kegiatan SIMOLEK di seluruh Cabang.
7. Meyediakan media/materi promosi produk dan layanan Bank melalui media cetak, media elektronik, pencetakan brosur, pamflet, *website* dan/atau media sosial yang dimiliki Bank.
8. Memaksimalkan fungsi layanan SMS notifikasi sebagai salah satu media untuk mengedukasi dan memberi informasi kepada nasabah.
9. Implementasi pelaksanaan layanan sesuai standar mutu layanan/*service level agreement* (SLA) pelayanan kepada pihak internal maupun eksternal.

Penghargaan dan Sertifikasi

Hingga akhir tahun 2020, Bank BPD Bali belum memiliki sertifikasi yang terkait dengan layanan pelanggan.

Implementation of Activities

1. Evaluating the service standards of frontliners (Customer Service, Teller, Security) periodically in accordance with the SOP for Service Standards.
2. Implementing a mobile-based online queuing system in collaboration with third parties, namely through the *SPEEDID* application which aims to make it easy for customers to access Bank services, supporting government social distancing programs (maintaining distance) in order to cut the spread of the Covid-19 virus.
3. Proposing the implementation of service quality evaluation conducted by third parties, one of which is customer behaviour research aimed at evaluating e-channel services and branch services.
4. Preparing the development of an integrated call centre application with omnichannel and the Bank BPD Bali internal application to facilitate monitoring of services and settlement of customer complaints.
5. Implementing customer and public education activities through literacy and financial inclusion activities carried out by all branches.
6. Operational implementation of SIMOLEK activities in all branches.
7. Providing media/promotional materials for the Bank's products and services through printed media, electronic media, printing of brochures, pamphlets, websites and/or social media owned by the Bank.
8. Maximising the function of the SMS notification service as a medium for educating and providing information to customers.
9. Service implementation according to service level agreement (SLA) standards for services to internal and external parties.

Awards and Certifications

Until the end of 2020, Bank BPD Bali did not have certification related to customer service.

TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT DENGAN PENGEMBANGAN SOSIAL KEMASYARAKATAN

Corporate Social Responsibility Related to Community Social Development

Komitmen dan Kebijakan

Bank BPD Bali meyakini bahwa kesinambungan usaha tidak hanya diperoleh melalui pencapaian target-target finansial semata. Perusahaan juga menyadari bahwa keberhasilan dalam mencapai tujuan bisnis bukan hanya dipengaruhi faktor internal, melainkan juga oleh masyarakat di sekitar lingkungan bisnis perusahaan. Oleh karena itu, Bank BPD Bali memiliki kewajiban moral untuk memberi manfaat, termasuk memperbesar akses bagi masyarakat guna mencapai kondisi sosial, ekonomi, dan kualitas kehidupan yang lebih baik.

Commitment and Policy

Bank BPD Bali considers that business chain is not only gained by the achievement of financial targets. Furthermore, the Company realises breakthrough in accomplishing business objects is not only determined by internal factors, but also by the community around the Bank's business environment. Consequently, Bank BPD Bali has a moral obligation to provide benefits, including increasing access for the community to reach better social, economic, and quality of life conditions.

Isu dan Risiko Sosial yang Relevan dengan Perusahaan

Sesuai dengan bidang usaha yang dijalankan, tidak terdapat isu dan risiko sosial yang relevan secara langsung dengan Bank.

Issues and Social Risks Relevant to the Company

Under the line of business carried out, there are no social issues and risks that are directly relevant to the Bank.

Target dan Rencana Kegiatan

Dalam hal pengembangan sosial dan kemasyarakatan, Bank senantiasa berupaya meningkatkan kinerja terbaiknya untuk memberikan manfaat sebesar-besarnya bagi pemangku kepentingan. Bank BPD Bali meyakini bahwa pertumbuhan perusahaan harus diikuti dengan meningkatnya kesejahteraan dan taraf hidup komunitas sekitar, baik secara ekonomi maupun sosial. Dengan demikian maka akan terjalin hubungan yang harmonis dan saling mendukung antara perusahaan dengan masyarakat. Untuk mewujudkan hal tersebut, Bank melaksanakan berbagai kegiatan di bidang sosial, ekonomi dan lingkungan terhadap masyarakat melalui dua program utama, yaitu Tanggung Jawab Sosial Perusahaan.

Target and Plan Activity

In terms of social and community development, the Company attempts to enhance its best performance to provide the highest advantages for the stakeholders. Bank BPD Bali believes that the Company's growth must be followed by an increase in the welfare and standard of living of the surrounding community, both economically and socially. Hence, there will be a rhythmical relationship and mutual support between the Company and the community. To actualise the objective, the Company carries out various social, economic, and environmental activities for the community through two main programs, namely Corporate Social Responsibility.

Program CSR 2020 bidang pengembangan sosial kemasyarakatan adalah:

1. Bantuan CSR untuk Penyandang Disabilitas di Desa Sembung, Munggu Penarungan, Kecamatan Mengwi, Kabupaten Badung berupa 30 (tiga puluh) buah kursi roda, 5 (lima) buah *walker* dan 30 (tiga puluh) unit *hearing aid*.

The 2020 CSR programs in the field of social development are:

1. CSR Assistance for People with Disabilities in Sembung Village, Munggu Penarungan, Mengwi Subdistrict, Badung Regency in the form of 30 (thirty) wheelchairs, 5 (five) walkers and 30 (thirty) hearing aid units.

2. Bantuan Kursi Roda sebanyak 25 (dua puluh lima) unit untuk Penyandang Disabilitas Kabupaten Gianyar.

2. Wheelchair Assistance as many as 25 (twenty five) units for People with Disabilities Gianyar Regency

Lingkup Kegiatan CSR yang Dijalankan

Program CSR diberikan kepada kegiatan yang memiliki dampak positif bagi lingkungan dan masyarakat.

Scope of CSR Activities Conducted

CSR programs are given to activities that have a positive impact on the environment and society.

Kegiatan yang Dilaksanakan

Tahun 2020, Bank BPD Bali telah menjalankan beberapa kegiatan CSR yang berkaitan dengan pengembangan sosial kemasyarakatan, antara lain:

Activities Performed

In 2020, Bank BPD Bali has carried out several CSR activities related to social development, including:

No.	Realisasi Program Tanggung Jawab Sosial Aspek Lingkungan Hidup Tahun 2020 Realisation of Environmental Aspect Responsibility Program in 2020			
	Program Tanggung Jawab Sosial Social Responsibility Programs	Penerima Program Program Receiver	Waktu Pelaksanaan Program Timing of the Program	Biaya Budget
1.	Bantuan Dana dalam bentuk tabungan Bank BPD Bali kepada 7 (tujuh) orang Mahasiswa/i Berprestasi di LPK The Hotel International. Dicairkan pada tanggal 05 November 2020. Fund Assistance in the form of savings Bank BPD Bali to 7 (seven) Brilliant Students at LPK The Hotel International. Disbursed on November 5, 2020.	The Hotel International Gianyar	Nov-20	3,500,000.00
2.	Bantuan berupa 500 (lima ratus) Koleksi Buku untuk Perpustakaan Kabupaten Tabanan. Sudah dicadangkan pada tanggal 18 Desember 2020. Assistance in the form of 500 (five hundred) Book Collections for tabanan regency library. It has been reserved on December 18, 2020.	Dinas Perpustakaan dan Arsip Kabupaten Tabanan	Dec-20	23,870,000.00
3.	Bantuan berupa 127 Koleksi Buku untuk Perpustakaan di Undiknas. Dicairkan pada tanggal 30 Desember 2020. Assistance in the form of 127 Book Collections for Libraries in Undiknas. Disbursed on December 30, 2020.	Universitas Pendidikan Nasional	Dec-20	9,505,425.00
4.	Beasiswa untuk Anak Didik yang tidak Mampu sebanyak 15 orang dan Anak Didik yang Berprestasi sebanyak 6 orang Dinas Pendidikan Kepemudaan dan Olahraga Kota Denpasar. Dicairkan pada tanggal 29 Desember 2020. Scholarships for students who cannot afford as many as 15 people and students with achievement as many as 6 people from the Denpasar City Youth and Sports Education Office. It was cashed out on December 29, 2020.	Dinas Pendidikan, Kepemudaan dan Olahraga Kota Denpasar	Dec-20	40,000,000.00
5.	Beasiswa untuk 15 (lima belas) Anak Didik yang Tidak Mampu di SMPN 1 Tabanan. Dicairkan pada tanggal 23 Desember 2020. Scholarships for 15 (fifteen) Underprivileged Students at SMPN 1 Tabanan. It was cashed out on December 23, 2020.	SMPN 1 Tabanan	Dec-20	30,000,000.00

No.	Realisasi Program Tanggung Jawab Sosial Aspek Lingkungan Hidup Tahun 2020 Realisation of Environmental Aspect Responsibility Program in 2020			
	Program Tanggung Jawab Sosial Social Responsibility Programs	Penerima Program Program Receiver	Waktu Pelaksanaan Program Timing of the Program	Biaya Budget
6.	Bantuan Beasiswa untuk 27 (dua puluh tujuh) Anak Didik yang Tidak Mampu di Sekolah Dasar Negeri 19 Cakranegara. Scholarship Assistance for 27 (twenty seven) Underprivileged Students at 19 Cakranegara Public Elementary Schools.	Sekolah Dasar Negeri 19 Cakranegara	Dec-20	15,500,000.00
7.	Beasiswa untuk 7 (tujuh) Siswa Berprestasi di PT Monarch Bali Gianyar Scholarships for 7 (seven) Outstanding Students at PT Monarch Bali Gianyar	Yayasan Widhi Sastra Nugraha Monarch	Dec-20	3,500,000.00
8.	Program Tanggung Jawab Sosial dan Lingkungan (TJSL) bidang kesehatan berupa Mobil Ambulance Pasien untuk Rumah Sakit Umum Negara, Rumah Sakit Umum Bangli dan Rumah Sakit Umum Daerah Sanjiwani Gianyar Social and Environmental Responsibility Program (TJSL) in the health sector in the form of Patient Ambulances for the State General Hospital, Bangli General Hospital and Sanjiwani Gianyar Regional General Hospital	Inisiatif Bank BPD Bali	Dec-20	691,994,250.00
9.	Bantuan CSR Gerakan Pramuka Kwartir Bali dalam kegiatan Bincang Sehat dengan Tema "Jauhi HIV/AIDS, Dekati ODHA) CSR assistance from the Bali Kwartir Scout Movement in Healthy Talk activities with the theme of "Jauhi HIV/AIDS, Dekati ODHA)"	Gerakan Pramuka Kwartir Daerah Bali	Dec-20	17,500,000.00
10.	Bantuan CSR untuk Penyandang Disabilitas di Desa Sembung, Munggu Penarungan, Kecamatan Mengwi, Kabupaten Badung berupa 30 (tiga puluh) buah kursi roda, 5 (lima) buah walker dan 30 (tiga puluh) unit hearing aid CSR Assistance for People with Disabilities in Sembung Village, Munggu Penarungan, Mengwi Subdistrict, Badung Regency in the form of 30 (thirty) wheelchairs, 5 (five) walkers and 30 (thirty) hearing aid units	Desa Munggu, Desa Sembung dan Desa Penarungan Kecamatan Mengwi, Kabupaten Badung	Apr-20	63,075,000.00
11.	Bantuan Kursi Roda sebanyak 25 (dua puluh lima) unit untuk Penyandang Disabilitas Kabupaten Gianyar Wheelchair Assistance as many as 25 (twenty five) units for People with Disabilities Gianyar Regency	Tim Penggerak Pemberdayaan dan Kesejahteraan Keluarga Kabupaten Gianyar	Apr-20	31,250,000.00
12.	Bantuan Tong Sampah untuk Pasar Rakyat Phula Kerti berupa 10 (sepuluh) unit tempat sampah beroda kapasitas 240 liter Trash Can Aid for Phula Kerti People's Market in the form of 10 (ten) units of wheeled bins with a capacity of 240 litres	Pasar Rakyat Phula Kerti	Jan-20	8,190,000.00
13.	Bantuan Tong Sampah untuk Politeknik Negeri Bali berupa 2 (dua) unit tempat sampah beroda kapasitas 240 liter dan 8 (delapan) unit beroda kapasitas 40 liter Trash Can assistance for Bali State Polytechnic in the form of 2 (two) units of wheeled bins with a capacity of 240 litres and 8 (eight) units of wheels with a capacity of 40 litres	Politeknik Negeri Bali	Jan-20	3,114,000.00

No.	Realisasi Program Tanggung Jawab Sosial Aspek Lingkungan Hidup Tahun 2020 Realisation of Environmental Aspect Responsibility Program in 2020			
	Program Tanggung Jawab Sosial Social Responsibility Programs	Penerima Program Program Receiver	Waktu Pelaksanaan Program Timing of the Program	Biaya Budget
14.	Bantuan Tong Sampah untuk SMAN 3 Denpasar sebanyak 5 (lima) unit Trash assistance for SMAN 3 Denpasar, totaling 5 (five) units	SMAN 3 Denpasar	Feb-20	6,500,000.00
15.	Bantuan Motor cikar sebanyak 1 (satu) unit untuk Banjar Adat Kepisah Desa Adat Sumerta Kecamatan Denpasar Timur Kota Denpasar Motorbike aid as much as 1 (one) unit for the Kepisah Banjar Adat, Sumerta Traditional Village, East Denpasar District, Denpasar City	Banjar Kepisah Desa Adat Sumerta	Jun-20	32,650,000.00
16.	Bantuan Tempat Sampah Desa Adat Junjungan sebanyak 50 (lima puluh) unit Assistance for Trash Can for the Traditional Village of Junjungan, as much as 50 (fifty) units	Desa Adat Junjungan, Kelurahan Ubud, Kabupaten Gianyar	Jul-20	7,750,000.00
17.	Bantuan Motor Cikar sebanyak 1 (satu) unit untuk Program TJSL di Desa Adat Tegallalang, Kecamatan Tegallalang, Kabupaten Gianyar Motor Cikar assistance as much as 1 (one) unit for the TJSL Program in Tegallalang Traditional Village, Tegallalang District, Gianyar Regency	Desa Adat Tegallalang, Kecamatan Tegallalang, Kabupaten Gianyar	Aug-20	32,650,000.00
18.	Bantuan Motor Cikar sebanyak 1 (satu) unit untuk Program TJSL di Desa Jungutbatu Kecamatan Nusa Penida, Kabupaten Klungkung Motor Cikar assistance as much as 1 (one) unit for the TJSL Program in Jungutbatu Village, Nusa Penida District, Klungkung Regency	Desa Jungutbatu Kecamatan Nusa Penida, Kabupaten Klungkung	Aug-20	32,650,000.00
19.	Bantuan Motor Cikar sebanyak 1 (satu) unit untuk Program TJSL di Banjar Adat Kertasari, Kelurahan Peguyangan, Kota Denpasar Motor Cikar assistance as much as 1 (one) unit for the TJSL Program in the Banjar Adat Kertasari, Peguyangan Village, Denpasar City	Banjar Adat Kertasari, Kelurahan Peguyangan, Kota Denpasar	Aug-20	32,650,000.00
20.	Bantuan 1 (satu) unit gerobak sampah untuk Lembaga Pemberdayaan Masyarakat (LPM) Kelurahan Dangin Puri Kecamatan Denpasar Timur Assistance of 1 (one) garbage cart for the Community Empowerment Institution (LPM) Dangin Puri Village, East Denpasar District	Lembaga Pemberdayaan Masyarakat Kelurahan Dangin Puri Kecamatan Denpasar Timur	Oct-20	6,000,000.00
21.	Bantuan Tong Sampah sebanyak 15 (lima belas) unit untuk Komando Resor Militer 163/Wira Satya Komando Distrik Militer 1611 Trash assistance as much as 15 (fifteen) units for Military Resort Command 163/Wira Satya Military District Command 1611	Komando Resor Militer 163/Wira Satya Komando Distrik Militer 1611	Oct-20	2,700,000.00
22.	Bantuan Tempat Sampah sebanyak 20 (dua puluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB Trash can aid of 20 (twenty) units measuring 120 litres for 8 Hindu Hindu temples in NTB	Parisada Hindu Dharma Indonesia Provinsi Nusa Tenggara Barat	Dec-20	11,798,000.00
23.	Bantuan Tempat Sampah sebanyak 20 (dua puluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB Trash can aid of 20 (twenty) units measuring 120 litres for 8 Hindu Hindu temples in NTB	Parisada Hindu Dharma Indonesia Provinsi Nusa Tenggara Barat	Dec-20	11,798,000.00

No.	Realisasi Program Tanggung Jawab Sosial Aspek Lingkungan Hidup Tahun 2020 Realisation of Environmental Aspect Responsibility Program in 2020			
	Program Tanggung Jawab Sosial Social Responsibility Programs	Penerima Program Program Receiver	Waktu Pelaksanaan Program Timing of the Program	Biaya Budget
24.	Bantuan Tempat Sampah sebanyak 30 (tiga puluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB Trash can aid of 30 (thirty) units measuring 120 litres for 8 Hindu Hindu temples in NTB	Parisada Hindu Dharma Indonesia Provinsi Nusa Tenggara Barat	Dec-20	17,697,000.00
25.	Bantuan Tempat Sampah sebanyak 10 (sepuluh) unit ukuran 120 liter untuk 8 Pura Besar Umat Hindu di NTB Trash can aid of 10 (ten) units measuring 120 litres for 8 Hindu Hindu temples in NTB	Parisada Hindu Dharma Indonesia Provinsi Nusa Tenggara Barat	Dec-20	5,899,000.00
26.	Pembayaran Termin I (satu) untuk Penataan Objek Wisata Suwat <i>Waterfall</i> dalam rangka Program Tanggung Sosial dan Lingkungan di Desa Suwat The term I (one) payment for the arrangement of Suwat Waterfall tourism objects in the context of the Social and Environmental Responsibility Program in Suwat Village	Desa Adat Suwat	Apr-20	100,000,000.00
27.	Pembayaran Termin I (satu) untuk Penataan Objek Wisata Pantai Melasti dalam rangka Program Tanggung Sosial dan Lingkungan di Desa Ungasan The term I (one) payment for the arrangement of Melasti Beach Tourism Objects in the context of the Social and Environmental Responsibility Program in Ungasan Village	Desa Adat Ungasan, Kecamatan Kuta Selatan	Jul-20	122,500,000.00
28.	Pembayaran Termin II Program TJSL di Objek Wisata Pantai Melasti berupa Pembangunan Gedung (Toilet, Musholla dan Minimarket) serta pembelian Gazebo di Desa Ungasan The term II payment the TJSL Program at Melasti Beach Tourism Objects in the form of Building Construction (Toilets, Musholla and Minimarket) and purchase of Gazebo in Ungasan Village	Desa Adat Ungasan, Kecamatan Kuta Selatan	Sep-20	122,500,000.00
29.	Pembayaran Termin I (satu) untuk Penataan Objek Wisata Desa Adat Penglipuran dalam rangka Program Tanggung Sosial dan Lingkungan di Desa Adat Penglipuran, Kelurahan Kubu, Kecamatan Bangli The term I (one) payment for the arrangement of Penglipuran Traditional Village Tourism Objects in the framework of the Social and Environmental Responsibility Program in Penglipuran Traditional Village, Kubu Village, Bangli District	Desa Adat Penglipuran Kelurahan Kubu Kecamatan Bangli Kabupaten Bangli	Oct-20	100,000,000.00
30.	Pembayaran Termin II (dua) untuk Penataan Objek Wisata Suwat <i>Waterfall</i> dalam rangka Program Tanggung Sosial dan Lingkungan di Desa Suwat The term II (two) payment for the arrangement of Suwat Waterfall Tourism Objects in the context of the Social and Environmental Responsibility Program in Suwat Village	Desa Adat Suwat	Oct-20	100,000,000.00
31.	Pembayaran untuk TJSL Desa Bakas berupa pengadaan ruang tiket dan informasi setempat, pengadaan ayunan baru, anjungan swafoto dan pengadaan <i>rest point</i> Payment for TJSL Desa Bakas in the form of procurement of ticket space and local information, procurement of new swings, selfie booths and procurement of rest points	POKDARWIS Desa Bakas	Nov-20	107,861,450.00

No.	Realisasi Program Tanggung Jawab Sosial Aspek Lingkungan Hidup Tahun 2020 Realisation of Environmental Aspect Responsibility Program in 2020			
	Program Tanggung Jawab Sosial Social Responsibility Programs	Penerima Program Program Receiver	Waktu Pelaksanaan Program Timing of the Program	Biaya Budget
32.	Pembayaran Termin II & III untuk Penataan Objek Wisata Desa Adat Penglipuran dalam rangka Program Tanggung Sosial dan Lingkungan di Desa Adat Penglipuran, Kelurahan Kubu, Kecamatan Bangli The term II & III payment for Arrangement of Penglipuran Traditional Village Tourism Objects in the context of Social and Environmental Responsibility Programs in Penglipuran Traditional Villages, Kubu Village, Bangli District	Desa Adat Penglipuran Kelurahan Kubu Kecamatan Bangli Kabupaten Bangli	Nov-20	150,000,000.00
33.	Pembayaran Termin II TJSL di Desa Wisata Blimbingsari, Kecamatan Melaya, Kabupaten Jembrana berupa pembangunan jaringan induk internet (<i>wifi hotspot</i>) Desa Blimbingsari The term II payment for TJSL in Blimbingsari Tourism Village, Melaya District, Jembrana Regency in the form of building an internet main network (<i>wifi hotspot</i>) in Blimbingsari Village	Desa Blimbingsari, Kecamatan Melaya, Kabupaten Jembrana	Dec-20	50,000,000.00
34.	TJSL di Desa Wisata Blimbingsari, Kecamatan Melaya, Kabupaten Jembrana berupa pembangunan jaringan induk internet (<i>wifi hotspot</i>) Desa Blimbingsari TJSL in Blimbingsari Tourism Village, Melaya District, Jembrana Regency in the form of the construction of the internet main network (<i>wifi hotspot</i>) Blimbingsari Village	Desa Blimbingsari, Kecamatan Melaya, Kabupaten Jembrana	Dec-20	50,000,000.00
Total				2,044,602,125.00

RENCANA KERJA DAN ANGGARAN CSR BANK BPD BALI TAHUN 2021

Work and CSR Budget Plan of Bank BPD Bali for Fiscal Year 2021

No.	Program	Persentase Percentage	Anggaran (Rp.) Budget
1.	Pendidikan a. Beasiswa kepada anak didik yang tidak mampu b. Bantuan kepada anak didik yang berprestasi ditingkat kabupaten, provinsi, nasional dan internasional diwujudkan dengan memberikan penghargaan atau apresiasi berupa uang/barang untuk menunjang kegiatan dari siswa tersebut c. Sarana dan prasarana pendidikan d. Pembangunan dan/atau renovasi fisik gedung/bangunan sebagai sarana Pendidikan Education a. Scholarships for students who cannot afford it b. Assistance to students who excel at district, provincial, national and international levels is manifested by giving awards or appreciation in the form of money/goods to support the activities of these students. c. Educational facilities and infrastructure d. Construction and/or physical renovation of buildings/structures as educational facilities	16,41 %	2.100.000.000
2.	Kesehatan a. Bantuan kesehatan kepada masyarakat terhadap suatu wabah penyakit b. Bantuan kesehatan kepada masyarakat terhadap penyakit tertentu, antara lain penyakit katarak, bibir sumbing, TBC, kusta, HIV/AIDS c. Bantuan sarana dan prasarana kesehatan dalam rangka mendukung program pemerintah d. Kegiatan kesehatan lainnya: - Berpartisipasi dalam peningkatan kesehatan masyarakat, pemeriksaan/pengobatan bagi balita, lansia, safari kesehatan - Berpartisipasi pada seminar kesehatan dan pelatihan tenaga kesehatan - Bantuan alat kesehatan untuk program penanggulangan pandemi Covid-19 Health a. Health assistance to the community against a disease outbreak b. Health assistance to the community for certain diseases, including cataracts, cleft lip, tuberculosis, leprosy, HIV/AIDS c. Assistance with health facilities and infrastructure in order to support government programs d. Other health activities: - Participating in the improvement of public health, examination/treatment for toddlers, the elderly, health safaris - Participating in health seminars and training of health workers - Medical equipment assistance for the Covid-19 pandemic response program	10,08 %	1.290.000.000
3.	Seni dan Budaya a. Bantuan pengadaan perangkat alat kesenian bagi sanggar-sanggar yang merupakan binaan pemerintah provinsi, kabupaten/kota b. Partisipasi dalam pementasan/penyelenggaraan kesenian c. Pengembangan sarana kesenian d. Penghargaan/apresiasi kepada seniman Art and culture a. Assistance in procuring art equipment for studios that are under the guidance of the provincial, district/city governments b. Participation in performing arts c. Developing art facilities d. Awards/appreciation to artists	1,56 %	200.000.000
4.	Olahraga a. Berpartisipasi dalam kegiatan olahraga b. Pembinaan olahraga kepada pelajar dan pemuda c. Bantuan sarana dan prasarana olahraga dan/atau renovasi prasarana olahraga Sports a. Participating in sports activities b. Sports development for students and youth c. Supporting for sports facilities and infrastructure and/or renovation of sports infrastructure	2,34 %	300.000.000

No.	Program	Persentase Percentage	Anggaran (Rp.) Budget
5.	Sosial lainnya a. Keagamaan - Bantuan kegiatan pembangunan dan atau renovasi fisik gedung/bangunan tempat peribadatan masyarakat umum (khusus Agama Hindu mulai dari Pura Khayangan Jagat, Pura Sad Kahyangan dan Pura Dang Kahyangan) - Bantuan kelengkapan sarana dan prasarana keagamaan dan ibadah - Bantuan kegiatan pembangunan sarana penunjang peribadatan - Bantuan kepada pemimpin upacara agama b. Bantuan kepada panti asuhan dan panti jompo c. Bantuan kepada penyandang disabilitas d. Bantuan kepada pensiunan Bank BPD Bali (permohonan diajukan melalui Dana Pensiun) e. Bantuan korban bencana alam f. Bedah rumah untuk rumah tangga miskin g. Bantuan sembako kepada keluarga miskin Other social a. Religious - Assistance for the construction and or physical renovation of buildings for public worship (specifically for Hinduism, commencing from the Khayangan Jagat Temple, Sad Kahyangan Temple and Dang Kahyangan Temple) - Assistance in completing religious and worship facilities and infrastructure - Assistance for the construction of supporting facilities for worship - Assistance to religious ceremony leaders b. Assistance to orphanages and nursing homes c. Assistance for persons with disabilities d. Assistance to the pension of Bank BPD Bali (application is submitted through the Pension Fund) e. Assistance for victims of natural disasters f. Home renovation for poor households g. Basic food assistance to poor families	23,82 %	3.049.500.000
6.	Bantuan sarana dan prasarana pelestarian alam, lingkungan dan kebersihan Assistance for facilities and infrastructure for the preservation of nature, environment and cleanliness	13,96 %	1.786.500.000
7.	Bantuan Sarana dan Prasarana selain yang tercakup dalam Program Pendidikan, Kesehatan, Seni dan Budaya, Olahraga, Sosial Lainnya dan Pelestarian Alam, Lingkungan dan Kebersihan Assistance for Facilities and Infrastructure other than those covered by the Education, Health, Arts and Culture, Sports, Other Social and Nature Conservation, Environment and Hygiene Programs	21,88 %	2.800.000.000
8.	Program Kemitraan a. <i>Capacity Building</i> b. Bantuan barang modal dan investasi Partnership Program a. Capacity Building b. Capital goods and investment assistance	9,95 %	1.274.000.000
Total Anggaran Total Budget		100 %	12.800.000.000

INDEKS POJK FSA REGULATION INDEX

No. Indeks Index No.	Nama Indeks	Index Description
	Strategi Keberlanjutan	Sustainability Strategy
A.1	Penjelasan Strategi Keberlanjutan	Sustainability Strategy Statement
	Ikhtisar Kinerja Keberlanjutan	Sustainability Performance Highlights
B.1	Ikhtisar Kinerja Ekonomi	Economic Performance Overview
B.1.a	Kuantitas produksi atau jasa yang dijual	The quantity of sold production or service
B.1.b	Pendapatan atau penjualan	Income or sales
B.1.c	Laba atau rugi bersih	Net profit or loss
B.1.d	Produk ramah lingkungan dan	Eco-friendly product
B.1.e	Pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan	Involving local parties related to the Sustainable Finance business process
B.2	Ikhtisar Kinerja Lingkungan Hidup	Environmental Performance Overview
B.2.a	Penggunaan energi	Energy usage
B.2.b	Pengurangan emisi yang dihasilkan	Result of the emissions reduction
B.2.c	Pengurangan limbah dan efluen	Waste and effluent reduction
B.2.d	Pelestarian keanekaragaman hayati	Biodiversity conservation
B.3	Ikhtisar Kinerja Sosial yang merupakan uraian mengenai dampak positif dan negatif dari penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan	Social Performance Overview which describes the positive and negative impacts of implementing Sustainable Finance for society and the environment
	Profil Perusahaan	Company Profile
C.1	Visi, Misi, dan Nilai Keberlanjutan	Vision, Mission, and Sustainability Values
C.2	Alamat Perusahaan	Company Address
C.3	Skala Perusahaan	Scale of organisation
C.3.a	Total aset atau kapitalisasi aset, dan total kewajiban	Total assets or asset capitalisation and total liabilities
C.3.b	Jumlah karyawan menurut gender, jabatan, usia, pendidikan, dan status	Number of employees by gender, position, age, education, and status
C.3.c	Persentase kepemilikan saham	Percentage of share ownership
C.3.d	Wilayah operasional	Operational area
C.4	Produk, Layanan, dan Kegiatan Usaha Yang Dijalankan	Products, services, and business activities undertaken
C.5	Keanggotaan Pada Asosiasi	Membership in the Association
C.6	Perubahan Organisasi Bersifat Signifikan	Significant Change in Organisation
	Penjelasan Direksi	Report of the Board of Directors
D.1.a	Kebijakan untuk merespon tantangan dalam pemenuhan strategi Keberlanjutan	Policies to respond to challenges in fulfilling the Sustainability strategy
D.1.b	Penerapan Keuangan Berkelanjutan	Sustainable Finance Implementation
D.1.c	Strategi pencapaian target	Target achievement strategy
	Tata Kelola Keberlanjutan	Sustainability Governance
E.1	Penanggungjawab Penerapan Keuangan Berkelanjutan	Person in Charge of Sustainable Finance Implementation
E.2	Pengembangan Kompetensi Terkait Keuangan Berkelanjutan	Competency Development Related to Sustainable Finance
E.3	Penilaian Risiko Atas Penerapan Keuangan Berkelanjutan	Risk Assessment on the Sustainable Finance Implementation
E.4	Hubungan Dengan Pemangku Kepentingan	Relations with Stakeholders

No. Indeks Index No.	Nama Indeks	Index Description
E.5	Permasalahan Terhadap Penerapan Keuangan Berkelanjutan	Issues against the Sustainable Finance Implementation
	Kinerja Keberlanjutan	Sustainability Performance
F.1	Kegiatan Membangun Budaya Keberlanjutan	Activities to Build a Culture of Sustainability
	Kinerja Ekonomi	Economic Performance
F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi	Comparison of Production Targets and Performance, Portfolios, Financing Targets, or Investments, Income and Profit and Loss
F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi Pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keberlanjutan	Comparison of Portfolio Targets and Performance, Financing Targets, or Investments in Financial Instruments or Projects that are in Compliance with Sustainability
	Aspek Umum	General Affairs Aspect
F.4	Biaya Lingkungan Hidup	Environmental Costs
	Aspek Material	Material Aspect
F.5	Penggunaan Material yang Ramah Lingkungan	Use of Environmentally Friendly Materials
	Aspek Energi	Energy Aspect
F.6	Jumlah dan Intensitas Energi yang Digunakan	Amount and Intensity of Used Energy
F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan	Attempts and Achievement of Energy Efficiency and Use of Renewable Energy
	Aspek Air	Water Aspect
F.8	Penggunaan Air	Water Usage
	Aspek Keanekaragaman Hayati	Biodiversity Aspect
F.9	Dampak Dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati	Impact of Operational Areas nearby or Located in Conservation Areas or Those Having Biodiversity
F.10	Usaha Konservasi Keanekaragaman Hayati	Attempts of Biodiversity Conservation
	Aspek Emisi	Emission Aspect
F.11	Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya	Amount and Intensity of Produced Emissions by Type
F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan	Amount and Intensity of Resulting Emissions by Type of Emission Reduction Efforts and Achievements Conducted
	Aspek Limbah dan Efluen	Waste and Effluent Aspect
F.13	Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis	The amount of waste and effluent generated by type
F.14	Mekanisme Pengelolaan Limbah dan Efluen	Waste and Effluent Management Mechanisms
F.15	Tumpahan yang Terjadi (Jika Ada)	Leakage, If Any
	Aspek Pengaduan Terkait Lingkungan Hidup	Complaint Aspect Related to the Environment
F.16	Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan	Number and Material of Environmental Complaints Received and Resolved
	Kinerja Sosial	Social Performance
F.17	Komitmen LJK, Emiten, atau Perusahaan Publik Untuk Memberikan Layanan Atas Produk dan/atau Jasa yang Setara Kepada Konsumen	Commitment of Financial Services Institutions, Issuers, or Public Companies to Provide Equal Services for Products and/or Services to Customers
	Aspek Ketenagakerjaan	Employment Aspect
F.18	Kesetaraan Kesempatan Bekerja	Equal Opportunity to Work
F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa	Child Labour and Forced Labour
F.20	Upah Minimum Regional	Regional Minimum Wage
F.21	Lingkungan Bekerja yang Layak dan Aman	Decent and Safe Work Environment
F.22	Pelatihan dan Pengembangan Kemampuan Pegawai	Training and Capacity Building for Employees
	Aspek Masyarakat	Community Aspect

No. Indeks Index No.	Nama Indeks	Index Description
F.23	Dampak Operasi Terhadap Masyarakat Sekitar	Impact of Operations on the Surrounding Communities
F.24	Pengaduan Masyarakat	Public Complaints
F.25	Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL)	Environmental Social Responsibility (TJSL) Activities
	Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan	Responsibility for Sustainable Product/Service Development
F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan berkelanjutan	Sustainable Financial Product/Service Innovation and Development
F.27	Produk/Jasa yang Sudah Dievaluasi Keamanannya Bagi Pelanggan	Products/services safety that have been evaluated for customers
F.28	Dampak Produk/Jasa	Impacts of Product/Service
F.29	Jumlah Produk yang Ditarik Kembali	Number of Withdrawn Products
F.30	Survei Kepuasan Pelanggan Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan	Customer Satisfaction Survey of Sustainable Financial Products and/or Services
	Lain-lain	Others
G.1	Verifikasi Tertulis Dari Pihak Independen, Jika Ada	An Affidavit Verification by the Independent, If Any
G.2	Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris Tentang Tanggung Jawab Atas Laporan Keberlanjutan	Statement of Members of the Board of Directors and Members of the Board of Commissioners regarding the Responsibility for Sustainability Reports
G.3	Lembar Umpan Balik	Feedback Sheet
G.4	Tanggapan Terhadap Umpan Balik Laporan Tahun Sebelumnya	Responses to the Preceding Year's Report Feedback
G.5	Daftar Pengungkapan Sesuai POJK 51/2017	List of Disclosures in accordance with POJK 51/2017

LEMBAR UMPAN BALIK

Feedback Sheet

[GRI 102-53] [OJK G.3]

Profil Anda (Mohon diisi bila berkenan)/Your Profile (Please fill in your details)

Nama/Name : _____

Institusi/Perusahaan
Company/Institution : _____

Email : _____

Telepon/HP
Telephone/Cellphone number : _____

Golongan Pemangku Kepentingan/Stakeholders Category

- ☐ Pemegang saham/investor
Stockholders/Investors
- ☐ Serikat Pekerja
Workers Union
- ☐ Organisasi Masyarakat/NGO
Non-Governmental Organization/NGO
- ☐ Nasabah
Customer
- ☐ Media
Media Supplier
- ☐ Pemerintah/OJK
Government/OJK
- ☐ Pegawai
Employee
- ☐ Pemasok
Supplier
- ☐ Organisasi Bisnis
Business Organization

Lain-lain/Others

Bagaimana penilaian Anda mengenai penulisan laporan ini: How would you rate the writing of this report:	Tidak Setuju Disagree	Kurang Setuju Disagree Rather	Tidak Tahu No Opinion	Setuju Agree	Sangat Setuju Absolutely Agree
Laporan ini mudah dimengerti / This report is easy to understand					
Laporan ini bermanfaat / This report is useful					
Laporan ini sudah menggambarkan kinerja LJK dalam pembangunan berkelanjutan / This report clearly describes the financial service institution's performance in sustainable development					
Bagaimana penilaian Anda mengenai tingkat materialitas topik-topik di bawah ini: How do you assess the materiality of the topics below:	Tidak Penting Not Important	Kurang Penting Less Important	Tidak Tahu No Opinion	Penting Important	Sangat Penting Very Important
Kinerja ekonomi / Economic performance					
Dampak ekonomi tidak langsung / Indirect economic impacts					
Kinerja keuangan berkelanjutan / Sustainable financial performance					
Pendidikan dan pelatihan / Education and training					
Ketenagakerjaan / Employment					
Privasi nasabah / Customer privacy					
Anti korupsi / Anti-corruption					
Kinerja lingkungan / Environmental performance					

Mohon berikan saran, usul, atau komentar Anda atas laporan ini:
Please provide your advice, proposal, or commentary on this report:

2020

LAPORAN BERKELANJUTAN
SUSTAINABILITY REPORT



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