BANK BPD BALI
Bersama Anda Membangun Bali

BERSINERGI & BERINOVASI MENUJU PERTUMBUHAN BERKUALITAS

Synergy and Innovations to Realize Quality Growth

2018

LAPORAN TAHUNAN
ANNUAL REPORT

BERSINERGI & BERINOVASI MENUJU PERTUMBUHAN BERKUALITAS

Synergy and Innovations to Realize Quality Growth

Sinergi mengatasi keterbatasan. Dengan bersinergi kita dapat melipatgandakan kekuatan karena adanya tambahan sumberdaya yang memungkinkan kita untuk melakukan sesuatu melampaui kapasitas eksisting yang dimiliki. Sementara inovasi adalah, "jantung pertumbuhan", yang menjadi salah satu syarat penting untuk meningkatkan daya saing di kompetitifnya era persaingan saat ini.

Synergy is to bridge limited capabilities. Through synergy, we build up strength due to additional resources that allow us to do something beyond our capacity. Meanwhile innovation is the heart of growth which is highly required in building our competitiveness at this competitive era.

Di tahun 2018, Bank BPD Bali fokus membangun dan mengembangkan sinergi sambil terus memperkenalkan berbagai inovasi untuk meningkatkan performa kinerja ditengah kondisi perekonomian global, nasional dan daerah yang cukup menantang.

In 2018, Bank BPD Bali concentrated its efforts to develop and build synergy while continuing to innovate to improve performance amid the challenging global, national as well as regional economies.

Terkait hal tersebut, Bank BPD Bali telah melakukan sinergi dengan berbagai pihak yang berdampak pada perluasan pasar dan jangkauan pelayanan serta keragaman pilihan produk. Untuk memberikan ragam pilihan produk, Bank BPD Bali menggandeng Equity Life Indonesia untuk memasarkan produk *Bankassurance*. Sinergi juga dilakukan dengan Perbarindo melalui kerjasama APEX Bank. Mengantisipasi cepatnya perkembangan dunia digital, Bank BPD Bali juga telah mengantisipasinya melalui kerjasama dengan Fintech

Therefore, Bank BPD Bali has developed synergy with many parties to help expand the market and service network as well as widen the range of product alternatives. To be able to deliver variety of products, Bank BPD Bali partnered with Equity Life Indonesia in promoting Bankassurance products. Synergy was also developed with Perbarindo through its partnership with APEX Bank. Anticipating the vast development in digital industry, Bank BPD Bali also anticipated it through development od cooperation with Fintech.

Pada saat bersamaan, Bank BPD Bali juga terus melakukan berbagai inovasi terkait produk dan layanan. Melengkapi produk *Mobile Banking* yang telah diluncurkan tahun 2015, di tahun 2018 Bank BPD Bali meluncurkan layanan *Internet Banking* Bisnis/Korporasi. Melalui layanan ini, nasabah bank BPD Bali baik individual maupun korporasi dapat mengakses layanan bank kapan dan dimanapun, tanpa terbatas tempat dan waktu. Kemudahan akses nasabah juga dilakukan dengan peluncuran *Call Center*,"BPD Bali Call".

At the same time, Bank BPD Bali also made continuous innovations on products amd services. To complete the range of Mobile Banking services prrviously launched in 2015, in 2018 Bank BPD Bali had launched Corporate Internet Banking. The new service allows the individual and corporate customers of Bank BPD Bali to be able to access the bank services at anytime and anywhere. All services were then completed with the launch of Call Center,"BPD Bali Call".

Produk-produk lain untuk memudahkan transaksi perbankan nasabah seperti *e*-samsat, ATM layanan

Other products to ease customer's baking transactions including e-samsat, ATM for

Giro Perorangan dan *Cash Deposit Machine* (CDM),juga dipersembahkan Bank BPD Bali untuk meningkatkan kepuasan nasabah.

Sinergi solid dan inovasi berkelanjutan yang disertai komitmen penuh para pihak diharapkan tidak hanya dapat meningkatkan kepercayaan dan loyalitas nasabah, tapi juga meningkatkan reputasi Bank yang menjadi landasan penting untuk mengantarkan Bank BPD Bali pada pertumbuhan berkualitas dan berkelanjutan.

Individual Current Account and Cash Deposit Machine (CDM), help Bank BPD Bali to fulfill customer satisfaction.

Solid synergy and sustainable innovations as well as strong commitment from all parties are expected to not only raise trust and loyalty among customers but also to boost bank's reputation which serves as essential fundamental to lead Bank BPD Bali to reach quality and sustainable growth.

MAKNA LOGO *Behind the Logo*

LOGO BANK BPD BALI

Melambangkan kepribadian serta keunikan yang membuatnya berbeda sekaligus menjadi mudah dikenali. Logo merepresentasikan semangat, harapan dan sikapnya yang antisipatif terhadap perubahan. Logo ini juga mewakili nilai dan komitmen Bank BPD Bali yang menggerakkan seluruh pemangku kepentingan (*stakeholder*) untuk tumbuh bersama-sama, dan dengan kemantapan hati, terus berkarya menghasilkan kreasi yang inovatif.

LOGO OF BANK BPD BALI

Symbolizes the personality and uniqueness that makes us different and easy to recognize. The logo represents our spirit, hope and attitude that is anticipative against change. The logo also represents value and commitment of Bank BPD Bali, which encourage the whole stakeholders to grow together, and with determination, to continue delivering innovative creations.

SIMBOL UTAMA LOGO

Yang berbentuk lingkaran dengan 8 (delapan) sudut terinspirasi dari keindahan dan keagungan bunga teratai/padma. Sementara itu, sejumlah elemen kaya makna melengkapi simbol utama logo Bank BPD Bali. Lingkaran bersudut delapan berwarna dasar putih mewakili kesadaran dari seluruh insan Bank BPD Bali untuk melaksanakan tugas dan tanggung jawab mereka dengan berdasarkan kejujuran dan pikiran yang bersih.

THE MAIN SYMBOL OF THE LOGO

Which takes the shape of eight-cornered circle is inspired by the divine beauty of lotus flower. Meanwhile, a number of meaningful elements complete the main symbol of Bank BPD Bali's. The white eight-cornered circle represents the awareness of individual employees of Bank BPD Bali to carry out the duties and responsibilities with honesty and integrity.

LINGKARAN BERWARNA HIJAU

Yang mengelilingi warna putih bermakna bahwa Pulau Bali, di mana Bank BPD Bali menjalankan usahanya, merupakan tanah yang subur yang akan menjadi modal utama dalam mewujudkan kesejahteraan masyarakatnya.

THE GREEN CIRCLE

That encircles the white color refers to the meaning that Bali Island where Bank BPD Bali operates its business is a fertile soil, and therefore it will serve as a main asset to generate prosperity for the society.

BPD

Yang ditulis dengan warna kuning emas mewakili integritas dari seluruh insan Bank BPD Bali dalam menjalankan aktivitas pekerjaannya dan komitmen yang tak lekang oleh waktu dalam memberikan kontribusi bagi peningkatan kesejahteraan masyarakat Bali. Sementara itu, tulisan BALI DWIPA JAYA yang berwarna hitam berarti kesigapan dan kesungguhan dari seluruh insan Bank BPD Bali untuk melaksanaan tugas dan tanggung jawabnya demi mewujudkan Bali yang jaya dan sejahtera.

THE WORD BPD

Which is written in yellow gold represents integrity of all employees of Bank BPD Bali in carrying out their duties and long-term commitment to giving contribution to the improvement of welfare of Balinese people. Meanwhile, the words BALI DWIPA JAYA which are written in black symbolizes responsiveness and determination of all employees of Bank BPD Bali to complete their duties and responsibilities to create a prosperous and glorious Bali Island.

Dengan seluruh energi positif yang terwakili dalam logo ini, Bank BPD Bali mampu menjaga kesinambungan bisnisnya serta memposisikan dirinya sebagai bank pilihan di hati masyarakat.

With all positive energy represented in this logo, Bank BPD Bali can maintain the business continuity and puts itself as the bank of people's choice.

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Bank BPD Bali was capable of maintaining the financial performance in the challenging year. Total assets, total loans, total third party fund, equity, net profit as well as NPL-Gross remained at safe level.

Ikhtisar Kinerja 2018

Performance Highlight 2018

IKHTISAR KEUANGAN DAN RASIO-RASIO KEUANGAN

Financial Highlight and Financial Ratios

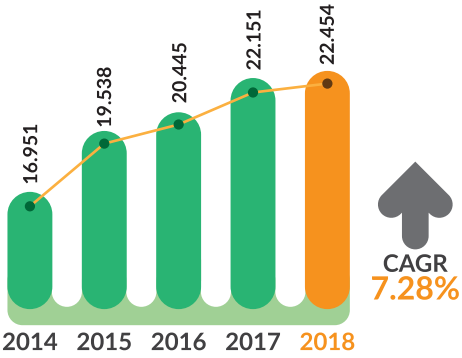
PER 31 DESEMBER 2018

As of December 31, 2018

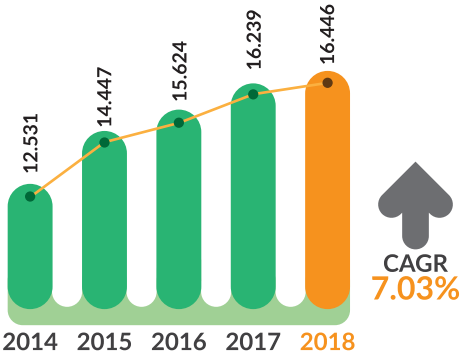
(Rp miliar | *Rp billion*)

Keterangan	2018	2017	2016	2015	2014	*Remark*
NERACA						*Balance Sheet*
Total Aset	**22.454**	22.151	20.445	19.538	16.951	*Total Assets*
Giro & Penempatan pada BI	**2.329**	2.301	2.018	1.310	1.123	*Current Accounts & Placements with BI*
Giro & Penempatan Bank Lain	**398**	617	689	1.150	1.346	*Current Accounts & Placements with Other Banks*
Efek-efek dan *Reserve Repo*	**2.713**	2.395	1.391	1.980	1.240	*Marketable Securities including Reserve Repo*
Kredit yang Diberikan	**16.446**	16.239	15.624	14.447	12.531	*Loans*
Penyertaan	**1**	1	1	1	1	*Equity Investments*
Simpanan dari Nasabah	**18.011**	17.498	15.124	14.728	12.866	*Deposits from Customers*
Simpanan dari Bank Lain	**461**	798	1.643	1.367	1.351	*Deposits from Other Banks*
Pinjaman Diterima	**85**	86	23	5	7	*Borrowings*
Total Kewajiban	**19.060**	18.882	17.177	16.418	14.538	*Total Liabilities*
Ekuitas	**3.394**	3.269	3.269	3.121	2.413	*Equity*
LABA RUGI						*Profit and Loss*
Pendapatan Bunga Bersih	**1.545**	1.524	1.495	1.219	1.130	*Net Interest Income*
Pendapatan Operasional Lainnya	**72**	72	48	47	37	*Other Operating Income*
Pendapatan Operasional	**1.617**	1.596	1.544	1.266	1.167	*Operating Income*
Beban Operasional Lainnya	**712**	682	635	544	532	*Other operating Expenses*
Penyisihan/(Pemulihan) CKPN Aset keuangan, Non Keuangan dan Transaksi Rekening Administrasi	**167**	201	127	74	12	*Allowance for Impairments of Financial Assets and Administrative Account Transaction*
Laba Operasional	**738**	713	781	648	623	*Operating Income*
Pendapatan Non Operasional –Bersih	**(5)**	(7)	(8)	(3)	4	*Non – Operating Income – Net*
Laba Sebelum Pajak	**733**	706	773	645	627	*Income Before Tax*
Beban Pajak Penghasilan	**196**	181	196	169	160	*Income Tax Expenses*
Laba Setelah Pajak Tahun Berjalan	**537**	525	577	476	467	*Net Income*
Laba Komprehensif	**548**	507	566	442	467	*Comprehensive Profit*
RASIO KEUANGAN (%)						*Financial Ratios (%)*
CAR (Risiko Rasio Kredit, Pasar dan Operasional)	**23,47**	19,28	20,42	24,44	20,71	*Credit, Market and Operational Ratio Risk*
Imbal Hasil Aset (*ROA*)	**3,17**	3,16	3,76	3,33	3,92	*Return on Asset*
Imbal Hasil Ekuitas (*ROE*)	**19,16**	19,85	24,31	24,93	25,66	*Return on Equity*
Margin Bunga Bersih (*NIM*)	**7,10**	7,28	7,75	6,85	7,68	*Net Interest Margin*
Beban Operasional/Pendapatan Operasional (*BOPO*)	**70,08**	71,01	66,51	69,67	64,89	*Operating Expenses to Operating Income*
Kredit /Dana Pihak Ketiga (*LDR*)	**91,22**	92,57	102,75	97,32	96,41	*Loan to Deposit Ratio*
Kredit Bermasalah/T. (*NPL-Gross*)	**3,17**	3,10	1,47	1,96	0,35	*Non Performing Loan – Gross*
NPL-CKPN/T.Kredit (*NPL-Netto*)	**1,06**	1,65	0,94	1,33	0,10	*Non Performing Loan – Net*
Jumlah Karyawan – orang	**1.415**	1.456	1.306	1.336	1.348	*Total Employees – Person*
Jumlah Kantor - unit	**152**	148	145	144	130	*Total Offices – Unit*
Jumlah *ATM* – unit	**189**	186	139	139	138	*Total Automated Teller Machine - Unit*
Jumlah *CDM* – unit	**5**	1	1	-	-	*Total Cash Deposit Machine – Unit*
Jumlah *EDC* – unit	**104**	90	-	-	-	*Total Electronic Data Capture -Unit*
Jumlah Kas Mobil - unit	**7**	7	3	2	-	*Total Mobile Cash – Unit*

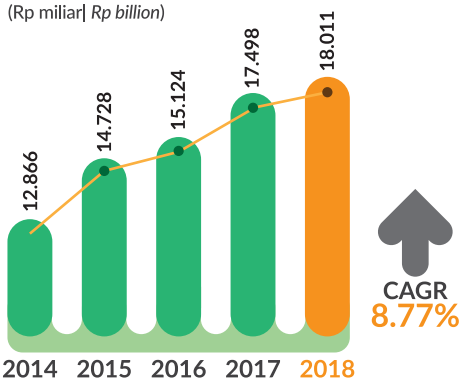
TOTAL ASET
Total Assets
(Rp miliar| *Rp billion*)



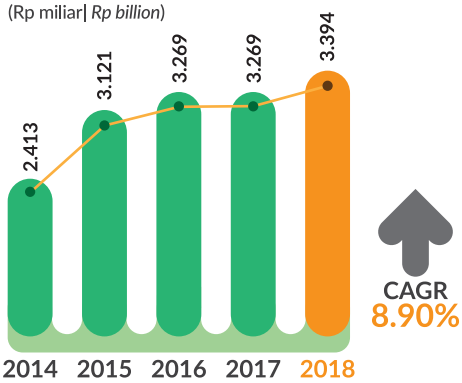
TOTAL KREDIT
Total LOAN
(Rp miliar| *Rp billion*)



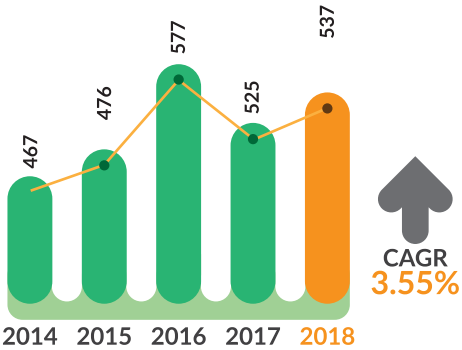
TOTAL DPK
Total Third Party Funds
(Rp miliar| *Rp billion*)



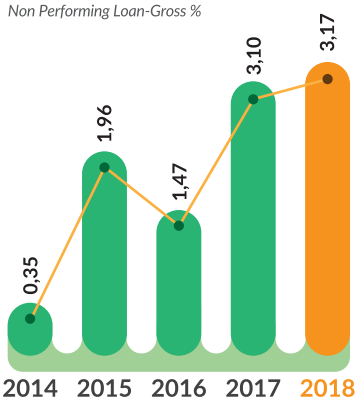
TOTAL EKUITAS
Total Equty
(Rp miliar| *Rp billion*)



LABA BERSIH
Net Income
(Rp miliar| *Rp billion*)

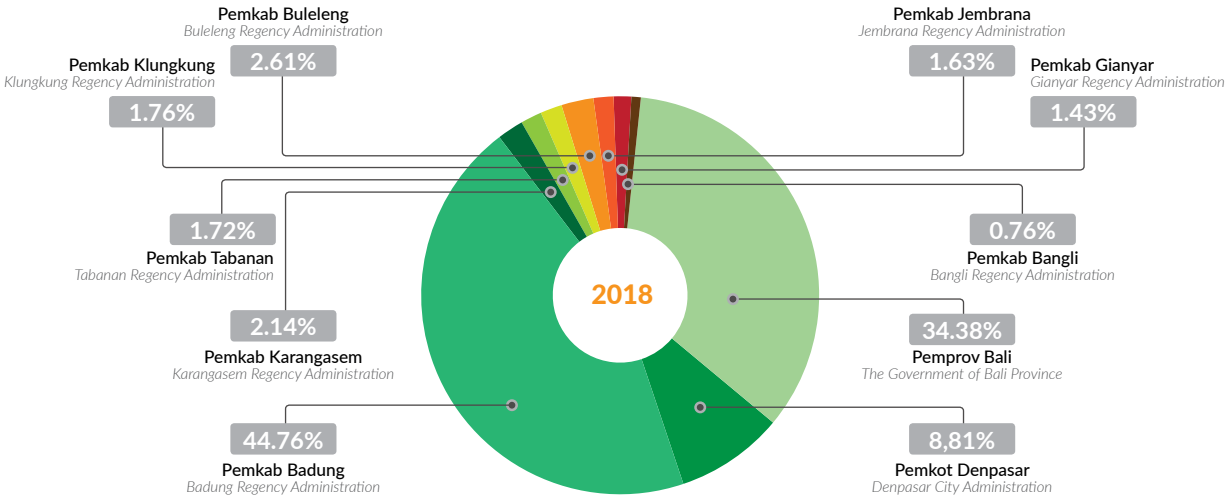


NPL GROSS
Non Performing Loan-Gross %



IKHTISAR SAHAM *Stock Highlight*

KOMPOSISI KEPEMILIKAN SAHAM POSISI 31 DESEMBER 2018
Shareholders' Composition as of 31 December 2018



KOTA/KABUPATEN *City/Regency*	JUMLAH LEMBAR SAHAM *Total Shares*	KEPEMILIKAN *Ownership (%)*
Pemprov Bali *The Government of Bali Province*	614.912	34,38
Pemkot Denpasar *Denpasar City Administration*	157.476	8,81
Pemkab Badung *Badung Regency Administration*	800.617	44,76
Pemkab Karangasem *Karangasem Regency Administration*	38.300	2,14
Pemkab Tabanan *Tabanan Regency Administration*	30.806	1,72
Pemkab Klungkung *Klungkung Regency Administration*	31.423	1,76
Pemkab Buleleng *Buleleng Regency Administration*	46.685	2,61
Pemkab Jembrana *Jembrana Regency Administration*	29.092	1,63
Pemkab Gianyar *Gianyar Regency Administration*	25.604	1,43
Pemkab Bangli *Bangli Regency Administration*	13.577	0,76
TOTAL *Total*	**1.788.492**	**100**

PERKEMBANGAN MODAL DISETOR DALAM 5 TAHUN TERAKHIR
Shareholder's Composition of 2014-2018

KEPEMILIKAN SAHAM *Share Ownership*	MODAL SEBELUMNYA *The Previous Year's Capital*	SETORAN MODAL YANG DISAHAMKAN *Deposit of Capital*	JUMLAH MODAL *Total Capital*
TAHUN 2014			
Pemerintah Provinsi *Provincial Government*	214.912.000.000	200.000.000.000	414.912.000.000
Pemerintah Kabupaten/Kota *City/Regency Administration*	564.269.000.000	175.767.000.000	740.036.000.000
TOTAL *Total*	**779.181.000.000**	**375.767.000.000**	**1.154.948.000.000**
TAHUN 2015			
Pemerintah Provinsi *Provincial Government*	414.912.000.000	200.000.000.000	614.912.000.000
Pemerintah Kabupaten/Kota *City/Regency Administration*	740.036.000.000	367.460.000.000	1.107.496.000.000
TOTAL *Total*	**1.154.948.000.000**	**567.460.000.000**	**1.722.408.000.000**
TAHUN 2016			
Pemerintah Provinsi *Provincial Government*	614.912.000.000	0.00	614.912.000.000
Pemerintah Kabupaten/Kota *City/Regency Administration*	1.107.496.000.000	12.084.000.000	1.119.580.000.000
TOTAL *Total*	**1.722.408.000.000**	**12.084.000.000**	**1.734.492.000.000**
TAHUN 2017			
Pemerintah Provinsi *Provincial Government*	614.912.000.000	0.00	614.912.000.000
Pemerintah Kabupaten/Kota *City/Regency Administration*	1.119.580.000.000	7.500.000.000	1.127.080.000.000
TOTAL *Total*	**1.734.492.000.000**	**7.500.000.000**	**1.741.992.000.000**
TAHUN 2018			
Pemerintah Provinsi *Provincial Government*	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota *City/Regency Administration*	1.127.080.000.000	46.500.000.000	1.173.580.000.000
TOTAL *Total*	**1.741.992.000.000**	**46.500.000.000**	**1.788.492.000.000**

IKHTISAR SAHAM *Stock Highlight*

SETORAN MODAL DALAM TAHUN 2018
Deposit of Capital in 2018

PEMEGANG SAHAM *Shareholder's*	MODAL TAHUN 2017 *Capital in 2017*		SETORAN MODAL YANG DISAHAMKAN TAHUN 2018 *Deposit of Capital in 2018*		MODAL TAHUN 2018 *Capital in 2018*	
	JUMLAH NOMINAL *Nominal Amount*	%	JUMLAH NOMINAL *Nominal Amount*	DASAR HUKUM *Legal Base*	JUMLAH NOMINAL *Nominal Amount*	%
Pemprov Bali *The Government of Bali Province*	614.912.000.000	35,30			614.912.000.000	34,38
Pemkab Badung *Badung Regency Administration*	800.617.000.000	45,96			800.617.000.000	44,76
Pemkot Denpasar *Denpasar City Administration*	139.476.000.000	8,01	18.000.000.000	Akta Nomor 84 tanggal 28 Desember 2018 *Act No. 84 date 28 Dec. 2018*	157.476.000.000	8,81
Pemkab Karangasem *Karangasem Regency Administration*	37.300.000.000	2,14	1.000.000.000	Akta Nomor 42 tanggal 20 April 2018 *Act No. 42 date 28 Apr. 2018*	38.300.000.000	2,14
Pemkab Buleleng *Buleleng Regency Administration*	28.185.000.000	1,62	2.000.000.000	Akta Nomor 14 tanggal 11 Januari 2018 *Act No. 14 date 11 Jan. 2018*	46.685.000.000	2,61
			16.500.000.000	Akta Nomor 42 tanggal 20 April 2018 *Act No. 42 date 20 Apr. 2018*		
Pemkab Tabanan *Tabanan Regency Administration*	30.806.000.000	1,77			30.806.000.000	1,72
Pemkab Klungkung *Klungkung Regency Administration*	29.923.000.000	1,72	1.500.000.000	Akta Nomor 62 tanggal 25 Oktober 2018 *Act No. 62 date 28 Oct. 2018*	31.423.000.000	1,76
Pemkab Gianyar *Gianyar Regency Administration*	20.104.000.000	1,15	2.500.000.000	Akta Nomor 14 tanggal 11 Januari 2018 *Act No. 14 date 11 jan. 2018*	25.604.000.000	1,43
			3.000.000.000	Akta Nomor 84 tanggal 28 Desember 2018 *Act No. 84 date 28 Dec. 2018*		
Pemkab Jembrana *Jembrana Regency Administration*	27.092.000.000	1,56	2.000.000.000	Akta Nomor 62 tanggal 25 Oktober 2018 *Act No. 62 date 28 Oct. 2018*	29.092.000.000	1,63
Pemkab Bangli *Bangli Regency Administration*	13.577.000.000	0,78			13.577.000.000	0,76
Total *Total*	**1.741.992.000.000**	**100,00**	**46.500.000.000**		**1.788.492.000.000**	**100,00**

KEBIJAKAN DIVIDEN

Anggaran Dasar PT Bank Pembangunan Daerah Bali menyebutkan bahwa Bank BPD Bali dapat membagikan jumlah dividen yang berasal dari bagian laba bersih dan/atau laba ditahan perusahaan kepada pemegang saham. Besaran dividen yang akan dibagikan ditetapkan melalui RUPS dengan memperhatikan peraturan perundang-undangan yang berlaku.

Selain itu, Bank BPD Bali juga mempertimbangkan sejumlah faktor, seperti laba, kondisi keuangan, tingkat likuiditas, kepatuhan terhadap ketentuan dalam perundang-undangan yang berlaku serta faktor penting lainnya yang dinilai relevan oleh Direksi setelah memperoleh persetujuan RUPS.

DIVIDEND POLICY

The Article of the Association of PT Bank Pembangunan Daerah Bali states that Bank BPD Bali is authorized to distribute certain dividend amount derived from the net income and/or retained earning of the company to the shareholders. The dividend amount is decided at AGMS with respect to the applying laws.

In addition, Bank BPD Bali also considers a number of factors, including profit, financial condition, liquidity, regulatory compliance as well as other significant factors that are considered relevant by Board of Directors with approval from the AGMS.

Total nilai dividen yang diterima oleh setiap pemegang saham merupakan penjumlahan dari dividen yang diterima setiap periode perhitungan. Pembayaran dividen dilakukan dengan menerbitkan Berita Acara yang dilampiri Jurnal Transaksi dari Direksi kepada Divisi Teknologi & Akuntansi tentang pelimpahan/ pendistribusian dividen kepada setiap pemegang saham.

Total dividend amount received by the shareholders are calculated basen on the accumulation of dividend received by shareholders at every calculation period. Board of Directors then will issue a news and Transaction Journal prepared by Board of Directors to Division of Technology & Accounting to execute the delegation/ distribution of dividend to every shareholder.

Untuk Tahun Buku 2018, RUPS Tahunan Bank BPD Bali yang diadakan tanggal 27 Maret 2018 menyetujui pembayaran dividen sebesar Rp 483.324.576.527,70 Perhitungan dividen yang dibagikan dilakukan secara proporsional dan sesuai dengan jumlah hari dan jumlah saham dari setiap pemegang saham berdasarkan periode pensahaman dalam tahun buku 2018.

For the Fiscal Year of 2018, Bank BPD Bali's AGMS which was held on March 27, 2018 agreed to pay cash dividend of Rp483.324.576.527,70 The dividend was calculated proportionally and in accordance to the number of days and total shares owned by each shareholder based on the share registration period within the fiscal year of 2018.

PERKEMBANGAN DIVIDEN DALAM 5 TAHUN TERAKHIR
Dividend Payment in The Past 5 Years

(Rp juta | *Rp million*)

TAHUN *Year*	DASAR HUKUM *Legal Base*	DIVIDEN *Dividend*	RINCIAN DIVIDEN *Dividend Details*	PEMEGANG SAHAM *Shareholders*
2013	RUPS Tahunan Tanggal 28 Maret 2014 *Annual GMS on March 28, 2014*	252.321	85.272	**Pemerintah Provinsi** *Provincial Government*
			73.840	**Pemerintah Kabupaten/kota** *City/Regency Administration*
2014	RUPS Tahunan Tanggal 11 Maret 2015 *Annual GMS on March 11, 2015*	303.716	102.622	**Pemerintah Provinsi** *Provincial Government*
			201.094	**Pemerintah Kabupaten/kota** *City/Regency Administration*
2015	RUPS Tahunan Tanggal 25 Mei 2016 *Annual GMS on May 25, 2016*	428.628	169.968	**Pemerintah Provinsi** *Provincial Government*
			258.660	**Pemerintah Kabupaten/kota** *City/Regency Administration*
2016	RUPS Tahunan Tanggal 16 Mei 2017 *Annual GMS on May 16, 2017*	519.660	184.914	**Pemerintah Provinsi** *Provincial Government*
			334.746	**Pemerintah Kabupaten/kota** *City/Regency Administration*
2017	RUPS Tahunan Tanggal 20 April 2018 *Annual GMS on April 20, 2018*	472.057	167. 273	**Pemerintah Provinsi** *Provincial Government*
			304.784	**Pemerintah Kabupaten/kota** *City/Regency Administration*
2018	RUPS Tahunan Tanggal 27 Maret 2019 *Annual GMS on March 27, 2019*	483.325	168.927	**Pemerintah Provinsi** *Provincial Governmen*
			314.398	**Pemerintah Kabupaten/kota** *City/Regency Administration*

PENGHARGAAN *Awards*

Bank Terbaik I dalam Menyampaikan Proyeksi *Cashflow* dan Laporan Posisi kas pada Aplikasi Bisilk Tahun 2018 oleh Bank Indonesia.

Best Bank I in Presenting Cashflow Projection and Statements of Cash Position on Bisilk Application in 2018, as presented by Bank of Indonesia.

BANK INDONESIA

KANTOR PERWAKILAN BANK INDONESIA PROVINSI BALI

PIAGAM PENGHARGAAN

DIBERIKAN KEPADA

PT BANK PEMBANGUNAN DAERAH BALI

KATEGORI

BANK TERBAIK I

DALAM MENYAMPAIKAN PROYEKSI CASHFLOW DAN LAPORAN POSISI KAS PADA APLIKASI BISILK TAHUN 2018

DENPASAR, 17 NOVEMBER 2018
KEPALA PERWAKILAN BANK INDONESIA
PROVINSI BALI

CAUSA IMAN KARANA
DIREKTUR

Bank Terbaik II dalam Memproyeksikan Kebutuhan Uang Menjelang Lebaran Tahun 2018 (diatas Rp100 Miliar) oleh Bank Indonesia.

Best Bank II in Presenting Projection about Cash Demand during Lebaran Day in 2018 (above Rp100 billion) as presented by Bank of Indonesia.

BANK INDONESIA

KANTOR PERWAKILAN PROVINSI BALI

PIAGAM PENGHARGAAN

DIBERIKAN KEPADA

PT BANK PEMBANGUNAN DAERAH BALI

KATEGORI

BANK TERBAIK II

DALAM MEMPROYEKSIKAN KEBUTUHAN UANG JELANG LEBARAN TAHUN 2018 (DIATAS Rp 100 MILIAR)

DENPASAR, 17 NOVEMBER 2018
KEPALA PERWAKILAN BANK INDONESIA
PROVINSI BALI

CAUSA IMAN KARANA
DIREKTUR

Peringkat 2 (*Platinum*) Kategori Sales & Marketing Bank Pemerintah oleh *Economic Review*

Rated 2nd (Platinum) for Sales & Marketing Category of Government Owned Bank as presented by Economic Review

ECONOMIC REVIEW

ECONOMY • FINANCE • INVESTMENT

2nd Indonesia SALES & MARKETING Award 2018

PT. BPD BANK BALI

PLATINUM

PERINGKAT - 2

Kategori : BANK - PEMERINTAH

Score : 85.47

Peringkat 3 Bank BUMD Non Tbk Terbaik Indonesia 2018 Kategori BUKU 2 (Aset Rp 10 Triliun s.d Rp 25 Triliun) oleh *Economic Review*

Rated 3rd of Indonesia's Best Non Publicly Listed Local Bank in 2018 for Category of BOOK 2 (with assets between Rp 10 Trillion and Rp 25 Trillion) as presented by Economic Review

Peringkat 1 (*Gold*) Kategori Bank Pemerintahan untuk Legal Award yang diselenggarakan oleh *Economic Review.*

Rated 1st (Gold) for Category of Government Owned Bank for Legal Award held by Economic Review.

Penyalur KUR 2018 Terbaik II oleh Kementerian Koordinator Bidang Perekonomian Republik Indonesia

Best II in Disbursement of Rural Credit Facility of 2018 presented by Coordinating Ministry of Economic Affairs of Republic of Indonesia

PERISTIWA PENTING 2018 *Events Highlight*

13 Januari
Pelantikan Serikat Pekerja Bank BPD Bali 2018.

January 13
The Inaugural Ceremony of Labor Union of Bank BPD Bali in 2018.

17 April
Peresmian Gedung BPD Bali Cabang Negara. Dengan gedung baru yang lebih nyaman, pelayanan kepada nasabah dan masyarakat diiharapkan lebih baik.

April 17
The inauguration of the building of BPD Bali of Negara Branch. With the new and more comfortable building, it expects to serve the customers and the people better.

18 April
Bank BPD Bali bersama Equity Life Indonesia mengumumkan kemitraan strategis untuk memasarkan 3 (tiga) produk Bancassurance, yaitu : Asuransi Jiwa Pitra Yadnya, Bali Dwipa Proteksi Investama dan Asuransi Jiwa Kumpulan Berjangka.

April 18
Bank BPD Bali together with Equity Life Indonesia announced a strategic alliance in promoting 3 (three) Bancassurance products, namely Pitra Yadnya Life Insurance, Bali Dwipa Proteksi Investama and Term Group Life Insurance.

20 April
Bank BPD Bali Mengadakan RUPS Tahunan dan RUPS Luar Biasa.

April 20
Bank BPD Bali held an Annual GMS and Extraordinary General Meeting of Shareholders.

21 Mei
Bank BPD Bali menggelar serangkaian lomba dalam rangkaian HUT ke-56 di tahun 2018 seperti: Lomba Mewarnai, Menghitung Uang, Cerdas Cermat, Peragaan Busana dan Lomba Menyanyi yang melibatkan seluruh karyawan, karyawati beserta keluarga.

May 21
Bank BPD Bali held a series of competitions as part of its 56th anniversary celebration, such as: Coloring Competition, Cash Calculation Competition, Quiz, Fashion Show Competition and Singing Competition, which took participation from all employees and their families.

3 Juni
Ribuan peserta memeriahkan Fun Run yang merupakan bagian dari peringatan HUT ke-56 Bank BPD Bali. Antusiasme masyarakat sangat tinggi. Peserta tidak hanya dari Bali, luar Bali, bahkan Luar Negeri.

June 3
Thousands of participants joined in Fun Run as part of Bank BPD Bali's 56th anniversary celebration. There was high enthusiasm among people as event participants came not only from Bali, but also from regions beyond Bali and abroad.

30 Juli
Bank BPD Bali melakukan kampanye program Gerbang Pembayaran Nasional (GPN), dengan target 150.000 kartu ATM/Debit GPN hingga tahun 2021.

July 30
Bank BPD Bali launched campaign for National Payment Gate (GPN) by targeting at 150,000 GPN ATM/Debit cards through 2021.

4 September 2018
Bank BPD Bali memberikan *rewards* kepada 4 (empat) atlet Bali peraih medali di Asian Games 2018, yang nilainya disesuaikan dengan perolehan medalinya.

September 4
Bank BPD Bali handed over rewards for 4 (four) athletes from Bali, who grabbed 2018 Asian Games medals, with the cash amount adjusted to the types of medals he won.

PERISTIWA PENTING 2018 *Events Highlight*

24 September
Bank BPD Bali dan Politeknik Negeri Bali (PNB) menandatangani kerjasama pelayanan kepada mahasiswa serta Koperasi Pegawai Negeri PNB. Acara ini merupakan rangkaian acara Dies Natalis ke-31 Poltek Negeri Bali.

September 24
Bank BPD Bali and Politeknik Negeri Bali (PNB) signed a cooperation agreement to the students and PNB Civil Employee Cooperatives. The event was held in line with the ceremony of the 31st Dies Natalis of Poltek Negeri Bali.

12 Oktober
Bank BPD Bali Sertakan 65 UMKM binaannya di MSP Expo 2018 yang bertema Amazing Bali. Kegiatan ini mencerminkan keseriusan Bank BPD Bali mendukung kemajuan UMKM binaannya.

October 12
Bank BPD Bali led 65 of its developed SMEs to participate in 2018 MSP Expo which brought forward a theme "Amazing Bali". The event reflected the serious commitment of Bank BPD Bali to advancing its developed SMEs.

15 Oktober
Bank BPD Bali menyelenggarakan "Bulan Inklusi Keuangan", dengan berbagai kegiatan yang juga menyediakan berbagai hadiah menarik termasuk hadiah tabungan.

15 Oktober 2018
Bank BPD Bali menyelenggarakan "Bulan Inklusi Keuangan", dengan berbagai kegiatan yang juga menyediakan berbagai hadiah menarik termasuk hadiah tabungan.

27 Oktober
Bank BPD Bali dengan Perbarindo menandatangani nota kesepahaman APEX BPR. Kerjasama ini diharapkan dapat memberikan dampak positif bagi 138 BPR dan 312 UMKM.

October 27
Bank BPD Bali and Perbarindo entered into agreement by signing a memorandum of understanding on establishment of BPR APEX. The cooperation was expected to bring positive impacts to 138 BPR and 312 SMEs.

9 November
Bank BPD Bali memperkenalkan layanan E- Retribusi Pasar sebagai upaya mengefektifkan sistem penerimaan nontunai.

November 9
Bank BPD Bali launched an E- Retribusi Pasar service as part of effort to promote an effective cashless payment system.

26 November
Menteri Koperasi dan UKM mengapresiasi Kinerja Bank BPD Bali.

November 26
Minister of Cooperatives and SMEs gave appreciation to Bank BPD Bali's performance.

3 Desember
Bank BPD Bali bersinergi dgn Bank Jawa Barat (bjb) untuk meningkatkan pemahaman sistem informasi dan kinerja perbankan kepada awak media.

December 3
Bank BPD Bali was in synergy with Bank Jawa Barat (BJB) to enhance awareness of the journalists about banking performance and information system.

4 Desember
Dukung transaksi nontunai, Bank BPD Bali mengimplementasikan Solusi Pungutan Pasar Secara Elektronik.

December 4
As part of its support for cashless transactions, Bank BPD Bali implemented e-Retribusi Pasar solution.

17 Desember
Bank BPD Bali Gelar Undian Gong Bali Dwipa XXVI dan Customer Gathering

December 17
Bank BPD Bali held Gong Bali Dwipa XXVI Lucky Draw in line with Customer Gathering.

Di tahun 2018, Bank BPD Bali menghadapi tantangan yang sangat dinamis baik dari sisi ekternal maupun internal. Berbekal pengalaman dan fundamental Bank yang kuat, Bank BPD Bali mampu mengatasi dan menyelesaikan target-target kinerjanya dengan baik.

In 2018, Bank BPD Bali dealt with business dynamic, either affected by external or internal factors. With strong fundamental and long-established experiences, Bank BPD Bali could handle and accomplish the performance targets.

Laporan Manajemen

Management Report

LAPORAN DEWAN KOMISARIS *Report from Board of Commissioners*

Om Swastyastu.

Puji Syukur kami panjatkan kehadirat Ida Sang Hyang Widhi Wasa, Tuhan Yang Maha Esa karena berkat karuniaNYA, tahun 2018 telah kita lalui. Di tengah berbagai dinamika eksternal dan internal yang ditandai proses penataan manajemen, khususnya Direksi, Bank BPD Bali mampu menyelesaikan rencana dan target kinerjanya dengan baik. Dalam kaitan tersebut, Dewan Komisaris telah melakukan tugas-tugasnya untuk memastikan bahwa kegiatan operasional Bank tetap berlangsung sesuai ketentuan dan peraturan perundangan yang berlaku.

Di tahun 2018, Dewan Komisaris secara rutin telah melakukan tugas pengawasan kepada Direksi Bank BPD Bali. Pengawasan difokuskan pada pencapaian target-target kinerja yang telah ditetapkan dalam Rencana Bisnis Bank (RBB), penerapan manajemen risiko, tata kelola yang baik dan pengendalian internal. Kegiatan pengawasan yang dilakukan oleh Dewan Komisaris dilakukan secara terencana dan efektif untuk memastikan bahwa semua kegiatan operasional Bank senantiasa dalam kondisi aman dan *prudent*.

Penilaian Terhadap Kinerja Direksi

Di tahun 2018, Dewan Komisaris telah melakukan pengawasan dan penilaian terhadap kinerja Direksi berdasarkan target- target yang telah ditetapkan dalam Rencana Bisnis Bank tahun 2018 (RBB) dan Rencana Kerja Tahunan (RKT) yang telah disampaikan Direksi dan disetujui oleh Dewan Komisaris.

Dalam pandangan kami, Direksi telah bekerja maksimal melakukan tugas-tugasnya, serta telah menindaklanjuti berbagai saran dan nasihat yang disampaikan Dewan Komisaris. Namun demikian, seiring perlambatan perekonomian nasional, serta

Om Swastyastu

We would like to thank Ida Sang Hyang Widhi Wasa, God the Almighty, for his blessings had helped us ride out the year of 2018 well. Amid the internal and external dynamics, in which we underwent management restructuring process, particularly the structure of the Board of Directors, Bank BPD Bali has accomplished the performance targets and plans well. Therefore the Board of Commissioners has fulfilled the oversight duties to ensure that Bank's operations ran in compliance with the applying rules and regulations.

Through 2018, Board of Commissioners applied routine oversight toward Board of Directors of Bank BPD Bali. The implementation of oversight function was focused on target achievements as realized in Bank Business Plan (BBP), risk management implementation, good corporate governance and internal control. Oversight activities run by Board of Commissioners were well planned and effective to ensure that all Bank operations were carried out in safe and prudent manners.

Assessment on Performance of Board of Directors

In 2018, Board of Commissioners ran the oversight and assessment activities against the performance of Board of Directors according the targets sets in the 2018 Bank Business Plan (BBP) and Annual work Plan presented by Board of Directors and agreed by Board of Commissioners.

We viewed Board of Directors to have shown hard work in fulfilling the duties, and followed up every advice and inputs from Board of Commissioners. However, as the national economy slowed, and the eruption of Mount Agung, which brought adverse impacts to Balinese

DRS. I KETUT NURCAHYA, M.M.
Komisaris Utama Independen
Independent President Commissioner

LAPORAN DEWAN KOMISARIS *Report from Board of Commissioners*

terjadinya erupsi Gunung Agung yang berpengaruh terhadap perekonomian Bali, beberapa target RBB tahun 2018 baik pada aspek aspek kualitatif maupun kuantitatif masih perlu mendapatkan perhatian.

Meskipun secara umum kinerja Bank dapat dipertahankan dalam kondisi sehat dan prudent, beberapa target kinerja Bank pada aspek kuantitatif belum memenuhi target yang ditetapkan. Aspek-aspek tersebut tercermin dari : Penghimpunan Dana Pihak Ketiga (DPK) tercapai 93,57% dari target, Penyaluran Kredit tercapai 92,91% dari target, *Non Performing Loan* (*NPL*) *Gross* tercapai 0,67% diatas target, *Loan to Deposit Ratio* (*LDR*) tercapai 91,22% atau 0,48% dibawah target, *Return On Equity* (*ROE*) tercapai 19,16% atau 1,20% dibawah target.

Pada aspek kualitatif pencapaiannya juga belum optimal. Hal tersebut tercermin dari hanya terealisirnya 32 (tiga puluh dua) kegiatan dari 70 (tujuh puluh) rencana kegiatan/aktivitas, atau tercapai 45,72%.

Terkait kondisi tersebut, Dewan Komisaris secara rutin dan berkala telah memberikan saran, nasihat dan masukan baik melalui surat maupun rapat koordinasi dengan Direksi beserta jajarannya. Beberapa langkah strategis yang disarankan Dewan Komisaris untuk meminimalkan dampak kurang kondusifnya situasi perekonomian dan mengefektifkan kinerja Bank diantaranya :

a. Mengupayakan penambahan setoran modal dari Pemegang Saham melalui pendekatan dan komunikasi intensif dengan para Pemegang Saham.
b. Mengoptimalkan kinerja aspek kuantitatif pelaksanaan RBB.
c. Meningkatkan penghimpunan dana Giro dan Tabungan (CASA).
d. Meningkatkan penyaluran kredit (produktif dan konsumtif) dengan tetap mengedepankan prinsip kehati-hatian, dan *Risk Acceptance Criteria* Bank, melalui kegiatan gathering dengan pelaku usaha sesuai potensi sektor ekonomi di masing-masing kabupaten/kota.

economy, therefore some of the BBP targets in 2018 could not be realized, both in terms of qualitative and quantitative aspects.

Yet, while the general performances of the Bank were in safe and prudent condition, some of the quantitative targets of the Bank failed to meet the targets. Those aspects were reflected on: Collection of Third Party Fund (TPF) which achieved 93.57% of the target, Loan disbursement which achieved 92.91% of the targets, Non Performing Loan (NPL) - Gross which achieved 0.67% above the target, Loan to Deposit Ratio (LDR) which achieved 91.22% or at 0.48% below targets, Return On Equity (ROE) which achieved 19.16% or 1.20% below target.

The qualitative performance indeed was also below targets. That was reflected from low realization of activities, namely 32 (thirty two) activities out of 70 (seventy) activities in the agenda or fulfilling only 45.72% of the target.

On that condition, Board of Commissioners provided advice, suggestions and inputs in routine and periodical manner through letter as well as during coordination meeting with Board of Directors and the management staffs. Some strategic steps suggested by Board of Commissioners to minimize the impacts of the unfavorable economic situation and accomplish an effective performance of the Bank, among which were:

a. Making efforts to get additional paid-in capital from the Shareholders through intensive communication and approach with Shareholders.
b. Optimizing the quantitative aspect of the BBP implementation.
c. Increasing contributions from current accounts and saving (CASA).
d. Promoting the productive and consumer loans yet with respect to the prudence principles, and Risk Acceptance Criteria of the Bank, through the gathering events with business players based on each potential of their sectors in regencies/cities.

e. Meningkatkan kinerja Tim Penanganan dan Penyelesaian *Nett Performance Loan* (*NPL*) melalui strategi baru seperti pemberian insentif bagi debitur bermasalah agar mereka segera melunasi kewajibannya.
f. Meningkatkan penerimaan pendapatan bunga kredit, fee based income, pendapatan kredit hapus buku, meningkatkan pemasaran produk Bank Garansi, aktivitas bank devisa dan *Safe Deposit Box* (*SDB*).
g. Mengoptimalkan kinerja aspek kualitatif melalui koordinasi unit-unit terkait.
h. Melakukan *review* ulang terhadap kecukupan Cadangan Kerugian Penurunan Nilai (CKPN) yang telah dibentuk, terutama prosentase *Probability of Default* (*PD*) dan *Loss Given Default* (*LGD*) termasuk perhitungan ulang penetapan PPAP yang wajib dibentuk, serta akan diberlakukannya PSAK-71 (IFRS 9) yang berdampak signifikan terhadap perolehan laba dan modal Bank.
i. Melakukan finalisasi penerapan sistem SDM yang terintegrasi terkait kebijakan penyesuaian remunerasi sesuai POJK 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum, dan penyesuaian desain pola karier pegawai (talenta manajemen).
j. Meningkatkan kualitas *Risk Management Bank*, melalui langkah-langkah perbaikan pada risiko inheren yang berada pada peringkat Moderate sehingga menjadi *LowMod*, serta meningkatkan Kualitas Penerapan Manajemen Risiko (KPMR) dari *Fair menjadi Satisfactory*.
k. Meningkatkan kualitas pelaksanaan tata kelola Bank pada *Governance Structure*, *Governance Process*, sehingga dapat meningkatkan kualitas *Governance Outcome*.
l. Mengoptimalkan fungsi aplikasi Sistem Informasi Manajemen (SIM) Kepatuhan atau CMS *Compliance Management System* (*CMS*) untuk memenuhi target kepatuhan.

e. Improving the performance of Team for Nett Performance Loan (NPL) Management and Settlement through implementation of new strategies such as providing incentives to non performing debtors to encourage them to pay for the financial obligations.
f. Increasing receipts from loan interest, fee based income, income from write-offs, increasing promotion of Bank Guarantee products, activities of foreign exchange activities and Safe Deposit Box (SDB).
g. Optimizing qualitative aspect through coordination with related units.
h. Reviewing the adequacy of Allowance for Impairment Losses (CKPN) which was established, particularly percentage of Probability of Default (PD) and Loss Given Default (LGD) including recalculation of determined PPAP, as well as the future implementation of PSAK-71 (IFRS 9) that would bring significant impacts on the profit and capital performances of the Bank.
i. Finalizing the implementation of integrated HR system which related to the adjusted remuneration as required in POJK 45/POJK.03/2015 about the Implementation of Good Corporate Governance in Giving Remuneration to Commercial Banks, and adjusted talent management.
j. Improving quality of Risk Management Bank, through the implementation of steps to improve the level of inherent risk that was initially at moderate level, to be LowMod, and improving the Quality of Risk Management Implementation from Fair to be Satisfactory.
k. Improving the quality of implementation of Bank's Governance Structure, Governance Process, thus helping it to achieve better quality of Governance Outcome.
l. Optimizing the function of CMS Compliance Management System (CMS) to meet compliance targets.

LAPORAN DEWAN KOMISARIS *Report from Board of Commissioners*

Pandangan Terhadap Prospek Usaha Bank

Direksi telah menetapkan Rencana Bisnis Bank (RBB) tahun 2019-2021 dengan beberapa target keuangan yang cukup optimis diantaranya : pertumbuhan DPK sebesar 9%, kredit 8%, *NPL* 2,50%, penyaluran kredit UMKM 39% dari total kredit, BOPO maksimal 73%, *NIM* 6,50%, *ROA* minimal 3% dan *ROE* minimal 16%. Dibandingkan target-target kinerja tahun 2018, target RBB tahun 2019 sangat menantang.

Komisaris mengapresiasi langkah optimis Direksi dan jajarannya untuk mendorong pertumbuhan Bank menjadi lebih cepat. Kami mendukung rencana tersebut dan optimis bahwa Direksi dan jajarannya mampu bekerja lebih baik dengan memanfaatkan berbagai potensi dan keunggulan yang dimiliki Bank BPD Bali yang selama ini belum ditangani secara optimal. Keunggulan Bank BPD Bali sebagai Bank milik rmasyarakat Bali harus menjadi salah satu modal penting untuk menjadikan Bank BPD Bali sebagai Bank terkemuka, dipercaya dan dicintai oleh masyarakat Bali.

Views for Bank's Business Prospects

Board of Directors has determined the Bank Business Plan (BBP) for the period of 2019-2021, which offers more optimistic financial targets, they are, TPF growth at 9%, loan growth by 8%, NPL at 2.50%, SME loan disbursement by 39% of total loans, maximum BOPO at 73%, NIM at 6.50%, minimum ROA at 3% and minimum ROE at 16%. Compared to the 2018 targets, 2019 BBP targets are more optimistic.

Commissioners appreciated optimism of Board of Directors and its management staffs to accelerate the business growth. We are very supportive with the business plan and optimistic that Board of Directors and its management staffs can demonstrate better performance by optimizing the untapped potentials and competitive advantages of the Bank BPD. The competitive advantage of Bank BPD Bali as the Bank of Balinese people is indeed an important asset to lead Bank BPD Bali as the most leading, trustworthy and chosen Bank for Balinese people.

Penerapan Tata Kelola

Penerapan tata kelola yang baik merupakan suatu keharusan untuk memastikan seluruh kegiatan Bank dapat berjalan dengan baik. Penerapan prinsip-prinsip tata kelola yang baik secara konsisten dan menyeluruh pada seluruh sistem tata kelola operasional Bank, baik pada sisi struktur, proses maupun *outcome* akan sangat membantu Bank tetap aman dan sehat.

Selain melindungi Bank dari risiko, penerapan tata kelola yang baik juga dapat meningkatkan kepercayaan masyarakat, nasabah, pemegang saham, serta para pemangku kepentingan lainnya.

Mengingat demikian strategisnya penerapan tata kelola yang baik untuk meningkatkan daya saing Bank, Dewan Komisaris telah melakukan langkah-langkah pemantauan, evaluasi serta rapat berkala dengan Direksi beserta Satuan Kerja terkait untuk memastikan pelaksanaan tata kelola yang baik Bank dapat berlangsung efektif dan sesuai dengan prinsip-prinsip yang ditentukan.

Terkait hal tersebut, Dewan Komisaris telah memberikan saran dan masukan diantaranya mengenai : Pernyataan Sikap mengenai Pelaksanaan Kode Etik; Persetujuan Penandatanganan Keputusan Direksi tentang Penetapan *Key Performance Indicator* (*KPI*), Parameter, Bobot dan Skala Nilai Penilaian Kinerja Satuan Kerja Bank, Persetujuan Kewenangan Memutus Biaya diatas kewenangan Cabang; Persetujuan RBB (Penyesuaian) Bank BPD Bali Tahun 2018-2020; Persetujuan atas Penandatanganan Keputusan Direksi tentang Program Kerja dan Anggaran RBB Tahun 2018; Pengadaan Jasa Akuntan Publik untuk melaksanakan Pemeriksaan Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Tahun Buku 2018; Laporan Pengawasan Pelaksanaan RBB Semester I Tahun 2018; Persetujuan Kebijakan Umum Direksi (KUD) periode Tahun 2019; dan Pemberian fasilitas kredit kepada PT. Bank Pembangunan Daerah Bali.

GCG Implementation

The implementation of good corporate governance is a mandatory aspect to help ensure the smooth operation of the Bank. The consistent and comprehensive implementation of good corporate governance principles at all system of operational governance of the Bank, including the structure, process and outcome, is expected to help Bank stay secure and healthy.

Not only protecting the Bank from risks, the implementation of good corporate governance is also believed to boost trusts from the public, customers, shareholders and other stakeholders.

Regarding the strategic implementation of good corporate governance to improve Bank's competitiveness, Board of Commissioners has taken steps to monitor, evaluate and meet on periodical basis with Board of Directors and related Working Units to ensure the effective implementation of good governance in compliance with the applying principles.

Therefore, Board of Commissioners has given advice and suggestions among which relating to: Statements of Code Of Conduct implementation; Agreement to the Signing of Decisions of Board of Directors about the Determination of Key Performance Indicator (KPI), Parameter, Weights and Scale of Scores in Assessment on Performance of Bank Working Units, Agreement in Delegation to Cut Cost on Branch authorities; Agreement in BBP (Adjusted) of Bank BPD Bali for the period of 2018-2020; Agreement in Signing of Decisions of Board of Directors about Work Programs and Budget of BBP for 2018; Procurement of Public Accountant Service to conduct General Audit of Annual Financial Statements and Performance Assessment for fiscal year of 2018; Report on Oversight on the BBP Implementation in 1st Half of 2018; Agreement in General Policies of Board of Directors (KUD) for the year of 2019; and Giving loan facility to PT Bank BPD Bali.

LAPORAN DEWAN KOMISARIS *Report from Board of Commissioners*

Saran dan pertimbangan Dewan Komisaris tersebut telah ditindaklanjuti oleh Direksi, namun demikian masih harus terus ditingkatkan pelaksanaanya terutama menyangkut hal-hal sebagai berikut :

a. *Governance structure* yaitu masih lowongnya jabatan Direktur Utama dan Direktur Kredit yang menyebabkan komposisi jumlah anggota Dewan Komisaris yaitu sebanyak 4 (empat) orang melebihi jumlah anggota Direksi sebanyak 3 (tiga) orang, dan masih terdapat kekurangan jumlah anggota Komite Audit.
b. *Governance* Prosess antara lain laporan pemeriksaan SKAI & *AF* terkait adanya indikasi fraud yang belum sepenuhnya ditindaklanjuti.

Kelemahan pada aspek *governance structure* dan *governance* prosess sudah tentu berdampak pada *governance outcome* yang tercermin dari belum optimalnya pencapaian target RBB tahun 2018.

Selanjutnya hasil *self assessment* terhadap Tingkat Kesehatan Bank (RBBR) per Desember 2018, pada faktor penerapan Tata Kelola (GCG) memperoleh peringkat komposit "2" (Baik). Hal ini mencerminkan bahwa Bank telah menerapkan tata kelola yang secara umum baik yang tercermin dari pemenuhan memadai atas prinsip-prinsip tata kelola, dan apabila terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

Advice and suggestions from Board of Commissioners were already followed by Board of Directors, yet the implementation quality should be improved, particularly relating to:

a. Governance structure, particularly relating to vacant positions of President Director and Loan Director that led the composition of members of Board of Commissioners, namely 4 (four) persons or exceeding the number of members of Board of Directors set at 3 (three) persons, and the number of the Audit Committee members was still below target.
b. Governance Processes among which included the audit report from IAU Unit & AF on the fraud indications that were not yet fully followed up.

Weak governance structure and governance process therefore brought adverse impacts to governance outcome, which was reflected on less optimum performance of BBP target achievements for the year of 2018.

Furthermore, results of self assessment to Bank's Health as of December 2018, in term of GCG implementation, achieved a composite rating "2" (Good). This reflected that Bank generally applied good corporate governance as reflected from the adequacy of GCG principle implementation, and if there were weaknesses, then the weaknesses would be generally less significant and addressed with normal act by the Bank management.

Dengan semua pencapaian tersebut, Dewan Komisaris mengucapkan terimakasih kepada Direksi dan jajaran manajemen Bank, Para Pemegang Saham, Nasabah, Masyarakat Bali, mitra kerjasama dan usaha, serta berbagai pihak yang telah memberikan dukungan dan kerjasama. Besar harapan kami, Dewan Komisaris, agar hubungan baik yang telah terjalin dapat terus ditingkatkan dan menjadi penyemangat untuk menjadikan Bank BPD Bali semakin terkemuka dan disegani.

Om Shanti, Shanti, Shanti Om.

For all of those achievements, Board of Commissioners would like to express high gratitude to the Board of Directors and the management staffs, Shareholders, Customers, Balinese people, business partners, as well as many parties that shared their relentless supports and cooperation. We, Board of Commissioners, expect to continue developing and enhancing the good relation to motivate Bank BPD Bali to be a more opened and respectful entity.

Om Shanti, Shanti, Shanti Om.

Drs. I KETUT NURCAHYA, M.M.
Komisaris Utama Independen
Independent President Commissioner

LAPORAN DIREKSI *Report from Board of Directors*

Om Swastyastu.

Atas Asung Kertha Wara Nungraha Ida Sanghyang Widhi Wasa, Tuhan Yang Maha Esa, kami, Bank BPD Bali dapat melalui dengan baik tahun 2018 dan menyelesaikan target-target kinerja Bank dengan baik.

Tahun 2018 bagi Bank BPD Bali adalah tahun yang sungguh menantang. Bank dihadapkan tidak hanya pada tantangan eksternal yaitu kondisi perekonomian yang belum sepenuhnya kondusif, bencana alam yang mempengaruhi penurunan produktivitas nasabah di daerah-daerah tertentu, tetapi juga dinamika internal yaitu penataan organisasi, khususnya pemenuhan komposisi Direksi Bank yang belum lengkap. Di tengah kondisi yang menantang tersebut, Bank BPD Bali bekerja keras untuk menyelesaikan target-target kinerja sesuai dengan Rencana Bisnis Bank (RBB) yang telah disepakati.

Kerja Keras di Tahun Menantang

Meskipun mengalami tekanan, sepanjang tahun 2018 kondisi industri perbankan di Bali tetap terjaga. Hal tersebut didukung kuatnya ketahanan modal, terjaganya risiko kredit dan terkendalinya likuiditas. Dalam situsi tersebut, pertumbuhan simpanan Bank BPD Bali di tahun 2018 mengalami peningkatan, khususnya tabungan yang tumbuh lebih tinggi dibandingkan pertumbuhan simpanan perbankan di Bali. Pasar tabungan Bank BPD Bali meningkat 1,39% yaitu dari 17,66% pada tahun 2017, menjadi 19,05% di tahun 2018.

Mengantisipasi situasi perekonomian yang belum sepenuhnya stabil tersebut, Bank BPD Bali bertindak lebih hati-hati dalam penyaluran kreditnya. Penyaluran kredit dilakukan semakin cermat dengan memperhatikan rentabilitas, likuiditas, dan risiko.

Om Swastyastu

Upon the blessings of Asung Kertha Wara Nungraha Ida Sanghyang Widhi Wasa, God the Almighty, please allow us, Bank BPD Bali, to present the performance report of 2018, in which Bank successfully realized its business targets as expected.

Bank BPD Bali saw the year of 2018 as a challenging year. Bank was not only exposed to external challenges with the economic situation relatively in unfavorable situation and natural disaster that led to low productivity of our customers at certain areas, but also to internal challenges following the organizational restructuring to complete the vacant positions of Board of Directors. Amid the challenging situation, Bank BPD Bali was making efforts to meet the performance targets as determined in the Bank Business Plan (BBP).

The Hard Work in the Challenging Year

While facing a lot of pressures, Bali's banking industry in 2018 remained stable. That was supported by the strong capital, controlled credit risk, and ample liquidity. In such situation, the saving of Bank BPD Bali in 2018 expanded. Our saving increased higher than that of Bali's banks. Saving market of Bank BPD Bali was accelerated by 1.39%, from 17.66% in 2017, to 19.05% in 2018.

Anticipating the unstable economic situation, Bank BPD Bali implemented prudence policy on credit disbursement. The credit disbursement was carefully done with respect to the rentability, liquidity and risk factors.

I NYOMAN SUDHARMA, S.H., M.H.
Plt. Direktur Utama
Acting President Director

LAPORAN DIREKSI *Report from Board of Directors*

Di tahun 2018, Kredit Bank BPD Bali tumbuh 1,27% (*yoy*), atau lebih rendah dibandingkan pertumbuhan kredit perbankan di Bali sebesar 3,20%. Hal ini menyebabkan penurunan pangsa pasar kredit sebesar 0,36% yaitu dari 19,24% di tahun 2017 menjadi 18,88% di tahun 2018. Hal yang sama juga terjadi pada kredit UMKM. Pangsa pasar kredit UMKM turun sebesar 0,70% dari 17,95% di tahun 2017 menjadi 16,69% pada tahun 2018.

In 2018, Bank BPD Bali's credit grew by 1.27% (yoy), or lower than the credit growth in most Bali's banks which was at 3.20%. This lessened the credit market share by 0.36%, namely from 19.24% in 2017 to 18.88% in 2018. SME loans also suffered from same condition. Market share of our SME loans reduced by 0.70%, namely from 17.95% in 2017 to 16.69% in 2018.

Strategi Untuk Tumbuh Lebih Baik

Menyikapi tantangan tersebut, Bank BPD Bali melakukan berbagai upaya untuk meningkatkan posisi dan daya saingnya di industri perbankan, khususnya di Bali dan NTB dengan menggencarkan strategi penghimpunan dana pihak ketiga antara lain dengan melakukan hal-hal sebagai berikut:

a. Meningkatkan promosi dan aktivitas pemasaran melalui kegiatan "Cinta Pasar", Undian berhadiah "Gong Bali Dwipa", Undian berhadiah "Tabungan Simpeda", dan kegiatan lain yang diadakan oleh pemerintah daerah dalam rangka HUT Provinsi/ Kabupaten/Kota di Bali.
b. Meningkatkan kualitas layanan dan kualitas pemasar melalui pelatihan bagi petugas *front liner* dan *marketing*.
c. Penggalangan dana dari BUMN, BUMD, korporasi melalui pengelolaan sistem *payroll*.
d. Menggiatkan pemasaran produk TabunganKu dan Simpel serta layanan SPP *on-line* ke sekolah-sekolah.
e. Memasarkan layanan *e-banking* (BPD Bali *Mobile Banking* dan BPD Bali *Internet Banking*) kepada calon nasabah dan nasabah *existing*.
f. Memasarkan layanan Laku Pandai "MAILAKU Bank BPD Bali".
g. Perluasan jaringan layanan dengan membuka kantor pelayanan dan mobil kas keliling untuk mendekatkan layanan Bank kepada nasabah.
h. Promosi dan pengiklanan produk melalui media cetak, media elektronik dan pemasangan *billboard* pada tempat-tempat yang strategis

Strategies to Go Higher

In the situation, Bank BPD Bali chose to focus on improving the position and competitiveness in the banking industry, particularly in Bali and NTB by promoting the following strategies to boost the third party fund:

a. Encouraging marketing and promotional activities through implementation of "Cinta Pasar", "Gong Bali Dwipa" Lucky Draw, "Tabungan Simpeda" Lucky Draw, and the others held by the local governments to celebrate anniversary of Bali Province/Regencies/ Cities.
b. Improving quality of service and marketing staffs through training for front liner and marketing.
c. Collecting fund from State Enterprises, Local Enterprises through payroll system.
d. Encouraging promotion for TabunganKu and Simpel products as well as on-line tuition fee to schools.
e. Promoting e-banking (BPD Bali Mobile Banking and BPD Bali Internet Banking) to future and existing customers.
f. Marketing the "MAILAKU Bank BPD Bali" mobile service.
g. Opening branch offices and mobile cash to bring the services closer to the customers.
h. Product promotion and advertisements through printed media, electronic media and placing billboards on strategic locations.

Saat ini Bank BPD Bali juga sudah memiliki sistem otomasi perbankan yaitu *corebanking system* OliBs (*Online Integrated Banking System*) untuk mendukung transaksi secara *realtime-online*. Bersamaan dengan itu, juga telah dibangun infrastruktur *data center* dan jaringan komunikasi yang dilengkapi sarana *backup* untuk *disaster recovery center*. Jaringan komunikasi *backup* ini juga telah didilakukan di kantor-kantor cabang untuk meningkatkan ketersediaan layanan.

Currently Bank BPD Bali is also completed by core banking system called OliBs (Online Integrated Banking System) to facilitate real time-online transactions. Then it has also built a data center and communication network supported by backup facility for disaster recovery center. Backup communication network is also installed at branch offices to ensure the delivery of services.

Bank juga telah memiliki layanan *e-Banking* seperti ATM, CDM, *Mobile Banking* dan *Internet Banking*. Dengan infrastruktur tersebut nasabah sudah dapat melakukan transaksi secara leluasa tidak terbatas oleh tempat dan waktu. Pada tanggal 26 Maret 2018, Bank BPD Bali juga telah meluncurkan layanan *Internet Banking* Bisnis/Korporasi

Bank has also developed e-Banking services such as ATM, CDM, Mobile Banking and Internet Banking. The available infrastructure allows customers to do transactions at anytime, anywhere. Then on March 26, 2018, Bank BPD Bali successfully launched Corporate Internet Banking service.

Beberapa pengembangan di bidang teknologi Informasi juga telah dilakukan seperti : pengembangan layanan *e*-Retribusi Pasar (Denpasar, Badung), pengembangan *Transfer For Payment* (melalui ATM Bersama, Prima, SKN/RTGS), Interkoneksi Pajak Daerah Gen 2, Pembayaran Garuda Indonesia, Pembayaran Citilink, Pembayaran Jiwasraya, Pembayaran BPJS TK, Pembayaran BPJS KS, *Sharing biller* Pajak Daerah dengan PT. Finnet, Samsat *Online* Nasional Tahap II, Pengembangan Fitur Transfer ke dan dari Rekening BSA Laku Pandai "Mailaku".

Some information technology updates were also added including: development of e-Retribusi Pasar (Denpasar, Badung), Transfer For Payment (using ATM Bersama, Prima, SKN/RTGS networks), Interconnection of Local Tax Gen 2, Payment of Garuda Indonesia, Payment of Citilink, Payment of Jiwasraya, Payment of BPJS TK, Payment of BPJS KS, Sharing biller of Local Tax with PT. Finnet, Samsat Online Nasional of 2nd Phase, Development of Transfer Feature to and from BSA "Mailaku" mobile service.

Bank BPD Bali juga secara aktif menjalin aliansi strategis dengan beberapa entitas pihak ketiga seperti: *Payment point* dengan pemerintah kabupaten dan kota untuk melayani berbagai transaksi pembayaran, jaringan perbankan nasional (ATM Bersama dan ATM Prima), serta jaringan perbankan internasional (*Western Union*, *Swift*)

Bank BPD Bali has also been active developing strategic alliance with some third parties, such as: Payment point with regency and city administrations to facilitate any payment transactions, national banking network (ATM Bersama and ATM Prima), as well as international banking service networks (Western Union, Swift).

Sebagai strategi untuk meningkatkan daya saing dan penetrasi pasar, pada tahun 2018, BankBPD Bali juga telah meluncurkan 3 (tiga) layanan Bancassurance Model Bisnis Referensi dengan PT Equity Life Indonesia tentang Pemasaran Produk Asuransi Jiwa Kumpulan Berjangka Dengan Model Bisnis Referensi Tidak Dalam

As part of strategies to boost Bank's competitiveness and market penetration, in 2018, Bank BPD Bali launched 3 (three) Bancassurance of Reference Business Model with PT Equity Life Indonesia regarding the marketing of Term Group Life Insurance with Non-Bank Reference Business Model product, Bali Dwipa Proteksi Investama product

LAPORAN DIREKSI *Report from Board of Directors*

Rangka Produk Bank, Pemasaran Produk Bali Dwipa Proteksi Investama Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank, dan Pemasaran Produk Asuransi Pitra Yadnya Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank.

with Non-Bank Reference Business Model product, and Pitra Yadnya Insurance with Non-Bank Reference Business Model product.

Pada saat yang sama, Bank BPD Bali juga terus melakukan upaya edukasi literasi keuangan kepada masyarakat. Kegiatan tersebut dilakukan dengan mengoperasikan Si Mobil Literasi Edukasi Keuangan (SiMOLEK) dan kegiatan sosialisasi tentang Otoritas Jasa Keuangan (OJK) dan perbankan kepada Ibu Rumah Tangga dan UMKM. Tujuan kegiatan ini adalah melakukan edukasi untuk meningkatkan literasi keuangan serta meningkatkan jumlah pengguna produk dan jasa keuangan. Sepanjang tahun 2018, kegiatan ini telah dilakukan di beberapa kabupaten di Provinsi Bali serta Nusa Tenggara Barat (NTB).

At the same time, Bank BPD Bali stepped up public education on financial literacy. The activity was realized by operating Si Mobil Literasi Edukasi Keuangan (SiMOLEK) and socialization about Financial Service Authority and banking service to Household Wives and SMEs. The purpose of the activity was merely to educate them about financial literacy and increase the number of financial service and product users. In the course of 2018, the activity took place in some regencies in Bali and West Nusa Tenggara (NTB).

Kendala Yang Dihadapi

Kegiatan operasional Bank di tahun 2018 mengalami perlambatan yang diakibatkan oleh beberapa hal, diantaranya sebagai berikut :

The Business Obstacles

The slower operational performance of the Bank in 2018 was due to some factors, among which were:

Kualitas Kredit *Non Performing* (rasio *NPL-Gross*) belum menunjukkan perubahan yang signifikan dibandingkan tahun 2017

Rasio *NPL-Gross* ditahun 2018 mencapai 3,17% atau lebih tinggi dari target yang ditetapkan sebesar 2,50%. Bila dilihat ratio *NPL-Gross* rata-rata perbankan di Bali sebesar 2,61%, *NPL-Gross* Bank BPD Bali masih lebih tinggi dibandingkan *NPL-Gross* rata-rata perbankan di Bali. Hal ini disebabkan terjadinya erupsi Gunung Agung yang berdampak signifikan pada perlambatan perekonomian di wilayah Karangasem dan beberapa wilayah lain yang berbatasan seperti : Bangli, Singaraja, Klungkung.

Quality of Non Performing Loan (NPL-Gross Ratio) did not undergo Significant Change Compared to that of 2017

NPL-Gross ratio in 2018 was at 3.17% or higher than the target set at 2.50%. Compared to the average NPL-Gross ratio of Bali's banks which was at 2.61%, NPL-Gross of Bank BPD Bali exceeded the Balinese banks' average NPL-Gross ratio due to the Mount Agung eruption that led to the economic slowdown in Karangasem and other bordered regions such as: Bangli, Singaraja, Klungkung.

Selain itu penetapan Kota Mataram, Kabupaten Lombok Barat, Kabupaten Lombok Utara, Kabupaten Lombok Tengah, Kabupaten Lombok Timur, Kabupaten Sumbawa Barat, dan Kabupaten Sumbawa di Provinsi Nusa Tenggara Barat sebagai Daerah yang Memerlukan Perlakuan Khusus selama 3 tahun berdasarkan keputusan Dewan Komisioner Otoritas Jasa Keuangan (OJK) dengan No.22/KDK.03/2018 tanggal 30 Agustus 2018, menjadi penghambat proses restrukturisasi yang dilakukan Bank BPD Bali.

Then regions such as Mataram City, Lombok Barat Regency, Lombok Utara Regency, Lombok Tengah Regency, Lombok Timur Regency, Sumbawa Barat Regency, and Sumbawa Regency in West Nusa Tenggara Barat, which were determined as Special Regions for three years based on the decree of Board of Commissioners of Financial Service Authority (FSA) No.22/KDK.03/2018 dated 30 August 2018, built an obstacle for the restructuring process of Bank BPD Bali.

Disisi lain faktor anomali cuaca juga mempengaruhi produktivitas debitur yang bergerak di sektor pertanian dengan komoditi utama cengkeh di wilayah Seririt, sehingga mengakibatkan peningkatan rasio NPL secara signifikan. Konsentrasi kredit wilayah Seririt adalah sektor pertanian khususnya komoditas cengkeh.

Di saat yang bersamaan, kondisi perekonomian nasional juga belum sepenuhnya stabil sehingga mempengaruhi penjualan beberapa agunan yang dilakukan melalui proses pelelangan. Rendah atau menurunnya daya beli masyarakat membuat penjualan aset agunan debitur tidak berjalan lancar. Disisi lain perlawanan hukum melalui pengajuan gugatan yang dilakukan debitur terhadap proses eksekusi Hak Tanggungan (HT) juga menjadi hambatan.

Belum lengkapnya komposisi Direksi

Di tahun 2018, terjadi beberapa kali perubahan komposisi Direksi Bank BPD Bali, dengan 2 (dua) jabatan Direksi yang belum terpenuhi.

Mengacu pada Akta No.36 tahun 2018 tanggal 22 Juni 2018 ditetapkan tiga Direksi yaitu I Nyoman Sudharma, S.H., M.H. selaku Direktur Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom., M.M. selaku Direktur Operasional serta Drs. I Wayan Sutela Negara, M.M. selaku Direktur Kepatuhan.

Selanjutnya untuk mengisi jabatan Direktur Utama dan Direktur Kredit ditunjuk I Nyoman Sudharma, S.H., M.H. sebagai Pelaksana Tugas Direktur Utama dan Ida Bagus Gede Setia Yasa, S.Kom, M.M. sebagai Pelaksana Tugas Direktur Kredit berdasarkan keputusan Dewan Komisaris No. 001/KEP/DK/BPD/2018 tentang penunjukan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali.

Dengan demikian maka jabatan Direktur Utama dan Direktur Kredit difinitf belum terisi yang menyebabkan komposisi jumlah anggota Dewan Komisaris sebanyak 4 (empat) orang atau melebihi jumlah anggota Direksi sebanyak 3 (tiga) orang.

On the other hand, the weather anomaly affected the productivity of our debtors that ran agricultural business, particularly the tobacco farmers in Seririt region, thus raising our NPL to significant level. Our loan disbursement in Seririt region was concentrated on agricultural sector, namely the tobacco farmers in particular.

At the same time, the national economy did not yet reach its stable performance, thus affecting our sale of collaterals through auction system. The low purchasing power made the sale of collaterals of our debtors face some difficulties. Then the Bank dealt with the legal claims by debtors against the execution process of mortgage right.

Incomplete Composition of Board of Directors

In 2018, composition of Board of Directors of Bank BPD Bali underwent some changes, with positions remain vacant.

Referring to Act No.36 of 2018 dated 22 June 2018, it was decided that the Bank was managed by three Directors, namely Mr. I Nyoman Sudharma, SH., MH., as Non Loan Business Director, Mr. Ida Bagus Gede Setia Yasa, S.Kom., MM., as Operational Director and Mr. Drs. I Wayan Sutela Negara, MM., as Compliance Director.

Selanjutnya untuk mengisi jabatan Direktur Utama dan Direktur Kredit ditunjuk I Nyoman Sudharma, SH., MH. sebagai Pelaksana Tugas Direktur Utama dan Ida Bagus Gede Setia Yasa, S.Kom, MM. sebagai Pelaksana Tugas Direktur Kredit berdasarkan keputusan Dewan Komisaris No. 001/KEP/DK/BPD/2018 tentang penunjukan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali.

Therefore, positions of President Director and Loan Director definitively remained vacant, thus the Board of Commissioners was composed of 4 (four) persons or outnumbered the Board of Directors which was composed of 3 (three) members.

LAPORAN DIREKSI *Report from Board of Directors*

Analisa Prospek Usaha

Di tahun 2019, Bank BPD Bali telah menetapkan Rencana Bisnis Bank (RBB) dengan target yang lebih optimis. Hal tersebut didasari berbagai analisa atas perkembangan situasi ekonomi global, nasional dan daerah.

Di tahun 2019, pertumbuhan ekonomi global diperkirakan mencapai 3,9%. Negara berkembang diprediksikan masih akan menjadi motor utama pemulihan ekonomi global, dengan proyeksi pertumbuhan 5,1%. Sementara pertumbuhan ekonomi kelompok negara-negara maju diperkirakan melambat dari 2,4% di tahun 2018 menjadi 2,2% di tahun 2019.

Sementara itu, perekonomian nasional di tahun 2019 diperkirakan akan tumbuh sebesar 5,3%, akan mengalami perbaikan, terutama peningkatan kinerja pada sisi investasi dan ekspor. Investasi merupakan salah satu fokus utama pembangunan agar dapat menjadi motor penggerak pertumbuhan ekonomi. Keberhasilan penyelenggaraan Pemilihan Umum (Pemilu) tahun 2019 juga menjadi salah satu faktor penting yang menentukan kondusifitas

Business Prospect Analysis

Long forward into 2019, Bank BPD Bali determined Bank Business Plan with more optimistic targets. This refers to analysis over the global, national and regional economic development.

By 2019, global economy is projected to grow at 3.9%. Developing countries remain the catalyst of the global economic growth, with projected growth rate at 5.1%. Meanwhile, economic growth of developed countries is expected to slow from 2.4% in 2018 to 2.2% by 2019.

Meanwhile, national economic growth is expected to accelerate to 5.3%, with improved performances in terms of investment and exports. Investment is one main focus of the development and the catalyst of growth. The successful implementation of 2019 General Election is one important factor that will determine the Indonesian economic situation in the coming year. Therefore, the government took mitigation steps to minimize the

perekonomian Indonesia di tahun mendapatng. Karena itu, pemerintah telah melakukan langkah-langkah mitigasi untuk meminimalkan dampak negatifnya, salah satunya dengan menjaga stabilitas politik dan ekonomi sehingga iklim investasi tetap kondusif bagi investor.

Bank BPD Bali akan memanfaatkan situasi yang baik tersebut melalui penetapan target-target kinerja yang lebih menantang dengan mengoptimalkan berbagai kekuatan dan potensi yang dimiliki Bank, diantaranya :

a. Sebagai Bank Milik Pemerintah Daerah dan Pemegang Kas Daerah Provinsi dan Kabupaten/ Kota di Bali, Bank BPD Bali punya akar dan daya saing yang tinggi yang membuatnya sangat dipercaya oleh masyarakat Bali.
b. Tingkat Kesehatan Bank yang baik sangat mendukung kegiatan operasional dan pengembangan usaha di masa yang akan datang.
c. *Rating* Bank di posisi A(idn) *outlook stable* dari lembaga pemeringkat menunjukkan ekspektasi risiko *default* rendah.
d. Sebagai Bank Daerah, Bank BPD Bali memiliki *captive market* Aparatur Sipil Negara (ASN) dan juga merupakan bank persepsi Taspen.
e. Memiliki aneka skim kredit untuk pembiayaan sektor produktif dengan suku bunga kompetitif. Penunjukkan pemerintah sebagai bank penyalur KUR, semakin menguatkan posisi Bank.
f. Telah memiliki layanan *e-Banking*, sehingga memperkuat *customer retention* dan meningkatkan *customer experience*.
g. Sebagai bank pengelola sistem pembayaran pajak daerah seluruh Pemerintah Kabupaten, Kota dan Provinsi Bali, Bank BPD Bali memiliki kesempatan yang luas untuk mengembangkan produk-produk yang lebih inovatif untuk meningkatkan jenis layanannya.
h. Memiliki jaringan kantor dan layanan yang tersebar di setiap kecamatan dengan *online real time*, termasuk jaringan *downline* di seluruh Bali.

Dengan berbagai keunggulan tersebut, Bank BPD Bali optimis memiliki prospek usaha yang cerah di masa yang akan datang, serta mampu mencapai target-target kinerja menantang yang telah ditetapkan dalam RBB-nya.

negative impacts, one of which was to maintain the political and economic stability to ensure the favorable investment climate for the investors.

Bank BPD Bali will benefit from the situation through determination of more ambitious targets and optimization of internal resources of the Bank, including:

a. As a Locally-Owned Bank and Cash Holder of Bali Province and Regencies/Cities, Bank BPD Bali is rooted and highly competitive, thus making it a very trustworthy entity among Balinese people.
b. Bank's good health will support the business operation and development in the future.
c. Bank's A (idn) rating with stable outlook from rating company proves low default risk expectation.
d. As a Local Bank, Bank BPD Bali secures a captive market in Civil Servants and becomes a Taspen perception bank.
e. Having various credit schemes to finance productive sector with competitive interest rate. The appointment of the bank to be the bank of choice for disbursing people's credit facility by the government indeed has strengthened the bank's position.
f. The implementation of e-Banking service supports the customer retention and improves customer experience.
g. As the bank managing regional tax payment system that applies to Regency Administration, City Administration and Bali Provincial Government, Bank BPD Bali is exposed to the opportunity to develop innovative products to improve the services.
h. Having extensive office and service network at every district at online real time basis, including downline network across Bali.

With all comparative advantages, Bank BPD Bali is optimistic to welcome the bright future as well as allows it to achieve the challenging targets set in the Bank Business Plan.

LAPORAN DIREKSI *Report from Board of Directors*

Pelaksanaan Tata Kelola Yang Baik

Bank BPD Bali telah memiliki kelengkapan perangkat dan sistem untuk melaksanakan tata kelola yang baik. Tahun 2018 Bank BPD Bali telah melakukan penyempurnaan/penyesuaian terhadap organisasi Bank, yaitu review terhadap susunan organisasi SKAI & *Anti Fraud* sesuai Keputusan Direksi Nomor 0032/KEP/DIR/RENSTRA/2019 tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.

Penyesuaian dimaksud meliputi tanggung jawab Kepala SKAI & *Anti Fraud* dalam melakukan komunikasi langsung dengan Dewan Komisaris untuk menginformasikan berbagai hal yang berhubungan dengan audit, dan harus dilaporkan kepada Direktur Utama dengan tembusan kepada Direktur Kepatuhan.

Pengawasan atas kebijakan pengurusan berada di tangan Dewan Komisaris. Dalam melaksanakan fungsi pengawasan, Dewan Komisaris dibantu oleh Komite-komite yaitu Komite Audit, Pemantau Risiko, dan Remunerasi & Nominasi. Tata tertib dan pembagian tugas diantara Dewan Komisaris diatur dalam Keputusan Dewan Komisaris No. 002/KEP/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Berdasarkan penilaian OJK terhadap Tingkat Kesehatan Bank BPD Bali posisi Desember 2018, Bank memperoleh peringkat "2" (dua), 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 pada peringkat 3, penerapan Tata Kelola/GCG pada peringkat 2, *earnings* pada peringkat 2, dan *capital* pada peringkat 2, yang secara umum baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan.

Program Kepedulian dan Tanggungjawab Sosial

Bank BPD Bali menjadikan kegiatan tanggungjawab sosial sebagai bagian yang tidak terpisahkan dengan

The Implementation of Good Governance

Bank BPD Bali has designed a complete system and structure to help it implement the good corporate governance. In 2018 Bank BPD Bali made improvements to the bank's organization, namely by conducting review over the structure of organization of IAU & Anti Fraud according to Board of Directors' Decree Number 0032/KEP/DIR/RENSTRA/2019 concerning the Third Revision to Board of Directors' Decree Number 0528/KEP/DIR/RENSTRA/2015 about the Corporate Manual of Organizational Structure and Job Description.

The improvements included scope of responsibility of Head of IAU & Anti Fraud in conducting direct communication with Board of Commissioners to inform any issues on audit activity, which should be reported to President Director with copy sent to Compliance Director.

Oversight duty over the management of the company lied on the hands of Board of Commissioners. In running the oversight function, Board of Commissioners was assisted by committees, namely Audit Committee, Risk Monitoring Committee and Remuneration & Nomination Committee. Code of conduct and job description among members of Board of Commissioners were guided through Board of Commissioners' Decree No. 002/KEP/DK/BPD/2018 dated 25 June 2018 about the Guideline and Code of Conduct of Board of Commissioners.

Pursuant to results of self-assessment toward Bank BPD Bali's Health as of December 2018, Bank was rated "2" (two), or considered to have capacity to anticipate negative impact from the business dynamic and other external factors, as seen from the ratings of assessment factors, among which were: risk profile's rating at 3, GCG implementation's rating at 2, earnings' rating at 2, and capital's rating at 2, or generally good. If there was weakness, the weakness was generally less significant.

Social Care and Responsibility Program

Bank BPD Bali puts social responsibility as integral part of the Bank's activities. The harmonious environment

kegiatan Bank. Keberadaan lingkungan sosial yang harmonis sangat mendukung kinerja yang dapat memberikan dampak signifikan pada pertumbuhan dan kemajuan Bank.

supports the realization of performance that can deliver significant impacts to the Bank's growth and advances.

Karena itu, Bank BPD Bali menyelenggarakan program kepedulian dan tanggungjawab sosial pada bidang-bidang yang dibutuhkan masyarakat meliputi : program pendidikan, kesehatan, seni dan budaya, olah raga, dan sosial lainnya terutama bedah rumah, sarana dan prasarana, serta program kemitraan.

Therefore, Bank BPD Bali always holds a list of social care and responsibility programs that people need, including: educational, health, art & culture, sport, and other social programs, particularly bedah rumah program, utilities and facilities, as well as partnership program.

Realisasi program kepedulian dan tanggungjawab sosial Bank BPD Bali di tahun 2018 sebesar Rp 7.069.462.500,00 atau 88,37% dari anggaran sebesar Rp8.000.000.000,00. Di masa yang akan datang Bank BPD Bali akan terus melakukan evaluasi dan inovasi untuk peningkatan kualitas program sehingga semakin dirasakan manfaatnya oleh masyarakat.

Bank BPD Bali's social and responsibility programs realized in 2018 amounted to Rp 7.069.462.500,00 or 88.37% of the budget totaling Rp8,000,000,000.00. In the coming years, Bank BPD Bali will conduct evaluation and innovation to boost quality of programs, thus benefiting the people.

Atas semua pencapaian penting ditahun 2018 tersebut, kami mengucapkan terimakasih kepada para pemegang saham, Dewan Komisaris, nasabah, seluruh jajaran manajemen dan staf Bank BPD Bali, mitra kerja atas kesetiaan, kepercayaan dan dukungannya kepada Bank BPD Bali.

For all those achievements in 2018, we would like to thank shareholders, Board of Commissioners, customers, all Bank BPD Bali management and staffs, as well as business partners for loyalty, trust and relentless support to Bank BPD Bali.

Kepercayaan dan dukungan yang demikian besar tersebut, akan menjadi modal penting bagi kami untuk bekerja lebih baik sehingga dapat memberikan solusi untuk memenuhi jasa layanan perbankan yang dibutuhkan.

The huge trust and support are those that motivate us to work harder and deliver best banking solutions as expected.

Om Shanti, Shanti, Shanti Om.

Om Shanti, Shanti, Shanti Om.

I NYOMAN SUDHARMA, S.H., M.H.
Direktur Utama
President Director

Pengalaman selama lebih dari 50 tahun adalah bekal berharga. Tapi Bank BPD Bali sadar sepenuhnya bahwa ketatnya persaingan perbankan saat ini juga membutuhkan kemampuan berinovasi agar mampu menjawab tantangan jaman.

The experience of more than 50 years is a worthless asset. Yet Bank BPD Bali is fully aware of the tight competition in the banking industry, thus requiring it to continue innovating to advance the business in the increasingly dynamic situation.

Profil Perusahaan

Company Profile

SEKILAS BANK BPD BALI *Bank BPD Bali in Brief*

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.

PT. Bank Pembangunan Daerah Bali (further referred as Bank BPD Bali) was established based on Deed No. 131 dated 5 June 1962 signed before Ida Bagus Ketut Rurus, the First Level Local Secretary of Bali as well as Notary.

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 No.2490), Pemerintah Provinsi Bali menetapkan perubahan status hukum Bank dari Perseroan Terbatas menjadi Perusahaan Daerah melalui Surat Nomor 6/DPRDGR/65 tanggal 9 Pebruari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan Nomor Des.9/21/28-128 tanggal 14 Juli 1965.

As part of effort to adjust to the Law Number 13 of 1962 concerning Principal Requirements of Regional Development Bank (State Gazette of Republic of Indonesia for the year of 1962 No.59, Appendix No.2490), Government of Bali Province determined the change in legal status of the Bank from Limited Liability Company to be Locally Owned Company through a Letter Number 6/DPRDGR/65 dated 9 February 1965, which was legalized through the Decision Letter of Minister of Internal Affairs NumberDes.9/21/28-128 dated 14 July 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 BPD Bali dari Perusahan Daerah menjadi PT. Bank Pembangunan Daerah Bali ("PT BPD Bali") (Lembaran Daerah Propinsi Bali Tahun 2002 No.6 Seri D No.3).

Bank BPD Bali then changed its legal status from Locally Owned Company to be Limited Liability Company (PT). Change in legal status of Bank BPD Bali was determined in Regulation of Bali Province No. 2 of 2002 about the Change in Legal Entity of BPD Bali from Locally Owned Company to be PT. Bank Pembangunan Daerah Bali ("PT BPD Bali") (Bali Province Gazette of 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 dihadapan 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.

Adjusted legal entity of Bank BPD Bali to be Limited Liability Company was stated in Notarial Deed No. 7 dated 12 May 2004, signed before Notary Ida Bagus Alit Sudiatmika, S.H., which obtained approval from Minister of Justice of Republic of Indonesia pursuant to the letter Number C-12858 HT.01.01 TH.2004 dated 21 May 2004 and was announced through Official Gazette of Republic of Indonesia No.50 dated 22 June 2004, Appendix a 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

Through the Decision Letter of Senior Deputy Governor of Bank of Indonesia Number 6/26/KEP.DGS/2004 dated 19 July 2004 about the Change in Legal Status of Locally Owned Bank Pembangunan Daerah Bali to be Limited Liability Bank Pembangunan Daerah Bali, the transfer of business license of Bank BPD Bali from Locally Owned

BPD Bali dari Perusahaan Daerah Bank Pembangunan Daerah Bali kepada Perseroan Terbatas Bank Pembangunan Daerah Bali.

Pembangunan Daerah Bali to Limited Liability Bank Pembangunan Daerah Bali, was agreed.

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, SH., mengenai penyesuaian dan perubahan Anggaran Dasar berdasarkan Undang-Undang No.40 Tahun 2007 tentang Perseroan Terbatas.

Articles of Association of Bank BPD Bali underwent some changes, including through the Act No.25 dated 8 August 2008 signed before I Made Widiada, SH., about the adjustments to Articles of Association based on Law No.40 of 2007 about the Limited Liability Company.

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.

The change was agreed by Minister of Justice and Human rights of Republic of Indonesia through the Decision Letter No.AHU-63398.AH.01.02. of 2008 dated 8 August 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.

On November 11, 2004 Bank BPD Bali officially obtained operating license as Foreign Exchange Bank pursuant to Decision Letter of Senior Deputy Governor of Bank of Indonesia Number 6/32/KEP.DGS/2004 about the Appointment of PT Bank Pembangunan Daerah Bali as Foreign Exchange Bank.

SEKILAS BANK BPD BALI *About the theme*

Bank BPD Bali secara terus menerus melakukan inovasi dalam peningkatan layanan kepada nasabah. Pada tahun 2014 Bank BPD Bali meluncurkan layanan e-money co-branding dengan Bank Mandiri. Kemudian pada tahun 2015, Bank BPD Bali membuka Kantor Cabang di Mataram Nusa Tenggara Barat serta meluncurkan layanan e-banking "BPD Bali Mobile Banking". Pada tahun 2016 Bank BPD Bali kembali meluncurkan layanan e-banking "BPD Bali Internet Banking" dan Kartu ATM Giro Perorangan.

Bank BPD Bali then continuously made innovations to improve services to the customers. In 2014 Bank BPD Bali launched e-money service co-branding with Bank Mandiri. In 2015, Bank BPD Bali officially inaugurated Branch Office at Mataram City, West Nusa Tenggara as well as launched e-banking service called "BPD Bali Mobile Banking". In 2016, Bank BPD Bali re-launched e-banking services called "BPD Bali Internet Banking" and Individual ATM Giro Card.

Pada tahun 2018, Bank BPD Bali meluncurkan layanan Bancassurance Model Bisnis Referensi dengan PT. Equity Life Indonesia tentang Pemasaran Produk Asuransi Jiwa Kumpulan Berjangka Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank, Pemasaran Produk Bali Dwipa Proteksi Investama Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank, dan Pemasaran Produk Asuransi Pitra Yadnya Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank. Selain itu, Bank BPD Bali juga telah meluncurkan layanan Internet Banking Bisnis/ Korporasi pada tanggal 26 Maret 2018

In 2018, Bank BPD Bali launched Reference Business Model Bancassurance Products with PT Equity Life Indonesia with scope of cooperation including Marketing of Term Life Group Insurance Product with Non-Bank Reference Business Model, Marketing of Bali Dwipa Proteksi Investama Product with Non-Bank Reference Business Model, and Marketing of Pitra Yadnya Insurance Product with Non-Bank Reference Business Model. Adding to that, Bank BPD Bali also launched Corporate Internet Banking on March 26, 2018.

Bidang Usaha

Berdasarkan Pasal 3 Anggaran Dasar Perseroan, maksud dan tujuan pendirian usaha Bank adalah berusaha di bidang perbankan. Untuk mewujudkan maksud dan tujuan tersebut, ruang lingkup kegiatan Bank BPD Bali meliputi:

- Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- Memberikan kredit;
- Menerbitkan surat pengakuan hutang;
- Menempatkan dana, meminjam dana dari/atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya;
- Kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Scope of Business

Referring to Article 3 of Articles of Association of the Company, the goals and objectives of the Bank are to run a banking business. To realize the business goals and objectives, Bank BPD Bali runs the following businesses:

- *To collect the fund from the public in the forms of current account, time deposits, certificates of deposits, saving and/or other related forms;*
- *To disburse Loans;*
- *To issue promissory notes;*
- *To invest, obtain borrowings from, or provide financing to other banks, either using letter, telecommunication facilities, and Letter of Credit (L/C), cheque or other facilities;*
- *To engage in other general banking activities with respect to the prevailing laws and regulations.*

ATM
BANK BPD BALI

REKAM JEJAK *Track Record*

1962

Bank BPD Bali didirikan berdasarkan Akta No.131 tanggal 5 Juni 1962.

Established according to Act No. 131 dated July 5, 1962

1965

Melalui Surat Nomor 6/DPRD-GR/65 tanggal 9 Februari 1965 dan disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan Nomor Des.9/21/28-128 tanggal 14 Juli 1965, Pemerintah Provinsi Bali menetapkan perubahan status hukum Bank dari Perseroan Terbatas menjadi Perusahaan Daerah.

Through the a Letter Number 6/DPRD-GR/65 dated 9 February 1965 and legalized by Minister of Internal Affairs through a Decree Number Des.9/21/28-128 dated 14 July 1965, the Balinese Government determined the change of status of the bank from Limited Liability Company into Regionally Owned Enterprise.

2004

- Pada tanggal 21 Mei 2004 Bank BPD Bali kembali mengubah bentuk badan hukum dari Perusahaan Daerah menjadi Perseroan Terbatas.
- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp 250 miliar menjadi Rp 1 triliun.
- Pada tanggal 11 November 2004, Bank BPD Bali meningkatkan aktivitas Perseroan menjadi Bank Umum Devisa.

- *On May 21, 2004, Bank BPD Bali changed its legal status from Regionally Owned Enterprise into Limited Liability Company.*
- *Bank BPD Bali increased Bank's Authorized Capital from Rp 250 billion to Rp 1 trillion.*
- *On November 11, 2004, Bank BOD Bali increased its activity to be a General Bank.*

2008

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, SH., mengenai penyesuaian dan perubahan Anggaran Dasar berdasarkan Undang-Undang No.40 Tahun 2007 tentang Perseroan Terbatas.

The Article of Association of Bank BPD Bali were also amended for several times, as approved in Act No.25 dated August 8, 2008, which was signed before Notary I Made Widiada, S.H., concerning the adjustment and amendment of Article of Association based on Company Law No.40 of 2007.

2014

- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp 1 triliun menjadi Rp 2 triliun.
- Bank BPD Bali meluncurkan layanan *e-Money* dengan pola *Co-Branding* dengan Bank Mandiri.

- *Bank BPD Bali increased Bank's Authorized Capital from Rp 1 trillion to Rp 2 trillion.*
- *Bank BPD Bali launched e-Money under Co-Branding framework with Bank Mandiri.*

2015

- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp 2 triliun menjadi Rp 4 triliun.
- Bank BPD Bali membuka Kantor Cabang Mataram di Provinsi Nusa Tenggara Barat, Jl. Raya Pejanggik, Mataram.
- Bank BPD Bali meluncurkan produk *e-banking* "BPD Bali *Mobile Banking*".
- Bank BPD Bali meningkatkan pelayanan dengan meluncurkan mobil kas keliling.

- *Bank BPD Bali increased Bank's Authorized Capital from Rp 2 trillion to Rp 4 trillion.*
- *Bank BPD Bali inaugurated Mataram Branch Office in West Nusa Tenggara Province on Jl. Raya Pejanggik, Mataram.*
- *Bank BPD Bali launched e-banking service called "BPD Bali Mobile Banking".*
- *Bank BPD Bali improved services to the customers through the launch of mobile cash unit.*

2016

- Bank BPD Bali meluncurkan produk *e-banking* "BPD Bali *Internet Banking*".
- Bank BPD Bali meningkatkan pelayanan dengan meluncurkan layanan Kartu ATM Giro Perorangan dan mesin *Cash Deposit Machine* (CDM).

- *Bank BPD Bali launched e-banking service called "BPD Bali Internet Banking".*
- *Bank BPD Bali improved quality of services through the launch of Kartu ATM Giro Perorangan and Cash Deposit Machine (CDM).*

2017

- Bank BPD Bali meluncurkan produk Laku Pandai "MAILAKU Bank BPD Bali".
- Bank BPD Bali meningkatkan pelayanan dengan meluncurkan layanan *Call Center* "BPD Bali *Call*".
- Bank BPD Bali bekerja sama dengan Kepolisian RI, Kementerian Dalam Negeri, Jasa Raharja, dan Bapenda se-Jawa Bali meluncurkan layanan *e-samsat* Bali dan *e-samsat* Nasional.

- *Bank BPD Bali launched online service called "MAILAKU Bank BPD Bali".*
- *Bank BPD Bali improved services through the launch of Call Center service called "BPD Bali Call".*
- *Bank BPD Bali sealed cooperation with Indonesian Police Department, Ministry of Internal Affairs, Jasa Raharja, and Regional Income Offices in Java and Bali, to launch e-samsat Bali and e-samsat Nasional services.*

2018

- Bank BPD Bali meluncurkan Produk *Bancassurance* Model Bisnis Referensi yang bekerjasama dengan PT. Equity Life Indonesia
- Bank BPD Bali meluncurkan produk layanan *Internet Banking* Bisnis/Korporasi.

- *Bank BPD Bali Launched Reference Business Model Bancassurance in partnership with PT. Equity Life Indonesia*
- *Bank BPD Bali launched Corporate Internet Banking service.*

IDENTITAS BANK *Bank's Identity*

NAMA PERUSAHAAN Company's Name

PT Bank Pembangunan Daerah Bali

NAMA PANGGILAN Bank in Short

Bank BPD Bali

TAHUN PENDIRIAN Dated of Establishment

5 Juni 1962 *June 5, 1962*

BIDANG USAHA Scope of Business

Bank Umum Devisa *General Bank*

BENTUK BADAN HUKUM Corporate Entity

Perseroan Terbatas *Limited Liability Company*

KELAS USAHA Business Category

BUKU II *BOOK 2*

DASAR HUKUM PENDIRIAN Legal Base

Akta Pendirian No.7 tanggal 12 Mei 2004 dan telah disahkan dengan Keputusan Menteri Kehakiman dan HAM RI No.C-12858 HT.01.01 TH.2004 dan beberapa kali mengalami perubahan terakhir berdasarkan Akta No.14 tanggal 11 Januari 2018.

Legal Base: Act No.7 dated May 12, 2004 and was approved by Minister of Justice of Republic of Indonesia through a Decree No.C-12858 HT.01.01.TH. 2004 and were also amended for several times. Last change according to Act Number 14 dated January 11, 2018.

HASIL PEMERINGKATAN Ranking Result

'A (idn)' Outlook Stabil oleh *Fitch Ratings*

'A (idn)' Stable Outlook by Fitch Ratings

VISI DAN MISI *Vision and Mission*

VISI Vision

MENJADI BANK YANG KUAT, BERDAYA SAING TINGGI, DAN TERKEMUKA DALAM MELAYANI UMKM SERTA BERKONTRIBUSI BAGI PERTUMBUHAN PEREKONOMIAN DAERAH

To be a Solid, Highly Competitive Bank that Leads in MSME Services and Contributes to Regional Economic Growth

MISI Mission

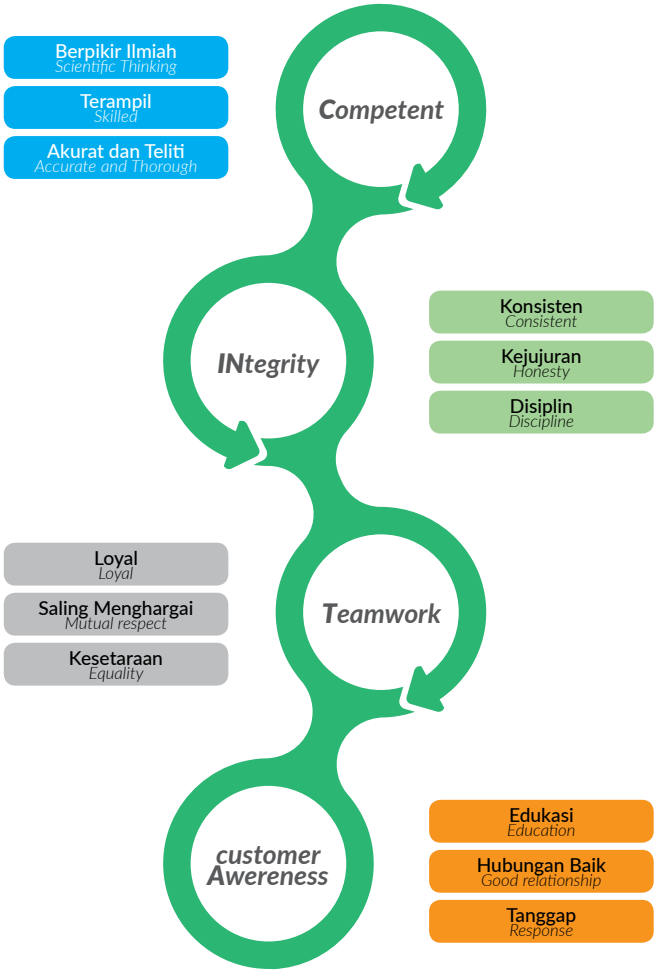
- MEMPERKUAT KETAHANAN KELEMBAGAAN
- MENINGKATKAN KUALITAS SDM, TEKNOLOGI DAN INFORMASI, SERTA BUDAYA KERJA
- MENINGKATKAN LAYANAN DAN PRODUK; BERORIENTASI SOLUSI; YANG BERNILAI TAMBAH KEPADA SELURUH KOMUNITAS NASABAH
- MENJADI PENDUKUNG PROGRAM PEMBANGUNAN EKONOMI DAERAH
- MENOPANG PEMBERDAYAAN EKONOMI DAERAH MELALUI PELAYANAN UMKM
- MENINGKATKAN KEPEDULIAN SOSIAL BAGI KOMUNITAS DAN LINGKUNGAN

- *To strengthen organizational resilience*
- *To improve HR, Technology and Information, and Work Culture*
- *To improve products and services; solution oriented; with added value to all customer community*
- *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" *CORPORATE Culture "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.

Bank has 4 (four) main values abbreviated into CINTA which is known as corporate values and further explained into 12 behaviors to support the avhievement of vision and mission. 'CINTA' is expected to develop favorable working climate, encouraging productivity and enhancing performance of PT. Bank Pembangunan Daerah Bali and facilitate it to accelerate the realization of its vision and mission.



COMPETENT

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 berfikir 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.

Having knowledge, skills and capability to complete a task with expected quality. With key behaviors:

1. *To work with skills as well as to think and act naturally to realize the vision and mission of working unit.*
2. *To benefit from the relevant technology and knowledge to fulfill the duties.*
3. *To work as procedures, with accuracy and understand the risks of duties professionally.*

INTEGRITY

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.

Always consistent and committed to the implementation of moral values or other rules, including honesty and anticorruption. With key behaviors:

1. *To implement the duties according to the code of conduct and never violate the rules for personal reason.*
2. *To be honest and not giving, accepting or giving ways to bribery potential or demanding service related to the positions.*
3. *To develop work ethics with religion as the basis and perceive working as praying to God and have good moral.*

BUDAYA KERJA "CINTA" *Work Culture "CINTA"*

TEAMWORK

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

1. Menghargai perbedaan pendapat dan membantu jika di minta 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.

Teamwork of the organization and closeness among individuals or working units so as to facilitate fruitful cooperation and good communication. With key behaviors:

1. *To appreciate difference of opinion and extend assistance to other working units, if necessary, as well as not to give emphasis to partial ego/working unit.*
2. *To appreciate existence and authorities of the leaders in proportional manner. To carry on positive principle to others and appreciate other people's efforts.*
3. *Not exploit the difference (of positions, ranks, sector) and to give respect to others and consider them as part of families.*

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.

To position users as main focus of the action, to carry out and maintain productive relation with the customers. With key behaviors:

1. *To actively seek information with the customers or build their understanding about the issues and capability to resolve them.*
2. *To actively seek information to understand the situation, and customer's expectation to be further followed up within the scope of the authorizations.*
3. *To maintain good relation with customers, to act quickly to fulfill the business needs and resolve the problems and avoid excess commitment.*

PRODUK DAN LAYANAN *Products and Services*

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 dan Koperasi (UMKMK) dan masyarakat Bali khususnya dan *stakeholder* lain pada umumnya.

Bank BPD Bali not only ensures the adequate financial access for the people yet also presents varied and innovative products and services to fulfil the financing needs of the Micro Small and Medium Enterprises and Cooperatives (MSMECs) as well as the Balinese in particular and other stakeholders in general.

PRODUK DAN/ATAU LAYANAN KREDIT

Gambaran Umum

Bank BPD Bali melayani dua jenis produk yang diformulasikan berdasarkan tujuan dari pembiayaan kredit, yakni Kredit Produktif dan Kredit Konsumtif. Sejalan dengan fungsinya sebagai *Agent Regional Development*, Bank BPD Bali memiliki komitmen untuk memberikan kontribusi nyata terhadap pembangunan ekonomi masyarakat melalui penyaluran kredit-kredit berfitur khusus dengan tingkat suku bunga rendah dan biaya yang terjangkau bagi para pelaku UMKMK yang berperan besar sebagai penggerak utama perekonomian di Provinsi Bali khususnya dan perekonomian nasional pada umumnya. Untuk itu, penyaluran kredit diselenggarakan bekerja sama dengan Pemerintah Pusat, Pemerintah Daerah, maupun perusahaan non pemerintah yang memiliki kesamaan visi dan misi dengan Bank BPD Bali dalam membangun perekonomian.

PRODUCTS AND /OR LOAN SERVICES

General Information

Bank BPD Bali serves two types of products that are designed based on the objective of loan financing, namely Commercial Loan and Consumer Loan. Functioning as Agent Regional Development, Bank BPD Bali is insisted to hold commitment to making real contribution to the development of people's economy through the delivery of special loans with the low interest rate and at affordable cost for MSME players whose role is significant to the economic development of Bali Province in particular and national economy in general. Therefore, loans are disbursed in cooperation with Central Government, Regional Government, as well as non public company which shares the same vision and mission with Bank BPD Bali in economic development.

Produk Simpanan

Giro

Giro Kas Daerah (Kasda) adalah produk berupa simpanan Pemerintah Daerah Propinsi, Kabupaten/Kota dalam Rupiah yang penyetoran dan penarikannya dapat dilakukan kapan saja selama jam kerja dengan menggunakan warkat SP2D (Surat Perintah Pencairan Dana) dan setoran menggunakan formulir khusus yang telah disepakati kedua belah pihak, melalui aplikasi pencairan secara otomatis (SP2D *online*).

Giro Pemerintah adalah simpanan Pemerintah Daerah Provinsi, Kabupaten/Kota dalam rupiah yang penyetoran dan penarikannya dapat dilakukan kapan saja selama jam kerja. Fasilitas tambahan yang didapat oleh Giro Pemerintah yaitu *Internet Banking Korporasi*

Loan Products

Current Account

Regional Cash Current Account *is a Rupiah-denominated saving product made on account of Provincial/Regency/City Administration, whose fund can be deposited and withdrawn at anytime during working hours using an Instruction Letter for Fund Withdrawl draft whereas to deposit the fund, they use special form which is agreed by two parties, using the automatic withdrawl application (SP2D online).*

Government Current Account *is a Rupiah-denominated saving product made on account of Provincial/Regency/City Administration, whose fund can be deposited and withdrawn at anytime during working hours. Bank has added another facility onto the Government Current*

PRODUK DAN LAYANAN *Products and Services*

yang memungkinkan nasabah untuk melaksanakan transaksi secara *realtime online*.

Account product, namely Corporate Internet Banking that allows the customers to make transactions online and at real time.

***Giro Treasury Notional Pooling* (TNP)** adalah simpanan untuk instansi pemerintah pengelola dana APBN. Pembukaan Giro TNP didasari dengan surat ijin pembukaan rekening dari KPPN dan surat permohonan pembukaan rekening dari instansi yang disertai dengan kelengkapan dokumen lainnya sesuai dengan ketentuan yang berlaku di Bank BPD Bali.

Treasury Notional Pooling (TNP) Current Account *is a Rupiah-denominated saving product made on account of Government institutions that are responsible for managing national income and budget. The opening of TNP current account uses the license for opening account from KPPN and application letter for opening account from the institutions accompanied by other documents that are completed according to the applying regulations of Bank BPD Bali.*

Giro Bali Dwipa adalah simpanan dari nasabah perorangan, Badan Usaha maupun Pemerintah lainnya dalam rupiah yang pembukaan, penyetoran dan penarikannya dapat dilakukan di seluruh Kantor Cabang Bank BPD Bali.

Bali Dwipa Current Account *is a Rupiah-denominated saving product made on account of individual customers, Business Entities or other Government, which can be opened while the fund can be deposited and withdrawn any branches of Bank BPD Bali.*

Giro Valuta Asing (Gova) adalah simpanan dari nasabah perorangan, Badan Usaha maupun Pemerintah lainnya dalam mata uang asing yang penarikannya dapat dilakukan kapan saja selama jam kerja melalui pemindahbukuan.

Current Account in Foreign Currency *is a saving product made on account of individual customers, Business Entities or other Government using foreign currency denomination, which can be withdrawn at anytime during working hours by account transfer.*

Tabungan

Simpanan Bali Dwipa (SIBAPA) adalah simpanan dalam bentuk mata uang Rupiah yang pembukaan, penyetoran, dan penarikannya dapat dilakukan di seluruh Kantor Cabang Bank BPD Bali. Fasilitas yang didapat oleh nasabah antara lain : *Mobile Banking*, *Internet Banking*, dan ATM untuk dapat melakukan transaksi secara *real time online*. Nasabah SIBAPA juga mendapat kesempatan untuk mengikuti Undian Gong Bali Dwipa yang pengundiannya dilaksanakan 1 (satu) tahun sekali.

Saving

Simpanan Bali Dwipa (SIBAPA) *is a Rupiah-denominated saving product whose account opening and fund deposit or withdrawl can be done at all Branches of Bank BPD Bali. The savers will receive a list of facilities, including Mobile Banking, Internet Banking, and an ATM card for online real-time transactions. SIBAPA customers are also entitled to participate in Gong Bali Dwipa Lucky Draw which is drawn once in a year.*

Simpanan Pembangunan Daerah (Simpeda) adalah simpanan dalam bentuk mata uang Rupiah yang pembukaan, penyetoran, dan penarikannya dapat dilakukan di seluruh Kantor Cabang Bank BPD Bali. Fasilitas yang didapat oleh nasabah antara lain : *Mobile Banking*, *Internet Banking*, dan ATM untuk dapat melakukan transaksi secara *real time online*. Nasabah SIMPEDA juga mendapat kesempatan untuk mengikuti Undian SIMPEDA yang pengundiannya dilaksanakan 2 (dua) kali dalam setahun dan Undian Gong Dwipa yang pengundiannya dilaksanakan 1 (satu) kali dalam setahun.

Simpanan Bali Dwipa (Simpeda) *is a Rupiah-denominated saving product whose account opening and fund deposit or withdrawl can be done at all Branches of Bank BPD Bali. The savers will receive a list of facilities, including Mobile Banking, Internet Banking, and an ATM card for online real-time transactions. SIBAPA customers are also entitled to participate in Simpeda Lucky Draw and Gong Bali Dwipa Lucky Draw, which each are drawn twice and once in a year, respectively.*

Simpanan Lembaga Perkreditan Desa (LPD) adalah simpanan dalam Rupiah yang diperuntukkan bagi Lembaga Perkreditan Desa (LPD) dimana pembukaan, penyetoran, dan penarikannya dapat dilakukan di seluruh Kantor Cabang Bank BPD Bali, dan difasilitasi melalui layanan *Internet Banking Korporasi*.

Simpanan Lembaga Perkreditan Desa (LPD) *is a Rupiah-denominated saving product for Rural Credit Institution whose account opening and fund deposit or withdrawl can be done at all Branches of Bank BPD Bali. The savers are facilitated through Corporate Internet Banking service.*

Tabunganku adalah simpanan dalam Rupiah yang merupakan *mandatory* produk tabungan Bank Indonesia. Pembukaan, penyetoran, dan penarikan dapat dilakukan diseluruh Kantor Cabang Bank BPD Bali.

Tabunganku *is a Rupiah-denominated saving product which is a mandatory product from Bank of Indonesia. The account opening and fund deposit or withdrawl can be done at all Branches of Bank BPD Bali.*

Tabungan Hari Tua (THT) Bali Dwipa adalah produk simpanan berjangka dalam mata uang Rupiah yang memiliki fasilitas bunga setahun deposito, gratis perlindungan asuransi, penarikannya dapat dilakukan saat jatuh tempo atau sebelum jatuh tempo (maksimal 2 kali selama jangka waktu).

Tabungan Hari Tua (THT) Bali Dwipa *It is a Rupiah-denominated term saving product with facilities including interest rate equal to interest rate of one-year term deposit, free insurance coverage and the fund can be withdrawn on or before due date (or twice within the period at maximum).*

Simpanan Valuta Asing (SIVA) adalah simpanan nasabah perorangan maupun badan usaha dalam valuta asing yang penarikannya dapat dilakukan kapan saja selama jam kerja dan atau melalui pemindahbukuan.

Simpanan Valuta Asing (SIVA) *is a saving product made on account of individual customers, or business entities, whose fund can be withdrawn at anytime during working hours and or by account transfer.*

Deposito

Deposito Bali Dwipa adalah simpanan untuk deposan dalam Rupiah yang pencairannya hanya dapat dilakukan pada jangka waktu tertentu. Deposito Bali Dwipa juga dapat dijadikan sebagai jaminan kredit.

Term Deposit

Deposito Bali Dwipa *is a Rupiah-denominated term deposit product whose fund can be withdrawn within certain period. Bali Dwipa Term Deposit can also serve as credit collateral.*

Deposito Valuta Asing (DEVA) adalah simpanan untuk deposan dalam valuta asing yang pencairannya hanya dapat dilakukan pada jangka waktu tertentu dan syarat-syarat tertentu

Deposito Valuta Asing (DEVA) *is a time deposit product in foreign exchange denomination and the fund can be withdrawn within certain period of time and on certain term and conditions.*

Layanan Jasa

Uang Elektronik Bank BPD Bali adalah layanan *cashless* Bank BPD Bali sebagai alat pembayaran yang praktis dalam bentuk kartu ataupun non kartu.

Services

Bank BPD Bali e-money services *is a cashless payment service from Bank BPD Bali with or without card.*

Transfer dalam Negeri adalah layanan transfer antar rekening, baik nasabah atau non nasabah dalam mata uang Rupiah. Transfer yang dilayani melalui RTGS dan Kliring.

Domestic Transfer *is an account transfer service between account holders or non customers, in Rupiah denomination. The transfer is facilitated through RTGS and Clearing services.*

PRODUK DAN LAYANAN *Products and Services*

Kliring adalah layanan transfer dari rekening nasabah Bank BPD Bali ke rekening nasabah di luar Bank BPD Bali yang transaksinya menggunakan warkat.

Clearing *is account transfer service between account holders or non customers, denominated in different foreign currencies.*

Swift Code merupakan kode yang digunakan antar lembaga keuangan untuk melakukan transaksi pengiriman uang. Sehingga memungkinkan bagi Nasabah Bank BPD Bali untuk melakukan transaksi pengiriman uang ke lembaga keuangan lainnya yang berada di luar negeri. *Swift Code* Bank BPD Bali: ABALIDBSXXX, *Swiftcode Intermediary Bank*: BNINUS33XXX dan BMRIIDJAXXX.

Swift Code *is code used among financial institutions in fund transfer transaction, thus allowing customers of the Bank BPD Bali to transfer fund to other financial institution abroad. Swift Code of Bank BOD Bali: ABALIDBSXXX, while Swiftcode Intermediary Bank: BNINUS33XXX and BMRIIDJAXXX.*

Mobile Banking BPD Bali adalah layanan transaksi *realtime online* melalui handphone. Untuk dapat bertransaksi menggunakan layanan Mobile Banking, nasabah menggunakan aplikasi Mobile Banking Bank BPD Bali yang dapat di-*download* melalui *playstore*, *appstore*, dan *Blackberry World*.

Mobile Banking BPD Bali *facilitates real time transactions from their hand phone. To be able to enjoy Mobile Banking transactions, customers have to download the Mobile Banking Bank BPD Bali from Play store, App store, or Blackberry World.*

Internet Banking adalah layanan transaksi *realtime online* melalui komputer, tablet hp, atau laptop. Untuk keamanan, nasabah *Internet Banking* akan diberikan nomor token yang dipergunakan untuk transaksi. Nasabah mengakses *https://ibank.bpdbali.id/ib* untuk melakukan transaksi.

Internet Banking *facilitates real time transactions through computer desktop, Tablet, hand phone or laptop. For security, Internet Banking customers will be given token to do the transaction. Customers have to access https://ibank.bpdbali.id/ib to do transactions.*

Internet Banking Korporasi adalah layanan transaksi *realtime online* bagi nasabah Non Perorangan dan Pemerintah (Bendaharawan). Untuk keamanan bertransaksi, Internet Banking Bisnis/Internet Banking Korporasi memiliki tingkat approval transaksi, dimana setiap approval akan mendapat nomor token. Jumlah limit transaksi *Internet Banking Bisnis/Internet Banking* Korporasi dapat disesuaikan dengan jumlah kebutuhan nasabah. Nasabah mengakses *https://ibank.bpdbali.id/ibb/* untuk melakukan transaksi.

Corporate Internet Banking *serves real time transactions for non individual and governmental customers (Treasuries). For security, Corporate/Business Internet Banking service is designed with levels of approval for each transaction, in which for every approval, it requires token. Total limits of transaction of Corporate/Business Internet Banking service can be adjusted to the customer needs. To make transactions, customers have to access https://ibank.bpdbali.id/ibb/.*

Payment Point adalah transaksi pembayaran seperti: Pembayaran PLN, PDAM, Telkom, Telkomsel, Indosat, *e-Tax* (Pembayaran Pajak *Online*), Pembayaran Pajak (Pajak Pusat, PHR, dan PBB) dan SPP *Online*, dan lainnya melalui seluruh unit kerja Bank BPD Bali, loket-loket khusus pembayaran *Payment Point*, dan *E-Banking* (ATM, *Mobile Banking*, *Internet Banking*).

Payment Point *is designed for any transactions including: electricity bill, water service bill, Telkom bill, Telkomsel bill, Indosat bill, e-Tax (Online Tax Payment), Taxes (Central Tax, Hotel and Restaurant Tax, and Land and Building Tax) and Online Tuition Fee, etc, at all Bank BPD Bali working units, special counters serving Payment Point, and E-Banking (ATM, Mobile Banking, Internet Banking).*

Safe Deposit Bank (SDB) adalah tempat penyimpanan harta atau surat-surat berharga yang dirancang khusus dalam ruang khasanah dari bahan baja, tahan bongkar, dan tahan api serta dilengkapi system keamanan selama 24 jam. Penyewa SDB adalah nasabah Perorangan dan Non Perorangan dengan jangka waktu sewa 1 (satu) tahun dan dapat diperpanjang secara otomatis dan SDB tersedia dengan 3 (tiga) jenis ukuran.

A safe deposit box *is used to save valuable possessions or important documents and is made of steel, uneasily loaded and safe from fire with 24-hour security system. The box is available in three sizes and is rented for 1 (one) year for individual or non individual customers and is automatically extended.*

Payroll Package adalah layanan pembayaran gaji dimana pembayaran dilaksanakan secara pemindahbukuan dari rekening pemberi gaji ke rekening penerima gaji. *Payroll Package* dapat dilayani diseluruh Kantor Cabang Bank BPD Bali.

Payroll Package *is a payroll transfer service from the account of employers to the receiving accounts. Payroll Package is facilitated at all branches of Bank BPD Bali.*

Inkaso adalaah layanan penagihan warkat-warkat yang bank transaksinya berada di dalam negeri atau di luar wilayah. Melayani nasabah dan non nasabah, jenis warkat yang dilayani antara lain: Cheque, Bilyet Giro, Bank Draft, dan warkat lainnya.

Inkaso *facilitates collection of bank drafts in domestic or beyond. Serving customers and non customers, the drafts can be Cheque, Current Account, Bank Draft and other drafts.*

Kartu ATM Bali Dwipa adalah kartu ATM yang dapat dipergunakan bertransaksi secara *realtime online* di mesin ATM Bank BPD Bali yang tersebar diseluruh Bali dan Mataram. Kartu ATM Bali Dwipa sudah sesuai dengan *National Standard Indonesian Chip Card Spesification* (NSICCS) dan dapat ditransaksikan ke seluruh jaringan ATM Bersama dan Prima, serta sudah berlogo Gerbang Pembayaran Nasional (GPN). Kartu ATM Bali Dwipa dapat ditransaksikan di jaringan ATM Bersama, Prima, dan ATM berlogo GPN. Dengan memiliki kartu ATM Bali Dwipa, nasabah dapat menikmati layanan *e-channel* lainnya seperti *mobile banking* dan *internet banking*.

Bali Dwipa ATM card *is an ATM service to facilitate real time transactions through ATM machines of Bank BPD Bali across Bali and Mataram. Bali Dwipa ATM card has met National Standard Indonesian Chip Card Specification (NSICCS) and can be used for transactions through ATM Bersama and Prima networks, as well as has Gerbang Pembayaran Nasional (GPN) logo. Bali Dwipa ATM card therefore can be used for transactions on machines of ATM Bersama and Prima networks, as well as those with Gerbang Pembayaran Nasional (GPN) logo. With Bali Dwipa ATM card, customers can enjoy other e-channel services such as mobile banking and internet banking services.*

Collection adalah layanan penagihan warkat-warkat yang bank transaksinya berada di dalam negeri atau di luar wilayah. Melayani nasabah dan non nasabah, jenis warkat yang dilayani antara lain: *bank draft*, *cheque*, *international money order*, dan warkat lainnya.

Collection *facilitates collection of bank drafts in domestic or beyond. Serving customers and non customers, the drafts can be bank draft, Cheque, international money order and other drafts.*

Money Changer adalah layanan jual beli valuta asing. Transaksi dalam jumlah besar akan disediakan fasilitas antar jemput. Rate kompetitif.

Money Changer *facilitates the sell-and-purchase transaction for foreign currencies. For transactions in big amount, the Bank provides a pickup service. It applies a competitive rate.*

PRODUK DAN LAYANAN *Products and Services*

Western Union adalah layanan penerima dan pengiriman uang / transfer melalui *Western Union* yang dapat dilayani oleh seluruh kantor operasional Bank BPD Bali. Prosesnya cepat (*real time*), jaringan sangat luas dengan 385.000 outlet di 200 negara di dunia.

Western Union *serves recipients and senders of Western Union and available at all operational offices of Bank BPD Bali. The transfer is processed at real time basis and features an extensive network consisting of 385,000 outlets across 200 countries worldwide.*

Mesin ATM BPD Bali adalah mesin anjungan tunai mandiri (ATM) yang dipergunakan untuk melaksanakan transaksi penarikan, pembayaran, transfer ke seluruh rekening Bank BPD Bali, rekening yang terhubung dengan jaringan ATM Bersama, jaringan Prima, dan dapat ditransaksikan dengan menggunakan kartu berlogo JCB.

BPD Bali ATM machine *is an automatic teller machine that facilitates transactions, such as withdrawl of fund, payment, transfer to all accounts of Bank BPD Bali, and linked to ATM Bersama network, Prima network, and can be used for transactions with JCB-logo card.*

***Cash Deposit Machine* (CDM)** adalah adalah mesin anjungan tunai mandiri (ATM) yang dapat dipergunakan oleh nasabah Bank BPD Bali untuk melakukan penyetoran ke rekening sendiri atau ke rekening orang lain. Selain penyetoran uang tunai, CDM juga berfungsi untuk melakukan transfer, pembayaran, dan pembelian.

Cash Deposit Machine (CDM) *is an automatic teller machine that allows customers of Bank BPD Bali to deposit money onto their own accounts or to transfer money to other person's account. Not only serving cash deposit transaction, CDM also serves transfer, payment and purchase transactions*

Layanan *Cash Advance* JCB (Japanese Credit Bureau Co., Ltd. dan JCB International Co., Ltd) adalah penarikan dana tunai di mesin ATM Bank BPD Bali dengan menggunakan kartu berlogo JCB.

Cash Advance Service for JCB card (Japanese Credit Bureau Co., Ltd. and JCB International Co., Ltd) *is a cash withdrawl transaction made through Bank BPD Bali's ATM Machine using JCB-logo card.*

Mobil Kas Keliling Bank BPD Bali adalah layanan untuk menjangkau nasabah hingga ke pelosok dan memberikan layanan yang mudah, cepat, serta aman,

Bank BPD Bali Mobile Cash *is designed to reach customers all the way to the outskirts area with easy, fast and secure service.*

Mailaku Bank BPD Bali adalah layanan keuangan dari Bank BPD Bali yang dapat dilakukan tanpa melalui jaringan kantor Bank BPD Bali. Nasabah dapat bertransaksi di agen Mailaku Bank BPD Bali yang tersebar di seluruh Bali. Tidak hanya itu, nasabah juga dapat menjadi agen Mailaku Bank BPD Bali.

Bank BPD Bali Mailaku *serves financial transaction from Bank BPD Bali yet it is done beyond Bank BPD Bali's office network. Customer can make transaction at Bank BPD Bali Mailaku's Agent across Bali. Customer can also become Bank BPD Bali Mailaku Agent.*

Produk Kredit

Bank BPD Bali melayani dua jenis produk yang diformulasikan berdasarkan tujuan dari pembiayaan kredit, yakni Kredit Produktif dan Kredit Konsumtif. Sejalan dengan fungsinya sebagai *Agent Regional Development*, Bank BPD Bali memiliki komitmen untuk memberikan kontribusi nyata terhadap pembangunan ekonomi masyarakat melalui penyaluran kredit-kredit berfitur khusus dengan tingkat suku bunga rendah dan biaya yang terjangkau bagi para pelaku UMKM yang berperan besar sebagai penggerak utama perekonomian di Provinsi Bali khususnya dan perekonomian nasional pada umumnya. Untuk itu, penyaluran kredit diselenggarakan bekerja sama dengan Pemerintah Pusat, Pemerintah Daerah, maupun perusahaan non pemerintah yang memiliki kesamaan visi dan misi dengan Bank BPD Bali dalam membangun perekonomian.

Kemudian sesuai perannya sebagai *Agent Regional Development*, Kredit Produktif yang ditawarkan Bank BPD Bali dikelompokkan menjadi dua kategori, yaitu Kredit Produktif Umum (selanjutnya disebut "Kredit Produktif") dan Kredit Program.

Kredit Langsung

Kredit Produktif

Kredit Modal Kerja (KMK) adalah kredit yang dipergunakan untuk menambah modal kerja suatu perusahaan seperti pembelian bahan baku, biaya-biaya produksi, pemasaran dan lain-lain.

Kredit Investasi adalah kredit jangka menengah atau panjang untuk pembelian barang-barang modal/aktiva tetap yang diperlukan untuk rehabilitasi, modernisasi, ekspansi proyek yang sudah ada atau pendirian proyek baru, maupun *refinancing* aset produktif.

Loan Products

Bank BPD Bali serves two types of products that are designed based on the objective of loan financing, namely Productive Loan and Consumer Loan. As Agent Regional Development, Bank BPD Bali is committed to making real contribution to the local economic development through the disbursement of loans of specific features with the low interest rate and at affordable cost for MSME players whose role is significant to the economic development of Bali Province in particular and national economy in general. Therefore, loans are disbursed in cooperation with Central Government, Regional Government, as well as non public company, which share the same vision and mission with Bank BPD Bali in developing the economy.

Then according to its role as Agent Regional Development, Productive Loans of Bank BPD Bali are offered in two categories, namely General Productive Loan (or called "Productive Loan") and Program Loan.

Direct Loans

Productive Loans

Working Capital Loan *is a loan facility used to add working capital of a company, particularly for the purchase of raw materials, to finance production costs, marketing and the others.*

Investment Loan *is a mid-term and long term loan facility for the use of purchasing capital goods/fixed assets necessarily for rehabilitating, modernizing, expanding or building new or existing projects as well as refinancing productive assets.*

PRODUK DAN LAYANAN *Products and Services*

Kredit Konstruksi adalah fasilitas kredit yang diberikan kepada perusahaan jasa yang bergerak di bidang pembangunan fisik, *engineering* dan penyediaan barang /jasa dengan hasil kegiatan usaha berupa bangunan tempat tinggal atau perumahan, bangunan tempat usaha, seperti perkantoran, pertokoan, pusat, perbelanjaan atau pasar, perhotelan dan tempat rekreasi, bangunan industri atau prasarana, seperti pabrik, jalan atau jembatan, bendungan pengairan atau irigasi dan pemukiman transmigrasi, penyediaan barang dan jasa.

Construction Loan *is a loan facility given to a service industry that runs physical construction business, engineering, and procurement of goods/services, whose outcomes are residential/housing facility, business locations, such as office, shops, shopping center or marketplace, hotel and recreational area, industrial building and facilities, such as factory, road or bridge, dam or irrigation as well as housing complex for transmigrating people, as well as delivery of goods and services.*

Kredit Konstruksi & Pengadaan Barang / Jasa Bali Dwipa adalah kredit modal kerja konstruksi dan pengadaan barang/jasa yang diberikan oleh Bank kepada Penyedia Barang/Jasa dalam rangka pembangunan proyek dan/atau pengadaan barang/jasa serta tagihan termin proyek yang dananya bersumber dari APBD.

Bali Dwipa Construction Loan & Procurement of Goods/Services *is a type of working capital loan for construction and procurement of goods and services given to a delivery company to support project construction and/or procurement of goods and services with funding derived from Local Budget & Expenditure.*

Kredit Kepada Lembaga Keuangan Bali Dwipa adalah Fasilitas kredit yang diberikan kepada dan atau melalui Lembaga Keuangan untuk diterus pinjamkan kepada *end user* yang dilakukan dengan cara aliansi strategis (kerjasama).

Bali Dwipa Loan for Financial Institutions *is a loan facility given to and or through Financial Institution to be further channeled to end user through a strategic alliance.*

Kredit Pasar Bali Dwipa adalah kredit yang diberikan kepada UMKM di pasar-pasar tradisional, modern dan yang terletak dikawasan komersial yang digunakan untuk pembiayaan modal kerja dan/atau investasi.

Bali Dwipa Market Loan *is a loan facility given to SMEs at traditional, modern as well as commercial marketplaces as a working capital and/or investment loan facility.*

Kredit Usaha Persiapan Pensiun adalah kredit yang diberikan kepada PNS/Karyawan tetap perusahaan yang memiliki usaha sampingan produktif yang ditujukan untuk menambah modal kerja usaha atau pengadaan sarana prasarana penunjang usaha yang sumber pembayarannya dari potong gaji.

Post-Employment Business Loan *is a loan facility designed for civil servants or permanent employees of a company with other productive business and who want to add working capital or facilities. The payment of credit installment is done by deducting it from their salaries.*

Kredit Usaha Pensiun adalah pemberian kredit kepada Pensiunan Pegawai Negeri Sipil (PNS)/ Karyawan Tetap Perusahaan Badan Usaha Milik Negara (BUMN)/ Badan Usaha Milik Daerah (BUMD) dan Penerima Manfaat Pensiun yang memiliki usaha produktif dan uang pensiunnya dibayarkan di Bank dimana pembayaran angsuran kredit berupa pokok dan bunga bersumber dari pendapatan usaha dan uang pensiun yang diterima dengan maksimal angsuran pokok dan bunga tidak melebihi dari uang pensiun yang diterima.

Post-Employment Business Loan *is designed for Retired Civil Servants/Employees of State Enterprises/Local Enterprises and Retirement Benefit Recipients with productive business and who receive their retirement benefits through the Bank. The instalment for the principal loan and its interest rate is made using their operating income and retirement fund on condition that the instalment of the principal loan and its interest rate does not exceed the amount of retirement fund.*

Kredit Fasilitas SCF (*Supply Chain Financing*) adalah pembiayaan kepada rumah sakit dalam rangka dana talangan biaya-biaya operasional rumah sakit dengan sumber pengembalian dari tagihan klaim tertunda namun sudah terakseptasi oleh BPJS Kesehatan.

Supply Chain Financing (SCF) *is a loan facility provided as hospital deposit with payment derived from delayed claim invoice that is already accepted by BPJS Kesehatan (National Health Insurance) service.*

Cash Collateral Credit merupakan fasilitas kredit yang diberikan dengan agunan tunai (*cash collateral*) berupa Tabungan, Giro, Deposito/Sertifikat Deposito.

Cash Collateral Credit *is a loan facility in the form of cash collateral, namely Saving, Current Account, Term Deposit/Term Deposit Certificate.*

Kredit Program

Kredit Usaha Rakyat (KUR) adalah kredit modal kerja dan/atau investasi kepada debitur usaha yang produktif dan layak namun belum memiliki agunan tambahan atau agunan tambahan belum cukup.

Program Loan

People's Credit *is a type of working capital loan and/or investment loan given to eligible productive debtors that do not have additional collateral or inadequate additional collateral.*

Kredit Pundi Sejahtera adalah Kredit yang disalurkan kepada unit ekonomi Posdaya beranggotakan keluarga pra sejahtera dan keluarga sejahtera I atau keluarga kurang mampu yang penyalurannya dilakukan melalui kelompok Posdaya.

Pundi Sejahtera Loan *is a loan facility designed for the economic unit of Posdaya consisting of poor families and families of prosperous level I, whereas the disbursement is made through Posdaya group.*

Kredit Pundi Bali Dwipa merupakan Kredit yang disalurkan kepada Pengusaha mikro atau kecil secara perorangan/kelompok/gabungan kelompok/koperasi/ lembaga keuangan mikro untuk pengembangan usahanya maupun nasabah binaan dengan Perjanjian Kerjasama dari lembaga lain seperti Instansi/ Perguruan Tinggi/Lembaga Ekonomi/BUMN sebagai avalis (penjamin).

Pundi Bali Dwipa Loan *is a loan facility provided for micro or small individual/group of business or group association/cooperative/micro financial institution to support business expansion and developed customers with a Cooperation Agreement from other Institution, such as institution/University/Economic Institute/State Enterprises as guarantor.*

PRODUK DAN LAYANAN *Products and Services*

Kredit Konsumtif

KPR Bali Dwipa adalah kredit yang digunakan untuk konsumsi kepemilikan rumah tinggal dan refinancing KPR, termasuk rumah tapak atau rumah susun atau apartemen namun tidak termasuk rumah kantor atau rumah toko (rukan/ruko) yang diberikan Bank kepada debitur perorangan dengan nilai kredit yang ditetapkan berdasarkan nilai agunan.

Kredit Aneka Guna (KAG) adalah kredit konsumtif yang diberikan kepada debitur perorangan yang berpenghasilan tetap dan berpenghasilan tidak tetap, yang sumber pengembalian kreditnya berasal dari gaji atau penghasilan usahanya.

Kredit Multi Guna (KMG) adalah kredit kepada perorangan yang bekerja sebagai CPNS, PNS, Pegawai Pemerintah Daerah dan Karyawan tetap Perusahaan yang struktur kepegawaiannya sudah mapan dan angsuran kreditnya melalui potong gaji. Program kredit ini juga dapat diberikan kepada PNS Pemerintah Provinsi/Kabupaten/Kota yang akan pensiun pada saat kredit sedang berjalan, dengan gaji pada saat pengajuan kredit diterima dan disalurkan melalui Bank BPD Bali.

Kredit Pensiunan Bali Dwipa adalah kredit kepada pensiunan yang pembayaran angsuran kreditnya dilakukan dengan cara pemotongan uang pensiunan langsung berdasarkan Surat Kuasa Memotong Gaji melalui Bank BPD Bali.

Kredit Kepada Anggota DPR/DPRD adalah kredit kepada para anggota DPRD yang bertugas di Provinsi maupun di Kabupaten/Kota di Bali dalam melancarkan pelaksanaan tugas-tugasnya, dan pembayaran angsuran kreditnya dengan memotong langsung penghasilan tetap setiap bulan berdasarkan Surat Kuasa untuk memotong penghasilan (SKPG).

KPP – LPD adalah kredit yang diberikan kepada pengurus/pegawai LPD yang ada di seluruh Bali dengan kategori LPD sehat yang direkomendasi oleh PLPDK setempat yang pembayaran angsuran kreditnya bersumber dari gaji yang diterima setiap bulan dengan tujuan meningkatkan kesejahteraan pengurus/pegawai LPD.

Consumer Loans

Bali Dwipa Housing *is one type of consumer loan products for customers who want to purchase house and refinance housing loan including land house or apartment, but excluding office house or shop house with credit value based on the collateral value.*

Multipurpose Loan *is a type of consumer loan for individual debtors with fixed and unfixed income, whereas the installment is made by deducting their salaries or business income.*

Multipurpose Loan *is a type of loan facility provided for individual customers who are candidate of Civil Servant, Civil Servants, Local Civil Servants, and or Permanent Employee of a Company, whereas the installment is made by deducting it from their salaries. The loan program is also provided for civil servants of Provincial/Regent/City Administration who will enter retirement period while they receive the loan, with salary when the loan application is approved and disbursed through Bank BPD Bali.*

Bali Dwipa Post-Employment Loan *is a type of loan facility provided for retired customers and the credit installment is paid by deducting the retirement benefits as approved through a letter that authorizes the salary deduction from their accounts on Bank BPD Bali.*

Loan Facility for House of Representatives/House of Regional Representatives *is given to the members of House of Regional Representatives of Bali Province as well as of regencies/cities in a way to help them in their duty implementation. The credit installment is paid by deducting it from their monthly basic income as approved in a letter that authorizes the income deduction.*

Loan Facility for Management and Staffs of Rural Credit Institution (LPD) *is a type of loan facility given to management/employees of LPD across Bali Island. The requirement is that the LPD shall be a healthy organization recommended by local PLPDK and the credit installment is paid by deducting their monthly salaries/. The loan disbursement is expected to improve state of welfare of the management/employees of LPD.*

Kredit Tidak Langsung

Indirect Loans

Garansi Bank

Garansi Bank Penawaran adalah Kesediaan Bank untuk menjamin debiturnya atas kepentingan Panitia Pelelangan Pekerjaan dalam rangka pengajuan harga penawaran proyek.

Garansi Bank Uang Muka adalah kesediaan Bank untuk menjamin debiturnya atas kepentingan Pemimpin Proyek yang memberikan uang muka bagi pembiayaan proyek kepada nasabah debitur tersebut sesuai syarat-syarat yang tertuang pada perjanjian kerja antara Pemimpin Proyek dengan debitur.

Garansi Bank Pelaksanaan Pekerjaan adalah kesediaan Bank untuk menjamin debiturnya atas kepentingan Pemimpin Proyek dalam rangka pelaksanaan proyek sesuai syarat-syarat yang tertuang pada perjanjian kontrak kerja antara Pemimpin Proyek dengan debitur tersebut sampai dengan proyek yang dijamin selesai 100%.

Garansi Bank Pemeliharaan Pekerjaan adalah Kesediaan Bank untuk menjamin nasabah debiturnya atas kepentingan Pemimpin Proyek dalam rangka pemeliharaan pekerjaan dengan syarat-syarat yang tertuang pada perjanjian kontrak kerja antara Pemimpin Proyek dengan debitur tersebut.

Garansi Bank lainnya

Bank Guarantee

Bid Bond *is a guarantee provided by the Bank for the debtors who bid for a project and therefore it is given to the project auction team.*

Advance Payment Bond *is a guarantee provided by the Bank for a debtor as advance payment for their projects and made for Project Manager according to project agreement between the Project Manager and the debtor.*

Performance Bond *is a guarantee provided by the Bank for a debtor to support the project implementation and made for the Project Manager according to the contract agreement between Project Manager and the debtor with 100% guaranteed project completion.*

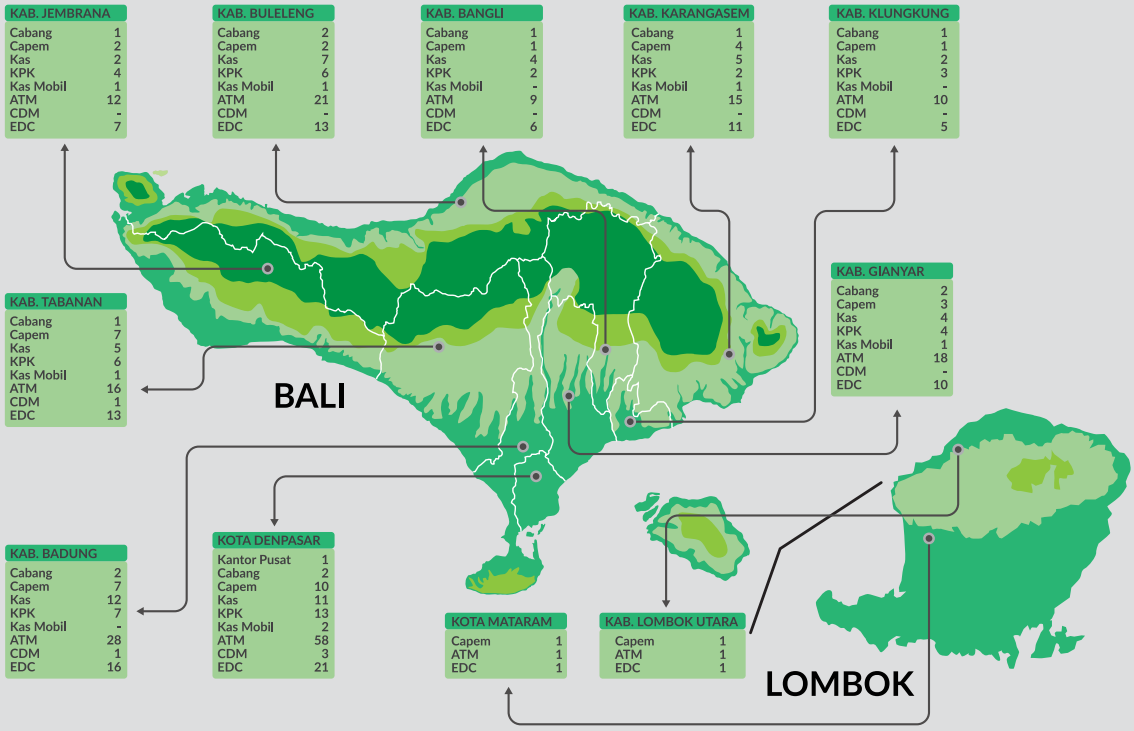
Maintenance Bond *is a guarantee provided by the Bank for a debtor to support project maintenance and made for Project Manager according to the contract agreement between Project Manager and the debtor.*

Other Bank Guarantee facilities

Kredit tidak langsung lainnya

Other Indirect Loan Programs

JARINGAN KANTOR BANK *Office Network*

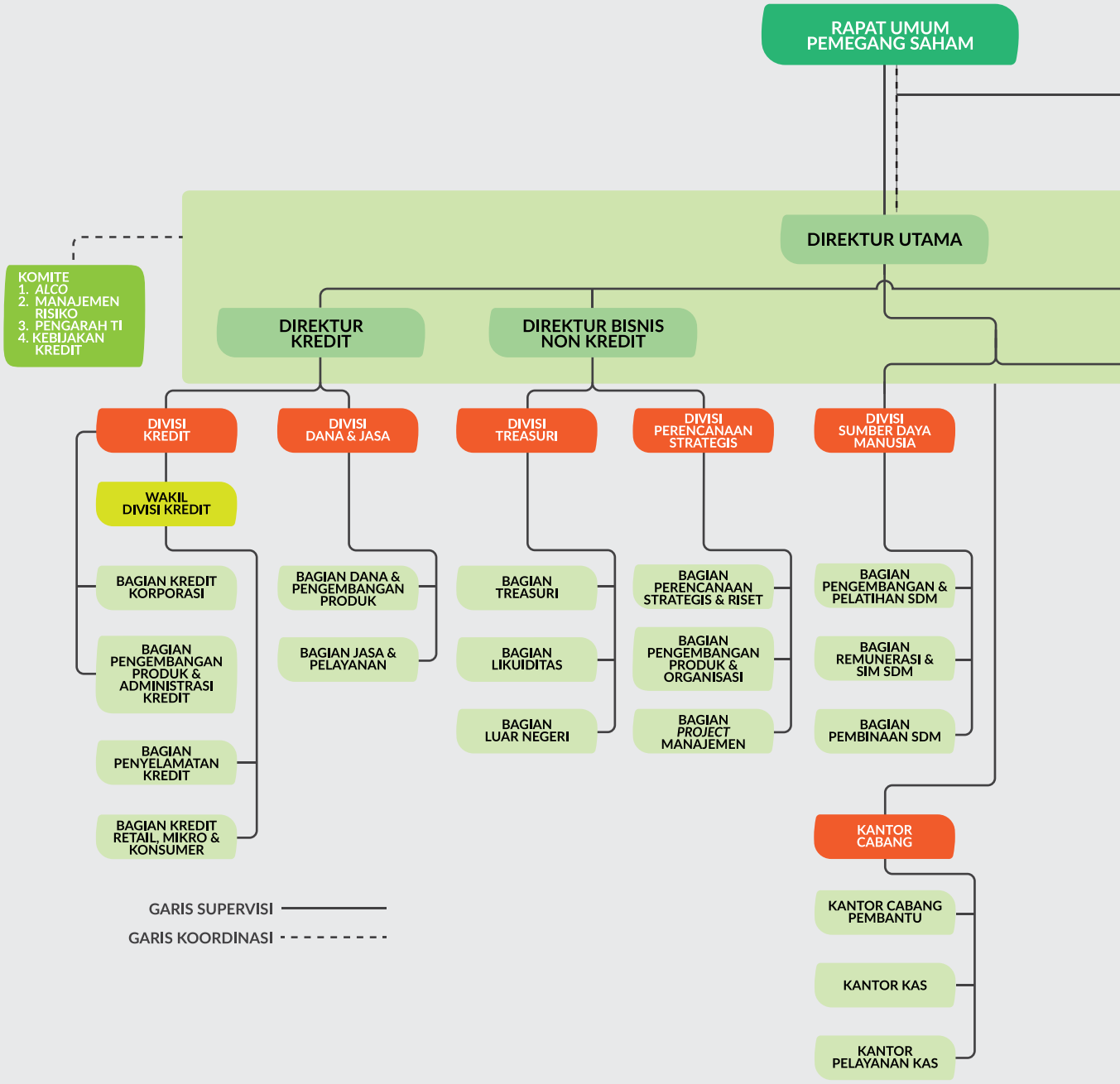


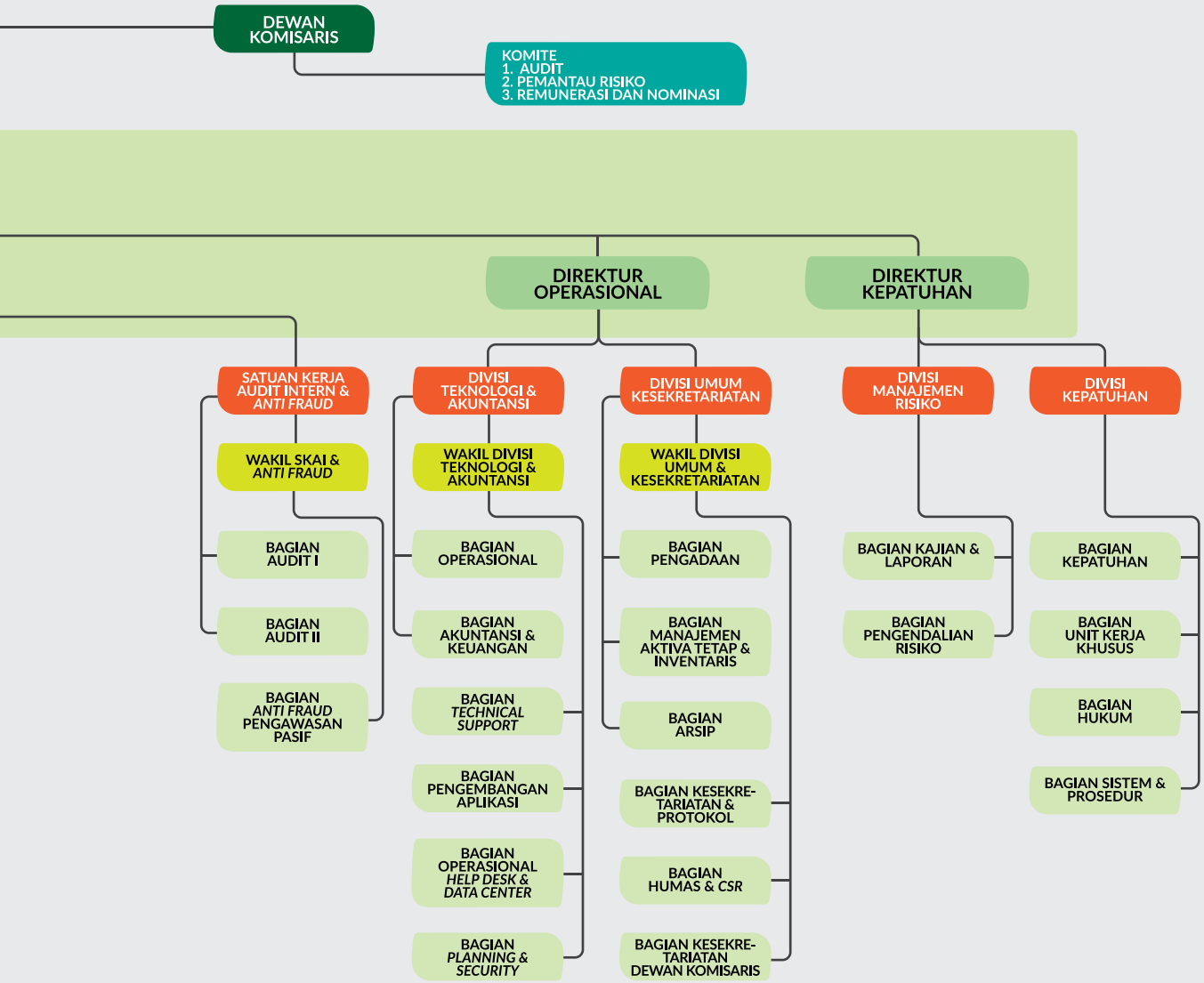
PERKEMBANGAN JARINGAN KANTOR BANK BPD BALI TAHUN 2014 – 2018

The Development of Office Network in the Period of 2014-2018

KETERANGAN *Description*	2018	2017	2016	2015	2014
Kantor Pusat *Head Office*	1	1	1	1	1
Kantor Cabang *Branch Offices*	14	14	14	14	13
Kantor Cabang Pembantu *Supporting Branch Offices*	38	38	37	37	37
Kantor Kas *Cash Offices and Service Unit*	52	51	50	49	48
Kegiatan Pelayanan Kas (KPK) *Cash Services*	47	44	43	43	31
Automated Teller Machine *ATMs*	189	186	139	139	138
CDM *Cash Deposit Machine*	5	1	1	-	-
EDC *Electronic Data Capture*	104	90	-	-	-
Kas Mobil *Mobile Cash Service*	7	7	3	2	-
TOTAL *Total*	457	432	288	285	268

STRUKTUR ORGANISASI *Organizational Structure*




DEWAN KOMISARIS
KOMITE
1. AUDIT
2. PEMANTAU RISIKO
3. REMUNERASI DAN NOMINASI
DIREKTUR OPERASIONAL
DIREKTUR KEPATUHAN
SATUAN KERJA AUDIT INTERN & ANTI FRAUD
WAKIL SKAI & ANTI FRAUD
BAGIAN AUDIT I
BAGIAN AUDIT II
BAGIAN ANTI FRAUD PENGAWASAN PASIF
DIVISI TEKNOLOGI & AKUNTANSI
WAKIL DIVISI TEKNOLOGI & AKUNTANSI
BAGIAN OPERASIONAL
BAGIAN AKUNTANSI & KEUANGAN
BAGIAN TECHNICAL SUPPORT
BAGIAN PENGEMBANGAN APLIKASI
BAGIAN OPERASIONAL HELP DESK & DATA CENTER
BAGIAN PLANNING & SECURITY
DIVISI UMUM KESEKRETARIATAN
WAKIL DIVISI UMUM & KESEKRETARIATAN
BAGIAN PENGADAAN
BAGIAN MANAJEMEN AKTIVA TETAP & INVENTARIS
BAGIAN ARSIP
BAGIAN KESEKRE-TARIATAN & PROTOKOL
BAGIAN HUMAS & CSR
BAGIAN KESEKRE-TARIATAN DEWAN KOMISARIS
DIVISI MANAJEMEN RISIKO
BAGIAN KAJIAN & LAPORAN
BAGIAN PENGENDALIAN RISIKO
DIVISI KEPATUHAN
BAGIAN KEPATUHAN
BAGIAN UNIT KERJA KHUSUS
BAGIAN HUKUM
BAGIAN SISTEM & PROSEDUR

Tahun 2018, Bank BPD Bali dihadapkan pada kondisi yang sangat menantang. Dinamisnya perkembangan situasi eksternal dan internal, membuat Direksi dan jajaran Bank bekerja lebih keras untuk menyelesaikan target-target dan agenda Bank dengan baik.

In 2018, Bank BPD Bali's business was challenged with dynamic situation. The external and internal dynamics indeed led Board of Directors and the management to work harder and accomplish the Bank's targets and agenda very well.

Pembahasan dan Analisis Manajemen

Management Discussion and Analysis

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

KONDISI MAKRO EKONOMI

Perekonomian Indonesia di tahun 2018 menghadapi tantangan yang tidak ringan dipicu meningkatnya ketidakpastian global. Ketidakpastian global tersebut memberikan tantangan tersendiri bagi pengelolaan ekonomi di sektor eksternal, baik dari jalur perdagangan maupun jalur finansial.

Dari jalur perdagangan, kinerja ekspor menurun akibat pertumbuhan ekonomi dunia yang melambat dan menurunnya harga komoditas. Tantangan dari jalur perdagangan semakin kuat karena pada saat bersamaan permintaan impor untuk proyek infrastruktur domestik cukup besar, sehingga meningkatkan kompleksitas dalam mengelola defisit transaksi berjalan pada level yang sehat.

Dari jalur finansial, tantangan berkaitan dengan menurunnya aliran masuk modal asing ke negara-negara berkembang, termasuk Indonesia. Hal ini dipicu kenaikan suku bunga kebijakan moneter Amerika Serikat (AS) dan ketidakpastian pasar keuangan global. Tantangan global ini kemudian berdampak pada penurunan kinerja neraca pembayaran Indonesia.

Pemerintah melakukan berbagai upaya untuk mengatasi dampak ketidakpastian global dengan mensinergikan Kebijakan Bank Indonesia, Pemerintah dan otoritas terkait untuk mengawal ketahanan ekonomi serta mendorong terus berlanjutnya momentum pertumbuhan ekonomi Indonesia.

Sinergi kebijakan tersebut bertujuan mengarahkan perekonomian Indonesia 2018 agar tetap berdaya tahan dan bertumbuh lebih baik. Hasilnya, berbagai indikator ekonomi pada triwulan IV tahun 2018 menunjukkan perkembangan positif. Aliran masuk modal asing kembali meningkat pada akhir tahun 2018 yang didorong oleh daya tarik pasar keuangan domestik yang tinggi dan prospek perekonomian yang tetap baik, serta menurunnya ketidakpastian pasar keuangan global.

Impor juga mulai melambat pada triwulan IV tahun 2018 sejalan dengan dampak kebijakan yang ditempuh, termasuk nilai tukar yang bergerak fleksibel. Impor

MACROECONOMIC CONDITION

Indonesian economy in 2018 was challenged with the global uncertainty. The challenging global situation brought adverse impact to the external economies, particularly in trading and financial sectors.

In trading sector, export performance declined as the world economy slowed and commodity prices fell. The burgeoning challenge from trading sector was in line with the increasing imports to support domestic infrastructure projects, thus stirring complexity in managing current deficit at the healthy level.

Then in the financial sector, challenges related to the decline in foreign capital inflow into the developing countries, including into Indonesia. This was triggered by the increasing US interest rate and uncertain global financial market. The global challenges then led to the decline in Indonesia's balance of payment.

The government made efforts to anticipate the global uncertainty by realigning the policies of Bank of Indonesia, the Government and related authorities in order to build up economic resilience with the strategy to carry on the momentum of Indonesian economic growth.

Synergy in internal policies was aimed at guiding the Indonesian economy in 2018 so as to be able to maintain its resilience and accelerate the growth pace. Thus, the economic results indicated positive performance in fourth quarter of 2018. There was an increase in foreign capital inflow at end of 2018 along with the improved domestic financial market and relatively good economic prospect as well as the diminishing global financial uncertainty.

Imports also started to fall in fourth quarter of 2018 as the result from the policy implementation, including the flexible exchange rate. The slower imports minimized

yang melambat juga telah meminimalkan dampak mulai menurunnya ekspor terhadap risiko kenaikan defisit transaksi berjalan, yang secara keseluruhan tetap terkendali pada level sehat yakni 2,98% dari produk domestik bruto (PDB).

Perkembangan positif tersebut kemudian mendorong NPI pada triwulan IV tahun 2018 kembali mencatat surplus dan membawa Rupiah berada dalam tren menguat. Sementara itu, inflasi terkendali pada level rendah yakni 3,13%, dan dalam kisaran sasaran 3,5±1%. Stabilitas sistem keuangan juga terjaga ditopang intermediasi perbankan yang naik, likuiditas yang tetap memadai, permodalan yang tinggi, dan risiko kredit yang terjaga. Secara keseluruhan, stabilitas ekonomi yang terkendali berkontribusi pada pertumbuhan ekonomi Indonesia di tahun 2018 yang meningkat menjadi 5,17% ditopang permintaan domestik yang kuat. Ke depan, perekonomian Indonesia diprakirakan tetap baik, meskipun terdapat beberapa tantangan global yang perlu terus dicermati.

Sumber : Bank Indonesia, Laporan Perekonomian Indonesia 2018.

impact of the falling exports to the risk of increasing current account deficit, which was relatively under control at 2.98% or at healthy level against the gross domestic product (GDP).

The positive performance then led NPI of fourth quarter of 2018 to surplus situation as well as led Rupiah to strengthen. Meanwhile, the inflation rate was relatively low at 3.13%, or within the target range of 3.5+1%. The stable financial system was also sustained with the improved banking intermediation, ample liquidity, high capitalization and relatively controlled risk of credit. In brief, the relatively stable economy contributed to the acceleration of Indonesian economic growth to 5.17%, supported by strong domestic demand. Looking forward, the Indonesian economy is expected to stay positive, while global economy is predicted to remain in challenging situation.

Source: Bank of Indonesia's 2018 Indonesian Economic Report

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

TINJAUAN KEUANGAN

Aset

Total aset Bank BPD Bali tahun 2018 meningkat sebesar 1,37% (*yoy*) menjadi Rp22.454 miliar dari Rp22.151 miliar pada tahun 2017, dimana 91,66% berupa aset produktif dan sisanya 8,29% merupakan aset lainnya. Kredit yang diberikan memiliki porsi terbesar dengan persentase 79,90% dari keseluruhan aset produktif Bank, diikuti oleh penempatan pada Bank Indonesia dan bank lain sebesar 9,29% dan sisanya 10,81% berupa efek-efek dan aset produktif lainnya.

FINANCIAL OVERVIEW

Assets

Bank BPD Bali's total assets in 2018 increased by 1.37% (yoy) to Rp22,454 billion from Rp22,151 billion on 2017 which consisted of Earning Assets (91.66%) and Other Assets (8.29%). Loan disbursement shared the biggest portion with 79.90% from Bank's total earning assets, followed by the placement in other banks (9.29%) and the rest 10.81% was in the forms of securities and other earning assets.

ASET
Assets

(Rp miliar | *Rp billion*)

KETERANGAN *Remark*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Kas *Cash*	616	570	46	8,07
Giro pada Bank Indonesia *Current Account in Bank of Indonesia*	1.304	1.238	66	5,33
Giro pada Bank Lain *Current Account in other Banks*	28	17	11	64,71
Penempatan pada Bank Indonesia & Bank lain *Placement in Bank of Indonesia*	1.395	1.663	(268)	-16,12
Efek-efek *Placement in other Banks*	1.254	1.161	93	8,01
Efek-efek yang dibeli dengan janji dijual kembali *Securities*	1.458	1.234	224	18,15
Kredit yang diberikan *Securities Purchased Under Resale*	16.446	16.239	207	1,27
Cadangan kerugian penurunan nilai *Disbursed Credit*	(414)	(335)	(79)	23,58
Penyertaan saham *Allowance for Impairment Losses of Value*	1	1	-	-
Aset tetap *Equity Investment*	251	233	18	7,73
Akumulasi penyusutan aset tetap *Fixed Assets*	(160)	(141)	(19)	13,48
Aset tak berwujud *Accumulation of Depreciation of Fixed Assets*	27	25	2	8,00
Akumulasi amortisasi aset tak berwujud *Intangible Assets*	(21)	(16)	(5)	31,25
Aset pajak tangguhan *Accumulation of Amortization of Intangible Assets*	85	80	5	6,25
Aset lain-lain *Deferred Tax Asset*	184	182	2	1,10
TOTAL *Total*	22.454	22.151	303	1,37

Penempatan dan efek-efek

Jumlah penempatan pada Bank Indonesia dan Bank Lain tahun 2018 mencapai Rp1.395 miliar mengalami penurunan sebesar Rp268 miliar atau 16,12% (*yoy*) dibandingkan posisi tahun 2017 sebesar Rp1.663 miliar. Penempatan pada Bank Indonesia dan Bank lain tahun 2018 terdiri dari *term deposits* sebesar Rp600 miliar, mengalami penurunan sebesar Rp100 miliar atau 14,28% dibandingkan jumlah tahun 2017 sebesar Rp700 miliar, fasilitas penyimpan Bank Indonesia sebesar Rp425 miliar meningkat sebesar Rp62 miliar atau 17,07% dibandingkan jumlah tahun 2017 sebesar Rp363 miliar, *interbank call money* sebesar Rp370 miliar menurun sebesar Rp230 miliar atau 38,33% dibandingkan tahun 2017 sebesar Rp600 miliar dan tabungan sebesar Rp25 juta tidak ada perbedaan dengan jumlah tahun 2017 sebesar Rp25 juta.

Jumlah efek-efek tahun 2018 mencapai Rp1.254 miliar mengalami peningkatan sebesar Rp93 miliar atau 8,01% (*yoy*) dibandingkan posisi tahun 2017 sebesar Rp1.161 miliar. Efek-efek tahun 2018 terdiri dari Sertifikat Bank Indonesia sebesar Rp722 miliar meningkat sebesar Rp722 miliar atau 100% dibandingkan jumlah tahun 2017 sebesar Rp0,00, Surat Utang Negara sebesar Rp102 miliar meningkat sebesar Rp1 miliar atau 0,99% dibandingkan jumlah tahun 2017 sebesar Rp101 miliar, Obligasi Bank tahun 2018 sebesar Rp105 miliar, meningkat sebesar Rp105 miliar atau 100% dibandingkan jumlah tahun 2017 sebesar Rp0,00. Sertifikat Deposito Bank Indonesia sebesar Rp326 miliar pada tahun 2018 menurun sebesar Rp734 miliar atau 69,24% dibandingkan dengan tahun 2017 sebesar Rp1.060 miliar.

Efek-efek yang dibeli dengan janji dijual kembali tahun 2018 mencapai sebesar Rp1.458 miliar, mengalami peningkatan sebesar Rp224 miliar atau 18,15% (*yoy*) dibandingkan posisi tahun 2017 sebesar Rp1.234 miliar. Hal ini dikarenakan efek yang dibeli dengan janji dijual kembali khususnya kepada Bank Indonesia merupakan bagian dari pemenuhan rasio Alat Likuid terhadap *Non-Core Deposit* (AL/NCD), yang berpengaruh terhadap penilaian risiko likuiditas Bank oleh Otoritas Jasa Keuangan. Jumlah alat likuid yang harus dipenuhi meningkat seiring dengan peningkatan Dana Pihak Ketiga sebesar Rp512.443 juta atau 2,93% dari tahun 2017 sebesar Rp17.498.502 juta menjadi Rp18.010.945 juta di tahun 2018.

Placements and Securities

Total placements in Bank of Indonesia and other banks in 2018 amounted to Rp1,395 billion or fell by Rp268 bilion or 16.12% compared to Rp1,663 billion in 2017. Bank BPD Bali made placements in Bank of Indonesia and other banks in the form of term deposits amounting to Rp600 billion, a decline by 14.28% (yoy) or Rp100 billion compared to Rp700 billion in 2017, deposit facility of Bank of Indonesia in an amount of Rp425 billion, up by 17.07% or Rp62 billion from Rp363 billion in 2017, total interbank call money fell by Rp230 billion or 38.33% from Rp600 billion to Rp370 billion, while saving remained unchanged from 2017 position at Rp25 million.

Bank BPD Bali's securities increased by 8.01% or Rp93 billion to Rp1,254 billion from Rp1,161 billion in 2017. The securities in 2018 consisted of Certificate of Bank of Indonesia amounting to Rp722 billion, or expanding by 100% from Rp0.00 in 2017, Government Bond amounting to Rp102 billion or represented an increase by Rp1 billion or 0.99% from Rp101 billion in 2017, Bank Bonds in 2018 amounting to Rp105 billion, or representing an increase by Rp105 billion or 100% compared to Rp0.00 in 2017. Certificate of Deposit of Bank of Indonesia amounted Rp734 billion or fell by 69.24% from Rp1,060 billion in 2017.

Meanwhile, the securities purchased under resale agreement in 2018 rose by Rp224 billion or 18.15% from Rp1,234 billion in 2017. This was because the securities purchased under resale agreement particularly to Bank of Indonesia, was part of fulfilling ratio of Liquid Instrument to Non-Coee Deposit (AL/NCD) that had impact to the assessment of Bank's liquidity risk by Financial Service Authority. Total liquid instrument to fulfill increased as the Third Party Fund expansed by Rp512,443 million or 2.93% from Rp17,498,502 million in 2017 to Rp18,010,945 million in 2018.

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Kredit yang diberikan

Pada tahun 2018 kredit yang diberikan Bank BPD Bali mencapai Rp16.446 miliar atau meningkat 1,27% dibandingkan posisi akhir tahun 2017 sebesar Rp16.239 miliar. Jika dilihat dari pertumbuhan kredit selama tahun 2018, kredit investasi mengalami kenaikan tertinggi yaitu sebesar 5,03% (*yoy*) dari Rp4.072 miliar menjadi Rp4.277 miliar. Kredit modal kerja mengalami penurunan sebesar 4,86% (*yoy*) dari Rp2.735 miliar menjadi Rp2.602 miliar, sedangkan kredit konsumsi tumbuh 1,43% dari Rp9.432 miliar menjadi Rp9.567 miliar.

Total Disbursed Loans

In 2018, Bank BPD Bali recorded loan growth of 1.27% to Rp16,446 billiom from Rp16,239 billion in 2017. This year, from loan growth perspective in 2018, investment loan posted the highest growth with 5.07% (yoy) from Rp4,072 billion to Rp4,277 billion. Working capital loan however fell by 4.86% (yoy) from Rp2,735 billion to Rp2,602 billion this year while consumer loan grew by 1.43% from Rp9,432 billion to Rp9,567 billion.

KREDIT YANG DIBERIKAN MENURUT JENIS PENGGUNAAN

Loan Disbursement by Purpose

(Rp miliar | *Rp billion*)

JENIS KREDIT *Loan Types*	2018		2017		PERTUMBUHAN *Growth*	
	Rp.	%	Rp.	%	Rp.	%
a. Kredit Produktif: *Productive Credit*	6.879	41,82	6.807	41,92	72	1,06
• **Kredit Modal Kerja** • *Working Capital Loan*	2.602	15,82	2.735	16,84	(133)	(4,86)
• **Kredit Investasi** • *Investment Loan*	4.277	26,00	4.072	25,08	205	5,03
b. Kredit Konsumsi *Consumer Loan*	9.567	58,18	9.432	58,08	135	1,43
TOTAL *Total*	**16.446**	**100,0**	**16.239**	**100,0**	**207**	**1,27**

KREDIT YANG DIBERIKAN MENURUT SEKTOR EKONOMI
Loan Disbursement by Economy Sector

(Rp miliar | *Rp billion*)

SEKTOR EKONOMI *Economy Sector*	2018		2017		PERTUMBUHAN *Growth*	
	Rp.	%	Rp.	%	Rp.	%
Pertanian, Perburuan, dan Kehutanan *Agricultural, Hunting and Forestry*	642	3,90	612	3.77	29	4,81
Perikanan *Fishery*	17	0,10	18	0.11	(1)	(7,66)
Pertambangan dan Penggalian *Mining and Excavation*	1	0,00	1	0.01	(0)	(41,79)
Industri Pengolahan *Processing Industry*	161	0,98	170	1.05	(9)	(5,21)
Listrik, Gas, dan Air *Electricity, Gas and Water*	94	0,57	102	0.63	(7)	(7,19)
Konstruksi *Construction*	453	2,76	331	2.04	122	36,76
Perdagangan Besar dan Eceran *Wholesale and Retail*	3.803	23,12	3,867	23.81	(64)	(1,65)
Penyediaan Akomodasi dan Penyediaan Makan Minum *Accomodation Service and Food & Beverage Accommodation*	651	3,96	564	3.48	87	15,37
Transportasi, Pergudangan dan Komunikasi *Transportation, Warehousing and Communication*	37	0,23	40	0.24	(3)	(6,34)
Perantara Keuangan *Financial Intermediary*	111	0,67	156	0.96	(46)	(29,16)
Real Estate, Usaha Persewaan, dan Jasa Perusahaan *Real Estate, Leases and Company Service*	249	1,51	305	1.88	(56)	(18,44)
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib *Government Administration, Defence dan Primary Social Security*	1	0,10	1	0.01	0	13,62
Jasa Pendidikan *Education Service*	24	0,14	25	0.15	(1)	(5,21)
Jasa Kesehatan dan Kegiatan Sosial *Health Service and Social Activites*	300	1,82	308	1.90	(8)	(2,66)
Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya *Community Service, Culture and Other Personal Loans*	308	1,87	278	1.71	30	10,77
Jasa Perorangan yang Melayani Rumah Tangga *Household Service Workers*	28	0,17	30	0.18	(2)	(5,45)
Rumah Tangga *Household*	9.566	58,17	9,432	58.08	134	1,42
Bukan Lapangan Usaha Lainnya *Not Other Business Fields*	2	0,01			2	100,00
TOTAL *Total*	**16.446**	**100.00**	**16,239**	**100.00**	**207**	**1,27**

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Secara sektoral, pertumbuhan terjadi pada sektor pertanian, perburuan, dan kehutanan sebesar 4,81% (*yoy*); sektor kontruksi sebesar 36,76% (*yoy*); sektor penyedia akomodasi dan penyediaan makan minum sebesar 15,37% (*yoy*); sektor administrasi pemerintahan, pertahanan, dan jaminan sosial wajib sebesar 13,62%; sektor jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya sebesar 10,77% (*yoy*), sektor rumah tangga sebesar 1,42% (*yoy*); serta sektor bukan lapangan usaha lainnya sebesar 100% (*yoy*).

On sectoral base, growth took place in areas of agriculture, hunting, and forestry by 4.81% (yoy); construction by 36.76% (yoy); acommodation service and food & beverages by 15.37% (yoy); government administration, defense and primary social security by 13.62% (yoy); community service, culture, entertainment and other personal loans by 10.77% (yoy); household by 1.42% (yoy); and other non-business sector by 100%.

Dilihat dari porsinya terhadap total kredit, pembiayaan ke sektor rumah tangga masih tetap dominan dengan porsi sebesar 58,17% dari total kredit, diikuti sektor perdagangan besar dan eceran sebesar 23,12%; sektor penyediaan akomodasi dan penyediaan makan minum sebesar 3,96%; sektor pertanian, perburuan dan kehutanan sebesar 3,90%; sedangkan untuk sektor administrasi pemerintahan, pertahanan dan jaminan sosial wajib memiliki porsi paling rendah yaitu hanya sebesar 0,01%.

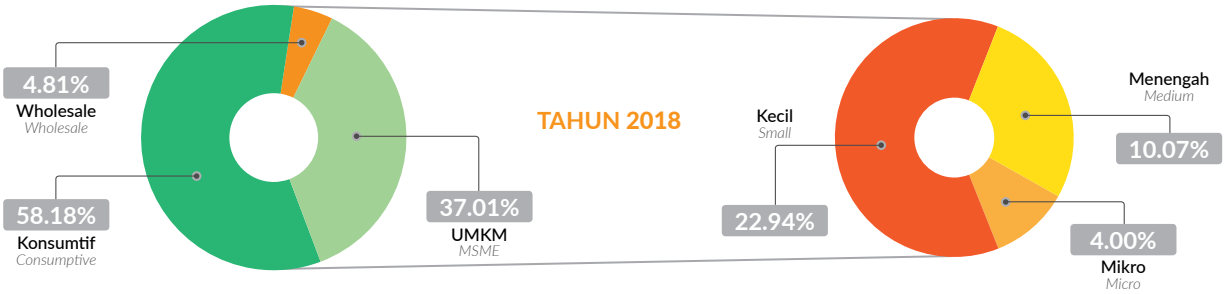
In the meantime, viewing from the aspect of its portion to total credit, household funding remained dominant with 58.17% share to total credit, followed by the wholesale and retail trading sector with 23.12% share; accommodation service and food & beverages with 3.96% share; agriculture, hunting, and forestry with share of 3.90%; whereas government administration, defense, and primary social security sector shared the lowest portion with only 0.01%.

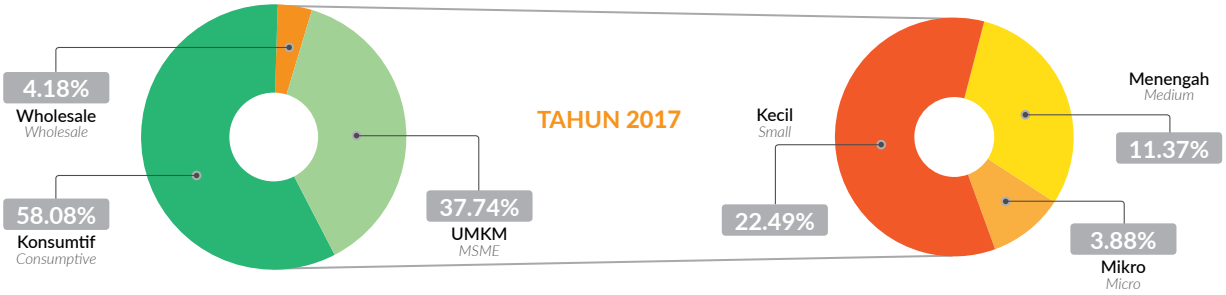
KREDIT KEPADA UMKM

MSME Loans

(Rp miliar | *Rp billion*)

UMKM *MSME*	2018		2017		PERTUMBUHAN *Growth*	
	Rp.	%	Rp.	%	Rp.	%
Usaha Mikro *Micro Entreprises*	657	10,80	630	10,28	27	4,29
Usaha Kecil *Small Entreprises*	3.772	61,98	3.653	59,60	119	3,26
Usaha Menengah *Medium Entreprises*	1.657	27,23	1.846	30,12	(189)	-10,24
TOTAL *Total*	**6.086**	**100,00**	**6.129**	**100,00**	**(43)**	**-0,70**





Penyaluran kredit kepada usaha mikro, kecil dan menengah (UMKM) pada tahun 2018 tercatat sebesar Rp6.086 miliar atau mencapai 37,01% dari total kredit Bank BPD Bali. Dari total kredit kepada UMKM tersebut 10,80% disalurkan kepada usaha mikro, 61,98% disalurkan kepada usaha kecil dan sisanya 27,23% diperuntukkan bagi usaha menengah. Jika dibandingkan dengan capaian tahun 2017, kredit UMKM mengalami penurunan sebesar 0,70% (*yoy*) atau sebesar Rp43 miliar.

Total loans disbursed to micro, small and medium (MSMEs) in 2018 amounted to Rp6,086 billion or achieved 37.01% of total loans of Bank BPD Bali. Of total loans disbursed to MSMEs, about 10.80% was disbursed to micro entreprises, 61.98% was disbursed to small scale enterprises and the rest 27.23% was disbursed to medium scale enterprises. Compared to 2017 performance, it was a decline by 0.70% (yoy) or Rp43 billion.

Namun demikian Penyaluran kredit UMKM telah memenuhi PBI Nomor 17/12/PBI/2015 tentang Perubahan Atas Peraturan Bank Indonesia Nomor 14/22/PBI/2012 Tentang Pemberian Kredit Atau Pembiayaan Oleh Bank Umum Dan Bantuan Teknis Dalam Rangka Pengembangan Usaha Mikro, Kecil, dan Menengah tanggal 25 Juni 2015, dimana untuk tahun 2018 *share* kredit UMKM minimal 20% dari total kredit.

The disbursement of MSME loans however met requirements in PBI Number 17/12/PBI/2015 concerning the Change in Regulation of Bank of Indonesia Number 14/22/PBI/2012 about the Loan Disbursement or Financing by Commercial Banks and Technical Assistance in Development of Micro, Small and Medium Enterprises dated 25 June 2015. The MSME loans in 2018 shared 20% at minimum of total loans.

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

KREDIT MENURUT KOLEKTIBILITAS

Loan Based On Collectability

(Rp miliar | *Rp billion*)

KOLEKTIBILITAS *Collectability*	2018		2017		PERTUMBUHAN *Growth %*	
	Rp.	%	Rp.	%	Rp.	%
Lancar *Current Loans*	15.716	95,56	15.412	94,91	304	1,97
Dalam Perhatian Khusus *Under Special Attention Loans*	207	1,26	324	2,00	(117)	-36,11
Kurang Lancar *Substandard Loans*	35	0,21	73	0,45	(38)	-52,05
Diragukan *Doubtfull Loans*	57	0,34	84	0,52	(27)	-32,14
Macet *Non Performing Loans*	431	2,62	346	2,13	85	24,57
Total Kredit *Total Loans*	**16.446**	**100,00**	**16.239**	**100,00**	**207**	**1,27**
Total NPL *Total NPL*	**523**		**503**		**20**	**3,98**
Rasio NPL Gross - % *NPL Ratio-Gross*	**3,17%**		**3,10%**			

Kredit yang diberikan berdasarkan kolektibilitas lancar tahun 2018 sebesar Rp15.716 miliar, meningkat Rp304 miliar atau 1,97% (*yoy*) dibandingkan tahun 2017 sebesar Rp15.412 miliar. Kredit dengan kolektibilitas dalam perhatian khusus tahun 2018 sebesar Rp207 miliar, mengalami penurunan Rp117 miliar atau 36,11% (*yoy*) dibandingkan tahun 2017 sebesar Rp324 miliar. Kredit dengan kolektibilitas kurang lancar tahun 2018 sebesar Rp35 miliar, menurun Rp38 miliar atau 52,05% (*yoy*) dibandingkan tahun 2017 sebesar Rp73 miliar. Kredit dengan kolektibilitas diragukan tahun 2018 sebesar Rp57 miliar, menurun Rp27 miliar atau 32,14% dibandingkan tahun 2017 sebesar Rp84 miliar. Kredit dengan kolektibilitas macet tahun 2018 sebesar Rp431 miliar, meningkat Rp85 miliar atau 24,57% (*yoy*) dibandingkan tahun 2017 sebesar Rp346 miliar.

Loans disbursed based on current collectability in 2018 amounted to Rp15,716 billion, up Rp304 billion or 1.97% (yoy) compared to Rp15,412 billion in 2017. Loans with collectability under special attention in 2018 amounted to Rp207 billion, or up Rp117 billion or 36.11% (yoy) compared to Rp324 billion in 2017. Loans with non-current collectability amounted to Rp35 billion in 2017, down by Rp38 billion or equal to 52.05% (yoy) compared to Rp73 billion in 2017. Loans with doubtful collectability amounted to Rp57 billion in 2018, down by Rp27 billion or 32.14% compared to Rp84 billion in 2017. Loans with non-performing collectability amounted to Rp431 billion in 2018, up Rp85 billion or 24.57% (yoy) compared to Rp346 billion in 2017.

Jumlah *Non Performing Loan* (*NPL*) tahun 2018 sebesar Rp523 miliar, meningkat sebesar Rp20 miliar atau 3,98% dibandingkan tahun 2017 sebesar Rp503 miliar sehingga menyebabkan rasio *NPL Gross* meningkat dari 3,10% pada tahun 2017 menjadi 3,17% pada tahun 2018.

Total Non-Performing Loan (NPL) was realized at Rp523 billion in 2018, up by Rp20 billion or 3.98% compared to Rp503 billion in 2017, thus causing NPL-Gross ratio increasing from 3.10% in 2017 to 3.17% in 2018.

Secara umum meningkatnya *Non Performing Loan* (*NPL*) disebabkan kenaikan kredit bermasalah di tahun 2018 dibandingkan periode 2017.

In general, the increasing Non-Performing Loan (NPL) reflected the increasing non performing loans in 2018 compared to that of 2017.

Penyertaan

Penyertaan per tanggal 31 Desember 2018 sebesar Rp0,5 miliar merupakan penyertaan dalam bentuk saham pada PT Sarana Bali Ventura dengan persentase kepemilikan sebesar 6,36%.

Equity Placement

Equity placement as of December 31, 2018, amounting to Rp0.5 billion was made in the form of equity placement in PT Sarana Bali Ventura with percentatge of ownership 6.36%.

Aset Tetap & Inventaris

Aset tetap - bersih mengalami penurunan sebesar 1,68% dari Rp92 miliar tahun 2017 menjadi Rp91 miliar pada tahun 2018. Penurunan aset tetap – bersih disebabkan pertumbuhan akumulasi penyusutan aset tetap lebih tinggi dibandingkan pertumbuhan aset tetap. Pertumbuhan akumulasi penyusutan aset tetap sebesar Rp19 miliar atau sebesar 13,48% (*yoy*) sedangkan pertumbuhan aset tetap sebesar Rp18 miliar atau sebesar 7,73% (*yoy*).

Fixed Assets & Inventory

Fixet Assets – net declined by 1.68% from Rp92 billion in 2017 to Rp91 billion in 2018. The fall in fixed assets – net was due to the growth in accumulation of depreciation of fixed assets which was higher than the growth of fixed assers. The accumulation of depreciation of fixed assets grew by Rp19 billion or 13.48% (yoy) while fixed assets grew by Rp18 billion or 7.73% (yoy).

Liabilitas

Liabilitas Bank meningkat sebesar Rp178 miliar atau 0,94% (*yoy*) dari Rp18.882 miliar pada tahun 2017 menjadi Rp19.060 miliar pada tahun 2018.

Liability

Bank's Liability growth by Rp178 billion or 0.94% (yoy) from Rp18,882 billion in 2017 to Rp19,060 billion in 2018.

LIABILITAS
Liabilities

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Liabilitas segera *Current Liabilities*	141	128	13	10,16
Simpanan dari nasabah *Customer Savings*	18.011	17.498	513	2,93
Giro *Current Account*	1.736	2.923	(1.187)	-40,61
Tabungan *Saving*	9.073	7.534	1.539	20,43
Deposito *Time Deposit*	7.202	7.041	161	2,29
Simpanan dari bank lain *Deposits from Other Banks*	461	798	(337)	-42,23
Pinjaman yang diterima *Loans Received*	85	86	(1)	-1,16
Utang pajak *Tax Payables*	10	9	1	11,11
Liabilitas lain-lain *Other Liabilities*	352	363	(11)	-3,03
TOTAL *Total*	**19.060**	**18.882**	**178**	**0,94**

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

Simpanan dari Nasabah

Simpanan dari nasabah adalah dana yang ditempatkan masyarakat kepada Bank berdasarkan perjanjian penyimpanan dana, terdiri atas giro, tabungan, deposito berjangka dan bentuk lain yang dipersamakan dengan itu. Simpanan dari nasabah merupakan kontribusi pendanaan terbesar, yakni sekitar 94,49% dari jumlah kewajiban selama tahun 2018. Per akhir tahun 2018 total simpanan mencapai Rp18.011 miliar atau meningkat 2,93% (*yoy*) dari tahun 2017 yang mencapai Rp17.498 miliar. Pada tahun 2018, produk simpanan adalah sebagai berikut :

Giro

Pencapaian giro pada tahun 2018 sebesar Rp1.736 miliar, mengalami penurunan sebesar Rp1.187 miliar atau 40,61% (*yoy*) dibandingkan tahun 2017 sebesar Rp2.923 miliar. Komposisi giro tahun 2018 mencapai 9,64% dari total simpanan nasabah, lebih rendah dibandingkan komposisi giro tahun 2017 sebesar 16,70%.

Tabungan

Tabungan terdiri dari Tabungan Sibapa, Tabungan Simpeda, THT, TabunganKu dan Simpel. Pencapaian tabungan pada tahun 2018 sebesar Rp9.073 miliar, mengalami peningkatan sebesar Rp1.539 miliar atau 20,43% (*yoy*) dibandingkan tahun 2017 sebesar Rp7.534 miliar. Komposisi tabungan tahun 2018 mencapai 50,37% dari total simpanan nasabah, lebih tinggi dibandingkan komposisi tabungan tahun 2017 sebesar 43,06%.

Deposito Berjangka

Pencapaian deposito pada tahun 2018 sebesar Rp7.202 miliar, mengalami peningkatan sebesar Rp161 miliar atau 2,29% (*yoy*) dibandingkan tahun 2017 sebesar Rp7.041 miliar. Komposisi deposito tahun 2018 mencapai 39,99% dari total simpanan nasabah, lebih rendah dibandingkan komposisi deposito tahun 2017 sebesar 40,24%.

Customer Deposits

Customer deposit refers to the people's fund placed in Bank BPD Bali under fund deposit agreement, including information about current account, saving, time deposit and other forms of fund deposits. The customer deposits represented the biggest funding contribution, namely 94.49% of total requirement throughout 2018. As the end of 2018, total deposits reached to Rp18,011 billion or expanded by 2.93% (yoy) compared to 2017 amounting to Rp 17,498 billion. Information about the performances of each customer deposit in 2018 is explained below:

Current Account

Current account in 2018 reached Rp1,736 billion, decreasing by Rp1,187 billion or 40.61% (yoy) compared to 2017 when it reached Rp2,923 billion. Current account in 2018 composed 9.64% to total customer deposits, or lower than composition of current account in 2016 which reached 16.70%.

Saving

Saving consists of Tabungan Sibapa, Tabungan Simpeda, Old Day Saving (THT), Tabunganku and Simpel. Total savings in 2018 reached Rp9,073 billion, increasing by Rp1,539 billion or by 20.43% (yoy) compared to that of 2017 amounting to Rp 7,534 billion. In 2018, saving accounted for 50.37% of total customer deposits, or lower than saving composition in 2017 which accounted for 43.06%.

Time Deposit

Time Deposit in 2018 reached to Rp7,202 billion, increasing by Rp161 billion or 2.29% from Rp7,041 billion in 2017. In 2018 deposits accounted for 39,99% to total savings whereas in 2017 it accounted for 40.24%.

Simpanan Nasabah Menurut Kepemilikan

Deposit Based On Ownership

SIMPANAN NASABAH MENURUT KEPEMILIKAN
Deposit Based On Ownership

(Rp miliar | *Rp billion*)

NASABAH *Customer*	2018		2017		PERTUMBUHAN *Growth %*	
	Rp.	%	Rp.	%	Rp.	%
Pemerintah *Government*	1.698	9,43	2.944	16,83	(1.246)	-42,32
LPD *LPD*	3.982	22,11	2.968	16,96	1.014	34,16
BPJS Ketenagakerjaan & TASPEN *Social Security Administration Body for Employment & Pension Savings*	2.509	13,93	2.255	12,89	254	11,26
Lainnya *Others*	9.822	54,53	9.331	53,32	491	5,26
TOTAL *Total*	**18.011**	**100,00**	**17.498**	**100,00**	**513**	**2,93**

Dari segi kepemilikan, pada tahun 2018 dana yang dimiliki oleh Pemerintah baik pusat maupun daerah mencapai 9,43% dari total simpanan nasabah atau Rp1.698 miliar, mengalami penurunan 42,32% (*yoy*) dibandingkan tahun 2017 sebesar Rp2.944 miliar dengan porsi mencapai 16,83% dari total simpanan nasabah tahun 2017.

In 2018, based on ownership, the central as well as local governments' fund deposits in the bank accounted for 9.43% to total customer deposits or equal to Rp1,698 billion, an decrease by 43.32% from Rp2,944 billion in 2017 or accounting for 16.83% share.

Sementara dana yang bersumber dari Lembaga Perkreditan Desa (LPD) tahun 2018 mencapai Rp3.982 miliar, meningkat Rp1.014 miliar atau 34,16% (*yoy*) dibandingkan tahun 2017 sebesar Rp2.968 miliar. Sementara dana korporasi pada tahun 2018 sebesar Rp2.509 miliar, meningkat Rp254 miliar atau sebesar 11,26% (*yoy*) dibandingkan tahun 2017 sebesar Rp2.255 miliar.

Meanwhile Rural Credit Institution (RCI) deposited Rp3,982 billion in 2018, an increase by Rp1,014 billion or 34.16% (yoy) compared to Rp2,968 billion in 2017. Then corporate fund amounted to to Rp2,509 billion in 2018, an increase by 11.26% (yoy) or Rp254 billion from Rp2,255 billion in 2017.

Sementara dana masyarakat lainnya tahun 2018 mencapai Rp9.822 miliar, meningkat Rp491 miliar atau 5,26% (*yoy*) dibandingkan tahun 2017 sebesar Rp9.331 miliar.

Other public fund in 2018 accounted for Rp9,822 billion, an increase by 5.26% (yoy) or equal to Rp491 billion compared to Rp9,331 billion in 2017.

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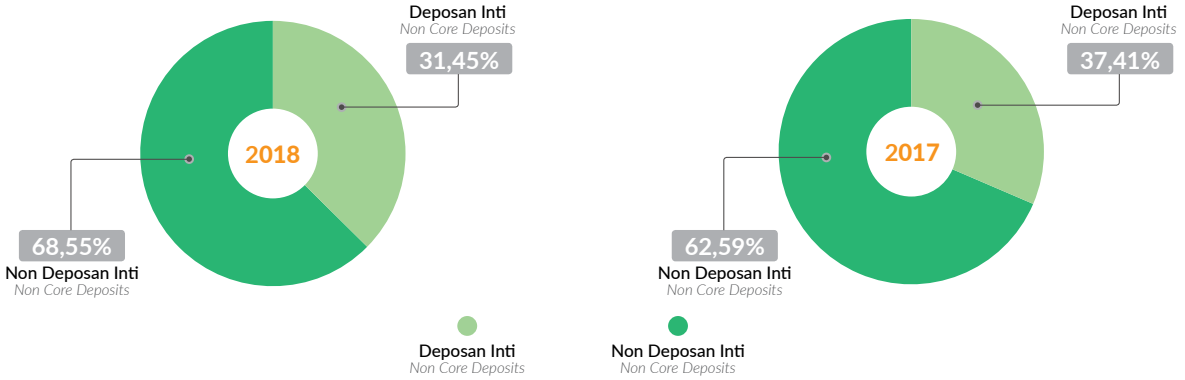

Rasio deposan inti terhadap total simpanan nasabah tahun 2018 mencapai 31,45%, lebih rendah dibandingkan pencapaian rasio deposan inti tahun 2017 sebesar 37,41%. Penurunan rasio deposan inti disebabkan oleh penurunan dana korporasi dan trend yang terjadi pada triwulan III dan IV dimana adanya pembayaran proyek-proyek yang dilakukan oleh pemerintah sehingga terjadi penurunan dari saldo Kasda Pemerintah Daerah yang merupakan deposan inti Bank dan peningkatan dana nasabah retail lebih besar dibandingkan dengan peningkatan dana nasabah korporasi.

Core deposit ratio to total customers' saving in 2018 accounted for 31.45%, lower than that of 2017, which was 37.41% in 2017. Decreasing core deposit ratio was influenced by lower corporate fund and trend of government project payment in 3rd and 4th quarters, thus reducing the cash of Local Governments who were the Bank's core depositors and increase in fund deposits from retail customers, that was much higher than the growth of fund from corporate customers.

Simpanan dari Bank Lain

Simpanan dari bank lain tahun 2018 mencapai Rp461 miliar, mengalami penurunan sebesar Rp337 miliar atau 42,23% (*yoy*) dibandingkan posisi tahun 2017 sebesar Rp798 miliar.

Simpanan dari bank lain terdiri dari giro sebesar Rp104 miliar, menurun Rp7 miliar atau 6,31% dibandingkan tahun 2017 sebesar Rp111 miliar; tabungan sebesar Rp126 miliar menurun Rp20 miliar atau 13,70% (*yoy*) dibandingkan tahun 2017 sebesar Rp146 miliar; deposito berjangka sebesar Rp131 miliar, menurun Rp110 miliar atau 45,64% dibandingkan tahun 2017 sebesar Rp241 miliar; dan *interbank call money* sebesar Rp100 miliar, mengalami penurunan sebesar Rp200 miliar atau 66,67% (*yoy*) dibandingkan tahun 2017 sebesar Rp300 miliar.

Deposits from Other Banks

Deposits from other Banks this year reached to Rp461 billion or down by Rp337 billion or 42.23% (yoy) compared to Rp798 billion in 2017.

Deposits from other banks in Bank BPD Bali consisted of current account amounting to Rp104 billion, or a decrease by Rp7 billion or 6.31% from Rp111 billion in 2017; saving amounting to Rp126 billion, or a decrease by Rp20 billion or 13.70% (yoy) compared to Rp146 billion in 2017; time deposit amounting to Rp131 billion, a decrease by Rp110 billion or Rp45.64% compared to Rp241 billion in 2017; and interbank call money amounting to Rp100 billion, down by Rp200 billion or 66.67% compared to Rp300 billion in 2017.

SIMPANAN DARI BANK LAIN
Deposits from Other Banks

(Rp miliar | *Rp billion*)

KETERANGAN *Remark*	2018		2017		PERTUMBUHAN *Growth %*	
	Rp.	%	Rp.	%	Rp.	%
Giro *Current Account*	104	22,56	111	13,88	(7)	-6,31
Tabungan *Savings*	126	27,33	146	18,35	(20)	-13,70
Deposito Berjangka *Time Deposits*	131	28,42	241	30,19	(110)	-45,64
Interbank Call Money *Interbank Call Money*	100	21,69	300	37,58	(200)	-66,67
TOTAL *Total*	**461**	**100,00**	**798**	**100,00**	**(337)**	**-42,23**

Pinjaman Yang Diterima

Pinjaman yang diterima merupakan dana yang diterima dari pihak lain dengan kewajiban pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman, yaitu terdiri dari pinjaman yang diperoleh dari Bank Indonesia, Pemerintah RI, PT. Sarana Multigriya Finansial (Persero), PT. Jamsostek (Persero), Pinjaman KPR Sejahtera Tapak, dan KPR Sejahtera Tapak Porsi 75.

Jumlah pinjaman yang diterima pada tahun 2018 mencapai Rp85 miliar, menurun Rp1 miliar atau 1,16% (*yoy*) dibandingkan posisi akhir tahun 2017 yang mencapai Rp86 miliar. Bank BPD Bali telah memenuhi sesuai jadwal semua pembayaran pokok dan bunga pinjaman yang telah jatuh tempo dan telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman tersebut.

Loans Received

Loans received are fund derived from other sources with obligation to repay in accordation to the requirements in loan agreement, such as loans provided by of Bank of Indonesia, Indonesian Government, PT Sarana Multigriya Finansial (Persero), PT Jamsostek (Persero), Sejahtera Tapak Housing Loans, and Sejahtera Tapak Housing Lonas with portion of 75.

Total loans received in 2018 reached to Rp85 billion, decreasing by Rp1 billion or 1.16% (yoy) compared to Rp86 billion at end of 2017. BPD Bali had fulfilled all obligations to repay the outstanding and the interest rate of the maturing loans as scheduled and fulfiled all requirements in the loan agreement.

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Ekuitas

Pada tahun 2018 total ekuitas Bank mencapai Rp3.394 miliar, meningkat Rp125 miliar atau 3,82% (*yoy*) dibandingkan posisi tahun 2017 sebesar Rp3.269 miliar. Peningkatan terutama didorong oleh peningkatan modal saham sebesar Rp46 miliar dan tambahan modal disetor sebesar Rp4 miliar, pertumbuhan saldo laba yang telah ditentukan penggunaannya untuk cadangan umum meningkat sebesar Rp52 miliar atau 4,90% (*yoy*).

Equity

Total Equity in 2018 reached to Rp3,394 billion, an increase by Rp125 billion or 3.82% from Rp3,268.9 billion in 2017. The increase in equity value was supported with the increase in additional share capital by Rp46 billion and additional paid-in capital by Rp4 billion, while the earnings – appropriated for general reserve rose by 4.90% or Rp52 billion (yoy).

EKUITAS
Equity

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Modal saham *Share Capital*	1.788	1.742	46	2,64
Tambahan modal disetor *Additional Paid-in Capital*	8	4,5	4	77,78
Kerugian bersih yang belum direalisasi dari penurunan nilai wajar efek yang tersedia untuk dijual setelah dikurangi pajak tangguhan *Unrealized Net Loss from Decreases of Fair Value of Marketable Securities after Deferred Tax*	-	-	-	-
Saldo Laba *Retained Earnings*				
Telah ditentukan penggunaannya *Appropriated*	1.113	1.061	52	4,90
Penyesuaian imbalan pasca kerja *Adjustment to Post Employment Benefits*	(52)	(63)	11	(17,46)
Belum ditentukan penggunaannya *Non Appropriated*	537	525	12	2,29
TOTAL *Total*	**3.394**	**3.269**	**125**	**3,82**

Laba Rugi dan Penghasilan Komprehensif Lain

Statements of Profit Loss and Other Comprehensive Income

IKHTISAR LAPORAN LABA RUGI KOMPREHENSIF
Statement of Comprehensive Profit Loss

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Pendapatan Bunga - Bersih *Interest Income - Net*	1.545	1.524	21	1,38
Pendapatan Bunga *Interest Income*	2.396	2.386	10	0,42
Beban Bunga *Interest Expense*	851	862	(11)	-1,28
Pendapatan Operasional Lainnya *Other Operating Revenue*	71,84	71,70	0,14	0,20
Provisi Komisi Selain Kredit yang Diberikan *Commission Provision other than Credit*	8,28	8,11	0,17	2,10
Lain-lain *Others*	63,56	63,59	(0,03)	-0,05
Beban cadangan Kerugian Penurunan Nilai Aset Keuangan *Expense of Allowance for Impairment Losses of Financial Asset Value*	167	201	-34	-16,92
Beban Operasional Lainnya *Other Operating Expense*	711,18	682,21	28,97	4,24
Tenaga Kerja *Employees*	506,18	506,21	(0,03)	-0,01
Umum dan Administrasi *General and Administration*	205	176	29	16,48
Pendapatan non - Operasional *Non Operating Revenue*	2,13	1,60	0,53	33,13
Beban non - Operasional *Non Operating Expense*	7,39	8,20	(0,81)	-9,88
Laba Sebelum Pajak Penghasilan *Profit before Income Tax*	733	706	27	3,82
Beban Pajak Penghasilan *Income Tax Expense*	196	181	15	8,29
Laba tahun Berjalan *Profit for the Year*	537	525	12	2,29
Beban Komprehensif Lain Setelah Pajak *Other Comprehensive Income after Tax*	11	(18)	29	261,11
Laba komprehensif *Comprehensive Profit*	548	507	41	8,09

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

Pada tahun 2018 Bank BPD Bali mencetak laba bersih sebesar Rp537 miliar, meningkat sebesar Rp12 miliar atau 2,29% (*yoy*) dibandingkan tahun 2017 sebesar Rp525 miliar. Hal tersebut menunjukkan bahwa pada tahun berjalan, strategi Bank BPD Bali dalam meningkatkan pendapatan selaras dengan efisiensi biaya yang baik. Tercermin dari penurunan beban bunga dan beban cadangan kerugian penurunan nilai kredit.

In 2018 Bank BPD Bali booked a net profit of Rp537 billion, an increase by Rp12 billion or 2.29% (yoy) compared to Rp525 billion in 2017. The achievement reflected that strategies of Bank BPD Bali in the current year to boost the revenue were in line with good cost efficiency. It was reflected from the decrease in interest expense and expense of allowance for impairment losses of credit value.

Pendapatan Bunga

Bank memperoleh pendapatan bunga dari hasil penyaluran kredit serta penempatan dana pada Bank Indonesia, Bank Lain, dan efek-efek. Selama tahun 2018 total pendapatan bunga mencapai Rp2.396 miliar, meningkat sebesar Rp10 miliar atau 0,42% (*yoy*) dari tahun 2017.

Interest Income

Interest income of Bank BPD was derived from the yield of loan disbursement and fund placement in Bank of Indonesia, other banks and securities. In 2018, interest income increased by Rp10 billion or 0.42% (yoy) to Rp2,396 billion from Rp2,386 billion in 2017.

Peningkatan tersebut disebabkan oleh meningkatnya pendapatan bunga atas penempatan pada bank lain mencapai Rp54 miliar, mengalami peningkatan sebesar Rp20 miliar atau 58,82% (*yoy*) dibandingkan tahun 2017 sebesar Rp34 miliar. Kemudian diikuti peningkatan pendapatan bunga atas efek-efek sebesar Rp20 miliar atau 10,20% (*yoy*) dari Rp196 miliar pada tahun 2017 menjadi Rp196 miliar pada tahun 2018.

The increase was in line with the increase in interest income of placement in other banks totalling Rp54 billion, an increase by Rp20 billion or 58.82% (yoy) from Rp86 billion in 2017. The performance was then followed by increase in interest income of securities by Rp20 billion or 10.20% (yoy) to Rp216 billion in 2018 from Rp196 billion in 2017.

Pendapatan bunga yang bersumber dari kredit yang diberikan dan penempatan pada Bank Indonesia mengalami penurunan. Pendapatan bunga kredit yang diberikan mengalami penurunan sebesar Rp28 miliar atau sebesar 1,30% (*yoy*), dari Rp2.152 miliar pada tahun 2017 menjadi Rp2.124 miliar pada tahun 2018. Penurunan pendapatan bunga atas kredit yang diberikan disebabkan oleh meningkatnya *NPL-Gross* sebesar 0,07% dari sebesar 3,10% pada tahun 2017 menjadi 3,17% pada tahun 2018.

The interest income was mostly contributed from yield of loans disbursed and placement in Bank of Indonesia however declined. Interest Income from loans disbursed fell by Rp28 billion or 1.30% (ypy) from Rp2,152 billion in 2017 to Rp2,124 billion in 2018. The decrease in interest income from loans disbursed was resulted from increase in NPL-Gross by 0.07% from 3.10% in 2017 to 3.17% in 2018.

Pendapatan bunga penempatan pada Bank Indonesia mengalami penurunan sebesar Rp2 miliar atau 50,00% (*yoy*) dari Rp4 miliar pada tahun 2017 menjadi Rp2 miliar pada tahun 2018. Penurunan pendapatan bunga atas penempatan pada Bank Indonesia disebabkan oleh penurunan penempatan pada Bank Indonesia sebesar Rp28 miliar.

The interest income from placement in Bank of Indonesia declined by Rp2 billion or 50.00% (yoy) from Rp4 billion in 2017 to Rp2 billion 2018. The decrease in interest income from placement in Bank of Indonesia was due to decreasing amount of placement in Bank of Indonesia by Rp28 billion.

PENDAPATAN BUNGA BANK
Bank's Interest Income

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018		2017		PERTUMBUHAN *Growth*	
	Rp.	%	Rp.	%	Rp.	%
Kredit yang Diberikan *Loans Disbursed*	2.124	88,65	2.152	90,19	(28)	-1,30
Penempatan pada Bank Indonesia *Placements with Other Banks*	54	2,25	34	1,41	20	58,82
Penempatan pada Bank Lain *Placements with Bank Indonesia*	2	0,08	4	0,17	(2)	-50,00
Efek-efek *Marketable Securities*	216	9,02	196	8,23	20	10,20
TOTAL *Total*	**2.396**	**100,00**	**2.386**	**100,00**	**10**	**0,42**

Beban Bunga

Beban bunga tahun 2018 mencapai Rp851 miliar, mengalami penurunan sebesar Rp11 miliar atau 1,28% (*yoy*) dibandingkan tahun 2017 sebesar Rp862 miliar. Penurunan beban bunga disebabkan penurunan beban bunga simpanan nasabah sebesar Rp27 miliar atau 3,42% (*yoy*) dari Rp790 miliar di tahun 2017 menjadi Rp763 miliar pada tahun 2018.

Penurunan beban bunga simpanan nasabah disebabkan oleh berkurangnya simpanan nasabah berupa giro karena adanya trend pada triwulan III dan IV karena adanya pembayaran pekerjaan proyek oleh Pemerintah Daerah. Beban bunga *Call Money* dan Pinjaman Diterima mengalami penurunan sebesar Rp2 miliar atau 25%,00 (*yoy*), dari Rp8 miliar pada tahun 2017 menjadi Rp6 miliar pada tahun 2018. Penurunan tersebut disebabkan adanya penurunan simpanan dari bank lain berupa *call money* sebesar Rp200 miliar.

Interest Expense

This year, interest expense rose by Rp11 billion or 1.28% (yoy) to Rp851 billion, from Rp862 billion in 2017. The decrease reflected the decreasing interest expense of customer saving by Rp27 bilion or 3.42% (yoy) from Rp790 billion in 2017 to Rp763 billion in 2018.

The decrease in interest expense of customer saving reflected the decline in customer's current account due to local government's project payment trend in 3rd and 4th quarters. Interest expense of Call Money and Loans Received declined by Rp2 billion or 25.00% (yoy), from Rp8 billion in 2017 to Rp6 billion in 2018. The declining amount reflected the decreasing deposits from other banks, namely call money, by Rp200 billion.

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BEBAN BUNGA BANK

Bank's Interest Expense

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018		2017		PERTUMBUHAN *Growth*	
	Rp.	%	Rp.	%	Rp.	%
Simpanan dari nasabah: *Customer Savings*	763	89,66	790	91,65	(27)	-3,42
Deposito Berjangka *Term Deposits*	493	57,93	520	60,32	(27)	-5,19
Tabungan *Saving*	203	23,85	169	19,61	34	20,12
Giro *Current Account*	67	7,87	101	11,72	(34)	-33,66
Simpanan dari Bank Lain *Deposits from Other Bank*	26	3,06	25	2,90	1	4,00
Premi Penjaminan Simpanan *Deposit Insurance Premium*	39	4,58	37	4,29	2	5,41
***Call Money* & Pinjaman diterima** *Call Money & Loans Received*	6	0,71	8	0,93	(2)	-25,00
Penjamin *Guarantor*	17	2,00	2	0,23	15	750,00
TOTAL *Total*	**851**	**100,0**	**862**	**100,0**	**(11)**	**-1,28**

Sementara itu beban premi penjamin simpanan mengalami peningkatan sebesar Rp2 miliar atau 5,41% (*yoy*) dari Rp37 miliar pada tahun 2017 menjadi Rp39 miliar pada tahun 2018. Hal ini sejalan dengan pertumbuhan simpanan nasabah yang mencapai 2,93% (*yoy*). Beban bunga atas simpanan dari bank lain juga mengalami peningkatan sebesar Rp1 miliar atau 4,00% (*yoy*) dari Rp25 miliar pada tahun 2017 menjadi Rp26 miliar pada tahun 2018. Beban penjamin mengalami peningkatan sebesar Rp15 miliar atau 750,00% (*yoy*) dari sebesar Rp2 miliar pada tahun 2017 menjadi Rp17 miliar pada tahun 2018. Peningkatan beban penjamin disebabkan meningkatnya penyaluran Kredit Usaha rakyat (KUR) pada tahun 2018.

Then for deposit insurance premium expense rose by Rp2 billion or 5.41% (yoy) from Rp37 billion in 2017 to Rp39 billion in 2018. This reflected the growth of customer deposits by 2.93% (yoy). Interest expenses on deposits from other banks increase by Rp1 billion or 4.00% (yoy) from Rp25 billion in 2017 to Rp26 billion in 2018. The guarantor expense rose by Rp15 billion or 750.00% (yoy) from Rp2 billion in 2017 to Rp17 billion in 2018. The increase in guarantor expense was in line with the increase in disbursement of People's Credit in 2018.

Pendapatan Operasional Lainnya

Tahun 2018 pendapatan operasional lainnya mencapai Rp71,84 miliar, mengalami peningkatan sebesar Rp0,14 miliar atau 0,20% (*yoy*) dibandingkan tahun 2017 sebesar Rp71,70 miliar. Peningkatan tersebut terutama bersumber dari peningkatan pendapatan administrasi mencapai Rp31,34 miliar, meningkat Rp3,85 miliar atau 14,01% (*yoy*) dibandingkan tahun 2017 sebesar Rp27,49 miliar. Pendapatan provisi/komisi selain kredit mencapai Rp8,28 miliar, meningkat

Other Operating Income

In 2018, Bank BPD Bali recorded other operating revenue amounting to Rp71.84 billion, representing an increase by 0.20% or equal to Rp0.14 billion from Rp71.70 billion in 2017. The operating revenue was mainly supported by the increase in receipts from administration income amounting to Rp31.34 billion in 2018, representing an increase by Rp3.85 billion or 14.01% (yoy) compared to Rp27.49 billion in 2017. The fee-based income other than loans reached to Rp8.28 billion, an increase by

sebesar Rp0,17 miliar atau 2,10% (*yoy*) dibandingkan tahun 2017 sebesar Rp8,11 miliar.

Rp0.17 billion or 2.10% (yoy) compared to Rp8.11 billion in 2017.

Pendapatan denda kredit mencapai Rp9,88 miliar, meningkat sebesar Rp3,36 miliar atau 51,53% (*yoy*) dibandingkan tahun 2017 sebesar Rp6,52 miliar. Pendapatan fee mencapai Rp9,59 miliar, meningkat sebesar Rp2,81 miliar atau 41,45% (*yoy*) dibandingkan tahun 2017 sebesar Rp6,78 miliar.

Receipts from Loan Penalty Charges amounted to Rp9.88 billion, an increase by Rp3.36 billion or 51.53% (yoy) compared to Rp6.52 billion in 2017. Fee-based income was realized at Rp9.59 billion, an increase by Rp2.81 billion or 41.45% (yoy) compared to Rp6.78 billion in 2017.

Pendapatan penerimaan kembali kredit hapus buku mencapai Rp7,20 miliar, mengalami penurunan sebesar Rp10,36 miliar atau menurun 59,00% (*yoy*) dibandingkan tahun 2017 sebesar Rp17,56 miliar.

The receipts from writeoff was realized at Rp7.20 billion, or a decrease by Rp10.36 billion or 59.00% from Rp17.56 billion in 2017.

PENDAPATAN OPERASIONAL LAINNYA
Other Operating Income

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Provisi/komisi selain kredit *Provision/Commissions other than Loan*	8,28	8,11	0,17	2,10
Administrasi *Administration*	31,34	27,49	3,85	14,01
Penerimaan kembali kredit hapus buku *Receipts from Credit Write offs*	7,20	17,56	(10,36)	-59,00
Denda kredit *Late Payment Charge*	9,88	6,52	3,36	51,53
Fee *Fees*	9,59	6,78	2,81	41,45
Lain-lain *Others*	5,55	5,24	0,31	5,92
TOTAL *Total*	**71,84**	**71,70**	**0,14**	**0,20**

Penyisihan (Pemulihan) Cadangan Kerugian Penurunan Nilai

Beban cadangan kerugian penurunan nilai aset keuangan tahun 2018 mencapai Rp167 miliar, menunjukkan penurunan sebesar Rp34 miliar atau 16,92% (yoy) dibandingkan posisi tahun 2017 sebesar Rp201 miliar.

Allowance of Impairment Losses

The allowance for impairment losses on financial assets in 2018 amounted to Rp167 billion, decreasing by Rp34 billion or 16.92% from Rp201 billion in 2017.

Rendahnya biaya CKPN tahun 2018 disebabkan karena pembentukan CKPN atas total kredit sudah dilakukan bertahap sejak tahun-tahun sebelumnya. Pembentukan CKPN terbesar terdapat ditahun 2017 sesuai Surat Direksi No.B-3199/DIR/KRD/2017 tanggal 17 Nopember 2017 tentang tindakan lanjut

The decreasing allowance for impairment losses on financial assets was due to the establishment of allowance for impairment losses on financial was done since years ago. The biggest allowance for impairment losses for financial assets was established in 2017 according to Board of Directors' Decree No. B-3199/DIR/KRD/2017 dated 17 November

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temuan audit Otoritas Jasa Keuangan (OJK) terkait kecukupan pembentukan CKPN sehingga pada saat penghapusbukuan kredit tidak menambah beban CKPN. Disamping terdapat penurunan tarif CKPN Kolektif karena adanya penerimaan dari kredit yang dihapus buku.

2017 as follow-up to the audit findings of Financial Service Authority relating to the adequacy of established allowance for impairment losses on financial assets so as to reduce the expenses of allowance for impairment losses on financial assets during writeoff. Besides, there was a decrease in tariff of collective allowance for impairment losses on financial assets due to receipts from writeoffs.

Beban Operasional Lainnya

Beban operasional lainnya terdiri dari beban tenaga kerja, beban umum dan administrasi dan lain-lain. Selama tahun 2018, beban operasional lainnya mencapai Rp711,18 miliar meningkat Rp28,97 miliar atau 4,24% (*yoy*) dibandingkan tahun 2017 sebesar Rp682,21 miliar. Peningkatan tersebut disebabkan peningkatan beban umum dan administrasi sebesar 16,48% (*yoy*), sementara beban tenaga kerja mengalami penurunan sebesar Rp0,03 miliar atau sebesar 0,01%.

Other Operating Expenses

Other operating expenses consist of labor expense, general and administration expenses, and the others. In 2018, Bank BPD Bali recorded other operating expenses of Rp711.18 billion, representing an increase by 4.24% or equal to Rp28.97 billion compared to Rp682.21 billion in 2017. The increase reflected the hike in general and administration expense by 16.48% while employee expense fell by 0.01% to Rp0.03 billion.

BEBAN TENAGA KERJA

Employee Expenses

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Gaji, upah dan honorarium *Salaries, wage and honorarium*	201,71	183,20	18,51	10,10
Tunjangan dan insentif *Allowances and incentives*	131,72	95,16	36,56	38,42
Jasa produksi dan tantiem *Production service and tantiem*	107,40	104,70	2,7	2,58
Makan dan lembur *Food and Overtime*	27,82	25,37	2,45	9,66
Imbalan pasca kerja *Post Employment Benefits*	24,64	68,49	(43,85)	-64,02
Pendidikan dan latihan *Education and Training*	7,05	4,14	2,91	70,29
Lain-lain *Others*	5,84	25,15	(19,31)	-76,78
TOTAL *Total*	**506,18**	**506,21**	**(0,03)**	**-0,01**

Beban tenaga kerja mengalami penurunan sebesar Rp0,03 miliar dari Rp506,21 miliar pada tahun 2017 menjadi Rp506,18 miliar pada tahun 2018. Penurunan beban tenaga kerja disebabkan penurunan beban imbalan pasca kerja sebesar Rp43,85 miliar atau menurun 64,02% (*yoy*) dari Rp68,49 miliar pada tahun 2017 menjadi Rp24,64 miliar pada tahun 2018.

The employee expenses fell by Rp0.03 billion from Rp506.1 billion in 2017 to Rp506.18 billion in 2018. The decline in employee expenses were contributed by the decrease in post-employment benefits amounting to Rp43.85 billion or 64.02% (yoy) from Rp68.49 billion in 2017 to Rp24.64 billion in 2018.

Gaji dan Tunjangan Bagi Anggota Direksi dan Honorarium dan Tunjangan Anggota Dewan Komisaris Tahun Buku 2018

Salaries and Allowances for Members of Board of Directors as well as Honorarium and Allowances for Members of Board of Commissioners in 2018

GAJI DAN TUNJANGAN BAGI ANGGOTA DIREKSI DAN HONORARIUM DAN TUNJANGAN ANGGOTA DEWAN KOMISARIS TAHUN BUKU 2018

Salaries and Allowances for Members of Board of Directors and Honorarium and Allowances for Members of Board of Commissioners for the book year of 2018

(Rp juta | *Rp million*)

JABATAN *Jobs*	JUMLAH ANGGOTA *Total Members*	HONORA-RIUM/ GAJI *Salaries*	TUNJANG-AN *Benefits*	BONUS DAN PENGHAR-GAAN *Bonuses and Service Gratuity*	JUMLAH *Total*
Dewan Komisaris *Board of Commissioners*	4	1.598	2.721	5.512	9.831
Direksi *Board of Directors*	3	1.150	1.624	1.677	4.451
TOTAL *Total*	7	2.748	4.345	7.189	14.282

Beban Umum dan Administrasi

Beban umum dan administrasi mengalami peningkatan sebesar Rp29 miliar atau 16,48% (*yoy*) dari Rp176 miliar di tahun 2017 menjadi Rp205 miliar di tahun 2018. Meningkatnya beban umum dan administrasi disebabkan oleh meningkatnya beban otomasi sebesar Rp4 miliar atau 13,79% (*yoy*) dari tahun 2017 sebesar Rp29 miliar menjadi Rp33 miliar pada tahun 2018, beban *outsourcing* meningkat sebesar Rp3 miliar atau tumbuh 11,11% (*yoy*) dari sebesar Rp27 miliar pada tahun 2017 menjadi Rp30 miliar pada tahun 2018.

Beban pemeliharaan dan perbaikan meningkat sebesar Rp4 miliar atau tumbuh 44,44% (*yoy*) dari sebesar Rp9 miliar pada tahun 2017 menjadi Rp13 miliar pada tahun 2018, beban tamu *souvenir* sumbangan meningkat sebesar Rp4 miliar atau tumbuh 44,44% (*yoy*) dari sebesar Rp9 miliar pada tahun 2017 menjadi Rp13 miliar pada tahun 2018, beban rumah tangga kantor dan lainnya meningkat sebesar Rp3 miliar atau 27,27% (*yoy*) dari sebesar Rp11 miliar pada tahun 2017 menjadi Rp14 miliar pada tahun 2018.

General and Administration Expenses

General and administration expenses rose by Rp29 billion or 16.48% (yoy) from Rp176 billion in 2017 to Rp205 billion in 2018. The hike in general and administration expenses was mostly contributed by the hikes in automation expense by Rp4 billion or 13.79% (yoy) from Rp29 billion in 2017 to Rp33 billion in 2018.

Outsourcing expense increasing by Rp3 billion or 11.11% (yoy) from Rp 27 billion in 2017 to Rp30 billion in 2018, maintenance and repair expenses increasing by Rp4 billion or 44.44% (yoy) from Rp9 billion in 2017 to Rp13 billion in 2018, guest, souvenir and donation and other expenses increasing by Rp4 billion or 44.44% (yoy) from Ro9 billion in 2017 to Rp13 billion in 2018, office management and others expanding by Rp3 billion or 27.27% (yoy) from Rp11 billion in 2017 to Rp14 billion in 2018.

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BEBAN UMUM DAN ADMINISTRASI

General and Administration Expenses

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Otomasi *Automation*	33	29	4	13,79
Pemeliharaan dan perbaikan *Maintenance & Repair*	13	9	4	44,44
Penyusutan aset tetap *Depreciation of Fixed Assets*	19	18	1	5,56
Tamu, *souvenir*, sumbangan dan lainnya *Guest, Souvenir, Donations & Others*	13	9	4	44,44
Sewa *Leases*	17	16	1	6,25
Rumah tangga kantor *Office household*	14	11	3	27,27
Listrik, gas, air dan telepon *Electicity, Gas, Water, Phone*	9	9	-	-
Iklan dan promosi *Advertising and Promotion*	8	6	2	33,33
Outsourcing *Outsourcing*	30	27	3	11,11
Lain-lain *Others*	49	42	7	16,67
TOTAL *Total*	**205**	**176**	**29**	**16,48**

Pendapatan (Beban) Non Operasional

(Beban) non operasional – bersih pada tahun 2018 mencapai Rp5,26 miliar, merupakan selisih antara pendapatan non operasional sebesar Rp2,13 miliar dengan beban non operasional sebesar Rp8,2 miliar. (Beban) non operasional – bersih mengalami penurunan sebesar 20,30% jika dibandingkan dengan tahun 2017 yang mencapai Rp6,6 miliar.

Non Operating Income (Expenses)

The Non-Operating (Expense) - Net in 2018 was realized at Rp5.26 billion, which reflected the difference between non-operating income which reached to Rp2.13 billion and non-operating expenses amounting to Rp8.2 billion. Non operating expense - net was down by 20.05% compared to Rp6.6 billion recorded in 2017.

Laba Bersih

Laba sebelum pajak yang dihasilkan pada tahun 2018 mencapai Rp733 miliar atau mengalami peningkatan sebesar Rp27 miliar atau 3,82% (yoy) dibandingkan laba sebelum pajak yang dihasilkan pada tahun 2017 sebesar Rp706 miliar. Beban pajak tahun 2018 mencapai Rp196 miliar sehingga laba setelah pajak yang dihasilkan mencapai Rp537 miliar atau mengalami peningkatan 2,29% dari tahun 2017 sebesar Rp525 miliar.

Net Income

Income before tax in 2018 amounted to Rp733 billion or down by Rp27 billion or 3.82% (yoy) from Rp706 billion in 2017. Tax expenses in 2017 reached to Rp196 billion, thus the profit after tax was Rp537 billion or represented an increase by 2.29% from Rp525 billion in 2017.

Beban komprehensif lain setelah pajak

Bank wajib mencatatkan penghasilan komprehensif lain (sebagaimana dipersyaratkan dalam PSAK 1 tentang Penyajian Laporan Keuangan) dimana pada tahun 2018, Bank membukukan keuntungan pengukuran kembali liabilitas imbalan kerja setelah pajak (sebagaimana dipersyaratkan dalam PSAK 24 tentang Imbalan Kerja) sebesar Rp11 miliar. Namun demikian, keuntungan ini tidak terkait dengan operasional perusahaan tapi semata–mata akibat penerapan ketentuan.

Other Comprehensive Income after Tax

Bank is obligated to record other comprehensive income (as required in PSAK 1: Financial Report). In 2018, Bank recorded profit in revaluation of employment benefit liabilities after tax (as required in PSAK 24: Employment Benefit) amounting to Rp11 billion. However, such profit did not relate to the company's operation but it was merely part of regulatory compliance.

Arus Kas

Pada tahun 2018, arus kas bersih yang diperoleh dari aktivitas operasi mencapai Rp391 miliar. Kenaikan Arus kas terutama bersumber dari penerimaan bunga, provisi dan komisi serta pendapatan operasional lainnya sebesar Rp2.469 miliar serta kenaikan simpanan nasabah sebesar Rp512 miliar.

Selain terdapat peningkatan arus kas tersebut juga terjadi penurunan arus kas, terutama digunakan untuk pembayaran beban bunga sebesar Rp851 miliar, beban operasional Rp502 miliar, dan beban non operasional sebesar Rp5 miliar. Dibandingkan dengan tahun 2017, arus kas bersih dari aktivitas operasi pada tahun 2018 lebih kecil sebesar Rp134 miliar atau menurun sebesar 26% sehubungan dengan kenaikan kas atas aktivitas operasi dari simpanan nasabah mengalami penurunan dari Rp2.374 miliar pada tahun 2017 menjadi Rp512 miliar pada tahun 2018 atau menurun sebesar 78%.

Cash Flow

In 2018, total net cash flow from operating activities was realized at Rp391 billion. The hike was contributed from cash in from interest income, provision and fees as well as other operating income with a total of Rp2,469 billion and increase in customer deposits amounting to Rp512 billion.

Cash in was compensated by cash out, particularly for the use of paying the interest expenses amounting to Rp851 billion, as well as operating expenses and non-operating expense - net amounting to Rp502 billion and Rp5 billion, respectively. Compared to that of 2017, net cash flow from operating activities in 2018 was recorded Rp134 billion lower or down by 26% as the cash from operating activities derived from the customer deposits declined by 78% from Rp2,374 billion in 2017 to Rp512 billion in 2018.

ARUS KAS
Cash Flow

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017
Arus Kas Bersih diperoleh dari Aktivitas Operasi *Net Cash Flow for Operational Activities*	391	525
Arus Kas Bersih dipergunakan untuk Aktivitas Investasi *Net Cash Flow for Investment Activities*	(113)	151
Arus Kas Bersih diperoleh dari Aktivitas Pendanaan *Net Cash Flow for Funding Activities*	(423)	(445)
Arus Kas Bersih *Cash Flow*	(145)	231

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Arus kas bersih yang dipergunakan untuk aktivitas investasi pada tahun 2018 terjadi penurunan menjadi minus sebesar Rp113 miliar, berkaitan dengan penurunan efek-efek yang dimiliki hingga jatuh tempo yang minus sebesar Rp93 miliar, ditambah dengan pembelian aset tetap sebesar Rp18 miliar dan aset tak berwujud sebesar Rp2 miliar.

Net cash flow for investing activities in 2018 reached to Rp (113) billion, due to the decline in securities held to maturity which was recorded at Rp(93) billion. The purchase of fixed assets amounted to Rp18 billion and intangible assets of Rp2 billion.

Arus kas bersih dari aktivitas pendanaan pada tahun 2018 minus sebesar Rp423 miliar yang diakibatkan oleh peningkatan arus kas dari tambahan setoran modal hanya sebesar Rp50 miliar sedangkan penurunan kas pendanaan karena pengembalian pinjaman yang diterima sebesar Rp 1 miliar dan pembayaran dividen sebesar Rp472 miliar.

Net cash flow from funding activities in 2017 amounted to Rp(423) billion, resulted from the hike in cash flow from additional share capital amounting Rp50 billion yet decline in funding cash due to repayment of loans which reached to Rp1 billion and dividend payment amounting to Rp472 billion

Rasio Keuangan

Financial Ratio

RASIO KEUANGAN
Financial Ratios

(%)

KETERANGAN *Remarks*	2018	2017
Kecukupan Modal *Capital Adequacy*		
CAR *CAR (Credit Risk, Market, Operational)*	23,47	19,28
Rasio Modal Inti terhadap ATMR *Ratio of Core Capital against Risk Weighted Assets (WABR)*	22,47	18,27
Rasio *Leverage* Modal Inti *Leverage Ratio of Core Capital*	13,82	11,22
Kualitas Aset *Asset Quality*		
NPL-gross *NPL-Gross*	3,17	3,10
NPL–net *NPL–Net*	1,06	1,65
Rasio CKPN aset keuangan terhadap aset produktif *Ratio of CKPN of financial assets against earning assets*	2,01	1,65
Rentabilitas *Profitability*		
ROA *ROA (Return on Assets)*	3,17	3,16
ROE *ROE (Return on Equity)*	19,16	19,85
NIM *NIM (Net Interest Margin)*	7,10	7,28
BOPO *BOPO (Opr Expense/Opr Income)*	71,01	70,08
Likuiditas *Liquidity*		
LDR *LDR (Credit/Third Party Funds)*	91,22	92,57
Kepatuhan *Compliance*		
GWM Utama Rupiah *MRR in Rupiah*	6,5	6,5
Posisi Devisa Neto *Net Open Position*	0,44	0,45

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Kecukupan Modal

Pencapaian rasio kecukupan modal Bank (CAR) tahun 2018 sebesar 23,47%, mengalami peningkatan sebesar 4,19% dibandingkan posisi tahun 2017 sebesar 19,28%. Peningkatan CAR disebabkan oleh peningkatan jumlah modal dalam perhitungan KPMM tahun 2018 sebesar Rp619 miliar atau 23,60% (*yoy*) dan pertumbuhan jumlah Aktiva Tertimbang Menurut Risiko (ATMR) yang lebih rendah dari peningkatan jumlah modal. Pertumbuhan Aktiva Tertimbang Menurut Risiko (ATMR) sebesar Rp212 miliar atau 1,56% dari Rp 13.602 miliar pada tahun 2017 menjadi Rp13.814 miliar pada tahun 2018.

Capital Adequacy

Bank's capital adequacy ratio (CAR) climbed by 4.19% in 2018 with realization at 23.47% compared to 19.28% realized in 2017. The higher CAR was due to the increasing capital calculated in Obligation to Provide Minimum Capital (CAR) in 2018 amounting to Rp619 billion or 23.60% (yoy), and the increased Risk Weighted Assets which was lower than the increase of capita. The increased of risk weighted assets was at Rp212 billion or 1.56% (yoy) from Rp13,602 billion in 2017 to Rp13,814 billion in 2018.

KEWAJIBAN PENYEDIAAN MODAL MINIMUM (KPMM)/*CAR*

Minimum Capacity Adequacy Requirement

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018	2017	PERTUMBUHAN *Growth*	
			Rp.	%
Total Modal *Total Capital*	**3.242**	**2.623**	**619**	**23,60**
Modal Inti *Core Capital*	**3.104**	**2.485**	**619**	**24,91**
Modal Pelengkap *Supporting Capital*	137	138	(1)	-0,72
Total ATMR *Total Weighted Assets Based on Credit Risk (WABCR)*	**13.814**	**13.602**	**212**	**1,56**
Aset Tertimbang Menurut Risiko (ATMR) Kredit *Weighted Assets Based on Credit Risk (WABCR)*	10.983	11.046	(63)	-0,57
Aset Tertimbang Menurut Risiko (ATMR) Operasional *Weighted Assets Based on Operational Risk (WABOR)*	2.817	2.543	274	10,77
Aset Tertimbang Menurut Risiko (ATMR) Pasar *Weighted Assets Based on Market Risk (WABMR)*	14	12	2	16,67
***CAR* Untuk Risiko Kredit dan Operasional** *CAR Against Credit and Operational Risk*	23,49%	19,30%	-	4,19
***CAR* Untuk Risiko Kredit, Operasional, dan Pasar** *CAR Against Credit, Operational and Market Risks*	23,47%	19,28%	-	4,19

Non Performing Loan (NPL)

Rasio NPL-Gross Bank tahun 2018 sebesar 3,17% atau lebih tinggi 0,07% dari tahun 2017 sebesar 3,10% secara umum disebabkan peningkatan kredit non-performing sebesar Rp20 miliar atau meningkat 3,98% (*yoy*) dibanding periode sebelumnya.

NPL yang melebihi target dikarenakan dampak langsung dan tidak langsung yang terjadi diakibatkan adanya bencana alam erupsi Gunung Agung yang berakibat pada perlambatan perekonomian di wilayah Karangasem dan beberapa wilayah lain yang berbatasan seperti Bangli, Singaraja, Klungkung.

Selain itu terdapat penetapan baru tentang Kota Mataram, Kabupaten Lombok Barat, Kabupaten Lombok Utara, Kabupaten Lombok Tengah, Kabupaten Lombok Timur, Kabupaten Sumbawa Barat, dan Kabupaten Sumbawa di Provinsi Nusa Tenggara Barat sebagai Daerah yang Memerlukan Perlakuan Khusus selama 3 (tiga) tahun berdasarkan keputusan Dewan Komisioner Otoritas Jasa Keuangan dengan No.22/KDK.03/2018 tanggal 30 Agustus 2018. Hal ini menjadi salah satu faktor penghambat jalannya proses restrukturisasi.

Selain itu, faktor anomali cuaca juga mempengaruhi debitur yang bergerak pada sektor pertanian dengan komoditi utama cengkeh pada wilayah Seririt, sehingga mengakibatkan peningkatan rasio *NPL* yang signifikan dikarenakan konsentrasi kredit wilayah Seririt pada sektor pertanian khususnya komoditas cengkeh.

Di saat yang bersamaan juga secara umum kondisi ekonomi dinilai masih belum stabil. Perlambatan ekonomi berpengaruh terhadap penjualan agunan melalui pelelangan dikarenakan daya beli masyarakat yang masih rendah.

Perbaikan *NPL* melalui pelunasan belum dapat tercapai disebabkan antara lain karena penjualan agunan debitur secara dibawah tangan maupun pelelangan tidak laku terjual dan debitur melakukan perlawanan terhadap proses eksekusi Hak Tanggungan (HT) dengan melakukan gugatan hukum.

Non Performing Loan (NPL)

Bank's NPL-Gross Ratio in 2018 was realized at 3.17% or 0.07% higher than 3.10% in 2017 due to the hike in non-performing loan which was Rp20 billion or 3.95% (yoy) higher than that of the previous year.

NPL that exceeded the target reflected the direct and indirect impacts from the eruption of Mount Agung on the economic slowdown in Karangasem Regency and some other bordered regions, such as Bangli, Singaraja, Klungkung. Then there was a new policy which determined Mataram City, Lombok Barat Regency,

In addition, Lombok Utara, Lombok Tengah Regency, Lombok Timur Regency, Sumbawa Barat Regency, and Sumbawa Regency in West Nusa Tenggara Province as Regions under Special Attention for 3 (three) years according to Decree of Board of Commissioners of Financial Service Authority No.22/KDK.03/2018 dated 30 August 2018. This built an obstacle to the restructuring process.

In addition, the weather anomaly also influenced the debtors running agricultural business, particularly the tobacco farmers in Seririt, thus boosting the NPL ratio higher as the loans disbursed in Seririt were concentrated in agricultural sector, particularly the tobacco farm.

At the same time, the economic condition was generally unstable. The slowing economy affected the sale of collateral through auction due to low purchasing power.

The improved NPL through repayment was unachieved due to poor sale performance of debtors' collaterals either through auction or illegal process and debtors were against the process of Execution Rights by proposing legal claims.

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Rentabilitas

Kinerja Bank dalam menghasilkan laba tahun 2018 cukup memadai. Berdasarkan tingkat imbal hasil aset (*ROA*) tahun 2018 mencapai 3,17% atau lebih tinggi 0,01% dibandingkan posisi tahun 2017 sebesar 3,16%, hal ini menunjukkan persentase pertumbuhan laba sebelum pajak lebih tinggi dibandingkan dengan pertumbuhan rata-rata total aset.

Imbal hasil ekuitas (ROE) tahun 2018 terealisasi sebesar 19,16%, lebih rendah 0,69% dibandingkan posisi tahun 2017 sebesar 19,85% karena persentase pertumbuhan rata-rata ekuitas lebih tinggi dibandingkan persentase pertumbuhan laba setelah pajak.

Net Interest Margin (*NIM*) tahun 2018 mencapai 7,10%, lebih rendah dibandingkan tahun 2017 sebesar 7,28% disebabkan penurunan pendapatan bunga bersih sejalan dengan peningkatan portofolio kredit *non-performing* dan peningkatan beban bunga dana pihak ketiga.

Sementara rasio BOPO tahun 2018 mencapai 70,08% atau lebih rendah 0,93% dibandingkan tahun 2017 sebesar 71,01%. Penurunan tersebut disebabkan penurunan beban operasional sebesar Rp16 miliar atau 0,94% (*yoy*), sedangkan pendapatan operasional meningkat sebesar Rp11 miliar atau 0,44% (*yoy*).

***Loan To Deposit Ratio* (*LDR*)**

Rasio *LDR* tahun 2018 mencapai 91,22%, lebih rendah dibandingkan tahun 2017 sebesar 92,57%, hal ini mencerminkan kemampuan Bank cukup baik dalam menjalankan fungsinya sebagai lembaga *intermediary*.

Giro Wajib Minimum

Dalam mengelola likuiditas, Bank secara konsisten menjaga tingkat kecukupan likuiditas untuk mendukung operasional harian dan memenuhi ketentuan Bank Indonesia tentang Giro Wajib Minimum Primer Bank Umum pada Bank Indonesia sebesar 6,5%.

Posisi Devisa Neto (PDN)

Posisi Devisa Neto tahun 2018 dijaga pada level 0,44%, lebih rendah jika dibandingkan tahun 2017 sebesar 0,45%. Posisi Devisa Neto tersebut berada jauh dibawah ketentuan Bank Indonesia sebesar 20%.

Profitability

Bank's performance in raising profit in 2018 was adequate. The return on assets (ROA) in 2018 reached to 3.17% or 0.01% higher than that of 2017 which was at 3.16%, representing higher growth percentage of profit before tax compared to the average growth of total assets.

Return on equity (ROE) in 2018 was realized at 19.16%, or 0.69% lower than that of 2017 amounting to 19.85% due to higher growth percentage of equity compared to the growth percentage of profit after tax.

Net Interest Margin (NIM) in 2018 reached to 7.10%, or lower than 2017 achievement at 7.28% as the net interest income fell in line with the increases in non-performing loan portfolio and interest expense of third party fund.

Meanwhile BOPO ratio in 2018 was at 70.08% or 0.93% higher than that of 2017 which was at 71.01%. The declining performance reflected the fall in operating expenses amounting to Rp16 billion or 0.94% (yoy), while operating income rose by Rp11 billion or 0.44% (yoy).

Loan To Deposit Ratio (LDR)

LDR ratio in 2018 achieved 91.22%, or lower than 92.57% recorded in 2017, thus representing the good capability of the Bank in running the intermediary function.

Minimum Reserve Requirements

In managing the liquidity, Bank was very consistent in maintaining the liquidity at adequate level to sustain the daily operations and fulfil the requirements of Bank of Indonesia about the Primary Minimum Reserve Requirements of Commercial Banks of Bank of Indonesia amounting to 6.5%.

Net Open Position

Net Open Position in 2018 was maintained at 0.44%, or lower than 0.45% recorded in 2017. Net Open Position was far below Bank of Indonesia's requirement at 20%.

Perbandingan Rasio Keuangan Industri BPD Seluruh Indonesia dengan Bank BPD Bali Tahun 2018

Comparison of Financial Ratio of BPD Industries across Indonesia with Bank BPD Bali in 2018

KETERANGAN *Remarks*	INDUSTRI BPD SI *Indonesian Regional Development Bank Industry*	BANK BPD BALI *Bank BPD Bali*	DEVIASI *Deviation*
Rasio Kewajiban Penyediaan Modal Minimum (*CAR*) *CAR*	22,05	23,47	1,42
Non Performing Loan* (NPL) - *Gross *Non Performing Loan – Gross*	2,68	3,17	0,49
***Return On Asets* (ROA)** *Return On Asets*	2,38	3,17	0,79
***Return On Equity* (ROE)** *Return On Equity*	18,26	19,16	0,90
Beban Operasional/Pendapatan Operasional (BOPO) *Operating Expenses to Operating Income*	77,88	70,08	(7,80)
***Net Interest Margin* (NIM)** *Net Interest Margin*	6,32	7,10	0,78

Sumber data : Data industri BPD dari Statistik Perbankan indonesia – Vol. 17, No.1 Desember 2018 (OJK). Khusus untuk rasio Non Performing Loan (NPL) – Gross dan Return On Equity (ROE) menggunakan data pengawasan sementara per Desember 2018.
Source : Data of BPD industries from Indonesian Banking Statistics – Vol. 17, No.1 December 2018 (FSA). For ratios of Non Performing Loan (NPL) – Gross and Return On Equity (ROE), it used temporary oversight data as of December 2018.

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank BPD Bali posisi 31 Desember 2018 mencapai 23,47%, lebih tinggi sebesar 1,42% apabila dibandingkan dengan KPMM Industri BPD SI sebesar 22,05%. Hal ini disebabkan oleh adanya tambahan modal disetor oleh pemerintah kabupaten dan kota pada tahun 2018 yang mencapai Rp46,5 miliar atau 520% dibandingkan dengan tahun 2017 sebesar Rp7,5 miliar.

Obligation Ratio to Provide Minimum Capital (KPMM) of Bank BPD Bali as of December 31, 2018 was at 23.47%, 1.42% higher than KPMM of BPD Banks across Indonesia which was at 22.05%. This was result of additional paid-in capital made by regency and city administrations in 2018 which amounted to Rp46.5 billion or 520% increase compared to Rp7.5 billion in 2017.

Rasio *Non Performing Loan* (*NPL*) – *Gross* tahun 2018 mencapai 3,17%, lebih tinggi 0,49% dibandingkan dengan *NPL-Gross* industri BPD SI sebesar 2,68%. Hal ini menunjukkan bahwa kualitas kredit Bank BPD Bali lebih rendah dibandingkan dengan kualitas kredit pada industri BPD SI.

Ratio of Non Performing Loan (NPL) – Gross in 2018 reached to 3.17%, or 0.49% higher than NPL-Gross of BPD industry across Indonesia which was at 2.68%. This represented lower credit quality of Bank BPD Bali compared to the credit quality of BPD industry across Indonesia.

Pencapaian rasio *ROA* posisi 31 Desember 2018 sebesar 3,17%, lebih tinggi 0,79% dibandingkan dengan *ROA* industri BPD SI sebesar 2,38%. Hal ini menunjukkan bahwa kemampuan Bank BPD Bali dalam menghasilkan laba dari rata-rata aset produktif lebih tinggi dibandingkan dengan industri BPD SI.

The ROA ratio as of December 31, 2018 was realized at 3.17%, or 0.79% higher than ROA of BPD industry across Indonesia at 2.38%. This represented the better ability of Bank BPD Bali in raising profit from average of earning assets compared to ability of BPD industry across Indonesia.

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Management Discussion and Analysis

Rasio Beban Operasional/Pendapatan Operasional (*BOPO*) pada tahun 2018 mencapai sebesar 70,08%, lebih rendah 7,80% dibandingkan capaian rasio *BOPO* industri BPD SI sebesar 787,88%. Hal ini menunjukkan bahwa Bank BPD Bali dapat melakukan efisiensi biaya lebih tinggi dibandingkan dengan industri BPD SI.

Ratio of Operating Expense/Operating Income (BOPO) pada tahun 2018 mencapai was at 70.08%, or 7.80% lower than BOPO ratio of BPD Industry across Indonesia which was at 787.88%. This proved that Bank BPD Bali successfully conducted better cost efficiency than that of BPD Industry across Indonesia.

Pencapaian *ROE* per 31 Desember 2018 sebesar 19,16% atau lebih tinggi 0,90% dibandingkan dengan *ROE* industri Bank BPD sebesar 18,26%. Hal ini menunjukkan bahwa kemampuan Bank BPD Bali dalam menghasilkan laba dari rata-rata ekuitas lebih tinggi dibandingkan dengan industri BPD SI.

Meanwhile ROE as of December 31, 2018 was recorded at 19.16% or 0.90% higher than ROE of Bank BPD amounted to 18.26%. This proved that Bank BPD Bali had higher ability to raise profit from average equity compared to BPD industry across Indonesia.

Rasio *Net Interest Margin* (*NIM*) tahun 2017 mencapai 7,10%, lebih tinggi 0,78% dibandingkan rasio NIM industri BPD SI sebesar 6,32%. Hal ini menunjukkan bahwa Bank BPD Bali dapat menghasilkan pendapatan bunga dari rata-rata aset produktif lebih baik dibandingkan dengan rasio industri BPD SI.

Then Net Interest Margin (NIM) ratio in 2018 was 7.10%, or 0.78% higher than NIM ratio of BPD industry across Indonesia amounting to 6.32%. This proved that Bank BPD Bali had higher ability to raise interest income from earning assets compared to BPD industry across Indonesia.

TINJAUAN USAHA

Maksud dan tujuan berdirinya Bank berdasarkan anggaran dasar adalah menghimpun dana dari masyarakat, menyalurkan kredit, menempatkan dana, meminjam dana dari/atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya serta kegiatan yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Sementara itu, berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2016 tanggal 26 Januari 2016 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank dan Surat Edaran Otoritas Jasa Keuangan Nomor 27/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Kegiatan Usaha Bank Umum Berdasarkan Modal Inti. Bank BPD Bali dikelompokkan ke dalam Bank Umum.

Berdasarkan Kegiatan Usaha (BUKU) 2 (kelompok modal inti paling sedikit Rp1 triliun sampai dengan kurang dari Rp5 triliun rupiah) diatur bahwa bank dapat melakukan kegiatan usaha dalam rupiah dan valuta asing yang meliputi kegiatan penghimpunan dana, kegiatan penyaluran dana dengan cakupan yang lebih luas, kegiatan pembiayaan perdagangan (*trade finance*), kegiatan *treasury* secara terbatas, kegiatan sistem pembayaran dan *electronic banking* dengan cakupan yang lebih luas, kegiatan keagenan dan kerjasama dengan cakupan lebih luas, dan penyediaan jasa atau layanan lainnya.

Bank juga dapat melakukan kegiatan penyertaan modal pada lembaga keuangan di Indonesia dan kegiatan penyertaan modal sementara dalam rangka penyelamatan kredit.

Penghimpunan Dana

Penghimpunan dana dilakukan Bank melalui produk-produk sebagai berikut :

a. Giro dalam mata uang rupiah dan mata uang asing.
b. Tabungan yang terdiri dari Tabungan Sibapa (baik dalam mata uang rupiah maupun mata uang asing), Tabungan Simpeda, THT Bali Dwipa, TabunganKu dan Simpel.
c. Deposito dalam mata uang rupiah dan mata uang asing dengan pilihan jangka waktu 1 bulan, 3 bulan, 6 bulan, 12 bulan dan 24 bulan.

BUSINESS OVERVIEW

Pursuant to the Articles of Association, the Bank was established with the goal and objective to collect fund from the public, disburse credit, place fund, borrow fund from/or lend fund to other banks, using a letter, telecommunication device, as well as sight draft, cheque or other facilities and other common activity by the Bank as long as the activities do not go against the applying regulations.

Meanwhile, pursuant to the Financial Service Authority (FSA) Regulation Number 6/POJK.03/2016 dated 26 January 2016 concerning the Business Activities and Office Network based on Bank's Core Capital and FSA Circular Number 27/SEOJK.03/2016 dated 14 July 2016 concerning Business Actvities of Commercial Banks based on Core Capital.

Bank BPD Bali was grouped into Commercial Banks of Business Activity (Book) II (a bank group with core capital of at least Rp1 trillion but less than Rp 5 trillion), it is said that the bank can run the business activities, both in rupiah and foreign currencies, consisting of fund collection, fund disbursement with wider coverage, trade finance, limited treasury activities, payment system and electronic banking activities with wider coverage, agent activity and cooperation with wider coverage, as well as provision of other services.

The Bank can also enter into agreement of share subscription in financial institutions in Indonesia and temporary share subscription as part of credit security.

Fund Collection

The Bank collects fund from the following products:

a. Current account in both Rupiah and foreign currencies.
b. Saving consisting of Tabungan Sibapa (in both rupiah and foreign currencies), Tabungan Simpeda, THT Bali Dwipa, TabunganKu and Simpel.
c. Time deposit in both Rupiah and foreign currencies with tenure alternatives ranging from 1 month, 3 months, 6 months, 12 months to 24 months.

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

Bank terus berupaya untuk meningkatkan posisi pangsa pasar di industri perbankan dengan melakukan strategi penghimpunan dana pihak ketiga antara lain sebagai berikut:

a. Meningkatkan promosi dan aktivitas pemasaran melalui kegiatan "Cinta Pasar", Undian berhadiah "Gong Bali Dwipa", Undian berhadiah "Tabungan Simpeda", dan kegiatan yang diadakan oleh pemerintah daerah dalam rangka HUT Provinsi/ Kabupaten/Kota di Bali.
b. Meningkatkan kualitas layanan dan kualitas pemasar melalui pelatihan bagi petugas *front liner* dan *marketing*.
c. Penggalangan dana dari BUMN, BUMD, korporasi melalui pengelolaan sistem *payroll*.
d. Menggiatkan pemasaran produk TabunganKu dan Simpel serta layanan SPP *on-line* ke sekolah-sekolah.
e. Memasarkan layanan *e-banking* (BPD Bali *Mobile Banking* dan BPD Bali *Internet Banking*) kepada calon nasabah dan nasabah *existing*.
f. Memasarkan layanan Laku Pandai "MAILAKU Bank BPD Bali".
g. Perluasan jaringan layanan dengan membuka kantor pelayanan dan mobil kas keliling untuk mendekatkan layanan Bank kepada nasabah.
h. Promosi dan pengiklanan produk melalui media cetak, media elektronik dan pemasangan *billboard* pada tempat yang strategis.

Sepanjang tahun 2018, kondisi industri perbankan di Bali tetap terjaga, baik didukung ketahanan permodalan yang kuat dengan risiko kredit, likuiditas, dan pasar yang terjaga. Tahun 2018 pertumbuhan simpanan Bank BPD Bali mengalami peningkatan, khususnya tabungan mampu tumbuh lebih tinggi dibandingkan pertumbuhan perbankan daerah Bali sehingga pangsa pasar Bank BPD Bali untuk tabungan mengalami peningkatan sebesar 1,39% dari 17,66% pada tahun 2017 menjadi 19,05% pada tahun 2018.

Bank keeps striving to gain a bigger market share in banking industry through the implementation of the strategies for collecting third party fund, which were further explained as follows:

a. Intensify promotional and marketing activities through "Cinta Pasar"activity, "Gong Bali Dwipa" Lucky Draw, "Tabungan Simpeda" Lucky Draw as well as activities held by regional governments to commemorate the anniversary of the Province/Regency/City in Bali;
b. Improving quality of service and of marketing agents through trainings for front liners and marketing officers;
c. Collecting fund from SOEs, ROEs, corporation through payroll system management;
d. Intensifying marketing activities for TabunganKu and Simpel products as well as Online School Fee Payment Service to schools;
e. Marketing the e-banking (BPD Bali Mobile Banking and BPD Bali Internet Banking) service to future and existing customers;
f. Encouraging marketing of Online Service called "MAILAKU Bank BPD Bali";
g. Expanding the service network through opening of branch office and mobile cash units to bring the Bank closer to the customers;
h. Driving product promotion and advertising activities on printed media, electronic media, and billboard ads at strategic places.

In 2018, the banking industry remained in favorable condition with relatively resilient capital Structure and stable credit risk, liquidity, and market. The saving in Bank BPD Bali in 2018 grew, particularly the saving product which posted the highest growth rate compared to that of Balinese commercial banks, thus the market share of Bank BPD Bali's saving expanded by 1.39% to 17.66% in 2017 to 19.05% in 2018.

PANGSA PASAR SIMPANAN NASABAH BANK BPD BALI DI PROVINSI BALI
Market Share of Third Party Fund

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018			2017			PERTUMBUHAN PERBANKAN *Growth of Bali's Banks*	PERTUMBUHAN BPD BALI *Growth of BPD Bali*	PERUBAHAN *SHARE* *Changes in Share*
	PERBANKAN BALI (* *Bali's Banking*	BPD BALI	*Share %*	PERBANKAN BALI (* *Bali's Banking*	BPD BALI	*Share %*			
Simpanan Nasabah *Customer Savings*									
Giro *Current Account*	13.991	1.736	12,41	13.435	2.923	21,76	4,14	-40,61	-9,35
Tabungan *Savings*	47.632	9.073	19,05	42.673	7.534	17,66	11,62	20,43	1,39
Deposito *Time Deposit*	38.849	7.202	18,54	35.662	7.041	19,74	8,94	2,28	1,21
TOTAL *Total*	**100.473**	**18.011**	**17,93**	**91.770**	**17.498**	**19,07**	**9,48**	**2,93**	**-1,14**

(: Data Perbankan Bali adalah data Bank Umum dan BPR berdasarkan Lokasi Kantor Penghimpunan Dana di Provinsi Bali.*
Bank Bali's Data is of Commercial Banks and BPR's Data based on office where Third Party Fund were collected.

Penyaluran Dana

Penyaluran dana Bank BPD Bali terutama diarahkan kepada penyaluran kredit disamping juga disalurkan pada aktiva produktif lainnya dengan tetap memperhatikan faktor rentabilitas, likuiditas, dan risiko.

Penyaluran dana dalam bentuk kredit dilakukan melalui produk-produk sebagai berikut :

a. Kredit Produktif seperti Kredit Modal Kerja (KMK), Kredit Investasi (KI), Kredit Konstruksi, Kredit Konstruksi & Pengadaan Barang/Jasa Bali Dwipa, Kredit Kepada Lembaga Keuangan Bali Dwipa (KKLK - Bali Dwipa), Kredit Pasar Bali Dwipa, Kredit Usaha Persiapan Pensiun (KUPP), KUPP Peralihan, Kredit Usaha Pensiunan (KUP) dan *Cash Collateral Credit*.
b. Kredit Program yaitu Kredit Usaha Rakyat (KUR).
c. Kredit Konsumsi antara lain KPR Bali Dwipa, Kredit Aneka Guna (KAG), Kredit Multi Guna (KMG), KMG Peralihan, Kredit Pensiunan, Kredit Kepada Anggota DPR/DPRD dan KPP - LPD.

Fund Disbursement

Bank disburses the fund particularly in the forms of loan products and other earning assets with consideration to factors, such as rentability, liquidity and risks.

Loan disbursement is conducted through the following products:

a. Productive Loans such as Working Capital Loan, Investment Loan, Construction Loan & Procurement of Goods/Services of Bali Dwipa, Loans to Bali Dwipa Financial Institutions, Bali Dwipa Market Loan, Post Employment Loan, Transferred Post Employment Loan, Pension Loan, and Cash Collateral Credit.
b. Loan programs such as Rural Credit Service (KUR).
c. Consumer loans, among which are KPR Bali Dwipa, Various Purpose Loans, Multipurpose Loans, Transferred Multipurpose Loan, Post Employment Loan, Loans for Members of House of Representatives/ Regional House of Representatives and KPP - LPD.

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

Tahun 2018 pertumbuhan kredit Bank BPD Bali tumbuh sebesar 1,27% (*yoy*), lebih rendah dibandingkan pertumbuhan kredit perbankan di Bali sebesar 3,20% yang menyebabkan penurunan pangsa pasar kredit sebesar 0,36% dari 19,24% pada tahun 2017 menjadi 18,88% pada tahun 2018. Hal yang sama juga ditunjukkan oleh kredit UMKM, pangsa pasar kredit UMKM Bank BPD Bali mengalami penurunan sebesar 0,70% dari 17,95% pada tahun 2017 menjadi 16,69% pada tahun 2018.

In 2018, the Bank BPD Bali's loan performance grew by 1.27% (yoy), or lower than Balinese Banks' loan growth rate at 3.20% that led to the narrowing of loan market share by 0.36% from 19.24% in 2017 to 18.88% in 2018. The SME loan als suffered from same condition. The market share of Bank BPD Bali's SME loans narrowed by 0.70% from 17.95% in 2017 to 16.69% in 2018.

PANGSA PASAR KREDIT BANK BPD BALI DI PROVINSI BALI

Market Share of Bank BPD Bali's Loan Products across Bali Province

(Rp miliar | *Rp billion*)

KETERANGAN *Remarks*	2018			2017			PERTUMBUHAN PERBANKAN *Growth of Bali's Banks*	PERTUMBUHAN BPD BALI *Growth of BPD Bali*	PERUBAHAN *SHARE* *Changes in Share*
	PERBANKAN BALI (* *Bali's Banking*	BPD BALI	*Share %*	PERBANKAN BALI (* *Bali's Banking*	BPD BALI	*Share %*			
Kredit Menurut Penggunaan *Loans on Purpose of Use*									
Modal Kerja *Working Capital*	34.947	2.602	7,44	34.478	2.735	7,93	1,36	-4,88	-0.49
Investasi *Investment*	18.331	4.276	23,33	18.020	4.072	22,60	1,73	5,02	0,73
Konsumsi *Consumer*	33.825	9.567	28,29	31.907	9.432	29,56	6,01	1,43	-1,28
Total Kredit *Total Loans*	**87.103**	**16.446**	**18,88**	**84.405**	**16.239**	**19,24**	**3,20**	**1,27**	**-0,36**
Kredit UMKM *MSME Loans*									
Usaha Mikro *Micro Enterprisses*	7.491	657	8,78	6.471	630	9,74	15,77	4,35	-0,96
Usaha Kecil *Small Enterprisses*	13.334	3.772	28,29	13.022	3.653	28,05	2,39	3,26	0,24
Usaha Menengah *Medium Enterprisses*	15.649	1.657	10,59	14.655	1.846	12,60	6,78	-10,27	-2,01
TOTAL *Total*	**36.474**	**6.086**	**16,69**	**34.148**	**6.129**	**17,95**	**6,81**	**-0,70**	**-1,26**

(Data Perbankan Bali untuk Kredit Menurut Penggunaan menggunakan data penyaluran kredit Bank Umum dan BPR berdasarkan Lokasi Bank Pelapor di Provinsi Bali. Sedangkan untuk data kredit UMKM menggunakan data penyaluran kredit UMKM Bank Umum dan BPR berdasarkan Lokasi Proyek di Provinsi Bali.*
Data Balinese Banks for Loans based on Purpose utilized the data of loan disbursement of Commercial Banks and Rural Credit Bank (BPR) with respect to the Locations of Reporting Banks in Bali Province. Meanwhile, the data of SME loans referred to the data of SME loan disbursement of Commercial Banks and BPR with respect to Project Location in Bali Province.

Jasa Layanan Perbankan Lainnya

Selain penghimpunan dan penyaluran dana, Bank melayani jasa-jasa perbankan lainnya seperti :

- ATM Bank BPD Bali
- BPD Bali *Mobile*
- BPD Bali *Internet Banking*
- Laku Pandai (Mai Laku Bank BPD Bali)
- *E-MONEY* BPD BALI (*co-branding* dengan Bank Mandiri)
- Transfer dana melalui RTGS, SKNBI, ATM, *Mobile Banking*, *Internet Banking*
- Kliring (SKNBI)
- Inkaso
- Transaksi Devisa (SKBDN, *Money Changer*, *Remittance*, *Collection* dan jasa lainnya)
- *Direct Debet*
- Kiriman Uang *Western Union*
- Bank Garansi
- Referensi Bank
- *Save Deposit Box*
- Pembayaran SP2D *Online* dan Kasda *Online* Penerimaan
- Layanan Sistem Perbendaharaan dan Anggaran Negara (SPAN)
- *Payroll* Gaji
- Pembayaran (listrik, air, telepon, pajak daerah, penerimaan negara, SPP *On-line*, internet, TV, HP, tiket kereta api, dan pesawat, asuransi, BPJS, rumah sakit, DSDP).
- Pembelian (pulsa isi ulang, PLN prabayar)
- *Call Center* 1500844
- *Bancassurance* Model Bisnis Referensi
- *Internet Banking* Bisnis/Korporasi

Pada tahun 2018, Bank BPD Bali meluncurkan layanan Bancassurance Model Bisnis Referensi pada tanggal 17 April 2018 sesuai perjanjian kerjasama berikut :

- Perjanjian Kerjasama antara PT. Equity Life Indonesia dengan PT. Bank Pembangunan Daerah Bali tentang Pemasaran Produk Asuransi Jiwa Kumpulan Berjangka Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank Nomor 045/ELI/LGL/IV/18 dan Nomor 0436/SPK/DIR/DJA/2018.

Other Banking Services

Adding to the fund collection and disbursement, Bank serves the other banking services, such as:

- *ATM Bank BPD Bali*
- *BPD Bali Mobile*
- *BPD Bali Internet Banking*
- *Mobile Banking (Mai Laku Bank BPD Bali)*
- *E-MONEY BPD BALI (co-branding with Bank Mandiri)*
- *Fund Transfer through RTGS, SKNBI, ATM, Mobile Banking, Internet Banking services.*
- *Clearing (SKNBI)*
- *Bank Drafts*
- *Transactions (SKBDN, Money Changer, Remittance, Collection and other services)*
- *Direct Debet*
- *Remittance and Western Union*
- *Bank Guarantee*
- *Bank Reference*
- *Safe Deposit Box Facility*
- *SP2D Online Payment and Kasda Online*
- *State Income and Treasury System (SPAN)*
- *Payroll Package*
- *Bill Payment Transactions (electricity, watrer, phone bill, regional tax, state income, On-line tuitition fee, internet, TV, HP, train and airline tickets, insurance, National Insurance (BPJS), hospital, DSDP).*
- *Purchase Transactions (voice/data reload, prepaid electricity)*
- *Call Center 1500844*
- *Reference Business Model Bancassurance*
- *Corporate Internet Banking*

In 2018, Bank BPD Bali launched Reference Business Model Bancassurance product on April 17, 2018, accoording to the following agreements:

- *Cooperation Agreement between PT. Equity Life Indonesia and PT. Bank Pembangunan Daerah Bali concerning Marketing of Term Group Life Insurance Product with Non-Bank Reference Business Model Number 045/ELI/LGL/IV/18 and Number 0436/SPK/DIR/DJA/2018.*

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

- Perjanjian Kerjasama antara PT. Equity Life Indonesia dengan PT. Bank Pembangunan Daerah Bali tentang Pemasaran Produk Bali Dwipa Proteksi Investama Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank Nomor 043/ELI/LGL/IV/18 dan Nomor 0438/SPK/DIR/DJA/2018.
- Perjanjian Kerjasama antara PT. Equity Life Indonesia dengan PT. Bank Pembangunan Daerah Bali tentang Pemasaran Produk Asuransi Pitra Yadnya Dengan Model Bisnis Referensi Tidak Dalam Rangka Produk Bank Nomor 044/ELI/LGL/IV/18 dan Nomor 0437/SPK/DIR/DJA/2018.

Selain itu, Bank BPD Bali juga telah meluncurkan layanan Internet Banking Bisnis/Korporasi yang pelaksanaannya dituangkan dengan Keputusan Direksi Nomor 0130/KEP/DIR/RENSTRA/2018 tanggal 26 Maret 2018 tentang Pelaksanaan Operasional BPD Bali Internet Banking Bisnis.

- *Cooperation Agreement between PT. Equity Life Indonesia and PT. Bank Pembangunan Daerah Bali about the Marketing of Bali Dwipa Proteksi Investama Product with Non-Bank Reference Business Model Number 043/ELI/LGL/IV/18 and Number 0438/SPK/DIR/DJA/2018.*
- *Cooperation Agreement between PT. Equity Life Indonesia and PT. Bank Pembangunan Daerah Bali about the Marketing of Pitra Yadnya Insurance Product with Non-Bank Reference Business Model Number 044/ELI/LGL/IV/18 and Number 0437/SPK/DIR/DJA/2018.*

In addition, Bank BPD Bali ;launched Croporate Internet Banking Bisnis, which was stated in Board of Directors' Decfree Number 0130/KEP/DIR/RENSTRA/2018 dated 26 March 2018 about the Operations of BPD Bali's Corporate Internet Banking.

TINJAUAN OPERASIONAL

Organisasi

Tahun 2018 Bank BPD Bali telah melakukan penyempurnaan/penyesuaian terhadap organisasi Bank, yaitu *review* terhadap susunan organisasi SKAI & *Anti Fraud* sesuai Keputusan Direksi Nomor 0032/KEP/DIR/RENSTRA/2019 tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas. Penyesuaian dimaksud meliputi tanggung jawab Kepala SKAI & *Anti Fraud* dalam melakukan komunikasi langsung dengan Dewan Komisaris untuk menginformasikan berbagai hal yang berhubungan dengan audit, dan harus dilaporkan kepada Direktur Utama dengan tembusan kepada Direktur Kepatuhan.

Pengawasan atas kebijakan pengurusan berada di tangan Dewan Komisaris. Dalam melaksanakan fungsi pengawasan, Dewan Komisaris dibantu oleh Komite-komite yaitu Komite Audit, Pemantau Risiko, dan Remunerasi & Nominasi. Tata tertib dan pembagian tugas diantara Dewan Komisaris diatur dalam Keputusan Dewan Komisaris No. 002/KEP/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris PT. Bank Pembangunan Daerah Bali.

Pengurusan perseroan diserahkan kepada 5 (lima) orang Direksi, yang terdiri atas seorang Direktur Utama dan empat orang Direktur yaitu Direktur Operasional, Direktur Kepatuhan, Direktur Bisnis Non Kredit dan Direktur Kredit. Tata tertib dan pembagian tugas diantara Direksi dalam melakukan pengurusan perseroan diatur dalam Keputusan Direksi No. 0307/KEP/DIR/UMS/2016 tentang Pedoman dan Tata Tertib Kerja Direksi PT. Bank Pembangunan Daerah Bali tanggal 24 Juni 2016, yang telah mendapatkan persetujuan dari Dewan Komisaris. Jumlah dan komposisi Direksi Bank BPD Bali dari tanggal 1 Januari 2018 sampai dengan 22 Juni 2018, berdasarkan hasil RUPS Luar Biasa Akta Nomor 54 Tanggal 24 November 2017 menunjuk Dewan Komisaris (Komisaris Utama Independen : Drs. I Ketut Nurcahya, MM dan Komisaris Non Independen : I Gde Sudibia, SH) sebagai Pelaksana

OPERATIONAL OVERVIEW

Organization

Through the year of 2018, Bank BPD Bali confirmed to have made some adjustments to the Bank's organization, including reviewing the structure of IAU Unit & Anti Fraud organization as required in Board of Directors' Decree Number 0032/KEP/DIR/RENSTRA/2019 about the Third Revision to Board of Direstors' Decree Number 0528/KEP/DIR/RENSTRA/2015 about Corporate Guideline of Organizational Structure and Job Description. The said adjustments included the scope of responsibilities of Head of IAU Unit &Anti Fraud in communicating with Board of Commissioners to present information on issues that related to audit and should be reported to President Director with copy sent to the Compliance Director.

Oversight duty over the management policy was delegated to Board of Commissioners. In running the oversight function, Board of Commissioners took assistance from Committees, namely Audit Committee, Risk Monitoring Committee and Remuneration & Nomination Committee. Code of conduct and job distribution among the members of Board of Commissioners were guided through the Decree of Board of Commissionesr Number 002/KEP/DK/BPD/2018 dated 25 June 2018 about the Guideline and Code of Conduct of Board of Commissioners of PT. Bank Pembangunan Daerah Bali.

Management function of the company was delegated to 5 (five) Directors, consisting of President Director and four other Directors, namely Operational Director, Compliance Director, Non Loan Business Director and Loan Director. Code of conduct and job distribution among members of Board of Directors realting to management of the company were guided through the Decree of Board of Directors Number 0307/KEP/DIR/UMS/2016 about Guideline and Code of Conduct of Board of Directors of PT. Bank Pembangunan Daerah Bali dated 24 June 2016, which was approved by Board of Commissioners. The number and composition of Board of Directors of Bank BPD Bali from January 1, 2018 until June 22, 2018, pursuant to the results of Extraordinary General Meeting of Shareholders as stated in Act Number 54 dated 24 November 2017, it appointed Board of Commissioners (Independent President Commissioner: Mr. Drs. I Ketut

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

Tugas Sementara Direksi. Selanjutnya berdasarkan Akta Nomor 36 tanggal 22 Juni 2018 tentang Berita Acara Rapat Umum Pemegang Saham Luar Biasa, menetapkan susunan Direksi PT. Bank Pembangunan Daerah Bali Periode 2018-2023 sebagai berikut :

Direktur Operasional	:	Ida Bagus Gede Setia Yasa, S.Kom., MM.
Direktur Bisnis Non Kredit	:	I Nyoman Sudharma, SH., MH.
Direktur Kepatuhan	:	Drs. I Wayan Sutela Negara, MM.

Selanjutnya Berdasarkan Keputusan Dewan Komisaris PT. Bank Pembangunan Daerah Bali Nomor 001/KEP/DK/BPD/2018 tentang Penunjukkan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT. Bank Pembangunan Daerah Bali tanggal 25 Juni 2018, menunjuk :

- I Nyoman Sudharma, SH., MH. sebagai Pelaksana Tugas Direktur Utama merangkap Direktur Bisnis Non Kredit.
- Ida Bagus Gede Setia Yasa, S.Kom., MM. sebagai Pelaksana Tugas Direktur Kredit merangkap Direktur Operasional.

Sumber Daya Manusia

Peningkatan operasional Bank perlu didukung dengan Organisasi dan Sumber Daya Manusia (SDM) yang memadai. Dalam tahun 2018 telah dilakukan program-program pengembangan SDM, sebagai berikut :

a. Melaksanakan pemenuhan kebutuhan SDM melalui strategi mutasi dan promosi berdasarkan *assessment* dengan mendayagunakan karyawan yang memenuhi kualifikasi, potensi, kompetensi, dan *performance*/kinerja yang akan masuk dalam *talent pool*.
b. Meningkatkan kualitas SDM melalui pendidikan, pelatihan dan pengembangan karyawan berdasarkan *Training Need Analysis* (TNA) dengan memperhatikan kompetensi yang dibutuhkan, *job description* dan perkembangan organisasi dalam bentuk pelatihan internal maupun eksternal. Total beban pendidikan dan pelatihan yang dikeluarkan

Nurcahya, MM and Non Independent Commissioner : Mr. I Gde Sudibia, SH) as Acting Members of Board of Directors. Furthermore, as mentioned in Act Number 36 dated 22 June 2018 about the Minutes Meeting of Extraordinary General Meeting of Shareholders, it determined structure of Board of Directors of PT. Bank Pembangunan Daerah Bali for the period of 2018-2023 as follows:

Operational Director	:	*Ida Bagus Gede Setia Yasa, S.Kom., MM.*
Non Loan Business Director	:	*I Nyoman Sudharma, SH., MH.*
Direktur Kepatuhan	:	*Drs. I Wayan Sutela Negara, MM.*

Then as the Decree of Board of Commissioners of PT. Bank Pembangunan Daerah Bali Number 001/KEP/DK/BPD/2018 about the Appointment of Acting President Director and Loan Director of PT. Bank Pembangunan Daerah Bali dated 25 June 2018, it appointed:

- *Mr. I Nyoman Sudharma, SH., MH. Sas Acting President Director as well as Non Loan Business Director.*
- *Mr. Ida Bagus Gede Setia Yasa, S.Kom., MM. As Acting Loan Director as well as Operational Director.*

Human Resources

To improve the Bank's operations, it requires reliable Organization and Human Resources. During 2018, there were programs of HR developments that were in place, among which were:

a. Fulfilling the HR needs by conducting mutation and promotion based on assessment results in order to empower the employees that met the qualifications, potentials, competence, and performance to be accepted in talent pool.

b. Enhancing HR quality through educational, training and development activities based on Training Need Analysis (TNA) with respect to the required competence, job description and organizational development in the forms of internal and external training. Total expenses on educational and training activities in 2018 amounted to Rp7.05 billion or

selama tahun 2018 mencapai Rp7,05 miliar atau 88,10% dari rencana anggaran sebesar Rp8 miliar. Sementara realisasi program pendidikan dan latihan Bank mencapai 100,00% dari rencana program yang ditetapkan.

c. Mewujudkan lingkungan kerja yang kompetitif dan berkeadilan dengan membangun hubungan ketenagakerjaan, dengan membangun sinergi dan komunikasi dengan karyawan melalui Serikat Pekerja Bank BPD Bali, implementasi Budaya Kerja Perusahaan berbasis pada 4 (empat) nilai "CINTA": *Competent* (kompetensi), *Integrity* (integritas), *Teamwork* (kerjasama) dan *Customer Awareness* (orientasi pelanggan) dan implementasi *Code Of Conduct*.

Jumlah karyawan tahun 2018 mencapai 1.415 orang, mengalami penurunan sebesar 41 orang atau 2,82% dibandingkan tahun 2017 sebesar 1.456 orang. Penurunan jumlah karyawan terjadi hampir di seluruh jenjang pendidikan baik Sarjana S1, S2, Sarjana Muda, Diploma, maupun SMA. Penurunan jumlah karyawan terutama disebabkan adanya karyawan yang memasuki masa bebas tugas (MBT) dan pensiun. Berdasarkan jenjang pendidikan, karyawan dengan tingkat pendidikan Sarjana S1 dan S2 memiliki porsi tertinggi sebesar 76,40% dari total jumlah karyawan tahun 2018.

achieved 88.10% of total budget plan set for Rp8 billion. Meanwhile, realized educational and training programs achieved 100.00% of the whole agenda.

c. *Realizing competitive and fair working environment by establishing an industrial relation, as well as building synergy and communication with employees through Labor Union of Bank BPD Bali, implementation of Corporate Cultures on the basis of 4 (four) values abbreviated in "CINTA" : Competent, Integrity, Teamwork and Customer Awareness and implementation of Code Of Conduct.*

Total employees in 2018 reached to 1,415 persons, or decreased by 41 persons or 2.82% compared to 1,456 employees it managed in 2017. The declining number of employees took place across levels of education, i.e. S1, S2, Diploma as well as High School degrees. The declining number of employees was because there were employees entering the duty-free period and retirement period. Based on education, total employee with bachelor (S1) and master (S2) degrees shared the biggest portion with 76.40% of total employees in 2018.

KOMPOSISI KARYAWAN MENURUT JENJANG PENDIDIKAN
Employee Composition Based on Education

KETERANGAN *Remarks*	2018		2017		PERTUMBUHAN *Growth*	
	ORANG *Person*	%	ORANG *Person*	%	ORANG *Person*	%
Sarjana (S1,S2) *Bachelor, Postgraduate*	1.081	76,40	1.083	74,38	(2)	-0,18
Sarjana Muda, Diploma *Diploma*	29	2,05	31	2,13	(2)	-6,45
Lulusan SMA *High School*	299	21,13	335	23,01	(36)	-10,75
Lainnya *Others*	6	0,42	7	0,48	(1)	-14,29
Total *Total*	**1.415**	**100,00**	**1.456**	**100,00**	**(41)**	**-2,82**

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

Teknologi Informasi

Untuk mendukung kebutuhan bisnis bank telah dilakukan beberapa pengembangan dan inovasi di bidang Teknologi Informasi, yaitu :

Pengembangan Infrastruktur & Server

Bank BPD Bali meningkatkan kehandalan layanan TI melalui penguatan infrastruktur yaitu:

1) Pembangunan *Data Center* yang mengacu pada Standar Internasional yaitu Standard TIA 942 tier 2 pada tahun 2015 agar dapat menjaga SLA layanan IT Bank BPD Bali di 99,8%.
2) Peremajaan Infrastruktur Jaringan Komunikasi & *Security Data Center* (DC) pada tahun 2015 agar dapat memitigasi risiko keamanan layanan produk Bank BPD Bali yang berbasis IT khususnya layanan *E-Channel* yang dimiliki (ATM, CDM, MB/IB/IBB, Laku Pandai, E-Samsat dll).
3) Peremajaan Infrastruktur Jaringan Komunikasi & *Security Data Recovery Center* (DRC) pada tahun 2017 agar dapat memitigasi risiko gangguan operasional *Data Center* sehingga layanan Bank berbasis IT dapat terjaga ketersediaan dan kehandalannya.
4) Implementasi Virtualisasi Server & *Hyper Converged Infrastructure* agar dapat menjadi solusi kebutuhan cloud data computing baik untuk kepentingan internal maupun eksternal.

Pengembangan *Biller*

Bank BPD Bali melakukan perluasan kerjasama penyediaan pembayaran/ pembelian dengan *biller* baik daerah maupun nasional yaitu:

1) Biller Daerah.
   a) Pajak & Retribusi Daerah baik 5 jenis pajak daerah di Provinsi maupun 11 pajak daerah di Kabupaten.
   b) Pembayaran-pembayaran Sekolah dan Universitas.
   c) Instansi (BUMD) : PDAM.

Information Technology

To sustain the business needs, the bank has conducted some upgrades and innovations in Information Technology, among which were:

Infrastructure & Server Development

Bank BPD Bali improved reliability of IT services by strengthening the infrastructure, namely:

1) Development of Data Center which referred to International Standards, namely Standard TIA 942 of tier 2 in 2015 so as to maintain SLA of IT Services of Bank BPD Bali at 99.8%
2) Rehabilitation of Communication Network Infrastructure & Security Data Center (DC) in 2015 so as to mitigate security risk of IT-based products of Bank BPD Bali particularly E-Channel service it owned (ATM, CDM, MB/IB/IBB, mobile banking, E-Samsat, etc)
3) Rehabilitation of Communication Network Infrastructure & Security Data Recovery Center (DRC) in 2017 so as to mitigate operational risk of Data Center so that the availability and reliability of IT-based Bank services could be ensured

4) Implementation of Server Virtualization& Hyper Converged Infrastructure so as to serve as solution to cloud data computing need either for the interest of internal or external interests.

Biller Development

Bank BPD Bali expanded the cooperation agreements about payment/purchase using regional as well as national billers, namely:

1) Regional Biller
   a) Regional Tax & Retribution including 5 types of regional taxes in Province and 11 regional taxes in Regencies.
   b) School and University Fee Payments
   c) Local Institutions : PDAM

2) *Biller* Nasional.
   Kerjasama dengan agregator : Finnet, PAC, BPDNet, Rintis.
3) Penyediaan fitur *Virtual Account* (*Transfer for Payment*) untuk memudahkan petugas instansi masing-masing di dalam melakukan rekonsiliasi penerimaan.

Transaksi *Cross Border*

Bank BPD Bali melakukan kerjasama penyediaan transaksi lintas batas/*cross border* dengan Principal Artajasa (JCB, Amex) dan Prima (*Union Pay*).

Integrasi Sistem Pembayaran Gerakan Nasional Non Tunai (GNNT)

Bank BPD Bali mendukung program pemerintah di dalam mengimplementasikan GNNT melalui:

1) Penyediaan *Internet Banking* Bisnis untuk Instansi-instansi.
2) *E*-Retribusi Pasar.
3) *E*-Bansos, *E*-Retribusi Pariwisata (Dalam tahap pematangan bisnis proses dengan instansi).

Integrasi Sistem Keuangan Daerah

Bank BPD Bali melakukan integrasi sistem keuangan daerah untuk dapat meningkatkan tata kelola sistem keuangan daerah melalui:

1) SP2D *Online*.
2) *Internet Banking* Bisnis.

Otomasi Proses Bisnis Internal

Bank BPD Bali melakukan otomasi terhadap proses bisnis internal sebagai langkah adaptif terhadap perkembangan teknologi, strategi efisiensi dan efektifitas proses bisnis dan akselerasi penyediaan data dan informasi yang akurat melalui:

1) Penyediaan sistem informasi manajemen.
2) Penyediaan *data warehouse* dan *business intelligence*.
3) Otomatisasi pengelolaan inventaris, *reporting*, operasional kliring.

2) National Biller
   Cooperation with aggregators such as: Finnet, PAC, BPDNet, Rintis
3) Virtual Account (Transfer for Payment) Feature to facilitate officers of each institution in reconciling the receipts.

Cross Border Transactions

Bank BPD Bali conducted cooperation in cross border transactions with Principal Artajasa (JCB, Amex) and Prima (Union Pay)

Integration of Cashless National Movement of Payment System (GNNT)

Bank BPD Bali supported government program in implementing GNNT through:

1) Provision of Business Internet Banking for Institutions
2) E-retribusi Pasar
3) E-Bansos, E-retribusi Pariwisata (in the process of business advancement with institutions)

Integration of Regional Financial System

Bank BPD Bali conducted regional financial system integration to improve good governance of regional financial system through:

1) SP2D Online
2) Business Internet Banking

Automated Internal Business Process

Bank BPD Bali developed an automated internal business process as an adaptive step toward technology development, strategies of efficiency and effectiveness of business process and acceleration of data provision and accurate information through:

1) Provision of management information system.
2) Provision of data warehouse and business intelligence.
3) Automated inventory management, reporting, clearing operation.

PEMBAHASAN DAN ANALISIS MANAJEMEN

Management Discussion and Analysis

Upaya Literasi dan Edukasi Kepada Masyarakat

Kegiatan literasi dan edukasi keuangan tahun 2018 dilakukan dengan pengoperasian Si Mobil Literasi Edukasi Keuangan (SiMOLEK) dan kegiatan sosialisasi tentang Otoritas Jasa Keuangan (OJK) dan perbankan kepada Ibu Rumah Tangga dan UMKM. Tujuan dari kegiatan edukasi ini adalah untuk meningkatkan literasi keuangan serta meningkatkan jumlah pengguna produk dan jasa keuangan.

a. Pengoperasian Mobil SiMolek ke beberapa UMKM, Pasar, dan sekolah di Provinsi Bali, antara lain :
   1) Triwulan I di SDN 4 Bhuana Giri Kabupaten Karangasem, SDN 5 Karangasem Kabupaten Karangasem, SMPN 1 Banjarangkan Kabupaten Klungkung, SMPN 2 Semarapura Kabupaten Klungkung dan di SMPN 2 Gianyar Kabupaten Gianyar;
   2) Triwulan II di SD Negeri Yangapi Kabupaten Bangli, SMK Negeri 3 Kintamani Kabupaten Bangli, SMK Negeri 1 Mas dan SD 2 Singakerta Kabupaten Gianyar, SMK Bali Dewata, Sekolah Insan Prestasi, Institusi Seni Indonesia dan Sanur *Independent School* dan di Universitas Warmadewa, Rumah Sakit Mata Bali Mandara dan Universitas Pendidikan Nasional;
   3) Triwulan III di SMA Negeri 1 Mengwi, SD 1 Kuta, SMP 3 Kediri dan di SMP Negeri 1 Kerambitan;
   4) Triwulan IV di Kampus Politeknik Negeri Jembrana, SMK Negeri 3 Jembrana, SMP Negeri 3 Gerokgak dan di Kantor Camat Kubutambahan.

b. Kegiatan Edukasi Keuangan di Provinsi Bali dan Nusa Tenggara Barat, antara lain:
   1) Triwulan I dilaksanakan di Kantor Balai Latihan Kerja (BLK) Kab. Jembrana, Warung Dewa Malen Br. Tengkulak Tengah Kemenuh Sukawati, Villa Abirama Ubud Kendra Telallalang Gianyar, Ruang Rapat Lantai III Gedung Sewaka Dharma Lumintang, dan di Aula SMA Negeri 1 Busungbiu Kabupaten Buleleng;

Public Literacy and Education

Financial literacy and education for the year of 2018 was done through the operation of Si Mobil Literasi Edukasi Keuangan (SiMOLEK) and socialization of Financial Service Authority (FSA) and banking industry to households and SMEs. The education was expected to improve financial literacy as well as increase the number of users of financial products and services.

a. The operation of SiMolek to some SMEs, Market, and schools in Bali Province, among which were:
   1) 1st quarter at SDN 4 Bhuana Giri of Karangasem Regency, SDN 5 Karangasem of Karangasem Regency, SMPN 1 Banjarangkan of Klungkung Regency, SMPN 2 Semarapura of Klungkung Regency and SMPN 2 Gianyar of Gianyar Regency;
   2) 2nd quarter at SD Negeri Yangapi of Bangli Regency, SMK Negeri 3 Kintamani of Bangli Regency, SMK Negeri 1 Mas and SD 2 Singakerta of Gianyar Regency, SMK Bali Dewata, Sekolah Insan Prestasi, Institusi Seni Indonesia and Sanur Independent School and at Warmadewa University, Mata Bali Mandara Hospital and Pendidikan Nasional University;
   3) 3rd quarter at SMA Negeri 1 Mengwi, SD 1 Kuta, SMP 3 Kediri and at SMP Negeri 1 Kerambitan;
   4) 4th quarter at Campus of Politeknik Negeri Jembrana, SMK Negeri 3 Jembrana, SMP Negeri 3 Gerokgak and at Kubutambahan District Office.

b. Financial education activities across Bali and West Nusa Tenggara Provinces, among which were:
   1) 1st quarter at Labor Training Center (BLK) of Jembrana Regency, Warung Dewa MalenBr. Tengkulak Tengah Kemenuh Sukawati, Villa Abirama Ubud Kendra Telallalang Gianyar, Meeting Room at 3rd Floor of Sewaka Dharma Lumintang Building, and at Hall of SMA Negeri 1 Busungbiu of Buleleng Regency;

2) Triwulan II dilaksanakan di SMK Negeri 3 Kintamani, Universitas Pendidikan Nasional, UPT Disdikpora Kecamatan Abiansemal, UPT Disdikpora Kecamatan Mengwi dan UPT Disdikpora Kecamatan Petang serta di Bank BPD Bali Cabang Badung;
3) Triwulan III dilaksanakan di SMA Negeri 1 Kediri Kabupaten Tabanan dan di Aula SMA Negeri 3 Singaraja;
4) Triwulan IV dilaksanakan di Kampus Bahamas Maritime School Kabupaten Klungkung dan di SD 11 Cakranegara dan Lesehan Green Asri Jl. Ahmad Yani Sayang Kota Mataram.

2) 2nd quarter at SMK Negeri 3 Kintamani, Pendidikan Nasional University, UPT Disdikpora of Abiansemal District, UPT Disdikpora of Mengwi District and UPT Disdikpora of Petang District as well as at Bank BPD Bali of Badung Branch;

3) 3rd quarter at SMA Negeri 1 Kediri of Tabanan Regency and the Hall of SMA Negeri 3 Singaraja;

4) 4th quarter at the Campus of Bahamas Maritime School of Klungkung Regency and SD 11 Cakranegara and Lesehan Green Asri on Jl. Ahmad Yani Sayang, Mataram City.

Komposisi Direksi Bank BPD Bali belum terpenuhi. Masih ada 2 (dua) posisi Direksi yang kosong. Kondisi ini mempengaruhi *governance outcome* Bank, yang juga berdampak pada pencapaian target-target kinerja.

Composition of Board of Directors of Bank BPD Bali was still not completed. There were 2 (two) vacant positions. The condition indeed influenced the Bank's governance outcome and at the end, brought impacts to the target accomplishments.

Pelaksanaan Tata Kelola

Good Corporate Governance Implementation

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

PENDAHULUAN

Perkembangan industri perbankan yang sangat pesat umumnya disertai dengan semakin kompleksnya kegiatan usaha bank yang mengakibatkan peningkatan eksposur risiko bank. Pelaksanaan tata kelola pada industri perbankan menjadi sangat penting untuk saat ini dan masa-masa yang akan datang, mengingat risiko dan tantangan yang dihadapi oleh industri perbankan akan semakin meningkat.

PT. Bank Pembangunan Daerah Bali menyadari bahwa penerapan prinsip-prinsip tata kelola perusahaan yang baik didukung oleh proses bisnis berbasis manajemen risiko pada setiap tingkatan organisasi dan pada setiap aktivitas baik operasional maupun non operasional yang berlandaskan kepada prinsip Transparansi, Akuntabilitas, Responsibilitas, Independensi dan *Fairness* (kewajaran).

PT. Bank Pembangunan Daerah Bali juga meyakini penerapan tata kelola perusahaan yang konsisten dan berkelanjutan merupakan salah satu aspek untuk meningkatkan kinerja bank, melindungi kepentingan masyarakat maupun *stakeholders* serta meningkatkan kepatuhan terhadap peraturan perundang-undangan serta nilai-nilai etika (*Code of Conduct*) yang berlaku secara umum pada industri perbankan.

Dalam upaya perbaikan dan peningkatan kualitas pelaksanaan tata kelola, bank telah melakukan *Self Assessment* terhadap kecukupan pelaksanaan tata kelola dan menyusun laporan pelaksanaannya sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bank bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank. Dengan penyusunan laporan ini, diharapkan kualitas pelaksanaan tata kelola PT. Bank Pembangunan Daerah Bali semakin baik sebagai upaya untuk memperkuat industri perbankan nasional sesuai dengan Arsitektur Perbankan Indonesia.

INTRODUCTION

The vast development of banking sector is mostly accompanied by the increasingly complex business, thus increasing bank's risk exposure. Therefore as the risks and challenges increase, the implementation of good corporate governance (GCG) in banks is becoming more important today and in the coming years.

PT. Bank Pembangunan Daerah Bali considers the implementation of good corporate governance principles is sustained by the risk-management based business process at every level of the organization and in every operational as well as non-operational activities with respect to principles of Transparency, Accountability, Responsibility, Independence and Fairness.

PT. Bank Pembangunan Daerah Bali believes the consistent and sustainable implementation of good corporate governance as the right step to improve bank's performance, protect the public interests, and the stakeholders' interest as well as improve the bank's compliance with the regulations and Code of Conduct that apply in banking industry.

In order to improve and enhance the quality of the GCG implementation, the bank has implemented Self Assessment over the adequacy of good corporate governance implementation and drafted the implementation report as required by Financial Service Authority Regulation Number 55/POJK.03/2016 about the Implementation of Good Corporate Governance for Commercial Banks. This report is therefore presented as part of the effort to improve the quality of the implementation of good corporate governance by PT. Bank Pembangunan Daerah Bali as well as to strengthen the national banking industry in accordance to Indonesian Banking Architecture.

PELAKSANAAN TATA KELOLA

Komitmen Tata Kelola (*Governance Commitment*)

PT Bank Pembangunan Daerah Bali memandang bahwa pelaksanaan tata kelola merupakan kebutuhan dan meyakini pelaksanaan tata kelola secara konsisten dan berkesinambungan akan meningkatkan *performance* PT. Bank Pembangunan Daerah Bali yang pada akhirnya akan mengoptimalkan kepercayaan masyarakat dan pemegang saham dalam jangka panjang tanpa mengabaikan kepentingan *stakeholders* lainnya.

PT. Bank Pembangunan Daerah Bali telah menempatkan pelaksanaan tata kelola sebagai sistem dalam pengelolaan perusahaan, sehingga implementasi pelaksanaan tata kelola yang efektif merupakan tantangan strategis yang harus senantiasa ditingkatkan dengan terus berbenah diri menuju suatu organisasi yang berkomitmen untuk melaksanakan pelaksanaan tata kelola yang baik.

Pengembangan pelaksanaan tata kelola mengakomodir adanya perubahan yang dinamis dan terbuka terhadap konsep-konsep baru. Kredibilitas serta kepercayaan publik, pemegang saham, nasabah serta *stakeholders* lainnya merupakan faktor yang sangat menentukan bagi perkembangan dan kelangsungan serta meningkatkan nilai-nilai perusahaan. Untuk itulah Pemegang Saham, Dewan Komisaris dan Direksi sebagai organ perusahaan berkomitmen untuk senantiasa melaksanakan pelaksanaan tata kelola sesuai dengan peraturan perundang-undangan dan budaya perusahaan (*corporate culture*).

Komitmen tersebut diwujudkan dalam setiap pelaksanaan kegiatan yang selalu mengacu kepada aturan yang berlaku, dan menerapkan kebijakan nilai-nilai yang dinyatakan secara eksplisit sebagai suatu standar perilaku yang diwajibkan bagi seluruh organ perusahaan melalui perumusan dan pelaksanaan Kode Etik (*Code of Conduct*) / komitmen integritas.

Dalam pelaksanaan tata kelola yang baik, PT. Bank Pembangunan Daerah Bali berkomitmen melaksanakan pelaksanaan tata kelola dengan sebaik-baiknya yang dibuktikan dengan Bank telah mempunyai :

IMPLEMENTATION OF GOOD GOVERNANCE

Governance Commitment

PT Bank Pembangunan Daerah Bali has always puts governance implementation as an essential need and believes that the consistency and continuity in governance implementation will lead PT. Bank Pembangunan Daerah Bali to achieve higher performance and optimum trust from the public and shareholders in the long term without sacrificing the interests of the other stakeholders.

PT. Bank Pembangunan Daerah Bali has integrated the good corporate governance implementation into the management system, thus challenging it to consistently implement the good corporate governance in effective manner and improve the quality to create an organization with high commitment to the better implementation of good corporate governance.

The further implementation of good corporate governance indeed accommodates dynamic and open changes to new concepts. The credibility and trust of the public, shareholders, customers and other stakeholders are imminent factors with high impacts on the sustainability and development as well as value increase of the Company. Therefore, the Shareholders, Board of Commissioners and Board of Directors as the key elements of the company share commitment to implement good corporate governance in accordance to the applying regulations and corporate culture.

Such commitment is realized in each of the business activities with respect to the applying rules and ethical values, which are explicitly stated as the code of conduct that applies to all elements in the organization through the formulation and implementation of integrity commitment/Code of Conduct.

PT. Bank Pembangunan Daerah Bali is highly committed to the implementation of good corporate governance, which is represented in the Bank's:

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

1) Visi dan Misi

Visi :

"Menjadi Bank Yang Kuat, Berdaya Saing Tinggi, dan Terkemuka dalam Melayani UMKM serta Berkontribusi Bagi Pertumbuhan Perekonomian Daerah"

Misi :

1. Memperkuat ketahanan kelembagaan.
2. Meningkatkan kualitas SDM, Teknologi dan Informasi, serta Budaya Kerja.
3. Meningkatkan layanan dan produk; berorientasi solusi; yang bernilai tambah kepada seluruh komunitas nasabah.
4. Menjadi pendukung program pembangunan ekonomi daerah.
5. Menopang pemberdayaan ekonomi daerah melalui pelayanan UMKM.
6. Meningkatkan kepedulian sosial bagi komunitas dan lingkungan.

2) Budaya Kerja

Budaya kerja PT. Bank Pembangunan Daerah Bali yang dirumuskan dengan akronim, '**CINTA**' (***C****ompetent*, ***IN****tegrity*, ***T****eamwork*, *Customer* ***A****wareness*), memuat nilai-nilai sangat mendasar yang menjadi landasan dan pemandu arah untuk mengoptimalkan pelayanan PT. Bank Pembangunan Daerah Bali disegala lini dan aspek. Budaya kerja 'CINTA', wajib dijiwai dan dilaksanakan secara konsisten dan dengan kesungguhan hati oleh setiap insan di Bank. 'CINTA', diharapkan mampu menciptakan iklim kerja yang kondusif, mendorong produktivitas serta mengoptimalkan kinerja Bank sehingga mampu mencapai visi dan misinya lebih cepat.

3) Pedoman dan Tata Tertib Kerja Dewan Komisaris dan Direksi dalam menjalankan peran dan tugasnya

Dewan Komisaris dalam melaksanakan tugasnya berpedoman pada Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris, sedangkan untuk Direksi dalam melaksanakan tugasnya berpedoman pada Keputusan Direksi Nomor 0307/ KEP/DIR/UMS/2016 tanggal 24 Juni 2016 tentang Pedoman dan Tata Tertib Kerja Direksi PT. Bank Pembangunan Daerah Bali.

1) Vision and Mission

Vision

To be a Solid, Highly Competitive Bank that Leads in MSME Services and Contributes to Regional Economic Growth

Mission

1. *To strengthen organizational resilience*
2. *To improve HR, Technology and Information, and Work Culture.*
3. *To improve products and services; solution oriented; with added value to all customer community;*
4. *To contribute to the regional development program;*
5. *To support the empowerment of regional economy through the delivery of SME services;*
6. *To increase social care for community and environment.*

2) Corporate Cultures

Corporate cultures of PT. Bank Pembangunan Daerah Bali, which are known for acronym 'CINTA' (Competent, Integrity, Teamwork, Customer, Awareness), contain the essential values and serve as the guidance in optimizing service of PT. Bank Pembangunan Daerah Bali across the lines and aspects. All individuals in the Bank shall behold 'CINTA' cultures with consistency and strong will. 'CINTA' cultures are expected to create a favorable working environment, encourage higher productivity and help the Bank achieve optimum performance as well as accelerate the realization of vision and mission.

3) The Guidance and Code of Conduct of Board of Commissioners and Board of Directors In performing their functions and duties

In performing their duties, Board of Commissioners is guided with the Board of Commissioners' Decision Letter Number 002/KEP/DK/BPD/2018 dated June 25, 2018 concerning the Guidance and Code of Conduct of Board of Commissioners, while the duty implementation of Board of Directors is guided with the Board of Directors' Decision Letter Number 0307/ KEP/ DIR/UMS/2016 dated June 24, 2016 concerning the Guidance and Code of Conduct of Board of Directors of PT. Bank Pembangunan Daerah Bali.

4) **Buku Pedoman Perusahaan yang mengatur mengenai *Corporate Social Responsibility***
   Dalam melaksanakan program CSR, PT. Bank Pembangunan Daerah Bali berpedoman pada Keputusan Direksi Nomor 0812/KEP/DIR/UMS/2016 tentang Buku Pedoman Perusahaan *Corporate Social Responsibility* PT. Bank Pembangunan Daerah Bali.
5) **Buku Pedoman Perusahaan Sumber Daya Manusia yang mengatur antara lain hak dan kewajiban karyawan serta perlindungan terhadap keselamatan kerja karyawan**
   Keputusan Direksi Nomor 0308/KEP/DIR/SDM tanggal 17 Juni 2016 tentang Buku Pedoman Perusahaan Divisi Sumber Daya Manusia PT. Bank Pembangunan Daerah Bali.
6) **Sistem Pelaporan Pelanggaran**
   Untuk meningkatkan kualitas penerapan strategi *Anti Fraud*, Bank menerapkan *whistle blowing system* yang termuat di dalam Keputusan Direksi Nomor 0337/KEP/DIR/SAF/2013 tanggal 31 Juli 2013 tentang Perubahan Buku Pedoman Perusahaan dan Standar Operasional Prosedur Strategi *Anti Fraud* PT. Bank Pembangunan Daerah Bali.

Pelaksanaan tata kelola tersebut tercermin melalui 11 (sebelas) faktor penilaian yaitu :

1. Pelaksanaan tugas dan tanggung jawab Direksi.
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan Bank.
6. Penerapan fungsi *audit intern*.
7. Penerapan fungsi *audit* ekstern.
8. Penerapan manajemen risiko termasuk sistem pengendalian *intern*.
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana berskala besar (*large exposures*).
10. Transparansi kondisi keuangan dan non keuangan Bank, Laporan Pelaksanaan Tata Kelola dan Pelaporan Intern
11. Rencana Strategis Bank.

4) ***The Corporate Guidelines on Corporate Social Responsibility***
   In conducting the CSR activity programs, PT. Bank Pembangunan Daerah Bali is guided with Board of Directors' Decision Letter Number 0812/KEP/DIR/ UMS/2016 about the Corporate Guidelines on Corporate Social Responsibility of PT. Bank Pembangunan Daerah Bali.
5) ***The Corporate Guideline on Human Resources which regulates the rights and responsibilities of the employees as well as employee safety guarantee.***
   Board of Directors' Decision Letter Number 0308/KEP/DIR/SDM dated June 17, 2016 about the Corporate Guideline on Human Resources Division of PT. Bank Pembangunan Daerah Bali.
6) ***Whistle blowing system***
   To improve the quality of the Anti-Fraud strategy implementation, the Bank applies whistle blowing system which is stated in the Board of Directors' Decision Letter Number 0337/KEP/DIR/SAF/2013 dated July 31, 2013 concerning the Revision to Corporate Guideline and Standard Operating Procedures for Anti Fraud Strategies of PT. Bank Pembangunan Daerah Bali.

The implementation of good corporate governance is represented in 11 (eleven) assessment indicators, namely:

1. *Implementation of duties and responsibilities of Board of Directors.*
2. *Implementation of duties and responsibilities of Board of Commissioners.*
3. *The completeness and implementation of duties of the Committees.*
4. *The conflict of interest management.*
5. *The implementation of Bank's compliance function.*
6. *The implementation of Internal Audit function.*
7. *The implementation of External Audit function.*
8. *Implementation of risk management including internal control system.*
9. *Provision of related party fund and large exposures.*
10. *Financial and non financial transparency of the Bank, Report on the Implementation of Good Corporate Governance and Internal Reporting.*
11. *Bank Strategic Plan.*

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Berdasarkan hasil penilaian sendiri (*Self Assessment*) terhadap 11 (sebelas) faktor penilaian pelaksanaan tata kelola, maka diperoleh Nilai Komposit Hasil Akhir *Self Assessment* pelaksanaan tata kelola PT. Bank Pembangunan Daerah Bali sebagai berikut :

- Posisi Januari 2018 sampai dengan Juni 2018 adalah di peringkat 2 dengan Predikat Komposit "Baik", Namun hasil penilaian OJK untuk posisi Januari 2018 sampai dengan Juni 2018 sesuai dengan surat Nomor SR-63/KR.08/2018 tanggal 6 September 2018 tentang Tingkat Kesehatan Bank Saudara Posisi 30 Juni 2018 dengan faktor Tata Kelola Bank adalah berada pada peringkat 3 dengan Predikat Komposit "**Cukup Baik**", dan Bank telah menyampaikan tindak lanjut penyempurnaan/*Action Plan* atas penilaian tata kelola posisi Juni 2018 kepada OJK sesuai surat Direksi Nomor B-0974/KPN/KEP/2018 tanggal 18 September 2018.
- Posisi Juli 2018 sampai dengan Desember 2018 tetap di peringkat 2 dengan Predikat Komposit "**Baik**".

Penilaian pelaksanaan tata kelola tersebut mencerminkan bahwa manajemen telah melaksanakan tata kelola yang baik, hal tersebut terlihat dari pemenuhan yang memadai atas prinsip-prinsip pelaksanaan tata kelola dimana apabila terdapat kelemahan dalam penerapan prinsip-prinsip tata kelola, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

Dalam mewujudkan kualitas pelaksanaan tata kelola tersebut, PT. Bank Pembangunan Daerah Bali telah melakukan penguatan infrastruktur, restrukturisasi *intern* yang mengarah kepada praktek terbaik, penyesuaian dan pembaharuan sistem dan prosedur yang diperlukan untuk mendukung pelaksanaan tata kelola yang efektif.

Struktur Tata Kelola (*Governance Structure*)

Berdasarkan UU Nomor 40 Tahun 2007 tentang Perseroan Terbatas, organ perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Kepengurusan PT. Bank Pembangunan Daerah Bali menganut sistem 2 (dua) badan yaitu Dewan Komisaris dan Direksi yang memiliki wewenang dan

Pursuant to the Self Assessment results over 11 (eleven) indicators of GCG implementation, the Composite Score of the Final Results of Self Assessment over the implementation of good corporate governance of PT. Bank Pembangunan Daerah Bali showed:

- *As of January 2018 through June 2018, Bank's health was rated 2 with composite predicate "Good". Yet, the results of FSA assessment for January 2018 until June 2018 pursuant to the letter Number SR-63/KR.08/2018 dated 6 September 2018 about Bank's Health as of June 30, 2018 with Bank's Good Governance Implementation rated 3 with Composite Predicate "Fairly Good", and Bank had confirmed to have submitted Action Plan over the assessment of good governance as of June 2018 to FSA according to Board of Directors' Letter Numner B-0974/KPN/KEP/2018 dated 18 September 2018.*
- *The result between July 2018 until December 2018 put the bank at rank 2 with Composite Predicate "Good".*

The results of implementation of good corporate governance reflect that the management has carried out the implementation of good corporate governance well, as indicated from the adequate implementation of good corporate governance principles. If there is weakness in the implementation of governance principles, the weakness is generally less significant and can be addressed with normal act by the Bank management.

To meet the required quality of implementation of good corporate governance, PT. Bank Pembangunan Daerah Bali has designed a stronger infrastructure, conducted internal restructuring toward the best practices, system and procedure adjustment and improvements which were necessary for realizing the effective implementation of good corporate governance.

Governance Structure

Referring to the Company Law Number 40 of 2007, the Company comprises of elements, namely General Meeting of Shareholders (GMS), Board of Commissioners and Board of Directors. The management of PT. Bank Pembangunan Daerah Bali applies 2 (two) board system, namely Board of Commissioners and Board of

tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanatkan dalam Anggaran Dasar dan peraturan perundang-undangan.

Namun demikian, keduanya mempunyai tanggung jawab untuk memelihara kesinambungan usaha perusahaan dalam jangka panjang. Oleh karena itu, Dewan Komisaris dan Direksi harus memiliki kesamaan persepsi terhadap visi, misi, program, dan strategi untuk mengembangkan perusahaan.

Dalam melaksanakan kepengurusan PT. Bank Pembangunan Daerah Bali, Direksi didukung oleh struktur organisasi yang efektif termasuk dibentuknya Komite Manajemen Risiko, Komite Kebijakan Perkreditan, *Asset Liability Committee* (ALCO), Komite Pengarah Teknologi Informasi dan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen. Dalam melaksanakan fungsi pengawasan dan memberikan saran, Dewan Komisaris didukung oleh komite sebagai organ penunjang yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi & Nominasi.

Rapat Umum Pemegang Saham (RUPS)

RUPS sebagai organ perusahaan merupakan wadah para pemegang saham untuk mengambil keputusan penting berkaitan dengan modal dan hal-hal lain

Directors with scope of authorities and responsibilities in accordance to the each of their functions as mandated by the Article of Association and regulations.

Therefore, both share responsibilities to ensure the business continuity of the company for the long run. Therefore, the Board of Commissioners and Board of Directors share same perception toward the corporate vision, mission and strategies to develop the company.

In running the business of PT. Bank Pembangunan Daerah Bali, Board of Directors is supported with the effective organizational structure, which includes Risk Management Committee, Credit Policy Committee, Asset Liability Committee (ALCO), Information Technology Committee and Customer Service and Complain Handling Committee. In order to fulfill the oversight and advisory functions, Board of Commissioners takes assistance from supporting elements, namely Audit Committee, Risk Monitoring Committee and Remuneration & Nomination Committee.

General Meeting of Shareholders (GMS)

GMS is one of the corporate elements that serves as a forum for shareholders to take any important decisions relating to the capitalization and other issues that

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yang berpengaruh terhadap kemajuan pengelolaan perusahaan dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan.

influence the company's management progress and with respect to the rules of Article of Association and regulations.

Dalam pembahasan RUPS, Pemegang Saham melakukan pengambilan keputusan penting yang berkaitan dengan pengelolaan PT. Bank Pembangunan Daerah Bali, baik untuk kepentingan jangka pendek, jangka menengah maupun jangka panjang. Pengelolaan perusahaan dilakukan oleh Direksi, sedangkan Dewan Komisaris melakukan pengawasan dan memberikan saran terhadap pengelolaan Bank yang dilakukan oleh Direksi. Dewan Komisaris dan Direksi secara kolektif telah memiliki pemahaman dan wawasan untuk dapat melaksanakan tugas dan tanggung jawab serta memiliki kompetensi untuk dapat menghadapi permasalahan yang timbul dalam usaha membuat keputusan secara independen untuk mendorong peningkatan kinerja PT. Bank Pembangunan Daerah Bali.

During GMS' discussion, Shareholders take important decisions relating to management of PT. Bank Pembangunan Daerah Bali, in the short term, medium term as well as in the long term. The Board of Directors is responsible for the company's management, whereas Board of Commissioners oversees and advises Board of Directors about the company's management. Board of Commissioners and Board of Directors share collective understanding and view of conducting the duties and responsibilities as well as have competence to deal with the emerging issues in the making of independent decisions to improve the performance of PT. Bank Pembangunan Daerah Bali.

Pada tahun 2018, PT. Bank Pembangunan Daerah Bali telah melaksanakan 7 (tujuh) kali RUPS yaitu 1 (satu) kali RUPS Tahunan pada tanggal 20 April 2018 untuk Tahun Buku 2017, dan 6 (enam) kali RUPS Luar Biasa yaitu tanggal 11 Januari 2018, 15 Februari 2018, 22 Juni 2018, 10 Agustus 2018, 25 Oktober 2018 dan 28 Desember 2018 sebagaimana tersaji dalam tabel sebagai berikut :

In 2018, PT. Bank Pembangunan Daerah Bali conducted 7 (seven) GMSs, of which one was an Annual GMS on April 20, 2018, for the fiscal year of 2017, and 6 (six) Extraordinary General Meetings of Shareholders (EGMSs), which were held each on January 11, 2018, February 15, 208, June 22, 2018, August 10, 2018, October 25, 2018, and December 28, 2018 as presented on the following table:

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AKTA NOMOR *Deed Number*	TANGGAL *Date*	JENIS RUPS *GMS Type*	SUSUNAN ACARA DAN HASIL KEPUTUSAN *Agenda & Result*
14	**11 Januari 2018** *January 11, 2018*	**Luar Biasa** *Extraordinary*	Susunan Acara RUPS : 1. Pembukaan 2. Persetujuan Penambahan Modal Disetor kedalam Perseroan oleh Pemerintah Kabupaten Gianyar dan Pemerintah Kabupaten Buleleng 3. Pembahasan Tahapan dan Mekanisme Pemilihan Direksi PT. Bank Pembangunan Daerah Bali Periode Tahun 2018 – 2022 4. Tanya Jawab, Penyampaian Pendapat dan Usul/Saran Para Pemegang Saham 5. Kesimpulan 6. Penutup Hasil Keputusan : 1. Menyetujui penambahan modal disetor oleh Kabupaten Buleleng sebanyak 2.000 (dua ribu) lembar saham atau bernilai sebesar Rp 2.000.000.000,00 (dua miliar rupiah); 2. Menyetujui penambahan modal disetor oleh Kabupaten Gianyar sebanyak 2.500 (dua ribu lima ratus) lembar saham atau bernilai sebesar Rp 2.500.000.000,00 (dua miliar lima ratus juta rupiah);

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AKTA NOMOR *Deed Number*	TANGGAL *Date*	JENIS RUPS *GMS Type*	SUSUNAN ACARA DAN HASIL KEPUTUSAN *Agenda & Result*
			3. Mengubah Pasal 22 Ayat I Anggaran Dasar Perseroan sehingga berbunyi "Telah disetor penuh dengan uang tunai melalui Kas Perseroan sejumlah Rp 1.746.492.000.000,00 (satu triliun tujuh ratus empat puluh enam miliar empat ratus sembilan puluh dua juta rupiah); 4. Menetapkan dan memutuskan tahapan dan mekanisme pemilihan Direksi PT. Bank Pembangunan Daerah Bali Periode Tahun 2018 – 2022; *GMS Agenda:* *1. Opening* *2. Approval for Additional Paid-in Capital into the Company by Gianyar Administration and Buleleng Administration* *3. Discussion for Phases and Mechanism for Selection Process of Board of Directors of PT. Bank Pembangunan Daerah Bali for the period of 2018 – 2022* *4. Question and Answer, Opinions/Suggestions, from Shareholders* *5. Summary* *6. Closing* *Meeting Results:* *1. Agreeing the addition of paid-in capital by Buleleng Regency as much as 2,000 (two thousands) shares or Rp 2,000,000,000.00 (two billion rupiah);* *2. Agreeing the addition of paid-in capital by Gianyar Regency as much as 2,500 (two and five hundred thousands) shares or Rp 2,500,000,000.00 (two billion and five hundred rupiah);* *3. Revising Item I of Article 22 of Articles of Association of the Company, thus saying "To have been fully paid-in in cash into Company's Cash amounting to Rp 1,746,492,000,000.00 (one trillion seven hundred forty six billion four hundred ninety two million rupiah);* *4. Determining and deciding the phases and mechanism for selection process of Board of Directors of PT. Bank Pembangunan for the period of 2018 – 2022;*
32	**15 Februari 2018** *February 15, 2018*	**Luar Biasa** *Extraordinary*	Susunan Acara RUPS : 1. Pembukaan. 2. Penyampaian Rekomendasi Komite Remunerasi dan Nominasi. 3. Persetujuan dan Penetapan Calon Anggota Direksi oleh RUPS Luar Biasa untuk selanjutnya disampaikan kepada OJK untuk diproses. 4. Tanya Jawab, Penyampaian Pendapat dan Usul/Saran Para Pemegang Saham. 5. Kesimpulan Hasil Keputusan: 1. Menetapkan nama-nama calon Direksi PT. Bank Pembangunan Daerah Bali Periode Tahun 2018 – 2022 adalah sebagai berikut : a. Direktur Kredit : I Nyoman Sudharma, S.H., M.H.; b. Direktur Operasional : Ida Bagus Gede Setia Yasa, S.Kom., M.M.; c. Direktur Bisnis Non Kredit : Drs. I Wayan Sutela Negara, M.M.; Sedangkan untuk jabatan Direktur yang lain akan diproses lebih lanjut sesuai dengan sistem dan prosedur yang berlaku; 2. Menugaskan kepada Dewan Komisaris dan Komite Remunerasi dan Nominasi untuk mengirim nama-nama calon Direksi kepada Otoritas Jasa Keuangan untuk mengikuti Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dilengkapi dengan dokumen lengkap sesuai dengan ketentuan yang berlaku; *GMS Agenda:* *1. Opening.* *2. Presentation of Recommendations from Remuneration and Nomination Committee.* *3. Approval and determination for candidates of Board of Directors by Extraordinary GMS to be submitted to FSA for further process.* *4. Question and Answer, Inputs/Suggestion, from Shareholders.* *5. Closing*

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AKTA NOMOR *Deed Number*	TANGGAL *Date*	JENIS RUPS *GMS Type*	SUSUNAN ACARA DAN HASIL KEPUTUSAN *Agenda & Result*
			Meeting Results: *1. Determining names of candidates for Board of Directors of PT. Bank Pembangunan Daerah Bali for the period of 2018 – 2022, they were:* *a. Loan Director: I Nyoman Sudharma, S.H., M.H.;* *b. Operational Director: Ida Bagus Gede Setia Yasa, S.Kom., M.M.;* *c. Non Loan Business Director: Drs. I Wayan Sutela Negara, M.M.;* *For other Director positions, they would be processed under applied system and procedures;* *2. Delegating Board of Commissioners and Remuneration and Nomination Committee to submit names of candidates of Board of Directors to Financial Service Authority to follow Fit and Proper Test) with complete document as requirements;*
42	**20 April 2018** *April 20, 2018*	**Tahunan** *Annual*	Susunan Acara RUPS : 1. Pembukaan 2. Pengarahan Bapak Gubernur Bali 3. Laporan : a. Laporan Pertanggung Jawaban Direksi Tahun Buku 2017 dan Informasi tentang Rencana Bisnis Bank Tahun 2018 serta Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2017 b. Tanya Jawab c. Pengesahan Laporan Tahunan, Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2017 4. Persetujuan : a. Pembagian Laba Tahun Buku 2017 b. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank c. Remunerasi Pengurus Bank d. Pensahaman Modal Disetor ke dalam Perseroan e. Reklasifikasi Cadangan Tujuan ke Cadangan Umum f. Perubahan Anggaran Dasar Perseroan g. Penetapan Sistem dan Prosedur Pemilihan Direksi h. Perubahan Jadwal/Tahapan Pemilihan Direksi i. Perubahan Posisi Calon Direksi yang sudah diusulkan ke OJK 5. Kesimpulan 6. Penutup Hasil Keputusan : 1. Menerima dan mengesahkan Laporan Tahunan, Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2017 dan selanjutnya memberikan pembebasan sepenuhnya (*Acquit Et Decharge*) kepada Direksi dan Dewan Komisaris Perseroan untuk Laporan Tugas Pengawasan Dewan Komisaris dan Pertanggungjawaban Direksi Laporan Tahun Buku 2017; 2. Menyetujui : a. Pembagian Laba Bersih Tahun Buku 2017 sebesar Rp 524.508.302.301,00 (lima ratus dua puluh empat miliar lima ratus delapan juta tiga ratus dua ribu tiga ratus satu rupiah) dengan perincian: i. Deviden sebesar 90% atau sebesar Rp 472.057.472.070,90 (empat ratus tujuh puluh dua miliar lima puluh tujuh juta empat ratus tujuh puluh dua ribu tujuh puluh rupiah koma sembilan puluh sen); ii. Cadangan sebesar 10% atau sebesar Rp 52.450.830.230,10 (lima puluh dua miliar empat ratus lima puluh juta delapan ratus tiga puluh ribu dua ratus tiga puluh rupiah koma sepuluh sen); b. Pemberian bonus kepada karyawan dan tantiem kepada pengurus Bank dengan komposisi 17% (tujuh belas persen) untuk karyawan dan sebesar 3% (tiga persen) untuk pengurus, atau tetap sama seperti pembagian Laba Tahun Buku 2016 sesuai dengan Akta Nomor 47 (empat puluh tujuh) tertanggal 16-05-2017 (enam belas Mei dua ribu tujuh belas); c. Remunerasi bagi pengurus Bank tidak ada perubahan atau sama dengan yang tercantum dalam Akta Nomor 24 (dua puluh empat) tertanggal 11-03-2015 (sebelas Maret dua ribu lima belas); d. Pensahaman modal disetor kedalam perseroan oleh Pemegang Saham Perseroan yaitu :

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			i. Pemerintah Kabupaten Buleleng sebanyak 16.500 (enam belas ribu lima ratus) lembar saham atau bernilai sebesar Rp 16.500.000.000,00 (enam belas miliar lima ratus juta rupiah) sehingga sekarang menjadi sebanyak 46.685 (empat puluh enam ribu enam ratus delapan puluh lima) lembar saham atau bernilai nominal seluruhnya sebesar Rp 46.685.000.000,00 (empat puluh enam miliar enam ratus delapan puluh lima juta rupiah); ii. Pemerintah Kabupaten Karangasem sebanyak 1.000 (seribu) lembar saham atau bernilai sebesar Rp 1.000.000.000,00 (satu miliar rupiah) sehingga sekarang menjadi sebanyak 38.300 (tiga puluh delapan ribu tiga ratus) lembar saham atau bernilai nominal seluruhnya sebesar Rp 38.300.000.000,00 (tiga puluh delapan miliar tiga ratus juta rupiah); iii. Mengubah Pasal 22 Ayat I Anggaran Dasar Perseroan sehingga berbunyi "Telah disetor penuh dengan uang tunai melalui Kas Perseroan sejumlah Rp 1.763.992.000.000,00 (satu triliun tujuh ratus enam puluh tiga miliar sembilan ratus sembilan puluh dua juta rupiah); e. Reklasifikasi cadangan tujuan ke cadangan umum; f. Perubahan Anggaran Dasar Perseroan yaitu : i. Mengubah Pasal 13 angka 2 huruf B sehingga berbunyi sebagai berikut : 1. Untuk dapat diangkat sebagai anggota Direksi, yang bersangkutan harus memenuhi syarat yaitu berusia paling rendah 35 (tiga puluh lima) tahun dan paling tinggi 55 (lima puluh lima) tahun pada saat mendaftar pertama kali; 2. Direktur Utama harus berasal dari pihak yang independen terhadap pemegang saham pengendali dan wajib memiliki pengalaman paling sedikit 5 (lima) tahun dibidang operasional dan paling rendah sebagai pejabat eksekutif bank; 3. Mayoritas (lebih dari 50%) anggota Direksi wajib memiliki pengalaman paling sedikit 5 (lima) tahun dibidang operasional dan paling rendah sebagai pejabat eksekutif Bank; 4. Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau pejabat eksekutif pada Bank, Perusahaan dan/atau lembaga lain; 5. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima perseratus) dari modal disetor pada suatu perusahaan lain; 6. Antara sesama anggota Direksi dan antara anggota Direksi dengan anggota Dewan Komisaris tidak boleh ada hubungan keluarga sampai dengan derajat ketiga, baik menurut garis lurus maupun garis kesamping atau hubungan semenda (menantu dan ipar); ii. Mengubah Pasal 13 angka 4 sehingga berbunyi sebagai berikut : 1. Anggota Direksi diangkat untuk masa jabatan paling lama 5 (lima) tahun dan dapat diangkat kembali untuk 1 (satu) kali masa jabatan kecuali : a. ditentukan lain sesuai dengan ketentuan peraturan perundang-undangan; dan b. dalam hal anggota Direksi memiliki keahlian khusus dan/atau prestasi yang sangat baik, dapat diangkat untuk masa jabatan yang ketiga; iii. Mengubah pasal 16 huruf B sehingga berbunyi sebagai berikut : Persyaratan lainnya : 1. Untuk dapat diangkat sebagai anggota Dewan Komisaris, yang bersangkutan harus memenuhi syarat yaitu berusia paling tinggi 60 (enam puluh) tahun pada saat mendaftar pertama kali; 2. Anggota Dewan Komisaris dilarang saling memiliki hubungan keluarga sampai derajat ketiga dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi atau hubungan semenda (menantu dan ipar);

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			3. Tidak dapat diangkat menjadi Komisaris Independen yaitu para pihak yang dilarang menurut peraturan perundang-undangan yang berlaku atau peraturan teknis yang ditetapkan oleh instansi yang berwenang; 4. Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu 4 (empat) tahun dan dapat diangkat kembali untuk masa jabatan kedua kalinya setelah memperhatikan pertimbangan Otoritas Jasa Keuangan dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu dengan menyebutkan alasannya; 5. Jika oleh suatu sebab tertentu jabatan anggota Dewan Komisaris lowong, maka dalam waktu selambat-lambatnya 30 (tiga puluh) hari setelah terjadi kelowongan, harus diselenggarakan RUPS untuk mengisi kelowongan tersebut dengan memperhatikan ketentuan sebagaimana dimaksud pada angka 2 huruf A dan huruf B; 6. Selama Jabatan tersebut lowong dan penggantinya belum ada dan/atau belum memangku jabatannya, maka salah satu anggota Dewan Komsiaris ditunjuk oleh Rapat Dewan Komisaris untuk menjalankan pekerjaan anggota Dewan Komsiaris yang lowong dengan kekuasaan dan wewenang yang sama; 7. Jika pada suatu waktu oleh suatu sebab tertentu Perseroan tidak mempunyai anggota Dewan Komisaris, maka untuk sementara pemegang saham yang memiliki saham yang paling banyak berhak menjalankan pekerjaan Dewan Komisaris, dengan kewajiban dalam waktu selambat-lambatnya 30 (tiga puluh) hari setelah terjadinya kelowongan jabatan, memanggil RUPS guna mengisi kelowongan dimaksud; 8. Seorang anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Perseroan sekurang-kurangnya 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya; 9. Pengunduran diri tersebut baru efektif 30 (tiga puluh) hari sejak diterimanya pemberitahuan tersebut oleh Perseroan, kecuali RUPS menentukan berlaku efektifnya sebelum waktu 30 (tiga puluh) hari tersebut berakhir; 10. Anggota Dewan Komisaris yang mengundurkan diri baru dinyatakan bebas dari tanggung jawab setelah RUPS menerima pengunduran diri dimaksud serta membebaskannya dari tanggung jawab; 11. Ketentuan mengenai berakhirnya masa jabatan anggota Direksi sebagaimana dimaksud dalam pasal 13 angka 15 mutatis mutandis berlaku bagi masa jabatan anggota Dewan Komisaris; 12. Apabila seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya berakhir, maka masa jabatan penggantinya adalah sisa masa jabatan anggota Dewan Komisaris yang digantikannya, kecuali RUPS menentukan lain; 13. Dalam hal terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya jabatan anggota Dewan Komisaris yang lainnya kecuali RUPS menentukan lain; 14. Para anggota Dewan Komisaris tidak boleh merangkap jabatan lainnya yang dilarang oleh peraturan perundang-undanganyang berlaku; 15. Pedoman dan Tata tertib Kerja Dewan Komisaris diatur dalam Keputusan Dewan Komisaris dan untuk kelancarannya Komisaris dapat dibantu oleh sekretariat Dewan Komisaris yang diangkat oleh Direksi atas beban Perseroan; 16. Ketentuan mengenai tata cara pengangkatan Direksi sebagaimana dimaksud dalam pasal 13 angka 10 mutatis mutandis berlaku bagi tata cara pengangkatan anggota Dewan Komisaris; 17. Para anggota Dewan Komisaris diberi honorarium, tunjangan, dan hak-hak lainnya, yang jenis dan jumlahnya ditetapkan oleh RUPS; 18. Setiap pengangkatan dan pemberhentian anggota Dewan Komisaris, wajib dilaporkan kepada Otoritas Jasa Keuangan;

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			iv. Mengubah judul Pasal 21 "Penggunaan Cadangan" menjadi "Pembentukan dan Penggunaan Cadangan" sehingga Pasal 21 berbunyi sebagai berikut : 1. Penyisihan laba bersih setiap tahun buku untuk cadangan dilakukan sampai cadangan mencapai paling sedikit 20% (dua puluh persen) dari jumlah modal yang ditempatkan dan disetor; 2. Penentuan jumlah penyisihan untuk cadangan sebagaimana dimaksud pada ayat (1) ditetapkan dalam RUPS; 3. Cadangan yang dibentuk oleh perseroan dapat dibentuk cadangan wajib dan/atau cadangan lainnya (tujuan); g. Penetapan Sistem dan Prosedur Pemilihan Direksi : i. Penambahan pada huruf E. Persyaratan calon anggota Direksi PT. Bank Pembangunan Daerah Bali. Angka 1 syarat-syarat umum yaitu: Berusia maksimal 55 (lima puluh lima) tahun pada saat mendaftar pertama kali untuk calon Direksi; ii. Penambahan persyaratan calon anggota Direksi PT. Bank Pembangunan Daerah Bali. Perubahan Sistem dan Prosedur sebagai berikut : 1. Untuk dapat diangkat sebagai anggota Direksi, yang bersangkutan harus memenuhi syarat yaitu berusia paling rendah 35 (tiga puluh lima) tahun dan paling tinggi 55 (lima puluh lima) tahun pada saat mendaftar pertama kali; 2. Direktur Utama harus berasal dari pihak yang independen terhadap pemegang saham pengendali dan wajib memiliki pengalaman paling sedikit 5 (lima) tahun di bidang operasional dan paling rendah sebagai pejabat eksekutif Bank; 3. Mayoritas (lebih dari 50%) anggota Direksi wajib memiliki pengalaman paling sedikit 5 (lima) tahun di bidang operasional dan paling rendah sebagai pejabat eksekutif Bank; h. Penetapan jadwal/tahapan pemilihan Direksi; 3. Penetapan posisi Calon Direksi yang sudah diusulkan ke Otoritas Jas Keuangan sebagai berikut : a. Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional; b. I Nyoman Sudharma, S.H., M.H. sebagai Direktur Bisnis Non Kredit; c. Drs. I Wayan Sutela Negara, M.M. sebagai Direktur Kepatuhan; 4. Menugaskan kepada Dewan Komisaris dan Komite Remunerasi dan Nominasi untuk mengirim nama-nama calon Direksi kepada Otoritas Jasa Keuangan untuk mengikuti Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) dilengkapi dengan dokumen lengkap sesuai ketentuan yang berlaku; *GMS Agenda:* *1 Opening* *2. Messages from Bali Province's Governor* *3. Reports:* *a. The 2017 Accountability Report of Board of Directors concerning 2018 Bank Business Plan and the 2017 Oversight Report of Board of Commissioners* *b. Question and Answer* *c. Approval for Annual Report, Financial Report, and Oversight Report of Board of Commissioners all for the book year of 2017* *4 Giving Consent to:* *a. Distribution of Profit for the year of 2017* *b. Giving Bonus to Employees and Tantiem for Bank Management* *c. Remuneration for Bank Management* *d. Conversion of Paid-in Capital into equity of the Company* *e. Reclassification of Reserve with Purpose into General Reserve* *f. Revision to Articles of Association of the Company* *g. Determining System and Procedures for Selection Process of Board of Directors* *h. Revision to Schedule/Phases for Selection Process of Board of Directors* *i. Revision to Candidates of Board of Directors proposed to FSA* *5. Summary* *6. Closing*

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			Meeting Results: *1. Accepting and giving approval to the Annual Report, Financial Report of the Company and Oversight Report of Board of Commissioners for the book year of 2017 and granting a full release from their duty responsibilities (Acquit Et Decharge) to Board of Directors and Board of Commissioners of the Company for the Oversight Report of Board of Commissioners and Accountability Report of Board of Directors all for the book year of 2017;* *2. Agreeing in:* *a. Distribution of profit for the year of 2017 amounting to Rp 524,508,302,301.00 (five hundred twenty four billion five hundred eight million three hundred two thousand three hundred one rupiah) with details as follows:* *i. Dividend amounting to 90% or equal to Rp 472,057,472,070.90 (four hundred seventy two billion fifty seven million four hundred seventy two* *ii. Reserve as much as 10% or equal to Rp 52,450,830,230.10 (fifty two billion four hundred fifty million eight hundred thirty thousand two hundred thirty rupiah and ten cents);* *b. Granting employees a bonus and tantiem for Bank management with composition thousand seventy rupiah and ninety cents); of 17% (seventeen percentage) for employees and the other 3% (three percentage) for the management, or similar to the distribution of profit for the book year of 2016 according to the Act Number 47 (forty seven) dated 16-05-2017 (sixteen of May two thousand seventeen);* *c. Remuneration for Bank Management was unchanged with the requirements in Act Number 24 (twenty four) dated 11-03-2015 (eleven of March two thousand fifteen);* *d. Converting paid-in capital into equity of the company by shareholders, namely:* *i. Buleleng Administration as much as 16,500 (sixteen thousand five hundred) shares or equal to Rp 16,500,000,000.00 (sixteen billion five hundred million rupiah) so as to be amounting to 46,685 (forty six thousand six hundred eighty five) shares or equal to Rp 46,685,000,000.00 (forty six billion six hundred eighty five million rupiah);* *ii. Karangasem Administration amounting to 1,000 (one thousand) shares equal to Rp 1,000,000,000.00 (one billion rupiah) so as to be 38,300 (thirty eight thousand three hundred) shares or equal to Rp 38.300.000.000,00 (thirty eight billion three hundred million rupiah);* *iii. Revising Item I of Article 22 of Articles of Association of the Company, thus saying "To have been fully paid-in in cash into Company's Cash amounting to Rp 1,763,992,000,000.00 (one trillion seven hundred sixty three billion nine hundred ninety two million rupiah);* *e. Reclassifying reserve with purpose into general reserve;* *f. Revising Articles of Association of the Company, namely:* *i. Revising number 1 letter B of Article 13 thus saying as follows:* *1. To be appointed to be members of Board of Directors, the candidates should fulfil the requirements: minimum age 35 (thirty five) years old and maximum age 55 (fifty five) years old when registered at the first time;* *2. President Director should be independent against controlling shareholders and have minimum 5 (five) years of experience in operation and minimum position as bank executive;* *3. Majority (more than 50%) of members of Board of Directors should have minimum experience of 5 (five) years in operation and minimum position as Bank executive;* *4. Members of Board of Directors could not hold other positions such as being members of Board of Commissioners, Board of Directors or executives at a Bank, a company and/or other institution;* *5. Members of Board of Directors alone or collectively could not own share more than 25% (twenty five) of the total paid-capital of other company;* *6. Between members of Board of Directors and between members of Board of Directors and members of Board of Commissioners should not have familial relation until third generation, horizontally as well as vertically (son/daughter in law and sister/brother in law);*

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			ii. Revising number 4 of Article 13, thus saying: *1. Members of Board of Directors should be appointed for 5 (five) years in office and could be reappointed for another term, unless:* *a. It was determined otherwise according to the laws; and* *b. The members of Board of Directors possesses special skill and/or best achievements, he or she could be reappointed for third term;* *iii. Revising letter B of Article 16, thus saying:* *Other requirements:* *1. To be appointed to be members of Board of Commissioners, the candidates should fulfil the requirements: maximum age 60 (sixty) years old when registered at the first time;* *2. Members of Board of Commissioners with other members of Board of Commissioners and/or members of Board of Director should not have familial relation until third generation, horizontally as well as vertically (son/daughter in law and sister/brother in law);* *3. Independent Commissioner could not be approved if the candidates were those prohibited from filing in the position according to the laws or technical regulations applied by the authorities;* *4. Members of Board of Commissioners were appointed by GMS for 4 (four) years in office and could be reappointed for second term with consideration from Financial Service Authority and with respect to the GMS' authority to dismiss the members at anytime and on any reasons;* *5. If on certain condition members of Board of Commissioners were vacant lowong, then within at least 30 (thirty) days after the position was vacant, GMS should be held to make approval for the vacant positions with respect to the regulations in letter A and letter B of Number 2;* *6. If during the position was vacant, the bank did not yet have the candidates, then one of members of Board of Commissioners based on appointment of Meeting of Board of Commissioners should run the duties of the vacant position with same authorities as other members of Board of Commissioners;* *7. If at certain period and on certain reason, the Company did not have members of Board of Commissioners, then the shareholder with the biggest shareholding should act on behalf of Board of Commissioners, for at least within 30 (thirty) days after the positions were vacant, and GMS should be held to make approval for the vacancy issue;* *8. A member of Board of Commissioners could propose for resignation by submitting a written letter to the Company at least (thirty) days before the resignation date;* *9. The resignation became effective 30 (thirty) days after the notification letter was received by the Company, unless the GMS decided the letter becoming effective before the period of 30 (thirty) days ended;* *10. The resigning member of Board of Commissioners was released from the duties after the GMS approved his/her resignation and released her/him from the duties;* *11. Regulations about the end of the assignment period of members of Board of Directors as mentioned in Number 15 of Article 13 (mutatis mutandis) applied to terms of office of members of Board of Commissioners;* *12. If a member of Board of Commissioners resigns or were dismissed before the end of his or her term, the term of office for the replacing officer should refer to the rest of the term of the replaced member of Board of Commissioners, unless the GMS decided otherwise;* *13. If the members of Board of Commissioners were added, then the term of newly added member of Board of Commissioners should end at the same time with the other members of Board of Commissioners unless the GMS decided otherwise;* *14. Members of Board of Commissioners could not hold other positions that were prohibited by the laws;* *15. Guideline and Code of Conduct of Board of Commissioners were regulated in Decision of Board of Commissioners and for ensuring the smooth duty implementation, commissioners could take assistance from Secretary to Board of Commissioners who was appointed by Board of Directors on behalf of the Company;*

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			16. Regulation on the procedures for appointing Board of Directors as referred to Number 10 of Article 13 (mutatis mutandis) applied to procedures for the appointment of members of Board of Commissioners; *17. Members of Board of Commissioners were entitled to honorarium, allowances and other rights, whose types and amount were determined by the GMS;* *18. Every appointment and dismissal of Members of Board of Commissioners, must be reported to Financial Service Authority;* *iv. Revising the Article 21 "Use of Reserve" to be "The Formulation and Use of Reserve", thus the Article 21 saying as follows:* *1. The net profit allowance of each book year for reserve was made until the reserve reached at least 20% (twenty percentage) from total issued and paid-in capital;* *2. The determination of total allowance for reserve as referred to in item (1) was made by GMS;* *3. Reserve made by the Company could be formed into mandatory reserve and/or other reserve (with purpose);* *g. Determination of System and Procedures for Selection Process of Board of Directors:* *i. The addition of letter E. Requirement of member candidates of Board of Directors of PT. Bank Pembangunan Daerah Bali. Number 1 about general criteria, namely: maximum age of 55 (fifty five) years old when registered at the first time for candidates of Board of Directors;* *ii. The addition of criteria for member candidates of Board of Directors of PT. Bank Pembangunan Daerah Bali. Revised System and Procedures were:* *1. To be appointed to be members of Board of Directors, the candidates should fulfil the requirements: minimum age 35 (thirty five) years old and maximum age 55 (fifty five) years old when registered at the first time;* *2. President Director should be independent against controlling shareholders and have minimum 5 (five) years of experience in operation and minimum position as bank executive;* *3. Majority (more than 50%) of members of Board of Directors should have minimum experience of 5 (five) years in operation and minimum position as Bank executive;* *h. Determination of schedule/phases for selection process of Board of Directors;* *3. Determination of positions of member candidates for Board of Directors already proposed to Financial Service Authority was as follows:* *a. Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operational Director;* *b. I Nyoman Sudharma, S.H., M.H. as Non Loan Business Director;* *c. Drs. I Wayan Sutela Negara, M.M. as Compliance Director;* *4. Delegating Board of Commissioners dan Remuneration and Nomination Committee to submit the candidate names of Board of Directors to Financial Service Authority to join in Fit and Proper Test with complete documents as required;*

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36	22 Juni 2017 *June 22, 2019*	Luar Biasa *Extraordinary*	Susunan Acara RUPS : 1. Pembukaan 2. Pengarahan Bapak Gubernur Bali 3. Laporan Pelaksana Tugas Sementara Direksi 4. Penetapan Direksi PT. Bank Pembangunan Daerah Bali Periode 2018 – 2023 5. Laporan Perkembangan Calon Direksi (Direktur Utama dan Direktur Kredit) 6. Persetujuan Penghapusan Asset Bangunan (Kamar Mandi) Bank BPD Bali Cabang Negara 7. Kesimpulan 8. Penutup Hasil Keputusan : 1. Menerima laporan Pelaksanaan Tugas Sementara Direksi Perseroan dan untuk selanjutnya menyampaikan rasa terima kasih kepada Pelaksana Tugas Sementara Direksi Perseroan Tuan I Gde Sudibia, Sarjana Hukum dan Tuan Doktorandus I Ketut Nurcahya, Magister Manajemen atas pelaksanaan tugas yang telah dijalankan, dan untuk selanjutnya memberikan pembebasan sepenuhnya (*Acquit Et Decharge*) dari tugas-tiugas dan tanggung jawab sebagai Pelaksana Tugas Sementara Direksi Perseroan terhitung sehak acara Rapat Umum Pemegang Saham Luar Biasa ini ditutup; 2. Menyetujui dan menetapkan Direksi PT. Bank Pembangunan Daerah Bali Periode 2018 – 2023 yaitu sebagai berikut : a. Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional; b. I Nyoman Sudharma, S.H., M.H. sebagai Direktur Bisnis Non Kredit; c. Drs. I Wayan Sutela Negara, M.M. sebagai Direktur Kepatuhan; 3. Menyetujui penghapusan asset bangunan (kamar mandi) PT. Bank Pembangunan Daerah Bali Cabang Negara; *GMS Agenda:* *1. Opening* *2. Messages from Bali Province's Governor* *3. Report on Duty Implementation of Acting Board of Directors* *4. Determination of Board of Directors PT. Bank Pembangunan Daerah Bali for the period of 2018 – 2023* *5. Report on Progress of Candidacy of Board of Directors (President Director and Loan Director)* *6. Agreement in Write-off of Building Asset (bathroom) of Bank BPD Bali of Negara Branch* *7. Summary* *8. Closing* *Meeting results:* *1. Accepting the Accountability Report of Acting Board of Directors of the Company and expressing gratitude to Acting Members of Board of Directors of the Company, namely Mr. I Gde Sudibia, Bachelor of Law, and Mr. Doktorandus I Ketut Nurcahya, Master of Management, for their duty implementation and granting full release from their responsibilities (Acquit Et Decharge) as Acting Board of Directors of the Company effective as of the closing of the Extraordinary General Meeting of Shareholders;* *2. Agreeing and determining the Board of Directors of PT. Bank Pembangunan Daerah Bali for the period of 2018 – 2023, namely:* *a. Mr. Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operational Director;* *b. Mr. I Nyoman Sudharma, S.H., M.H. as Non Loan Business Director;* *c. Mr. Drs. I Wayan Sutela Negara, M.M. as Compliance Director;* *3. Agreeing the write-off of building asset (bathroom) of Bank BPD Bali of Negara Branch*

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18	10 Agustus 2018 *August 10, 2018*	Luar Biasa *Extraordinary*	Susunan Acara RUPS : 1. Pembukaan 2. Penyampaian Rekomendasi Komite Remunerasi dan Nominasi 3. Persetujuan dan Penetapan Calon Direktur Utama dan Direktur Kredit untuk selanjutnya disampaikan kepad Otoritas Jasa Keuangan untuk diproses 4. Kesimpulan 5. Penutup Hasil Keputusan : 1. Menerima dan menyetujui dan menetapkan nama-nama berikut ini yaitu : a. I Nyoman Sudharma, S.H., M.H. sebagai Direktur Utama; b. I Nyoman Sumanaya, S.E., M.M. dan c. I Made Lestara Widiatmika, S.E. masing-masing sebagai calon Direktur Kredit Selanjutnya nama-nama tersebut diajukan kepada Otoritas Jasa Keuangan untuk diproses lebih lanjut; *GMS Agenda:* *1. Opening* *2. Presentation of Recommendation from Remuneration and Nomination Committee* *3. Approval for Determination of President Director and Loan Director candidates for further process by Financial Service Authority* *4. Summary* *5. Closing* *Meeting Results:* *1. Accepting and agreeing and determining the following candidates:* *a. Mr. I Nyoman Sudharma, S.H., M.H. as President Director;* *b. Mr. I Nyoman Sumanaya, S.E., M.M. and* *c. Mr. I Made Lestara Widiatmika, S.E. each as member candidates of Loan Director* *Then the names were submitted to Financial Service Authority for further process;*
62	25 Oktober 2018 *October 25, 2018*	Luar Biasa *Extraordinary*	Susunan Acara RUPS : 1. Pembukaan 2. Pembahasan Penambahan Modal Disetor kedalam Perseroan 3. Penutup Hasil Keputusan : 1. Menyetujui penambahan modal disetor oleh Kabupaten Klungkung sebanyak 1.500 (seribu lima ratus) lembar saham atau bernilai sebesar Rp 1.500.000.000,00 (satu miliar lima ratus juta rupiah); 2. Menyetujui penambahan modal disetor oleh Kabupaten Jembrana sebanyak 2.000 (dua ribu) lembar saham atau bernilai sebesar Rp 2.000.000.000,00 (dua miliar rupiah); 3. Mengubah Pasal 22 Ayat I Anggaran Dasar Perseroan sehingga berbunyi "Telah disetor penuh dengan uang tunai melalui Kas Perseroan sejumlah Rp 1.767.492.000.000,00 (satu triliun tujuh ratus enam puluh tujuh miliar empat ratus sembilan puluh dua juta rupiah); *GMS Agenda :* *1. Opening* *2. Discussion for Additional Paid-in Capital of into the Company* *3. Closing* *Meeting Results:* *1. Agreeing the additional paid-in capital made by Klungkung Regency amounting to 1,500 (one thousand five hundred) shares or equal to Rp 1,500,000,000.00 (one billion five hundred million rupiah);* *2. Agreeing the additional paid-in capital made by Jembrana Regency amounting to 2,000 (two thousand) shares or equal to Rp 2,000,000,000.00 (two billion rupiah);* *3. Revising Item I of Article 22 of Articles of Association of the Company, thus saying "To have been fully paid-in in cash into Company's Cash amounting to Rp 1,767,492,000,000.00 (one trillion seven hundred sixty seven billion four hundred ninety two million rupiah);*

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84	28 Desember 2018 *December 28, 2018*	Luar Biasa *Extraordinary*	Susunan Acara RUPS : 1. Pembukaan 2. Pembahasan Penambahan Modal Disetor kedalam Perseroan 3. Penutup Hasil Keputusan : 1. Menyetujui penambahan modal disetor oleh Pemerintah Kota Denpasar sebanyak 18.000 (delapan belas ribu) lembar saham atau bernilai sebesar Rp 18.000.000.000,00 (delapan belas miliar rupiah); 2. Menyetujui penambahan modal disetor oleh Pemerintah Kabupaten Gianyar sebanyak 3.000 (tiga ribu) lembar saham atau bernilai sebesar Rp 3.000.000.000,00 (tiga miliar rupiah); 3. Mengubah Pasal 22 Ayat I Anggaran Dasar Perseroan sehingga berbunyi "Telah disetor penuh dengan uang tunai melalui Kas Perseroan sejumlah Rp 1.788.492.000.000,00 (satu triliun tujuh ratus delapan puluh delapan miliar empat ratus sembilan puluh dua juta rupiah); *GMS Agenda:* *1. Opening* *2. Discussion for Addition of paid-in Capital into the Company* *3. Closing* *Meeting Results:* *1. Agreeing the additional paid-in capital made by Denpasar City Administration amounting to 18,000 (eighteen thousand) shares or equal to Rp 18,000,000,000.00 (eighteen billion rupiah);* *2. Agreeing the additional paid-in capital made by Gianyar Administration amounting to 3,000 (there thousand) shares or equal to Rp 3,000,000,000.00 (three billion rupiah);* *3. Revising Item I of Article 22 of Articles of Association of the Company, thus saying "To have been fully paid-in in cash into Company's Cash amounting to Rp 1,788,492,000,000.00 (one trillion seven hundred eighty eight billion four hundred ninety two million rupiah);*

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DIREKSI

Direksi adalah organ perseroan (Bank) bertanggung jawab penuh atas kepengurusan perusahaan untuk kepentingan dan tujuan perusahaan sesuai dengan ketentuan Anggaran Dasar. Direksi bertugas dan bertanggung jawab secara kolektif dalam mengelola perusahaan. Direksi bertanggung jawab terhadap pengelolaan perusahaan agar dapat menghasilkan nilai tambah dan memastikan kesinambungan usaha.

Jumlah Komposisi dan Kriteria Direksi

Jumlah dan Komposisi Direksi PT. Bank Pembangunan Daerah Bali selama tahun 2018 mengalami dua kali perubahan komposisi yaitu sebagai berikut :

a. Dari tanggal 24 November 2017 sampai dengan 22 Juni 2018 sesuai dengan RUPS Luar Biasa Akta Nomor 54 Tanggal 24 November 2017, menugaskan Dewan Komisaris sebagai pelaksana tugas sementara Direksi dengan susunan sebagai berikut :

Board of Directors

Board of Directors is an element of the company (Bank) that is responsible fully to the management of the company to fulfill the interest and objective of the company in line with the Articles of Association. Board of Directors shares collective duties and responsibilities for the management of the company. Board of Directors carries responsibility for managing the company in order to deliver added value and ensure the business continuity.

The Number of Composition and Criteria of Board of Directors

Number and Composition of Board of Directors of PT. Bank Pembangunan Daerah Bali in 2018 underwent structural changes twice, namely:

a. From November 24, 2017 until June 22, 2018, in accordance with Act of Extraordinary General Meeting of Shareholders Number 54 dated November 24, 2017, Board of Commissioners was authorised to serve acting members of Board of Directors with composition as follows:

DIREKSI
Board of Directors

NAMA *Name*	JABATAN *Position*
Drs. I Ketut Nurcahya, M.M.	Pelaksana Tugas Sementara Direksi *Acting Member of Board of Directors*
I Gde Sudibia, S.H.	Pelaksana Tugas Sementara Direksi *Acting Member of Board of Directors*

b. Dan berdasarkan hasil RUPS Luar Biasa Akta Nomor 36 Tanggal 22 Juni 2018, menetapkan susunan anggota Direksi PT. Bank Pembangunan Daerah Bali sebanyak 3 (tiga) orang dengan susunan jabatan Direksi sebagai berikut :

b. Pursuant to the Extraordinary General Meeting of Shareholders' Act Number 36 dated 22 June 2018, Board of Directors of PT. Bank Pembangunan Daerah Bali consisted of 3 (three) persons with composition as follows:

DIREKSI
Board of Directors

NAMA *Name*	JABATAN *Position*
I Nyoman Sudharma, S.H., M.H.	Direktur Bisnis Non Kredit *Non Loan Business Director*
IBG Setia Yasa, S.Kom., M.M.	Direktur Operasional *Operational Director*
Drs. I Wayan Sutela Negara, M.M.	Direktur Kepatuhan *Compliance Director*

Selanjutnya, untuk mengisi jabatan sebagai Direktur Utama dan sebagai direktur Kredit ditunjuk Pelaksana Tugas Direktur Utama dan Pelaksana Tugas Direktur Kredit sesuai dengan Keputusan Dewan Komisaris PT. Bank Pembangunan Daerah Bali Nomor 001/KEP/DK/BPD/2018 tentang Penunjukkan Pelaksana Tugas Direktur Utama dan Direktur Kredit, sehingga susunan Direksi adalah sebagai berikut :

To fill in the position of President Director and Loan Director, the company appointed the Acting President Director and Acting Loan Director according to the Decree of Board of Commissioners of PT. Bank Pembangunan Daerah Bali Number 001/KEP/DK/BPD/2018 concerning the Appointment of Acting President Director and Loan Director, thus the composition of the Board of Director was as follows:

DIREKSI
Board of Directors

NAMA *Name*	JABATAN *Position*
I Nyoman Sudharma, S.H., M.H.	Plt. Direktur Utama *Acting President Director*
	Direktur Bisnis Non Kredit *Non Loan Business Director*
IBG Setia Yasa, S.Kom., M.M.	Plt. Direktur Kredit *Acting Loan Director*
	Direktur Operasional *Operational Director*
Drs. I Wayan Sutela Negara, M.M.	Direktur Kepatuhan *Compliance Director*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Independensi Direksi

Setiap anggota Direksi tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga sampai dengan derajat kedua dengan anggota Direksi lainnya dan/atau Dewan Komisaris, Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Hubungan keluarga dan keuangan Direksi dapat dilihat pada tabel berikut :

Independence of Board of Directors

Each member of Board of Directors and Acting Director has no financial relation, management, stock ownership and/or familial relation until second line with other members of Board of Commissioners and/or of Board of Directors, Controlling Shareholders or relation with Bank that can bring adverse impact on their ability to act independently.

The familial as well as financial relations of Board of Directors and Acting Directors are described in the following table:

HUBUNGAN KELUARGA DIREKSI
Familial Relation Board of Directors

NAMA *Name*	HUBUNGAN KELUARGA DENGAN *Having Familial Relation with*					
	DIREKSI *Board of Directors*		DEWAN KOMISARIS *Board Of Commissioners*		PEMEGANG SAHAM PENGENDALI *Controlling Shareholders*	
	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*
I Nyoman Sudharma, S.H., M.H.	-	√	-	√	-	√
IBG Setia Yasa, S.Kom., M.M.	-	√	-	√	-	√
Drs. I Wayan Sutela Negara, M.M.	-	√	-	√	-	√

HUBUNGAN KEUANGAN DIREKSI
Financial Relation among Board of Directors

NAMA *Name*	HUBUNGAN KELUARGA DENGAN *Having Familial Relation with*					
	DIREKSI *Board of Directors*		DEWAN KOMISARIS *Board Of Commissioners*		PEMEGANG SAHAM PENGENDALI *Controlling Shareholders*	
	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*
I Nyoman Sudharma, S.H., M.H.	-	√	-	√	-	√
IBG Setia Yasa, S.Kom., M.M.	-	√	-	√	-	√
Drs. I Wayan Sutela Negara, M.M.	-	√	-	√	-	√

Semua anggota Direksi PT. Bank Pembangunan Daerah Bali tidak ada yang memangku jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada 1 (satu) lembaga/perusahaan bukan lembaga keuangan, Badan Usaha Milik Daerah, Badan Usaha Milik Negara dan Swasta, atau anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan Bank yang dikendalikan oleh PT. Bank Pembangunan Daerah Bali.

Structure of members of Board and Acting Directors of PT. Bank Pembangunan Daerah Bali showed that double positions did not take place in either members of Board of Commissioners, Board of Directors or Executives in 1 (one) institution of the non financial company/the non financial company, Regionally Owned Enterprises, State and Private Enterprises, or members of Board of Commissioners, Board of Directors, or the Executives that ran the supervisory function at 1 (one) non-bank subsidiary which was controlled by PT. Bank Pembangunan Daerah Bali.

RANGKAP JABATAN DIREKSI
Double Position of Board of Directors

NAMA *Name*	JABATAN *Positions*	JABATAN PADA PERUSAHAAN/ INSTITUSI LAIN *Position In The Company / Other Institutions*	NAMA PERUSAHAAN/ INSTITUSI LAIN *Name Of The Company/ Other Institutions*
I Nyoman Sudharma, S.H., M.H.	Plt. Direktur Utama *Acting President Director*	-	-
	Direktur Bisnis Non Kredit *Non Loan Business Director*		
IBG Setia Yasa, S.Kom., M.M.	Plt. Direktur Kredit *Acting Loan Director*	-	-
	Direktur Operasional *Operational Director*		
Drs. I Wayan Sutela Negara, M.M.	Direktur Kepatuhan *Compliance Director*	-	-

Pedoman dan Tata Tertib Kerja Direksi

Direksi dalam melaksanakan tugas mengacu pada pedoman dan tata tertib kerja yang telah mencantumkan pengaturan etika kerja, waktu kerja dan rapat sesuai Keputusan Direksi Nomor 0307/ KEP/DIR/UMS/2016 tentang Pedoman dan Tata Tertib Kerja Direksi PT Bank Pembangunan Daerah Bali, serta Keputusan Direksi Nomor 0222/KEP/DIR/ KPN/2015 tanggal 28 Mei 2015 tentang Kode Etik PT. Bank Pembangunan Daerah Bali.

Manual of Board of Directors

Board of Directors and Acting of Director carried out the duties with reference to the manual which contained work ethics, term of office and meetings as mentioned in the Board of Directors' Decision Letter Number 0307/ KEP/DIR/UMS/2016 about Manual of Board of Directors of PT Bank Pembangunan Daerah Bali, and the Board of Directors' Decision Letter Number 0222/KEP/ DIR/KPN/2015 dated May 28, 2015 concerning Code of Conduct of PT. Bank Pembangunan Daerah Bali.

Sertifikasi Manajemen Risiko Direksi

Sampai dengan akhir masa jabatan Direksi, seluruh anggota Direksi Bank telah lulus dalam mengikuti program Eksekutif Sertifikasi Manajemen Risiko yang diadakan oleh Badan Sertifikasi Manajemen Risiko dan telah pula mengikuti Program Pemeliharaan sesuai ketentuan yang berlaku.

Certification of Risk Management of Board of Directors

Through the end of Board of Directors' terms of office, all members of Board of Directors of the Bank passed the Executive Program of Risk Management Certification which was held by Risk Management Certification Board and had also participated in Maintenance Program as required by law.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Rapat Direksi

Hasil rapat Direksi dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota Direksi yang hadir dan didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat. Adapun frekuensi dan kehadiran rapat Direksi selama tahun 2018 adalah :

Meetings of Board of Directors

Results of meetings of Board of Directors were reported in the minutes meeting which were signed by all attending members of Board of Directors and well documented, by including the dissenting opinion, if any. The report on the frequency and attendance at meetings of Board of Directors in 2018 was as follows:

FREKUENSI RAPAT DIREKSI
The Meeting Frequency of Director

NAMA *Name*	JUMLAH RAPAT *Total Meetings*	RAPAT YANG DIHADIRI LANGSUNG *Meetings Directly Attended*	KEHADIRAN MASING-MASING DI SETIAP RAPAT *Attendance at Each Meeting*	PERSENTASE KEHADIRAN *Attendance %*
I Nyoman Sudharma, S.H., M.H.	78	78	78	100%
IBG Setia Yasa, S.Kom., M.M.	78	67	67	85,89%
Drs. I Wayan Sutela Negara, M.M.	78	68	68	87,18%

Struktur Remunerasi Direksi

Besarnya penghasilan Direksi mengacu pada Keputusan RUPS Luar Biasa dengan Akta Nomor 24 tanggal 11 Maret 2015 yang memutuskan perhitungan penghasilan Dewan Komisaris dan Direksi PT. Bank Pembangunan Daerah Bali dengan jumlah remunerasi dan fasilitas lain sebagai berikut :

Structure of Remuneration of Board of Directors

The amount of salaries paid to Board of Directors was determined based on Decisions of EGMS through the Deed Number 24 dated March 11, 2015, saying that the calculation of salaries as well as total remuneration and other facilities of Board of Commissioners and Board of Directors of PT. Bank Pembangunan Daerah Bali were presented as follows:

REMUNERASI DIREKSI
Remuneration for Board of Directors

JENIS REMUNERASI DAN FASILITASI LAIN *Type of Remuneration and Other Facilities*	JUMLAH YANG DITERIMA DALAM 1 TAHUN *Total Salaries within 1 Year*	
	ORANG *Person*	RUPIAH *Rupiahs*
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk *non natura*) *Remuneration (salaries, fees, bonuses, regular allowances, bonuses, and other facilities in the form of non-natura).*	3	1.361.997.197,00
Fasilitas lain dalam bentuk *natura* (transportasi, asuransi kesehatan) yang : **a) Dapat dimiliki** **b) Tidak dapat dimiliki** *Other facilities in form of natura (transportation, health insurance):* *a) Can be owned* *b) Can not be owned*	3	266.414.400,00
Total *Total*	3	1.628.411.597,00

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

Remuneration within one year was classified into the following salary range:

JUMLAH REMUNERASI *Total Remuneration*	JUMLAH DIREKSI *Number of Board of Directors*
Di atas Rp 2 miliar *Above Rp 2 billion*	0
Di atas Rp 1 miliar s.d Rp 2 miliar *Above Rp 1 billion until Rp 2 billion*	0

Kepemilikan Saham Direksi

PT. Bank Pembangunan Daerah Bali mewajibkan seluruh Direksi untuk mengungkapkan kepemilikan sahamnya, baik pada PT. Bank Pembangunan Daerah Bali maupun pada Bank dan perusahaan lain, yang berkedudukan di dalam dan diluar negeri dalam suatu laporan yang harus diperbaharui setiap tahunnya.

Terkait dengan Kepemilikan Saham Direksi pada Bank, Lembaga Keuangan non Bank dan Perusahaan Lain menurut ketentuan Bank Indonesia, Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain.

Share Ownership by Board of Directors

PT. Bank Pembangunan Daerah Bali always requires all members of Board of Directors to report their stake ownership, either in PT. Bank Pembangunan Daerah Bali or in other Banks or companies, whose business locations are in the country and abroad, in a report that are consistently reviewed every year.

Relating to the Stake Ownership by Board of Directors in Other Bank, Non Bank Institution, and Company as regulated by Bank of Indonesia, Board of Directors both individually and collectively are disallowed to have stake at amount of exceeding 25% of total issued capital of other company.

KEPEMILIKAN SAHAM DIREKSI
Stake Ownership by Board of Directors

NAMA *Name*	PT BANK BPD BALI *PT. Bank Pembangunan Daerah Bali*	BANK LAIN *Other Bank*	PERUSAHAAN LAIN *Other Company*	LEMBAGA KEUANGAN NON BANK *Non Bank Financial Institution*
I Nyoman Sudharma, S.H., M.H.	-	-	-	-
IBG Setia Yasa, S.Kom., M.M.	-	-	-	-
Drs. I Wayan Sutela Negara, M.M.	-	-	-	-

Pelatihan Direksi Tahun 2018

Direksi telah memiliki kompetensi dan pengalaman sesuai dengan bidang jabatannya sehingga dapat melaksanakan tugas dan tanggungjawabnya dengan baik.

Seluruh anggota Direksi telah meningkatkan pengetahuan tentang perbankan dan perkembangan terkini terkait bidang keuangan/lainnya dalam mendukung pelaksanaan tugas dan tanggung jawabnya dengan mengikuti *workshop*, seminar dan penyegaran (*refreshment*) yang diselenggarakan BSMR dan lulus Sertifikasi Manajemen Risiko level 5 (lima).

Trainings for Board of Directors 2018

Board of Directors has competence and vast experiences that are required to run the duties and responsibilities in each of their positions.

All members of Board of Directors improved their knowledge of banking and got new updates on the financial and other issues that would support their duty implementation by joining in workshop, seminar and refreshments held by BSMR and passed the 5th level of Risk Management Certification.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Tugas dan Tanggung Jawab Direksi

Pelaksanaan tugas dan tanggung jawab Direksi telah ditetapkan dan tertuang di dalam Keputusan Direksi Nomor 0307/KEP/DIR/UMS/2016 tentang Pedoman dan Tata Tertib Kerja Direksi PT. Bank Pembangunan Daerah Bali, Tugas dan Tanggung Jawab Direksi adalah sebagai berikut :

Direktur Utama

Direktur Utama mempunyai tugas dan tanggung jawab sesuai dengan peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank yang mencakup :

- Mengkoordinasikan tugas dan tanggung jawab anggota Direksi dalam pengurusan Bank;
- Memimpin rapat-rapat Direksi;
- Melakukan supervisi secara langsung pelaksanaan tugas-tugas pada Divisi Sumber Daya Manusia, Satuan Kerja Audit *Intern* & *Anti Fraud*, serta memantau kinerja seluruh Kantor Cabang termasuk kantor-kantor di bawahnya; dan
- Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai wewenang yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada satuan kerja/divisi di bawah supervisinya.

Direktur Operasional

Direktur Operasional mempunyai tugas dan tanggung jawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis dan/atau non-bisnis dibidang Teknologi & Akuntansi serta Umum dan Kesekretariatan yang mencakup :

- Melakukan supervisi terhadap pelaksanaan tugas pada Divisi Teknologi & Akuntansi serta Divisi Umum dan Kesekretariatan;
- Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai tugas dan

Duties and Responsibilities of Board of Directors

As stated in the Decision Letter of Board of Directors Number 0307/KEP/DIR/UMS/2016 concerning the Guideline and Code of Conduct of Board of Directors of PT. Bank Pembangunan Daerah Bali, the Scope of Duties and Responsibilities of Board of Directors is as follows:

President Director

President Director serves the duties and responsibilities that are in accordance with the regulations, including regulations applied by the banking authority, and Article of Association of the Bank including:

- *To coordinate the duty implementation by members of Board of Directors regarding Bank management;*
- *To lead meetings of Board of Directors;*
- *To oversee the duty implementation by Human Resources Division, Internal Audit & Anti Fraud Unit, as well as to monitor the entire performance of all Branch Offices including the sub offices; and*
- *To sign for letters, drafts and other documents that are principle and can influence Bank's activities as part of his authorities that are constituted by laws, including regulations issued by banking authority and Article of Association of Bank and those relate to the duty implementation by units/divisions under his supervision.*

Operational Director

Operational Director is responsible for managing Bank according to the laws, including regulations issued by banking authority and Article of Association of Bank in order to coordinate the implementation of business and/or non-business management activities in areas of Technology & Accounting as well as Secretariat and General Affairs, and also including:

- *Oversee the duty implementation Technology & Accounting Division as well as Secretariat and General Affairs Division;*
- *To sign for letters, drafts and other documents that are principle and can influence Bank's activities as part of his authorities that are constituted by laws,*

tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas pada Divisi di bawah supervisinya;

- Melakukan tugas tambahan, yakni memantau kinerja seluruh kantor cabang beserta kantor-kantor di bawahnya sesuai dengan tugas dan tanggung jawab sebagaimana dimaksud pada ayat (1); dan
- Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama, dengan kewajiban melaporkan pelaksanaan tugas tersebut.

Direktur Bisnis Non Kredit

Direktur Bisnis Non Kredit mempunyai tugas dan tanggungjawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis dan non bisnis dibidang *Treasury* dan Perencanaan Strategis yang mencakup :

- Melakukan supervisi terhadap pelaksanaan tugas pada Divisi *Treasury* dan Divisi Perencanaan Strategis;
- Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada Divisi di bawah supervisinya;
- Melakukan tugas tambahan, yakni memantau kinerja seluruh kantor cabang beserta kantor-kantor di bawahnya sesuai dengan tugas dan tanggung jawab sebagaimana dimaksud pada ayat (1); dan
- Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

including regulations issued by banking authority and Article of Association of Bank and those relate to the duty implementation by divisions under his supervision;

- *To carry out additional duties, namely to monitor the entire performance of all Branch Offices including the sub offices as part of his duties and responsibilities which are mentioned in Point (1); and*
- *To carry out other assignments from President Director, and is obligated to prepare the report on the duty implementation.*

Non Loan Business Director

Non Loan Business Director performs the duties and responsibilities for managing the Bank in accordance with the laws, including regulations issued by banking authority and Article of Association of Bank, in order to coordinate the implementation of business and non business activities in Treasury and Strategic Planning, including:

- *To oversee the duty implementation by Treasury Division and Strategic Planning Division;*
- *To sign for letters, drafts and other documents that are principle and can influence Bank's activities as part of his authorities that are constituted by laws, including regulations issued by banking authority and Article of Association of Bank and those relate to the duty implementation by divisions under his supervision.*
- *To carry out additional duties, namely to monitor the entire performance of all Branch Offices including the sub offices as part of his duties and responsibilities which are mentioned in Point (1); and*
- *To carry out other assignments from President Director, and is obligated to prepare the report on the duty implementation.*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Direktur Kredit

Direktur Kredit mempunyai tugas dan tanggung jawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas pengelolaan bisnis dibidang Perkreditan, Dana dan Jasa yang mencakup :

- Melakukan supervisi terhadap pelaksanaan tugas pada Divisi Kredit serta Divisi Dana dan Jasa;
- Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada Divisi di bawah supervisinya;
- Melakukan tugas tambahan, yakni memantau kinerja seluruh kantor cabang beserta kantor-kantor di bawahnya sesuai dengan tugas dan tanggung jawab sebagaimana dimaksud pada ayat (1); dan
- Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

Direktur Kepatuhan

Direktur Kepatuhan mempunyai tugas dan tanggungjawab atas pengurusan Bank sesuai dengan peraturan perundang-undangan termasuk regulasi yang dikeluarkan oleh otoritas dibidang perbankan dan Anggaran Dasar Bank dalam mengkoordinasikan pelaksanaan tugas dibidang Kepatuhan dan Penerapan Manajemen Risiko yang mencakup:

- Melakukan supervisi terhadap pelaksanaan tugas-tugas pada Divisi Kepatuhan dan Divisi Manajemen Risiko;
- Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai tugas dan tanggung jawab yang diberikan oleh peraturan perundang-undangan, termasuk regulasi yang dikeluarkan oleh otoritas di bidang perbankan dan Anggaran Dasar Bank dan yang berhubungan dengan pelaksanaan tugas-tugas pada Divisi di bawah koordinasinya; dan
- Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

Loan Director

Loan Director performs the duties and responsibilities for managing the Bank in accordance with the laws, including regulations issued by banking authority and Article of Association of Bank, in order to coordinate the implementation of Loan and Funding and Services business activities, including:

- *To oversee the duty implementation by Loan Division and Funding and Services Division;*
- *To sign for letters, drafts and other documents that are principle and can influence Bank's activities as part of his authorities that are constituted by laws, including regulations issued by banking authority and Article of Association of Bank and those relate to the duty implementation by divisions under his supervision.*
- *To carry out additional duties, namely to monitor the entire performance of all Branch Offices including the sub offices as part of his duties and responsibilities which are mentioned in Point (1); and*
- *To carry out other assignments from President Director, and is obligated to prepare the report on the duty implementation.*

Compliance Director

Compliance Director the duties and responsibilities for managing the Bank in accordance with the laws, including regulations issued by banking authority and Article of Association of Bank, in order to coordinate the implementation of activities in areas of Compliance and Risk Management Implementation including:

- *To oversee the duty implementation by Compliance Division and Risk Management Division;*
- *To sign for letters, drafts and other documents that are principle and can influence Bank's activities as part of his authorities that are constituted by laws, including regulations issued by banking authority and Article of Association of Bank and those relate to the duty implementation by divisions under his supervision.*
- *To carry out other assignments from President Director, and is obligated to obligated to prepare the report on the duty implementation.*

Keputusan Direksi

Pada tahun 2018, Direksi telah menetapkan 735 (tujuh ratus tiga puluh lima) Keputusan Direksi, yang diantaranya adalah penetapan kebijakan Buku Pedoman Perusahaan dan Standar Operasional Prosedur sebanyak 29 (dua puluh sembilan) Keputusan. Adapun keputusan-keputusan tersebut adalah sebagai berikut :

Board of Directors' Decree:

In 2018, Board of Directors issued 735 (seven hundred thirty five) Decrees, among which were policy on Corporate Manual Book and Standard Operating Procedures amounting to 27 (twenty-nine) decrees. The decrees are:

KEPUTUSAN DIREKSI TERKAIT BPP DAN SOP

Decisions of Board of Directors Relating to Corporate Manual and SOP

NO	NO. KEPUTUSAN *Decision Number*	TANGGAL *Date*	TENTANG *Description*
1	0006/KEP/DIR/DJA/2018	05 Januari 2018 *January 05, 2018*	SOP *Safe Deposit Box* *SOP of Safe Deposit Box*
2	0012/KEP/DIR/KRD/2018	09 Januari 2018 *January 09, 2018*	Perubahan Kedua Atas Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP KUR *Second Revision to Board of Directors' Decree 0259/KEP/DIR/KRD/2016 about SOP of People's Loan Facility*
3	0031/KEP/DIR/SDM/2018	18 Januari 2018 *January 28, 2018*	Perubahan Kedua Atas Keputusan Direksi Nomor 0292/KEP/DIR/SDM/2017 tentang SOP Gaji & Tunjangan Karyawan *Second Revision to Board of Directors' Decree Number 0292/KEP/DIR/SDM/2017 about SOP of Employee Salaries & Allowances*
4	0039/KEP/DIR/SDM/2018	25 Januari 2018 *January 25, 2018*	Perubahan Kedua Atas Keputusan Direksi Nomor 0348/KEP/DIR/SDM/2014 tentang SOP Status Karyawan *Second Revision to Board of Directors' Decree Number 0348/KEP/DIR/SDM/2014 about SOP of Employee Status*
5	0055/KEP/DIR/KRD/2018	07 Februari 2018 *February 07, 2018*	Perubahan Ke VI atas Keputusan Direksi 0230/KEP/DIR/KRD/2014 tentang SOP Perkreditan *Sixth Revision to Board of Directors' Decree 0230/KEP/DIR/KRD/2014 about SOP of Loan Facility*
6	0091/KEP/DIR/MRO/2018	05 Maret 2018 *March 05, 2018*	SOP *Bussiness Continuity Plan* (BCP) *SOP of Bussiness Continuity Plan (BCP)*
7	0117/KEP/DIR/MRO/2018	20 Maret 2018 *March 20, 2018*	Proses Perhitungan Kecukupan Modal Secara Internal (*Internal Capital Adequacy Assessment Process*) *Internal Capital Adequacy Assessment Process*
8	0124/KEP/DIR/TIA/2018	22 Maret 2018 *March 22, 2018*	SOP Pengelolaan Teknologi Informasi Layanan Internet Bankng Bisnis *SOP of Information Technology Management for Business Banking Internet*
9	0140/KEP/DIR/DJA/2018	27 Maret 2018 *March 27, 2018*	SOP Giro *SOP of Current Accounts*
10	0144/KEP/DIR/SDM/2018	02 April 2018 *April 02, 2018*	Perubahan Kedua Atas Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tentang SOP Disiplin Karyawan *Second Revision to Board of Directors' Decree Number 0349/KEP/DIR/SDM/2014 about SOP of Employee Disciplinary Acts*
11	0174/KEP/DIR/DJA/2018	18 April 2018 *April 18, 2018*	SOP THT Bali Dwipa *SOP of THT Bali Dwipa*
12	0175/KEP/DIR/DJA/2018	18 April 2018 *April 18, 2018*	SOP Bancassurance model bisnis referensi tidak dalam rangka produk Bank *SOP of Bancassurance's reference business model outside Bank's products*
13	0204/KEP/DIR/TIA/2018	08 Mei 2018 *May 08, 2018*	Perubahan Atas Keputusan Direksi Nomor 0453/KEP/DIR/TIA/2016 tentang BPP Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia *Revision to Board of Directors' Decree Number 0453/KEP/DIR/TIA/2016 about Corporate Manual of Fund Transfer and Scheduled Clearing Activities by Bank of Indonesia*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

KEPUTUSAN DIREKSI TERKAIT BPP DAN SOP

Decisions of Board of Directors Relating to Corporate Manual and SOP

NO	NO. KEPUTUSAN *Decision Number*	TANGGAL *Date*	TENTANG *Description*
14	0229/KEP/DIR/UMS/2018	23 Mei 2018 *May 23, 2018*	SOP *Corporate Social Responsibility* *SOP of Corporate Social Responsibility*
15	0324/KEP/DIR/MRO/2018	23 Juli 2018 *July 23, 2018*	SOP *Key Risk Indicator* *SOP of Key Risk Indicator*
16	0326/KEP/DIR/KPN/2018	23 Juli 2018 *July 23, 2018*	SOP Penerapan Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme *SOP of Implementation of Anti-Money Laundering & Terrorism Funding Anticipation Program*
17	0356/KEP/DIR/TIA/2018	03 Agustus 2018 *August 03, 2018*	Perubahan Kedua Atas Keputusan Direksi Nomor 0538/KEP/DIR/TIA/2016 tentang SOP Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia *Second Revision to Board of Directors' Decree Number 0538/KEP/DIR/TIA/2016 about SOP of Corporate Manual of Fund Transfer and Scheduled Clearing Activities by Bank of Indonesia*
18	0369/KEP/DIR/KRD/2018	09 Agustus 2018 *August 09, 2018*	Perubahan Ke VII Atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang SOP Perkreditan *Seventh Revision to Board of Directors' Decree Number 0230/KEP/DIR/KRD/2014 about SOP of Loan Facility*
19	0370/KEP/DIRKRD/2018	09 Agustus 2018 *August 09, 2018*	Perubahan Ketiga Atas Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Rakyat *Third Revision to Board of Directors' Decree Number 0259/KEP/DIR/KRD/2016 about SOP of People's Loan Facility*
20	0423/KEP/DIR/DJA/2018	04 September 2018 *September 04, 2018*	Perubahan Atas Keputusan Direksi Nomor 0034/KEP/DIR/DJA/2016 tentang SOP Tabungan Simpanan Pelajar (SimPel) *Revision to Board of Directors' Decree Number 0034/KEP/DIR/DJA/2016 about SOP of Simpanan Pelajar (SimPel) Saving Program*
21	0509/KEP/DIR/TRS/2018	27 September 2018 *September 27, 2018*	SOP Perdagangan *Banknotes* *SOP of Banknotes Sales*
22	0557/KEP/DIR/KRD/2018	25 Oktober 2018 *October 25, 2018*	Perubahan Ke-VIII Atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang SOP Perkreditan *Eighth Revision Board of Directors' Decree Number 0230/KEP/DIR/KRD/2014 about SOP of Loan Facility*
23	0567/KEP/DIR/RENSTRA/2018	29 Oktober 2018 *October 29, 2018*	BPP Sistem Perencanaan, Anggaran dan Kinerja *Corporate Manual of Planning, Budgeting and Performance System*
24	0581/KEP/DIR/KPN/2018	02 November 2018 *November 02, 2018*	SOP Penerapan Tata Kelola *SOP of GCG Implementation*
25	0636/KEP/DIR/KRD/2018	21 November 2018 *November 21, 2018*	Perubahan Atas Keputusan Direksi Nomor 0485/KEP/DIR/KRD/2017 tentang SOP Kredit Pemilikan Rumah Sejahtera *Revision to Board of Directors' Decree Number 0485/KEP/DIR/KRD/2017 about SOP of Rumah Sejahtera Housing Loan*
26	0643/KEP/DIR/DJA/2018	21 November 2018 *November 21, 2018*	Perubahan Atas Keputusan Direksi Nomor 0670/KEP/DIR/DJA/2017 tentang SOP Mailaku Bank BPD Bali *Revision to Board of Directors' Decree Number 0670/KEP/DIR/DJA/2017 about SOP of Mailaku of Bank BPD Bali*
27	0685/KEP/DIR/SDM/2018	12 Desember 2018 *December 12, 2018*	SOP Penerimaan Karyawan *SOP of Employee Recruitment*
28	0737/KEP/DIR/MRO/2018	28 Desember 2018 *December 28, 2018*	SOP Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*), Limit Risiko (*Risk Limit*) *SOP of Risk Appetite, Risk Tolerance and Risk Limit*
29	0738/KEP/DIR/KPN/2018	28 Desember 2018 *December 28, 2018*	BPP Pelaksanaan Fungsi Kepatuhan *Corporate Manual of Implementation of Compliance Function*

Pencapaian Kinerja

Tahun 2018 Bank BPD Bali berhasil mencetak pertumbuhan Aset, Kredit, dan Dana Pihak Ketiga masing-masing sebesar 1,37%, 1,27%, dan 2,93%. Jika dibandingkan dengan kinerja Industri Perbankan Nasional dan BPD SI, pertumbuhan Bank BPD Bali masih di bawah pertumbuhan perbankan nasional dan BPD SI.

Namun demikian, dari sisi ketahanan kelembagaan, Bank BPD Bali masih berada di atas industri perbankan nasional dan BPD SI, tercermin dari rasio CAR sebesar 23,47%, lebih tinggi dari industri perbankan nasional dan BPD SI masing-masing sebesar 22,97% dan 22,05%

Kinerja PT. Bank Pembangunan Daerah Bali dalam menghasilkan laba tergolong cukup baik tercermin dari pencapaian beberapa rasio keuangan pada tahun 2018 antara lain ROA 3,17%, ROE 19,16%, NIM 7,10% dan BOPO 70,08%. Dalam meraih laba Tahun 2018 Bank mampu menghasilkan laba bersih sebesar Rp. 537 miliar, lebih rendah dibandingkan tahun lalu yang sebesar Rp. 577 miliar. Dimana pencapaian rasio ROA tercapai 96% dari target yang disebabkan oleh persentase pertumbuhan laba sebelum pajak lebih tinggi dibandingkan rata-rata aset selama tahun 2018.

Selaras dengan Laporan Tingkat Kesehatan Bank tahun 2018, peringkat komposit Tingkat Kesehatan PT. Bank Pembangunan Daerah Bali adalah 2 (Sehat) yang mencerminkan kondisi Bank yang secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya sehingga apabila terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan.

Penilaian Profil Risiko menunjukkan Bank memiliki peringkat risiko komposit 3 (tiga) dimana peringkat risiko inheren adalah *moderate* dan kualitas penerapan manajemen risiko adalah *fair*. Hal ini tercermin pada penilaian risiko inheren untuk risiko kredit, risiko likuiditas, risiko operasional, risiko stratejik, risiko kepatuhan, pada peringkat *moderate* sedangkan risiko pasar, risiko hukum dan risiko reputasi berada pada peringkat *low to moderate*.

Performance Achievements

In 2018 Bank BPD Bali succeeded to expand the Assets, Loan and Third Party Fund each by 1.37%, 1.27%, and 2.93%. If compared to performances of National Banking Industry and Indonesian Regional Development Banks (BPD SI), Bank BPD Bali grew below those of national banks and BPD SI.

Still, Bank BPD Bali was considered to be more resilient compared to the conditions of national banking industry and Indonesian Regional Development Banks as indicated from its CAR ratio at 23.47%, thus exceeding the CAR ratios of national banking industry and BPD SI each at 22.97% and 22.05%

PT. Bank Pembangunan Daerah Bali's performance to generate profit declined was fairly good as indicated from some of financial ratios in 2018, among which were ROA at 3.17%, ROE at 19,16%. NIM at 7.10%, and BOPO at 70.08%. The bank could generate Rp. 537 billion net profit or lower than Rp. 577 billion achieved in 2017. ROA achieved 96% of the target due to the higher growth percentage of profit before tax compared to average value of assets in 2018.

In line with the Self Assessment on Report on Bank's Health in 2018, the composite health level of PT. Bank Pembangunan Daerah Bali was ranked 2 (healthy) which generally reflected healthy Bank condition, so that the bank was considered capable of dealing with significant adverse impact from the business dynamics and other external factors, thus confirming that if weakness took place, then it would be less significant.

The Risk Profile Assessment confirmed that the Bank had composite risk rating 3 (three), showing that inherent risk level was at moderate and quality of risk management implementation was fair. Results of assessment of inherent risk for credit risk, liquidity risk, operational risk, strategic risk, and compliance risk were at low to moderate while market risk, legal risk and reputation risk were at low to moderate.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Penilaian Kualitas Penerapan Manajemen Risiko (KPMR) memiliki peringkat *fair* untuk risiko kredit, risiko operasional, dan risiko stratejik, sedangkan KPMR risiko pasar, risiko likuiditas, risiko hukum, risiko kepatuhan dan risiko reputasi memiliki peringkat *satisfactory*.

Dalam mengembangkan jaringan kantor, PT. Bank Pembangunan Daerah Bali selama tahun 2018 telah melaksanakan pembukaan 1 Kantor Kas, 3 Kantor Pelayanan Kas, 4 CDM, dan 14 EDC termasuk merealisasikan 2 (dua) aktivitas baru berupa *Internet Banking* Bisnis/Korporasi dan *Bancassurance* Model Bisnis Referensi. Pencapaian kinerja dapat dilihat sebagaimana tabel berikut:

The results of assessment over Quality of Risk Management Implementation (KPMR) was fair particularly over credit risk, operational risk, and strategic risk, while KPMR over market risk, liquidity risk, legal risk, compliance risk and reputation risk were satisfactory.

In the effort to expand the office network, PT. Bank Pembangunan Daerah Bali during 2018 opened 1 Cash Office, 1 Cash Service Office, 4 CDMs and 14 EDCs, including realizing two new activities, namely Corporate Internet Banking and reference Business Model of Bancassurance. Performance achievements are unveiled in the following table:

PENCAPAIAN KINERJA

Performance Achievement

POS-POS *Posts*	TARGET *Target*	REALISASI *Realization*	PENCAPAIAN *Achievement*
Total Aset – Rp Miliar *Total Assets – Rp Billion*	23.904	22.454	93,93%
Dana Pihak Ketiga – Rp Miliar *Third Party Fund – Rp Billion*	19.248	18.011	93,57%
Giro *Current account*	3.107	1.736	55,87%
Tabungan *Saving*	8.415	9.073	107,82%
Deposito *Time Deposits*	7.727	7.202	93,21%
Kredit – Rp Miliar *Loans – Rp Billion*	17.701	16.446	92,91%
Kredit Modal Kerja *Working Capital Loan*	2.924	2.602	88,99%
Kredit Investasi *Investment Loan*	4.598	4.276	92,99%
Kredit Konsumsi *Consumer Loan*	10.178	9.567	94,09%
Kredit Kepada UMKM – Rp Miliar *MSME Loans – Rp Billion*	6.695	6.086	90,90%
Laba Sebelum Pajak – Rp Miliar *Income before Tax – Rp Billion*	700	733	104,71%
Laba Setelah Pajak – Rp Miliar *Income after Tax – Rp Billion*	525	537	102,29%
Rasio Keuangan Penting - % *Significant Financial Ratios - %*			Deviasi *Deviation*
CAR *CAR*	22,82%	23,47%	102,85%
ROA *ROA*	3,30%	3,17%	96,06%
ROE *ROE*	20,36%	19,16%	89,69%
NIM *NIM*	7,09%	7,10%	100,14%

PENCAPAIAN KINERJA
Performance Achievement

POS-POS *Posts*	TARGET *Target*	REALISASI *Realization*	PENCAPAIAN *Achievement*
BOPO *Operating Expenses to Operating Income*	72,51%	70,08%	96,65%
LDR *LDR*	91,70%	91,22%	99,48%
NPL *NPL*	2,50%	3,17%	126,80%
Pembukaan Kantor – Unit *Office Opening – Unit*	57	25	43,86%
Kantor Kas *Cash Offices*	2	1	50%
Kegiatan Pelayanan Kas *Cash Services*	5	3	60%
ATM *ATM*	13	3	23,08%
CDM *CDM*	4	4	100%
EDC *Electronic Data Capture*	123	90	73,1%

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

DEWAN KOMISARIS

Dewan Komisaris merupakan organ perusahaan yang bertugas secara kolektif untuk melakukan pengawasan dan memberikan saran kepada Direksi serta memastikan bahwa Bank telah melaksanakan tata kelola pada seluruh tingkatan atau jenjang organisasi.

Dalam rangka mendukung aktivitas dan tanggung jawabnya, Dewan Komisaris telah membentuk komite-komite yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi & Nominasi. Dalam memenuhi tugas dan tanggung jawab itu, Dewan Komisaris wajib bertindak secara independen.

Dalam melaksanakan tugas, Dewan Komisaris bertanggung jawab kepada RUPS. Pertanggungjawaban Dewan Komisaris kepada RUPS merupakan perwujudan akuntabilitas pengawasan atas pengelolaan perusahaan dalam rangka pelaksanaan prinsip-prinsip tata kelola. Dewan Komisaris menyampaikan Laporan Tugas Pengawasan Dewan Komisaris setiap tahun dalam RUPS Tahunan.

BOARD OF COMMISSIONERS

Board of Commissioners is an organ that shares collective responsibility to conduct oversight duty and provide advice to the Board of Directors as well as ensure that Bank conducts good governance at all levels of organization.

Board of Commissioners has established committees, namely Audit Committee, Risk Monitoring Committee, and Remuneration& Nomination Committee to support the its duty implementation. Then in performing the duties and responsibilities, Board of Commissioners shall act independently.

Board of Commissioners reports its duty implementation directly to GMS. The accountability report Board of Commissioners presented to GMS reflects the accountability of oversight implementation over the management of the company as part of the implementation of governance principles. Board of Commissioners presents Report on the Oversight Duty of Board of Commissioners every year at Annual GMS.

Jumlah Komposisi dan Kriteria Dewan Komisaris

Jumlah dan komposisi Dewan Komisaris PT Bank Pembangunan Daerah Bali mengalami perubahan selama tahun 2018 yaitu sebagai berikut :

a. Dari tanggal 24 November 2017 sampai dengan 22 Juni 2018 sesuai dengan RUPS Luar Biasa Akta Nomor 54 Tanggal 24 November 2017, menugaskan Dewan Komisaris sebagai pelaksana tugas sementara Direksi sehingga susunan Dewan Komisaris sebagai berikut :

The Number of Composition and Criteria of Board of Commissioners

Total number and composition of members of Board of Commissioners of PT Bank Pembangunan Daerah Bali underwent some changes in 2018, they were:

a. For the period of November 24, 2017 through June 22, 2018 according to the EGMS Act Number 54 dated 24 November 2017, GMS assigned Board of Commissioners as Acting members of Board of Directors , thus the composition was as follows:

SUSUNAN DEWAN KOMISARIS
Board of Commissioners's Structure

NAMA *Name*	JABATAN *Positions*
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen *Non Independent Commissioner*
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	Komisaris Independen *Independent Commissioner*

b. Dan berdasarkan hasil RUPS Luar Biasa Akta Nomor 36 Tanggal 22 Juni 2018, komposisi Dewan Komisaris kembali menjadi lengkap sehingga susunan Dewan komisaris sebagai berikut :

Pursuant to the results of EGMS Act Number 36 dated 22 June 2018, the Board of Commissioners returned to its complete composition, which was as follows:

SUSUNAN DEWAN KOMISARIS
Board of Commissioners's Structure

NAMA *Name*	JABATAN *Positions*
Drs. I Ketut Nurcahya, M.M.	Komisaris Utama Independen *Independent President Commissioner*
I Gde Sudibia, S.H.	Komisaris Non Independen *Non Independent Commissioner*
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen *Non Independent Commissioner*
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	Komisaris Independen *Independent Commissioner*

Anggota Dewan Komisaris PT. Bank Pembangunan Daerah Bali telah memenuhi jumlah, komposisi, kriteria dan independensi sesuai Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bank bagi Bank Umum.

Members of Board of Commissioners of PT. Bank Pembangunan Daerah Bali already complied with the required number, composition, criteria and independence as in the Financial Service Authority Regulation 55/POJK.03/2016 about the Implementation of Good Governance for Commercial Banks.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Independensi Dewan Komisaris

Setiap anggota Dewan Komisaris tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga sampai dengan derajat kedua dengan anggota Dewan Komisaris lainnya dan/atau Direksi, Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen. Hubungan keluarga dan keuangan Dewan Komisaris dapat dilihat pada tabel berikut :

Independence of Board of Commissioners

Every member of Board of Commissioners has neither financial relation, management, stock ownership and/or familial relation until second line with the other members of Board of Commissioners and/or of Board of Directors, Controlling Shareholders or relation with the Bank that can weaken their ability to act independently. The familial as well as financial relations among members of Board of Commissioners are explained as follows:

HUBUNGAN KELUARGA DEWAN KOMISARIS
Familial Relation

NAMA *Name*	HUBUNGAN KELUARGA DENGAN *Having Familial Relation with*					
	DIREKSI *Board of Directors*		DEWAN KOMISARIS *Board of Commissioners*		PEMEGANG SAHAM PENGENDALI *Controlling Shareholders*	
	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*
Drs. I Ketut Nurcahya, M.M.	-	√	-	√	-	√
I Gde Sudibia, S.H.	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H.	-	√	-	√	-	√
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	-	√	-	√	-	√

HUBUNGAN KEUANGAN DEWAN KOMISARIS
Financial Relation

NAMA *Name*	HUBUNGAN KEUANGAN DENGAN *Having Financial Relation with*					
	DIREKSI *Board of Directors*		DEWAN KOMISARIS *Board of Commissioners*		PEMEGANG SAHAM PENGENDALI *Controlling Shareholders*	
	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*	YA *Yes*	TIDAK *No*
Drs. I Ketut Nurcahya, M.M.	-	√	-	√	-	√
I Gde Sudibia, S.H.	-	√	-	√	-	√
Wisnu Bawa Temaja, S.H., M.H.	-	√	-	√	-	√
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	-	√	-	√	-	√

Semua anggota Dewan Komisaris PT. Bank Pembangunan Daerah Bali tidak ada yang memangku jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada 1 (satu) lembaga/perusahaan bukan lembaga keuangan, Badan Usaha Milik Daerah, Badan Usaha Milik Negara dan Swasta; atau anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan Bank yang dikendalikan oleh PT. Bank Pembangunan Daerah Bali.

All members of Board of Commissioners of PT. Bank Pembangunan Daerah Bali did not hold positions as members of Board of Commissioners, Board of Directors or Executives at 1 (one) institution/non-financial company, Local Enterprises, State and Private Enterprises, or members of Board of Commissioners, Board of Directors, or Executives that hold oversight function at 1 (one) non-Bank subsidiary controlled by PT. Bank Pembangunan Daerah Bali.

RANGKAP JABATAN DEWAN KOMISARIS
Dual Positions

NAMA *Name*	JABATAN *Positions*	JABATAN PADA PERUSAHAAN/ INSTITUSI LAIN *Positions at other Company/Institutions*	NAMA PERUSAHAAN/ INSTITUSI LAIN *Name of other Company/ Institutions*
Drs. I Ketut Nurcahya, M.M.	Komisaris Utama Independen *Independent President Commissioner*	-	-
I Gde Sudibia, S.H.	Komisaris Non Independen *Non Independent Commissioner*	-	-
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen *Non Independent Commissioner*	-	-
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	Komisaris Independen *Independent Commissioner*	-	-

Pedoman dan Tata Tertib Kerja Dewan Komisaris
Dewan Komisaris dalam melaksanakan tugasnya berpedoman pada Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Guideline and Code of Conduct of Board of Commissioners
Board of Commissioners performs the duties in accordance with Decisions of Board of Commissioners Number 002/ KEP/DK/BPD/2018 dated June 25, 2018 about Guidance and Code of Conduct of Board of Commissioners.

Sertifikasi Manajemen Risiko Dewan Komisaris
Seluruh anggota Dewan Komisaris Bank telah lulus dalam mengikuti program Eksekutif Sertifikasi Manajemen Risiko yang diadakan oleh Badan Sertifikasi Manajemen Risiko dan telah pula mengikuti Program Pemeliharaan sesuai ketentuan yang berlaku.

Certification of Risk Management of Board of Commissioners
All members of Board of Commissioners of the Bank passed the Executive Program of Risk Management Certification which was held by Risk Management Certification Board and had also participated in Maintenance Program as required by law.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Rapat Dewan Komisaris

Berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris, Dewan Komisaris wajib menyelenggarakan rapat secara berkala paling kurang 4 (empat) kali dalam setahun atau sewaktu-waktu apabila dipandang perlu dan wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling kurang 2 (dua) kali dalam setahun.

Hasil rapat Dewan Komisaris dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir dan didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat. Adapun frekuensi dan kehadiran rapat Dewan Komisaris selama tahun 2018 sebanyak 30 kali dengan rincian sebagai berikut :

Meetings of Board of Commissioners

Pursuant to the Code of Conduct of Board of Commissioners, Board of Commissioners must hold meetings on periodical basis at least 4 (four) times within a year or at anytime if necessary, and must be physically attended by all Board members at least twice in a year.

Results of meetings of Board of Commissioners are well documented in the minutes meeting and signed by all members of Board of Commissioners, who are present, including dissenting opinions, if any. The report on the frequency and attendance at meetings of Board of Commissioners during 2018, which reached to 30 (thirty) times, is as follows:

FREKUENSI RAPAT DEWAN KOMISARIS
The Meeting Frequency of Commissioners

NAMA *Name*	JUMLAH RAPAT *Total Meetings*	RAPAT YANG DIHADIRI LANGSUNG *Meetings Directly Attended*	KEHADIRAN MASING-MASING DI SETIAP RAPAT *Attendance at Each Meeting*	PERSENTASE KEHADIRAN *Attendance %*
Drs. I Ketut Nurcahya, M.M.	30	22	22	73,33 %
I Gde Sudibia, S.H.	30	19	19	63,33 %
Wisnu Bawa Temaja, S.H., M.H.	30	29	29	96,67 %
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	30	28	28	93,33 %

Dengan rincian sebagai berikut :

a) Frekuensi dan kehadiran rapat Intern Dewan Komisaris selama tahun 2018 sebanyak 8 (delapan) kali

The below are the details:

a) Frequency of attendance at internal meetings of Board of Commissioners reached to 8 (eight) times

NAMA *Name*	JUMLAH RAPAT *Total Meetings*	RAPAT YANG DIHADIRI LANGSUNG *Meetings Directly Attended*	KEHADIRAN MASING-MASING DI SETIAP RAPAT *Attendance at Each Meeting*	PERSENTASE KEHADIRAN *Attendance %*
Drs. I Ketut Nurcahya, M.M.	8	6	6	75 %
I Gde Sudibia, S.H.	8	6	6	75 %
Wisnu Bawa Temaja, S.H., M.H.	8	8	8	100 %
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	8	8	8	100 %

b) Frekuensi dan kehadiran rapat Dewan Komisaris dengan Direksi selama tahun 2018 sebanyak 6 (enam) kali

b) Frequency of attendance at joint meetings between Board of Commissioners and Board of Directors reached to 6 (six) times

NAMA *Name*	JUMLAH RAPAT *Total Meetings*	RAPAT YANG DIHADIRI LANGSUNG *Meetings Directly Attended*	KEHADIRAN MASING-MASING DI SETIAP RAPAT *Attendance at Each Meeting*	PERSENTASE KEHADIRAN *Attendance %*
Drs. I Ketut Nurcahya, M.M.	6	2	2	33,33 %
I Gde Sudibia, S.H.	6	2	2	33,33 %
Wisnu Bawa Temaja, S.H., M.H.	6	6	6	100 %
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	6	6	6	100 %

c) Frekuensi dan kehadiran rapat Dewan Komisaris dengan Divisi beserta Komite selama tahun 2018 sebanyak 2 (satu) kali

c) Frequency of attendance at meetings between Board of Commissioners and Division and Committees was reached to 2 (two) times

NAMA *Name*	JUMLAH RAPAT *Total Meetings*	RAPAT YANG DIHADIRI LANGSUNG *Meetings Directly Attended*	KEHADIRAN MASING-MASING DI SETIAP RAPAT *Attendance at Each Meeting*	PERSENTASE KEHADIRAN *Attendance %*
Drs. I Ketut Nurcahya, M.M.	2	2	2	100%
I Gde Sudibia, S.H.	2	2	2	100%
Wisnu Bawa Temaja, S.H., M.H.	2	2	2	100%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	2	2	2	100%

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

d) Frekuensi dan kehadiran rapat Dewan Komisaris beserta Komite selama tahun 2018 sebanyak 13 (tiga belas) kali

d) Frequency and Attendance of Members of Board of Commissioners and Committees in 2018 reached to 13 (thirteen) times

NAMA *Name*	JUMLAH RAPAT *Total Meetings*	RAPAT YANG DIHADIRI LANGSUNG *Meetings Directly Attended*	KEHADIRAN MASING-MASING DI SETIAP RAPAT *Attendance at Each Meeting*	PERSENTASE KEHADIRAN *Attendance %*
Drs. I Ketut Nurcahya, M.M.	13	11	11	84,62 %
I Gde Sudibia, S.H.	13	9	9	69,23 %
Wisnu Bawa Temaja, S.H., M.H.	13	12	12	92,31 %
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	13	13	13	100 %

e. Frekuensi dan kehadiran rapat Dewan Komisaris dengan Divisi selama tahun 2018 sebanyak 1 (satu) kali

e) Frequency and Attendance of Members of Board of Commissioners and Division in 2018 reached to 1 (one) meeting.

NAMA *Name*	JUMLAH RAPAT *Total Meetings*	RAPAT YANG DIHADIRI LANGSUNG *Meetings Directly Attended*	KEHADIRAN MASING-MASING DI SETIAP RAPAT *Attendance at Each Meeting*	PERSENTASE KEHADIRAN *Attendance %*
Drs. I Ketut Nurcahya, M.M.	1	1	1	100 %
I Gde Sudibia, S.H.	1	1	1	100 %
Wisnu Bawa Temaja, S.H., M.H.	1	1	1	100 %
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	1	1	1	100 %

Struktur Remunerasi Dewan Komisaris

Besarnya penghasilan Dewan Komisaris mengacu pada Keputusan RUPS Luar Biasa dengan Akta Nomor 24 tanggal 11 Maret 2015 yang memutuskan perhitungan penghasilan Dewan Komisaris dan Direksi PT. Bank Pembangunan Daerah Bali dengan jumlah remunerasi dan fasilitas lain sebagai berikut :

Remuneration Structure of the Board of Commissioners

The amount of remuneration for the Board of Commissioners is calculated with reference to the Extraordinary GMS' Decision Act No.24 dated 11 March 2015 regulating the calculation of remuneration and others facilities of the Board of Commissioners and Board of Directors of PT Bank Pembangunan Daerah Bali which is as follows:

REMUNERASI DEWAN KOMISARIS
Remuneration of The Board of Commissioners

JENIS REMUNERASI DAN FASILITAS LAIN *Remuneration and Other Facilities*	JUMLAH YANG DITERIMA DALAM 1 TAHUN *Total in year*	
	ORANG *Person*	RUPIAH *Rupiahs*
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk *non natura*) *Remuneration (salaries, fees, bonuses, regular allowances, bonuses, and other facilities in the form of non-natura)*	4	9.598.918.473,00
Fasilitas lain dalam bentuk *natura* (perumahan, transportasi, asuransi kesehatan) yang: *Other facilities in form of natura (housing, transportation, health insurance):* **a) dapat dimiliki** *can be owned* **b) tidak dapat dimiliki** *can not be owned*	4	207.902.000,00
Total *Total*	4	9.806.820.473,00

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

Other facilities in form of natura (transportation, health insurance) which:

JUMLAH REMUNERASI *The Remuneration*	JUMLAH KOMISARIS *Total Members of Board of Commissioners*
Di atas Rp2 miliar *Above Rp2 billion*	4
Di atas Rp1 miliar s.d Rp2 miliar *Above Rp1 billion to Rp2 billion*	0

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Kepemilikan Saham Dewan Komisaris

PT. Bank Pembangunan Daerah Bali mewajibkan anggota Dewan Komisaris untuk mengungkapkan kepemilikan sahamnya, baik pada PT. Bank Pembangunan Daerah Bali maupun pada Bank dan/atau perusahaan lain, yang berkedudukan di dalam dan diluar negeri dalam suatu laporan yang harus diperbaharui setiap tahunnya.

Terkait dengan Kepemilikan Saham Dewan Komisaris pada Bank, Lembaga Keuangan Non Bank dan Perusahaan Lain menurut ketentuan Otoritas Jasa Keuangan, anggota Dewan Komisaris baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain.

Stock Ownership by Board of Commissioners

PT. Bank Pembangunan Daerah Bali requires members of Board of Commissioners to disclose the stock ownership, in PT. Bank Pembangunan Daerah Bali and in other Bank and/or companies, with business location in the country or abroad, in a report that shall be updated every year.

Relating to the Ownership of Board of Commissioners in Bank, Non-Bank Financial Institution, and Other Companies according to the regulation of Financial Service Authority, members of Board of Commissioners, either individually or collectively, are disallowed to hold more than 25% of total paid-in capital of a company.

KEPEMILIKAN SAHAM DEWAN KOMISARIS
Stock Ownership by Board of Commissioners

NAMA *Name*	PT BANK BPD BALI *PT. Bank Pembangunan Daerah Bali*	BANK LAIN *Other Bank*	PERUSAHAAN LAIN *Other Company*	LEMBAGA KEUANGAN NON BANK *Non Bank Financial Institution*
Wisnu Bawa Temaja, S.H., M.H.	-	-	-	-
I Gde Sudibia, S.H.	-	-	-	-
Wisnu Bawa Temaja, S.H., M.H.	-	-	-	-
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	-	-	-	-

Pelatihan Dewan Komisaris Tahun 2018

Seluruh anggota Dewan Komisaris telah berkomitmen dan berupaya meningkatkan pengetahuan tentang perbankan dan perkembangan terkini secara berkelanjutan terkait bidang keuangan/lainnya dalam mendukung pelaksanaan tugas dan tanggungjawabnya dengan mengikuti *workshop*, seminar dan penyegaran (*refreshment*) yang diselenggarakan BSMR/LSPP dan lulus Sertifikasi Manajemen Risiko sesuai ketentuan.

Trainings of Board of Commissioners in 2018

All members of Board of Commissioners share commitment and make efforts to improve their banking knowledge and get updates on financial and other issues consistently in order to support their duty implementation by participating in workshops, seminars and refreshments held by BSMR/LSPP. They also passed Risk Management Certification as required by the regulation.

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris melakukan pengawasan atas kebijakan pengurusan, jalannya pengurusan baik mengenai perseroan maupun usaha perseroan, memberikan saran kepada Direksi serta melakukan

Scope of Duties and Responsibilities of Board of Commissioners

Board of Commissioners oversees the implementation of management policy, the company as well as business management, provides advice to Board of Directors as well as conducts other duties and responsibilities as

tugas dan tanggung jawab lainnya sebagaimana ditetapkan dalam Anggaran Dasar Perseroan dan Peraturan Perundang-Undangan yang berlaku. Dewan Komisaris juga telah memiliki Pedoman dan Tata Tertib Kerja sesuai dengan Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2018 tanggal 25 Juni 2018.

stipulated in the Articles of Association of the Company and the applying Laws. Board of Commissioners also has the Guideline and Code of Conduct in accordance with the Decision Letter of Board of Commissioners Number 002/KEP/DK/ BPD/2018 dated June 25, 2018.

Pengawasan Dewan Komisaris bersifat mengikat bagi setiap anggota Dewan Komisaris. Selama tahun 2018 Dewan Komisaris melaksanakan kegiatan pengawasan yang meliputi :

The implementation of supervision by Board of Commissioners is a binding commitment for each member of Board of Commissioners. During 2018, Board of Commissioners executed the following oversight activities:

Pengawasan Rencana Bisnis Bank

Dalam rangka pelaksanaan Rencana Bisnis Bank Tahun 2018, Dewan Komisaris telah memberikan saran, nasihat ataupun masukan baik melalui surat maupun rapat koordinasi.

Supervision over Bank Business Plan

In implementing the Bank Business Plan of 2018, Board of Commissioners provided advice and inputs through mails and coordination meeting.

Selanjutnya dalam rangka pengendalian atas kualitas kredit, Direksi telah membentuk Tim Penanganan dan Penyelesaian Kredit Bermasalah sesuai Keputusan Direksi Nomor 0327/KEP/DIR/RENSTRA/2016 tanggal 1 Juli 2016.

To control the credit quality, Board of Directors had established Settlement Team to Non-Performing Loans according to Board of Directors' Decree Number 0327/ KEP/DIR/RENSTRA/2016 dated 1 July 2016.

Dewan Komisaris telah melakukan pengawasan atas pelaksanaan kebijakan penanganan dan penyelesaian kredit bermasalah tersebut dan telah memberikan saran/ nasihat baik melalui surat ataupun rapat koordinasi. Kegiatan ini telah berhasil menurunkan persentase kredit bermasalah (*Non Performing Loan*/NPL) turun berada dibawah target RBB yang ditetapkan yaitu NPL *Gross* sebesar 1,47% dari target yang ditetapkan sebesar 1,97% dan di bawah komitmen pengurus kepada RUPS maksimal sebesar 1,54%. Begitu juga untuk penanganan debitur PT. Karya Cipta Putra Pratama saat ini sedang dalam proses penyelesaian.

Board of Commissioners oversaw the implementation of policy on the settlement to non-performing loan and gave advice through issuance of a letter or at coordination meetings. The activities succeeded to reduce the Non-Performing Loan (NPL) below Bank Business Plan target at 1.97% and below the management commitment to GMS at 1.54%. The Bank was also in the process of settling its loan issue with PT Karya Cipta Putra Pratama.

Selain pengendalian NPL, Direksi telah berusaha secara maksimal untuk merealisasikan RBB Tahun Buku 2018, namun seiring perlambatan perekonomian yang terjadi serta adanya kondisi bencana Gunung Agung sehingga terdapat beberapa target kuantitatif maupun kualitatif belum dapat dicapai secara optimal seperti penyaluran kredit, penghimpunan dana, kas mobil, ATM, CDM, pindah alamat kantor, Laku Pandai, Kartu Debet.

Aside from NPL settlements, Board of Directors had made effort to realize Bank Business Plan of the book year of 2018. Yet with economic slowdown and Mount Agung natural disaster issue, the results were below expectations, in which some qualitative and quantitative aspects missed the targets, such as in terms of loan disbursement, fund collection, mobile cash, ATM, CDM, office movement, mobile banking and Debet Card.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Pengawasan Pelaksanaan Tata Kelola

Dalam rangka meningkatkan pelaksanaan tata kelola, Dewan Komisaris telah melakukan pengawasan melalui pemantauan, evaluasi, dan rapat koordinasi dengan Direksi serta Unit Kerja terkait.

Upaya-upaya tersebut telah membuahkan hasil yaitu tercermin dari hasil penilaian sendiri (*Self Assessment*) periode Semester I Tahun 2018 pada peringkat 2 (baik) namun hasil penilaian OJK untuk posisi Januari 2018 sampai dengan Juni 2018 sesuai dengan surat Nomor SR-63/KR.08/2018 tanggal 6 September 2018 tentang Tingkat Kesehatan Bank Saudara Posisi 30 Juni 2018 dengan faktor Tata Kelola Bank adalah berada pada peringkat 3 dengan Predikat Komposit "Cukup Baik", dan Bank telah menyampaikan tindak lanjut penyempurnaan/*Action Plan* atas penilaian tata kelola posisi Juni 2018 kepada OJK sesuai surat Direksi Nomor B-0974/KPN/KEP/2018 tanggal 18 September 2018. Sedangkan untuk periode Semester II Tahun 2018 dimana berdasarkan hasil penilaian *Self Assessment* berada pada peringkat 2 (baik).

Hasil penilaian ini dapat berubah sesuai hasil penilaian OJK yang sampai saat ini, Bank belum menerima hasil penilaian yang dimaksud.

Selain itu dalam rangka pengawasan aktif, Dewan Komisaris melalui Komite Remunerasi dan Nominasi telah melakukan kegiatan yaitu mengevaluasi pelaksanaan kebijakan remunerasi bagi pejabat eksekutif dan pegawai untuk disampaikan kepada Direksi dan melakukan kajian serta merekomendasikan kepada Dewan Komisaris perihal penyegaran formasi Direksi berdasarkan Susunan Organisasi yang baru.

Pengawasan Penerapan Manajemen Risiko

Dewan Komisaris melalui Komite Pemantau Risiko telah mengevaluasi profil risiko Bank dan memberikan saran/nasihat kepada Direksi baik melalui surat maupun rapat koordinasi.

Saran/arahan tersebut telah ditindaklanjuti oleh Direksi, dapat dilihat dari hasil penilaian OJK untuk Tingkat Kesehatan Bank Semester I Tahun 2018

Oversight on GCG Implementation

In order to improve the implementation of good corporate governance, Board of Commissioners has carried out the supervisory task through monitoring activity, evaluation and coordination meeting with Board of Directors and related Working Unit.

Those efforts let to positive results as indicated from Self Assessment results of first half of 2018, Bank's health was rated 2 yet the results of FSA assessment for the period of January 2018 until June 2018 pursuant to the letter Number SR-63/KR.08/2018 dated 6 September 2018 about Bank's Health as of June 30, 2018 with Bank's Good Governance Implementation rated 3 with Composite Predicate "Fairly Good", and Bank had confirmed to have submitted Action Plan over the assessment of good governance as of June 2018 to FSA according to Board of Directors' Letter Numner B-0974/KPN/KEP/2018 dated 18 September 2018. Then for 2nd half of 2018, FSA assessment showed that the rating was 2 (good).

Results of the assessment however can be different in accordance with results of FSA's assessment that the Bank still has not yet received.

In addition, as part of active supervision, Board of Commissioners through Remuneration and Nomination Committee conducted several activities, namely evaluating the implementation of remuneration policy for the executives and employees to be further submitted to Board of Directors and conducting review and giving recommendations to Board of Commissioners about restructuring of Board of Directors based on new Organizational Structure.

Oversight on the Implementation of Risk Management

Board of Commissioners through the Risk Monitoring Committee conducted an evaluation over Bank's risk profile and provided advice/recommendations to the Board of Directors through mails and coordination meetings.

Board of Directors had followed up those advice/recommendations, as indicated from the results of FSA assessment in first half of 2018, which showed 2 (healthy)

mendapatkan peringkat 2 (sehat). Selanjutnya dari hasil Tingkat Kesehatan Bank Semester II Tahun 2018 tetap berada pada peringkat 2 (sehat) dengan profil risiko Bank secara agregat berada pada peringkat 3, risiko inheren secara komposit tergolong moderat (Moderate) dan Kualitas Penerapan Manajemen Risiko (KPMR) secara komposit cukup mamadai (*Fair*).

rating. Furthermore the results of Self Assessment over the Bank's Health Condition in second half of 2018 indicated the Bank's health rated 2 (healthy) with aggregate risk profiles rated 3, composite inherent risks rated Moderate level while the composite Quality of Risk Management Implementation was considered Fair.

Sistem Pengendalian *Intern*

Pelaksanaan Sistem Pengendalian *Intern* diantaranya mencakup Pelaksanaan Fungsi Kepatuhan, Pelaksanaan Fungsi *Audit Intern*, Pelaksanaan Fungsi Audit Eksternal, Program APU & PPT, Penerapan Strategi *Anti Fraud* dan Pelaksanaan Tindak Lanjut Hasil *Audit*.

Internal Control System

The implementation of Internal Control System included the implementation of Compliance Function, the implementation of Internal Audit Function, implementation of External Audit Function, APU & PPT Program, the implementation of Anti-Fraud strategies and the implementation of follow-up to the Audit results.

1. **Pelaksanaan Fungsi Kepatuhan**

   Dalam rangka meningkatkan kualitas pelaksanaan tugas dan fungsi kepatuhan, Dewan Komisaris telah memberikan saran/nasihat kepada Direksi antara lain:
   - Meningkatkan peran dan fungsi *ex-ante*/ preventif.
   - Melakukan analisa secara komprehensif dampak risiko yang ditimbulkan terhadap adanya 47 jabatan kosong, dan ketidaksesuaian kebijakan *intern* dengan ketentuan eksternal.
   - Menyusun indikator/parameter sebagai alat ukur untuk mengevaluasi pelaksanaan internalisasi dan sosialisasi ketentuan agar berjalan optimal.
   - Meningkatkan intensitas koordinasi antar unit bisnis dan unit risiko/kepatuhan, internalisasi budaya risiko dan kepatuhan serta meningkatkan kualitas SDM yang bertugas dibidang pelaporan, pemantauan atas penyelesaian tindak lanjut temuan hasil Audit.
   - Laporan Pemantauan Kepatuhan terhadap Penerapan Program APU & PPT agar dilaporkan kepada Dewan Komisaris disertai analisis terhadap pelaksanaan tugas dan tanggungjawab Direksi dalam penerapan Program APU & PPT.
   - Pelaksanaan Tugas dan Fungsi Direktur Kepatuhan agar lebih dioptimalkan dalam rangka meminimalkan pelanggaran yang terjadi.

1. ***The Implementation of Compliance Function***

   In order to improve the quality of the implementation of compliance duties and function, Board of Commissioners has given advice to the Board of Directors relating to:
   - *The increasing role and function of ex-ante/ preventive.*
   - *The implementation of comprehensive analysis upon risk impacts from 58 vacancies, and incompliance between internal policy and external regulation.*
   - *The formulation of indicators/parameters as tool of measurement in evaluating the implementation of internalization and socialization of regulation so as to run at optimum level.*
   - *The intensifying coordination between business units and risk/compliance unit, internalization of risk culture and compliance as well as the increasing quality of human resources who is responsible for the reporting, monitoring over the completion of follow-up to the audit findings.*
   - *Monitoring Report on Compliance in the Implementation of APU & PPT Program to be further submitted to Board of Commissioners and accompanied by analysis over the duty implementation by Board of Directors relating to the implementation of APU & PPT program.*
   - *The optimum implementation of Duties and Function of Compliance Director in order to minimize the violating acts.*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

2. Fungsi Audit *Intern*

Dalam rangka pengawasan fungsi Audit *Intern*, Dewan Komisaris melalui Komite Audit telah melakukan kegiatan sebagai berikut :

- Memberikan saran/masukan atas Program Kerja Audit Tahunan (PKAT) Satuan Kerja Audit *Intern* (SKAI) & *Anti Fraud*, dan menyatakan bahwa materi PKAT Tahun 2018 pada umumnya telah memenuhi pokok-pokok Peraturan Bank Indonesia Nomor 1/6/PBI/1999.
- Melakukan evaluasi atas Pelaksanaan Tugas SKAI & *Anti Fraud* meliputi :

a. Pemeriksaan Umum

Pemeriksaan Umum meliputi Satuan Kerja di Kantor Pusat dan 14 (empat belas) Kantor Cabang yang dilaksanakan secara *On Site* dan 14 (empat belas) Kantor Cabang secara *off-site*, Sistem BI-RTGS, SKNBI, BI-SSSS, KPDHN, dan BI-ETP. Berdasarkan Laporan Hasil *Audit*, secara umum ditemukan adanya kelemahan pada sistem pengendalian *intern*, kurang memperhatikan prinsip kehati-hatian khususnya pada bidang perkreditan, kurang memahami ketentuan operasional perbankan serta lemahnya pengawasan/supervisi atasan langsung.

Sehubungan dengan hal tersebut, Dewan Komisaris telah memberikan saran/nasihat kepada Direksi agar menugaskan:

i. Kepada Kepala Cabang/Kepala Unit Kerja agar :
- Memberikan pembinaan kepada pegawai terkait ketentuan di bidang operasional perbankan, prinsip kehati-hatian serta meningkatkan fungsi pengawasan/supervisi atasan langsung.
- Menindaklanjuti temuan hasil Audit sesuai dengan komitmen yang telah disepakati.

ii. SKAI & *Anti Fraud* agar :
- Menyempurnakan/menyelaraskan antara BPP dan SOP Audit Berbasis Risiko.
- Meningkatkan kualitas hasil audit, *review* hasil audit dan kompetensi auditor/tim audit.

2. Internal Audit Function

As part of supervision over the implementation of internal audit function, Board of Commissioners through Audit Committee carried out the following activities:

- *Providing advice/inputs for Annual Audit Work Program (PKAT) of Internal Audit Unit (IAU) & Anti Fraud, and confirming that PKAT materials in 2018 generally fulfilled the key points of Bank of Indonesia Regulation Number 1/6/PBI/1999.*
- *Conducting evaluation over the Implementation of the Duties of IAU & Anti Fraud, including:*

a. General Audit

General audit activities consist of Units at Head Office and 14 (fourteen) On-Site Branch Offices and 14 (fourteen) off-site Branch Offices, BI-RTGS, SKNBI, BI-SSSS, KPDHN, and BI-ETP systems. Pursuant to the Audit Report, some weaknesses were found in internal control system, and there was less attention to the implementation of prudence principles, particularly in loan disbursement, lack of understanding in operational banking regulation and weak supervision by direct supervisor.

Therefore, Board of Commissioners has given advice to the Board of Directors in order to assign:

i) Branch Heads/Unit Heads for:
- *Enhancing knowledge of employees about the banking operational regulations, prudence principles and improving oversight function of direct supervisor.*
- *Following up to the audit findings according to the agreed commitment.*

ii) IAU & Anti Fraud for:
- *Improving/aligning the Bank Business Plan and Risk-Based SOP*
- *Improving quality of audit results, review of audit results and auditor's competence.*

- Menyempurnakan pengungkapan atribut temuan terutama uraian kondisi, sebab dan akibat.
- Melakukan supervisi secara berjenjang baik pada tahap perencanaan, pelaksanaan, dan pelaporan hasil Audit.

b. **Pemeriksaan Khusus**

Dalam Tahun 2018 SKAI & *Anti Fraud* melakukan 4 (empat) kali Audit khusus dan terbukti Fraud serta 2 (dua) kali Surprise Audit yaitu :

i. Yang terbukti *Fraud* yaitu :
- Kantor Cabang Badung.
- Kantor Cabang Klungkung.
- Kantor Cabang Seririt dan Kantor Cabang Negara.
- Kantor Cabang Pembantu Selat

ii. *Surprise* Audit yaitu :
- *Surprise* Audit Kantor Cabang Pembantu Kamboja terkait karyawan.
- *Surprise* Audit Kantor Cabang Badung terkait peningkatan NPL yang signifikan.

Dewan Komisaris telah memberikan arahan/ rekomendasi kepada Direksi agar :
- Menindaklanjuti hasil Audit sesuai rekomendasi SKAI & *Anti Fraud*.
- Memberikan sanksi yang tegas kepada pelaku *Fraud* serta kepada pihak-pihak yang bertanggungjawab setelah memperhatikan saran dari Tim Pertimbangan Hukuman Jabatan dengan mengacu pada ketentuan dalam BPP SDM.
- Meningkatkan sistem *internal control*.

3. **Fungsi Audit Eksternal**

Dalam rangka penunjukan Akuntan Publik dan Kantor Akuntan Publik, Dewan Komisaris telah menyampaikan kepada Direksi 20 (dua puluh) nama Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan Audit Umum dan Evaluasi Kinerja atas Laporan Keuangan Tahun Buku 2017 yang direkomendasikan oleh Komite Audit sebagai daftar pendek (*short list*) untuk ditindaklanjuti proses pengadaannya sesuai prosedur dan ketentuan yang berlaku.

- *Improving the disclosure of finding attributes, particularly description of condition, causes and effects.*
- *Conducting supervision in gradual basis starting from planning, implementation and reporting of the Audit results.*

*b. **Special Audit***

During 2018, IAU & Anti Fraud conducted 4 (four) special audits and were proven Fraud as well as conducted 2 (two) Surprise Audits, namely:

i) Fraud cases were proven at:
- *Badung Branch.*
- *Klungkung Branch.*
- *Seririt Branch and Negara Branch*
- *Selat Supporting Branch*

ii) Surprise Audits took place at:
- *Surprise Audit at Kamboja Supporting Branch relating to the employee.*
- *Surprise Audit at Badung Branch relating to significant NPL.*

Board of Commissioners has given recommendations to Board of Directors in order to:
- *Follow up the Audit results according to the recommendations from IAU & Anti Fraud.*
- *To put firm sanction upon employees that were proven to conduct Fraud as well as to the parties who were responsible after taking advice from Job Sanction Advisory Team with respect to the regulation in Bank Business Plan of Human Resources.*
- *Improve internal control system.*

*3. **External Audit Function***

In order to appoint the Public Accountant and Public Accountant Firm, Board of Commissioners proposed to Board of Directors 20 (twenty) names of Public Accountants and Public Accountant Firms to execute General Audit and Performance Assessment over Financial Statements of Fiscal year of 2017 which was recommended by Audit Committee in the form of short list so that the process of procurement could be followed up according to the applying procedures and regulations.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

4. Penerapan Strategi *Anti Fraud*

Dewan Komisaris melalui Komite Audit telah melakukan evaluasi atas 4 (empat) pilar penerapan Strategi *Anti Fraud*, yang hasilnya cukup memadai, namun perlu lebih dioptimalkan terutama pilar Pencegahan dan Deteksi. Terhadap masalah ini Dewan Komisaris telah memberikan arahan/ nasihat kepada Direksi agar:

- Meningkatkan budaya kepatuhan kepada seluruh pegawai, serta mengupayakan pengisian kekosongan Pelaksana Bidang *Monitoring* Pasif, sehingga pelaksanaan kegiatan dapat dilaksanakan secara optimal.
- Menugaskan Kepala SKAI & *Anti Fraud* untuk melakukan pemantauan tindak lanjut hasil Audit dengan lebih optimal, secara terus menerus melakukan sosialisasi strategi *Anti Fraud* khususnya terkait kebijakan *zero tolerances* terhadap pelaku *Fraud*, sosialisasi penerapan aplikasi *Wistleblowing System*, melaksanakan monitoring pasif, serta melaksanakan *Surprise* Audit dengan frekuensi yang lebih banyak/sering.
- Menugaskan seluruh Pimpinan Satuan/Unit Kerja untuk meningkatkan fungsi pengendalian *Intern* terutama supervisi atas pelaksanaan tugas pegawainya, melaksanakan program mengenal pegawai (*Know Your Employee*) dan melaporkannya secara teratur kepada Divisi SDM, serta meningkatkan pelaksanaan tindak lanjut hasil Audit, apabila dimungkinkan dapat dituntaskan sebelum batas waktu komitmen yang disepakati.

4. Anti Fraud Strategy Implementation

Board of Commissioners through Audit Committee conducted evaluation over 4 (four) pillars of Anti Fraud strategy implementation, whose results were adequate, yet they still needed to be optimized, particularly in the areas of Preventive and Detection. Upon the issue, Board of Commissioners had advised Board of Directors for:

- *Strengthening compliance culture to all employees, as well as fulfilling the vacancy of Passive Monitoring Officer, so that the activity implementation could be optimized.*
- *Assigning the Head of IAU & Anti Fraud to carry out monitoring activity over follow-up to the Audi results at optimum level, consistently socializing Anti Fraud strategies, particularly the implementation of zero tolerance policy upon those conducting Fraud, socializing the implementation of Whistleblowing System application, conducting passive monitoring, and increasing Surprise Audit activities.*
- *Assigning Unit Heads to enhance the internal control function particularly in overseeing the employee's duty implementation, executing Know-Your-Employee program and making regular report to HR Division, as well as optimizing the follow-up to the Audit results and settling the issues before the commitment due, if possible.*

5. Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT)

Dalam rangka pengawasan atas Program APU & PPT, disarankan agar Laporan Pemantauan Kepatuhan atas Program APU & PPT dilaporkan kepada Dewan Komisaris disertai analisis terhadap pelaksanaan tugas dan tanggungjawab Direksi dalam penerapan Program APU & PPT.

5. Anti Money Laundry Program & Terrorism Funding Prevention (APU & PPT)

As part of supervision over APU & PPT Program implementation, it is recommended that Monitoring Report on Compliance in APU & PPT Program should be reported to Board of Commissioners, including the analysis over the duty implementation by Board of Directors in executing APU & PPT program.

6. Pengawasan Pelaksanaan Tindak Lanjut Hasil Audit

Pelaksanaan tindak lanjut hasil Audit telah memadai yaitu sampai dengan tanggal 31 Desember 2018 dari 1.236 (seribu dua ratus

6. Supervision over the Implementation of Follow-ups to Audit Results

The implementation of follow-ups to the Audit Results was adequate as through December 31, 2018, of total 1,236 (one thousand two hundred thirty six)

tiga puluh enam) temuan sudah ditindaklanjuti sebanyak 1.172 (seribu seratus tujuh puluh dua) temuan atau 94,8%, sedangkan sisanya sebanyak 64 (enam puluh empat) temuan atau 5,2% sedang dalam proses tindak lanjut. Apabila dilihat per *Auditee* masih terdapat 4 (empat) *Auditee* yang belum tuntas 100% yaitu :

- *Intern* Tahun 2016 sebanyak 2 (dua) temuan atau 99,2% tuntas.
- OJK Provinsi Bali-Umum sebanyak 8 (delapan) temuan atau 92,1% tuntas.
- *Intern* tahun 2017 sebanyak 5 (lima) temuan atau 98,3% tuntas.
- *Intern* tahun 2018 sebanyak 31 (tiga puluh satu) temuan atau 89,3% tuntas.
- PPATK sebanyak 1 (satu) temuan atau 91,7% tuntas.
- OJK Provinsi Bali-TI sebanyak 17 (tujuh belas) temuan atau 41,4% tuntas.

Sehubungan dengan hal tersebut, disarankan agar melaksanakan tindak lanjut hasil Audit dengan lebih optimal, apabila dimungkinkan dapat dituntaskan sebelum batas waktu komitmen yang telah disepakati.

findings, 1,172 (one thousand one hundred seventy two) findings or 94.8% were successfully followed up while the other 64 (sixty four) findings or 5.2% were in the follow-up process. As per auditee, there were 4 (four) auditees that were not 100% fully followed up, they were:

- *From internal, in 2016, 2 (two) findings were identified and were 99.2% completed.*
- *Bali's FSA-General, 8 (eight) findings were identified and were 92.1% completed.*
- *From internal, in 2017, 5 (five) findings were identified, and were 98.3% completed.*
- *From internal, in 2018, 31 (thirty one) findings were identified, and were 89.3% completed.*
- *PPATK, 1 (one) finding was identified, and was 91.7% completed.*
- *Bali's FSA – IT, 17 (seventeen) findings were identified, and were 41.4% completed.*

Therefore, the Bank was recommended to optimize the follow-up to the audit results, and if possible, they were completed before the commitment due.

Pelaksanaan Tugas Komite

Komite Dewan Komisaris telah melaksanakan tugas/kegiatan sesuai Rencana Kerja Komite yang dilaporkan setiap triwulan.

Implementation of the duties of Committees

Committees under Board of Commissioners executed duties/activities according to the Committee Work Plan that was reported on quarterly basis.

Pelaksanaan Program *Corporate Social Responsibility*

Untuk pelaksanaan program *Corporate Social Responsibility* kedepan, Dewan Komisaris menyarankan agar:

i. Penetapan anggaran *Corporate Social Responsibility* hendaknya berdasarkan program kerja yang terukur dan realistis.
ii. Pemberian bantuan *Corporate Social Responsibility* dilandasi dengan kajian secara mendalam, mengutamakan kepada masyarakat yang tergolong kurang mampu serta dilakukan dengan lebih merata, baik program maupun wilayah.
iii. Laporan realisasi *Corporate Social Responsibility* agar disertai analisa aspek kualitatif.
iv. Melakukan review dan menyempurnakan BPP/SOP *Corporate Social Responsibility*.

Corporate Social Responsibility Program Implementation

In order to carry out the Corporate Social Responsibility program in the coming year, Board of Commissioners suggested:

i. To determine the Corporate Social Responsibility budget in line with a measured and realistic program design.
ii. To distribute Corporate Social Responsibility program based on deep review, with focus on the poor families and with fair treatment, in terms of program and region target of distribution.
iii. Report on Corporate Social Responsibility realization to be accompanied by analysis of qualitative aspects.
iv. Conducting review and improving Corporate Manual/SOP of Corporate Social Responsibility.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

KOMITE – KOMITE

Komite – Komite dibawah Dewan Komisaris

Dalam menjalankan tugasnya Dewan Komisaris dibantu oleh komite-komite dibawah Dewan Komisaris yang telah dibentuk sesuai kebutuhan Bank dan ketentuan peraturan perundang-undangan yang berlaku. Dewan Komisaris PT. Bank Pembangunan Daerah Bali telah membentuk 3 (tiga) komite yaitu Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi.

Dewan Komisaris telah memiliki pedoman kebijakan dan prosedur pelaksanaan dan tanggung jawab komite yaitu Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Komite PT. Bank Pembangunan Daerah Bali.

Komite Audit

1) **Struktur Keanggotaan, Keahlian dan Independensi Komite Audit**

   Jumlah anggota Komite Audit sebanyak 3 (tiga) orang terdiri dari seorang Komisaris Independen sebagai ketua merangkap anggota, seorang Pihak Independen yang memiliki keahlian dibidang keuangan atau akuntansi sebagai anggota dan seorang Pihak Independen yang memiliki keahlian dibidang hukum atau perbankan. Struktur keanggotaan Komite Audit PT Bank Pembangunan Daerah Bali sebagai berikut :

   Struktur keanggotaan Komite Audit periode 2 Januari sampai dengan 22 Juni 2018 dengan susunan keanggotaan sebagai berikut :

COMMITTESS

The Committees under Board of Commissioners

To run the duties, Board of Commissioners takes assistance from the committees managed under Board of Commissioners, which were established to meet Bank's requirements and to comply with the applying regulations. Board of Commissioners of PT. Bank Pembangunan Daerah Bali in that case established 3 (three) committees, namely Audit Committee, Risk Monitoring Committee as well as Nomination and Remuneration Committee.

Board of Commissioners has set up the Policy Guideline and Procedures of Implementation and Responsibilities of the committees, i.e. Board of Commissioners' Decision Number 003/KEP/DK/BPD/2018 dated June 25, 2018 concerning the Guideline and Code of Conduct of Committees of PT. Bank Pembangunan Daerah Bali.

Audit Committee

1) ***Structure, Skills and Independence of Audit Committee***

   Audit Committee consisted of 3 (three) members, of which one served as Independent Commissioner as well as Committee Chairman and Member, an Independent professional with accounting or financial background as a member and an Independent professional with legal or banking background. Structure of membership of Audit Committee of PT Bank Pembangunan Daerah Bali was as follows:

   Membership Structure of Audit Committee for period of January 2, 2018 to June 22, 2018 was:

STRUKTUR ANGGOTA KOMITE AUDIT
Structure of Membership of Audit Commmittee

NAMA *Name*	JABATAN *Position*
Putu Tirta, Ak.	Anggota *Member*

Keanggotaan Komite Audit sejak tanggal 2 Januari 2018 sampai dengan 22 Juni 2018 berjumlah 1 (satu) orang yaitu : Putu Tirta, Ak (Seorang Pihak Independen yang ahli dalam bidang keuangan atau

As of January 2, 2018 until June 22, 2018, Audit Committee consisted of 1 (one) member: Putu Tirta Ak, an independent professional with financial or accounting background as a member. The structural

akuntansi sebagai anggota). Hal ini disebabkan Drs. I Ketut Nurcahya, MM (Seorang Komisaris Independen sebagai Ketua merangkap anggota) ditugaskan sebagai PLTS Direksi sesuai dengan Akta Nomor 54 (lima puluh empat). Sedangkan untuk anggota komite audit an. Ida Bagus Putu Swastika telah mengundurkan diri sebagai anggota komite audit, sesuai dengan surat pengunduran diri yang bersangkutan tanggal 1 Agustus 2017 dan Surat Keputusan Direksi Nomor: 0366/KEP/DIR/SDM/2017 tanggal 3 Agustus 2017 Tentang Pemberhentian Saudara Ida Bagus Putu Swastika, S.E., M.M. Sebagai Anggota Komite Audit Dewan Komisaris PT. Bank Pembangunan Daerah Bali.

change followed the appointment of Mr. Drs. I Ketut Nurcahya, MM (an Independent Commissioner as well as the Committee Chairman and Member) to be acting Member of Board of Directors according to Act Number 54 (fifty four) while Mr. Ida Bagus Putu Swastika resigned from its position as member of Audit Committee according to his resignation letter dated 1 August 2017 and Board of Directors' Decree Number: 0366/KEP/DIR/SDM/2017 dated 3 August 2017 about the Dismissal of Mr. Ida Bagus Putu Swastika,SE,MM as Member of Audit Committee of Board of Commissioners of PT. Bank Pembangunan Daerah Bali.

Struktur keanggotaan Komite Audit periode 22 Juni 2018 sampai dengan 2 September 2018 dengan susunan keanggotaan sebagai berikut :

Membership Structure of Audit Committee for period of June 22, 2018 through September 2, 2018 was:

STRUKTUR ANGGOTA KOMITE AUDIT
Structure of Membership of Audit Commmittee

NAMA *Name*	JABATAN *Position*
Drs. I Ketut Nurcahya, M.M.	Ketua merangkap Anggota *Chairman and Member*
Putu Tirta, Ak.	Anggota *Member*

Sejak tanggal 22 Juni 2018 sampai dengan 2 September 2018 keanggotaan Komite Audit kembali berjumlah 2 (dua) orang karena Drs. I Ketut Nurcahya, MM kembali sebagai Komisaris Utama Independen yang sekaligus sebagai Ketua Komite Audit sesuai RUPS-LB Akta Nomor 36 (tiga puluh enam) tanggal 22 Juni 2018.

Then as of June 22, 2018 through September 2, 2018, Audit Committee consisted of 2 (two) members following the reappointment of Mr. Drs. I Ketut Nurcahya, MM as the Independent President Commissioner as well as Chairman of Audit Committee according to EGMS Act Number 36 (thirty six) dated 22 June 2018.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Struktur keanggotaan Komite Audit periode 3 September 2018 sampai dengan 31 Desember 2018 dengan susunan keanggotan sebagai berikut:

Membership Structure of Audit Committee for period of September 2, 2018 through December 31, 2018 was:

STRUKTUR ANGGOTA KOMITE AUDIT

Structure of Membership of Audit Commmittee

NAMA *Name*	JABATAN *Position*
Drs. I Ketut Nurcahya, M.M.	Ketua merangkap Anggota *Chairman and Member*
Putu Tirta, Ak.	Anggota *Member*
Ida Bagus Putu Swastika, S.E., M.M.	Anggota *Member*

Selanjutnya sejak tanggal 3 September 2018 keanggota Komite Audit berjumlah 3 (tiga) orang sesuai Keputusan Direksi PT. Bank Pembangunan Daerah Bali Nomor 0415/KEP/DIR/SDM/2018 tanggal 30 Agustus 2018 tentang Pengangkatan I Dewa Gede Putra Yustina, SH sebagai Anggota Komite Audit Dewan Komisaris PT. Bank Pembangunan Daerah Bali.

Then as of September 2, 2018 until December 31, 2018, Audit Committee consisted of 3 (three) members pursuant to the Board of Directors' Decree Number 0415/KEP/DIR/SDM/2018 dated 30 August 2018 concerning the Appointment of I Dewa Gede Putra Yustina, S.H., as a Member of Audit Committee of Board of Commissioners of PT. Bank Pembangunan Daerah Bali.

2) Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas membantu Dewan Komisaris dalam hal :

a) Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan serta pemantauan atas tindak lanjut hasil Audit, dalam rangka menilai kecukupan pengendalian *Intern* termasuk proses pelaporan keuangan
b) Dalam rangka melaksanakan tugas tersebut diatas Komite Audit paling kurang melakukan pemantauan dan evaluasi terhadap :
   (1) Pelaksanaan tugas SKAI & *Anti Fraud*
   (2) Kesesuaian pelaksanaan Audit oleh Kantor Akuntan Publik dengan SPFAIB (Standar Pelaksanaan Fungsi Audit *Intern* Bank)
   (3) Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku

2) Scope of Duties and Responsibilities of Audit Committee

Audit Committee was established to assist Board of Commissioners in:

a) Monitoring and evaluating the planning and implementation as well as monitoring the follow-up to audit results in order to ensure the adequacy of internal control, including financial reporting process.
b) The Audit Committee in that case has conducted monitoring and evaluation over:
   (1) Duty implementation by IAU & Anti Fraud
   (2) The adequacy of Audit implementation by Public Accountant Firm in accordance with SPFAIB (Standard of Bank Internal Audit Function Implementation)
   (3) The compliance of financial reporting with the applying accounting standard

(4) Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI & *Anti Fraud*, Akuntan Publik, dan hasil pengawasan Bank Indonesia serta Otoritas Jasa Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris.

(4) The implementation of follow-ups by Board of Directors over the results of audit findings by IAU & Anti Fraud, Public Accountant and supervisory results of Bank Indonesia as well as of Financial Service Authority, in order to provide recommendation to Board of Commissioners.

c) Wajib memberikan rekomendasi mengenai penunjukkan Akuntan Publik dan Kantor Akuntan Publik (KAP) kepada Dewan Komisaris setiap tahun
d) Membuat laporan pelaksanaan tugas kepada Dewan Komisaris setiap triwulan
e) Menindaklanjuti setiap surat yang diterima terkait dengan bidang tugasnya baik dari *intern* maupun *extern* Bank dan melaporkan hasilnya kepada Dewan Komisaris
f) Melaksanakan tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Audit

c) Obligation to provide recommendation about the appointment of Public Accountant and Public Accountant Firm to Board of Commissioners on annual basis.
d) Preparing quarterly report on the duty implementation to Board of Commissioners.
e) Following up every letter received from internal as well as external parties of the Bank relating to its duties and reporting the results to Board of Commissioners.
f) Taking other assignments from Board of Commissioners, which are still within the scope of duties of the Audit Committee.

3) Frekuensi Rapat Komite Audit

Selama tahun 2018, Komite Audit melakukan rapat sebanyak 6 (enam) kali dengan realisasi program kerja sebagai berikut :

3) Frequency of Meetings of Audit Committee

In 2018, the Audit Committee held 6 (six) meetings with realization of work programs as follow

RAPAT KOMITE AUDIT
The Audit Committee's Meeting

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	26 Pebruari 2018 *February 26, 2018*	1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *AF* sampai dengan Triwulan IV Tahun 2017 2. Pelaksanaan General Audit atas Laporan Keuangan & Evaluasi Kinerja Keuangan Tahun 2017 *1. Report on the Progress of PKAT Implementation and Performance of IAU & AF through 4th Quarter of 2017* *2. Implementation of General Audit over the Financial Report & Evaluation of 2017 Financial Report*
2	26 April 2018 *April 26, 2018*	1. Laporan Perkembangan Pelaksanaan PKAT & Kinerja SKAI & *AF* Triwulan I Tahun 2018 2. LHAU KC Gianyar dan KC Klungkung 3. Laporan Monitoring Pasif (bulanan) 4. Laporan Surprise Audit KCP Kamboja *1. Report on the Progress of PKAT Implementation and Performance of IAU & AF through 1sh Quarter of 2018* *2. Report on General Audit Results of Gianyar Branch and Klungkung Branch* *3. Monthly Passive Monitoring Report* *4. Surprise Audit Report of Kamboja Supporting Branch*
3	24 Agustus 2018 *August 24, 2018*	Rapat Koordinasi dengan SKAI & *AF* membahas : 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *AF* periode Triwulan II Tahun 2018 2. LHAU Kantor Cabang Renon dan Kantor Cabang Tabanan *Coordination Meeting with IAU & AF discussed:* *1. Report on the Progress of PKAT Implementation and Performance of IAU & AF for the 2nd quarter of 2018* *2. Report on General Audit Results of Renon Branch and Tabanan Branch*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

RAPAT KOMITE AUDIT

The Audit Committee's Meeting

NO	TANGGAL *Date*	KETERANGAN *Remark*
4	16 Oktober 2018 *October 16, 2018*	Pembicaraan Awal *Entry Meeting General Audit* atas Laporan Keuangan PT. Bank Pembangunan Daerah Bali Tahun Buku 2018 *Discussion of Entry Meeting General Audit on the Financial Statement of PT Bank Pembangunan Daerah Bali for the book year of 2018*
5	26 Oktober 2018 *October 26, 2018*	Rapat koordinasi dengan Direktur Kepatuhan beserta SKAI & *AF* membahas : 1. Laporan Hasil Audit Khusus Terkait adanya indikasi fraud pada Kantor Capem Selat Tahun 2018 Nomor R-469/SAF/AFF/2018 tanggal 25 September 2018 (masa kepemimpinan Sdr. I Made Anjasmara, SE) 2. Laporan Hasil Audit Khusus terkait adanya indikasi fraud pada Kantor Capem Selat Tahun 2018 Nomor R-470/SAF/AFF/2018 tanggal 25 September 2018 (kepemimpinan Sdr. I Dewa Nyoman Setiawan, SH, MM) 3. Laporan Hasil Audit Khusus terhadap Kredit KKPE pada Kantor Cabang Karangasem Tahun 2018 Nomor R-0471/SAF/AFF/2018 tanggal 25 September 2018 *Coordination meeting with Compliance Director and IAU & AF discussed:* *1. Report on Special Audit Results relating to Fraud Indication at Selat Supporting Branch for the year of 2018 Number R-469/SAF/AFF/2018 dated 25 September 2018 (during leadership of Mr. I Made Anjasmara, SE)* *2. Report on Special Audit Results relating to Fraud Indication at Selat Supporting Branch for the year of 2018 Number R-470/SAF/AFF/2018 dated 25 September 2018 (during leadership of Mr. Nyoman Setiawan, SH, MM)* *3. Report on Special Audit Results relating to KPPE Loans at Karangasem Branch for the year of 2018 Number R-0471/SAF/AFF/2018 dated 25 September 2018*
6	13 Nopember 2018 *November 13, 2018*	Rapat Koordinasi dengan Direktur Kepatuhan beserta SKAI & *AF* membahas : 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *AF* sampai dengan periode Triwulan III Tahun 2018 2. LHAU Kantor Cabang Bangli, Kantor Cabang Ubud dan Kantor Cabang Denpasar *Coordination Meeting with Compliance Director and IAU & AF discussed:* *1. Report on the Progress of PKAT Implementation and Performance of IAU & AF for the 3rd quarter of 2018* *2. Report on General Audit Results of Bangli Branch, Ubud Branch and Denpasar Branch/ Report on General Audit Results of Gianyar Branch and Klungkung Branch*

Hasil rapat Komite Audit dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

Meeting results of Audit Committee were documented in minutes meeting, including the dissenting opinions if any.

4) Pelaksanaan Tugas Komite Audit

Pelaksanaan tugas Komite Audit selama tahun 2018 adalah sebagai berikut:

4) Audit Committee's Duty Implementation

In 2018, the Audit Committee executed the following duties:

Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit dalam rangka menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan yaitu :

Audit Committee had done monitoring and evaluating the audit plan and implementation in order to assess the adequate implementation of the internal control including the adequacy of financial reporting process, namely:

Tugas-tugas Komite Audit telah dilaksanakan yang tercermin dari Laporan Pelaksanaan Tugas Komite Audit yaitu :

1. Untuk perencanaan audit SKAI & *AF* Tahun 2018, Komite Audit telah melakukan evaluasi pada bulan Nopember 2017, sesuai surat Dewan Komisaris Nomor 236/DK/BPD/2017 tanggal 28 Nopember 2017, sedangkan untuk tugas pemantauan atas pelaksanaan PKAT serta tindak lanjut hasil audit.

Audit Committee had fulfilled the duties as reflected from the Audit Committee's Duty Implementation Report, they were:

1. *For Audit Plan of IAU Unit & AF in 2018, Audit Committee completed the evaluation in November 2017, according to Board of Commissioners' Decree Number 236/DK/BPD/2017 dated 28 November 2017, whereas for monitoring of the Annual Work Plan and Budget as well as followup to the audit results.*

2. Komite Audit telah melakukan evaluasi Draft Program Kerja Audit Tahunan (PKAT) SKAI & *Anti Fraud* Tahun 2018, sesuai surat Dewan Komisaris Nomor 475/DK/BPD/2018 tanggal 30 Nopember 2018, sedangkan untuk tugas pemantauan atas pelaksanaan PKAT serta tindak lanjut hasil audit.

Komite Audit telah melakukan kaji ulang (*review*) terhadap :

(1) Pelaksanaan tugas SKAI

Komite Audit telah melakukan evaluasi hasil audit SKAI & *Anti Fraud* antara lain :

(a) Tanggal 15 Januari 2018 melakukan evaluasi Laporan Audit Khusus Pemberian Kredit Kantor Cabang Badung Tahun 2017.

(b) Tanggal 12 Februari 2018 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *AF* periode s/d Triwulan IV Tahun 2017.

(c) Tanggal 16 Januari 2018 melakukan evaluasi Laporan Penerapan Strategi *Anti Fraud* Semester II Tahun 2017.

(d) Tanggal 7 Februari 2018 melakukan evaluasi *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT. Bank BPD Bali Semester II Tahun 2017.

(e) Tanggal 19 Februari 2018 melakukan evaluasi Laporan Hasil Audit Khusus atas adanya indikasi *Fraud* pada Kantor Cabang Pembantu Mengwi Tahun 2018.

(f) Tanggal 6 Maret 2018 melakukan evaluasi Laporan Pasif *Monitoring* Posisi Januari 2017 berbanding 31 Januari 2018.

(g) Tanggal 10 April 2018 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT. Bank Pembangunan Daerah Bali Kantor Cabang Gianyar per 31 Januari 2018, dan Kantor Cabang Klungkung per 31 Januari 2018.

(h) Tanggal 12 April 2018 melakukan evaluasi Laporan Pasif Monitoring Posisi 28 Pebruari 2017 berbanding 28 Pebruari 2018.

(i) Tanggal 18 April 2018 melakukan evaluasi Laporan Penerapan Strategi Anti *Fraud* Triwulan I Tahun 2018.

(j) Tanggal 19 April 2018 melakukan evaluasi Laporan Surprise Audit pada Kantor Cabang Pembantu Kamboja.

2. Audit Committee completed evaluation over the Draft of Annual Work Plan and Budget (PKAT) of IAU Unit & Anti Fraud in 2018, according to Board of Commissioners' Letter Number 475/DK/BPD/2018 dated 30 November 2018, whereas for monitoring of the Annual Work Plan and Budget as well as followup to the audit results.

Audit Committee had reviewed:

(1) IAU's Duty Implementation

Audit Committee completed evaluation over the audit results of IAU Unit &Anti Fraud:

(a) On January 15, 2018, an evaluation was done upon the Special Audit Report relating to Loan Disbursement at Badung Branch in 2017.

(b) On February 12, 2018, an evaluation was done upon Progress Report of Annual Work Plan and Budget (AWPB) Implementation and Performance of IAU Unit & AF in 4th Quarter of 2017.

(c) On January 16, 2018, an evaluation was done upon Report on Anti Fraud Strategy Implementation in 2nd Half of 2017.

(d) On February 7, 2018, an evaluation was done upon Draft of Report on Implementation and Key Points of Internal Audit Results of PT. Bank BPD Bali in 2nd half of 2017.

(e) On February 19, 2018, an evaluation was done upon Report on Results of Special Audit against Fraud Indication at Mengwi Supporting Branch in 2018.

(f) On March 6, 2018, an evaluation was done upon on Passive Monitoring Report as of January 2017 compared to that of January 31, 2018.

(g) On April 10, 2018, an evaluation was done upon Report on Results of General Audit (LHAU) in PT. Bank Pembangunan Daerah Bali of Gianyar Branch as of January 31, 2018, and of Klungkung Branch as of January 31, 2018.

(h) On April 12, 2018, an evaluation was done upon on Passive Monitoring Report as of February 28, 2017 against February 28, 2018.

(i) On April 18, 2018, an evaluation was done upon on Anti Fraud Strategy Implementation Report in 1st Quarter of 2018.

(j) On April 19, 2018, an evaluation was done upon on Surprise Audit Report of Kamboja Supporting Branch.

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(k) Tanggal 19 April 2018 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *Anti Fraud* Triwulan I Tahun 2018.

(l) Tanggal 21 Mei 2018 melakukan evaluasi Hasil Audit Khusus Terkait Pernikahan Karyawan Kontrak Tahun 2018.

(m) Tanggal 25 Juni 2018 melakukan evaluasi Laporan Surprise Audit Kantor Cabang Badung Tahun 2018.

(n) Tanggal 12 Juli 2018 melakukan evaluasi Laporan Informasi Awal Pemeriksaan KKPE Kantor Cabang Karangasem Tahun 2018 tanggal 12 Juli 2018.

(o) Tanggal 6 Agustus 2018 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT. Bank Pembangunan Daerah Bali Kantor Cabang Singaraja per 29 Maret 2018 dan Kantor Cabang Tabanan per 30 April 2018.

(p) Tanggal 10 Agustus 2018 melakukan evaluasi Laporan Hasil Audit Khusus Pemberian Kredit Kantor Cabang Badung Tahun 2018 (Pendalaman) tanggal 13 Agustus 2018.

(q) Tanggal 14 Agustus 2018 melakukan evaluasi *Draft* Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT. Bank BPD Bali Semester I Tahun 2018.

(r) Tanggal 14 Agustus 2018 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *AF* Triwulan II Tahun 2018.

(s) Tanggal 4 September 2018 melakukan evaluasi Laporan Hasil Audit Khusus atas adanya indikasi *fraud* pada kantor Cabang Klungkung Tahun 2018.

(t) Tanggal 13 September 2018 melakukan evaluasi Laporan Hasil Audit Khusus terkait Adanya Indikasi *Fraud* Yang Mengatasnamakan PT. Jamkrida Bali Mandara 2018.

(u) Tanggal 21 Oktober 2018 melakukan evaluasi Laporan Hasil Audit Khusus Terhadap Kredit KKPE Pada Kantor Cabang Karangasem Tahun 2018.

(v) Tanggal 18 Oktober 2018 melakukan evaluasi Laporan Hasil Audit Khusus atas adanya indikasi *fraud* pada Kantor Cabang Pembantu Selat Tahun 2018.

(k) On April 19, 2018, an evaluation was done upon on Progress Report of AWPB Implementation and Performance of IAU Unit & Anti Fraud in 1st Quarter of 2018.

(l) On May 21, 2018, an evaluation was done upon on Special Audit Report of Marriage of Contract Employees in 2018.

(m) On June 25, 2018, an evaluation was done upon on Surprise Audit Report of Badung Branch in 2018.

(n) On July 12, 2018, an evaluation was done upon Report on Initial Information about KKPE Audit at Karangasem Branch in 2018 on July 12, 2018.

(o) On August 6, 2018, an evaluation was done upon Report on Results of General Audit (LHAU) in PT. Bank Pembangunan Daerah Bali of Singaraja Branch as of March 29, 2018 and of Tabanan Branch as of April 30, 2018.

(p) On August 10, 2018, an evaluation was done upon Report on Results of Special Audit against Loan Disbursement at Badung Branch in 2018 (in-depth review) on August 13, 2018.

(q) On August 14, 2018, Draft of Report on Implementation and Key Points of Internal Audit Results of PT. Bank BPD Bali in 1st half of 2018.

(r) On August 14, 2018, an evaluation was done upon on Progress Report of AWPB Implementation and Performance of IAU Unit & Anti Fraud in 2nd Quarter of 2018.

(s) On September 4, 2018, an evaluation was done upon Report on Results of Special Audit against Fraud Indication at Klungkung Branch in 2018.

(t) On September 13, 2018, an evaluation was done upon Report on Results of Special Audit against Fraud Indication on behalf of PT Jamkrida Bali Mandara in 2018.

(u) On October 21, 2018, an evaluation was done upon Report on KKPE Loan Disbursement at Karangasem Branch in 2018.

(v) On October 18, 2018, an evaluation was done upon Report on Results of Special Audit against Fraud Indication at Selat Supporting Branch in 2018.

(w) Tanggal 23 Oktober 2018 melakukan evaluasi Laporan Penerapan Strategi *Anti Fraud* Triwulan III Tahun 2018.

(x) Tanggal 23 Oktober 2018 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT. Bank Pembangunan Daerah Bali Kantor Cabang Bangli per 29 Juni 2018, Kantor Cabang Ubud per 29 Juni 2018 dan Kantor Cabang Denpasar per 29 Juni 2018.

(y) Tanggal 29 Oktober 2018 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *Anti Fraud* Triwulan III Tahun 2018.

(z) Tanggal 4 Desember 2018 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT. Bank Pembangunan Daerah Bali Kantor Cabang Negara per 31 Juli 2018 dan Kantor Cabang Karangasem per 31 Juli 2018.

(aa) Tanggal 13 Desember 2018 melakukan evaluasi Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud* yang mengatasnamakan PT. Jamkrida Bali Mandara Tahun 2018 (Pendalaman).

(bb) Tanggal 31 Desember 2018 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT. Bank Pembangunan Daerah Bali Kantor Cabang Seririt per 31 Oktober 2018.

2) Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik (KAP) dengan standar audit yang berlaku.

Dalam rangka *review* kesesuaian audit oleh KAP dengan standar audit yang berlaku, Komite Audit telah melaksanakan kegiatan yaitu:

(a) Tanggal 3 Mei 2018 melakukan evaluasi pelaksanaan audit oleh KAP Hertanto, Grace, Karunawan atas Laporan Keuangan dan Evaluasi Kinerja Tahun Buku 2017.

(b) *Review* kesesuaian audit oleh KAP dengan standar audit yang berlaku, belum dapat dilaksanakan karena audit oleh KAP Hertanto, Grace, Karunawan atas Laporan Keuangan dan Evaluasi Kinerja Tahun Buku 2018 masih dalam proses.

(w) On October 23, 2018, an evaluation was done upon Report on Anti Fraud Strategy Implementation in 3rd Quarter of 2018.

(x) On October 23, 2018, an evaluation was done upon Report on Results of General Audit (LHAU) in PT. Bank Pembangunan Daerah Bali of Bangli Branch as of June 29, 2018, of Ubud Branch as of June 29, 2018, and of Denpasar Branch as of June 29, 2018.

(y) On October 29, 2018, an evaluation was done upon on Progress Report of AWPB Implementation and Performance of IAU Unit & Anti Fraud in 3rd Quarter of 2018.

(z) On December 4, 2018, an evaluation was done upon Report on Results of General Audit (LHAU) in PT. Bank Pembangunan Daerah Bali of Negara Branch as of July 31, 2018, and of Karangasem Branch as of July 31, 2018.

(aa) On December 13, 2018, an evaluation was done upon Report on Results of Special Audit against Fraud Indication on behalf of PT Jamkrida Bali Mandara in 2018 (in-depth review).

(bb) On December 31, 2018, an evaluation was done upon Report on Results of General Audit (LHAU) in PT. Bank Pembangunan Daerah Bali of Seririt Branch as of October 31, 2018.

2) Reviewing the Compliance of the Audit Activities of Public Accounting Firm (PAF) with the Applying Audit Principles.

In reviewing the compliance of PAF's audit activities with the applying audit principles, then the Audit Committee had done the following activities:

(a) On May 3, 2018, an evaluation was completed upon audit activities of PAF Hertanto, Grace, Karunawan over the Financial and Performance Assessment Report for the Book Year of 2017.

(b) Reviewing the compliance of audit activities of the PAF with the applying audit principles, was not completed as PAF Hertanto, Grace, Karunawan was still auditing the Financial and Performance Assessment Report for the Book Year of 2018.

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3) Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.

Dalam rangka melakukan *review* kesesuaian laporan keuangan dengan standar akuntansi yang berlaku, Komite Audit telah melakukan kegiatan yaitu :

(a) Tanggal 16 April 2018 melakukan evaluasi atas Laporan Neraca dan Laba Rugi periode Triwulan I Tahun 2018 (Januari s/d Maret 2018).

(b) Tanggal 16 November 2018 melakukan evaluasi perkembangan Neraca dan Laba Rugi bulan September 2018 (Triwulan III/2018).

4) Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, Akuntan Publik dan hasil pengawasan Otoritas Jasa Keuangan.

Dalam rangka evaluasi pelaksanaan tindak lanjut, Komite Audit telah melaksanakan kegiatan yaitu :

(a) Tanggal 12 Februari 2018 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *AF* periode s/d Triwulan IV Tahun 2017 (termasuk *monitoring* pelaksanaan tindak lanjut hasil audit intern dan ekstern posisi Desember 2017).

(b) Tanggal 19 April 2018 melakukan evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *Anti Fraud* Triwulan I Tahun 2018 (termasuk *monitoring* pelaksanaan tindak lanjut hasil audit *intern* dan ekstern posisi Maret 2018).

(c) Tanggal 4 juni 2018 melakukan evaluasi permohonan persetujuan tindak lanjut temuan pemeriksaan umum OJK Tahun 2018 pada Kantor Cabang Karangasem.

(d) Surat Dewan Komisaris Nomor: 363/DK/BPD/2018 tanggal 12 Juli 2018 perihal: Penyampaian Tanggapan atas hasil Temuan Pemeriksaan OJK Tahun 2018.

(e) Surat Dewan Komisaris Nomor: 405/DK/BPD/2018 tanggal 30 Agustus 2018 perihal: Progress Tindak Lanjut Temuan Pemeriksaan Umum OJK Regional 8 Bali dan Nusa Tenggara Tahun 2018 yang akan Jatuh Tempo per 31 Agustus 2018.

3) Reviewing the Compliance of the Financial Report with the Applying Accounting Principles.

In reviewing the compliance of the financial report with the applying accounting principles, the Audit Committee had done following activities:

(a) On April 16, 2018, an evaluation was completed upon the Report on Balance Statement and Statement of Profit Loss for the period of 1st Quarter of 2018 (January through March 2018).

(b) On November 16, 2018, an evaluation was completed upon the Progress Report on Balance Statement and Statement of Profit Loss for the period of September 2018 (3rd Quarter of 2018).

(4) Implementation of follow-up activities by Board of Directors to the finding results of IAU, Public Accountant and oversight results of Financial Service Authority.

In evaluating the follow-up activities, Audit Committee had done the following activities:

(a) On February 12, 2018, an evaluation was done upon Progress Report of AWPB Implementation and Performance of IAU Unit & Anti Fraud in 4th Quarter of 2017 (including monitoring of the follow-up activities to the internal and external audit results as of December 2017).

(b) On April 19, 2018, an evaluation was done upon Progress Report of AWPB Implementation and Performance of IAU Unit & Anti Fraud in 1st Quarter of 2018 (including monitoring of the follow-up activities to the internal and external audit results as of March 2018).

(c) On June 4, 2018, an evaluation was done upon proposal for approval for follow-up activity to FSA's general audit in 2018 at Karangasem Branch.

(d) Board of Commissioners' Letter Number: 363/DK/BPD/2018 dated 12 July 2018 about: Responses toward the Audit Finding Results of Financial Service Authority in 2018.

(e) Board of Commissioners' Letter Number: 405/DK/BPD/2018 dated 30 August 2018 about: Progress of Follow-up Activities to the General Audit Findings of FSA of Bali and Nusa Tenggara Region 8 in 2018, which would be due on August 31, 2018.

(f) Surat Dewan Komisaris Nomor: 453/DK/BPD/2018 tanggal 6 Nopember 2018 perihal: Tindak Lanjut Hasil Pemeriksaan Teknologi Informasi.

(g) Rapat Koordinasi dengan SKAI & *AF* dengan agenda Pembahasan Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & *AF* Triwulan II tahun 2018 (termasuk pelaksanaan terhadap hasil audit) tanggal 24 Agustus 2018.

(h) Rapat Koordinasi dengan SKAI & *AF* dengan agenda Pembahasan Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Triwulan III tahun 2018 (termasuk pelaksanaan terhadap hasil audit) tanggal 13 November 2018.

Komite Audit telah memberikan rekomendasi penunjukan Akuntan Publik dan Kantor Kantor sesuai ketentuan yang berlaku kepada RUPS melalui Dewan Komisaris.

Rekomendasi Komite Audit kepada Dewan Komisaris tentang Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan General Audit dan Evaluasi Kinerja atas Laporan Keuangan PT. Bank Pembangunan Daerah Bali Tahun Buku 2018, telah dilakukan kegiatan yaitu :

1. Tanggal 3 Mei 2018 melakukan evaluasi pelaksanaan audit oleh KAP Hertanto, Grace, Karunawan atas Laporan Keuangan dan Evaluasi Kinerja Tahun Buku 2017.
2. Tanggal 5 Juni 2018 menyampaikan rekomendasi kepada Dewan Komisaris perihal Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik untuk melaksanakan Audit Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Keuangan Tahun 2018.
3. Rekomendasi kepada Dewan Komisaris perihal Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik telah dilakukan pada semester I tahun 2018 sesuai surat Dewan Komisaris Nomor: 324/DK/BPD/2018 tanggal 6 Juni 2018 perihal: Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan Pemeriksaan Umum (General Audit) atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT. Bank BPD Bali Tahun Buku 2018.

(d) Board of Commissioners' Letter Number: 453/DK/BPD/2018 dated 6 November 2018 about: Follow-up activity to the Information Technology Audit Results.

(e) Coordination Meeting with IAU Unit & AF bringing foward an agenda of discussion about Progress Report of AWPB Implementation and Performance of IAU Unit & Anti Fraud in 2nd Quarter of 2018 (including the audit result implementation) on August 24, 2018.

(f) Coordination Meeting with IAU Unit & AF bringing foward an agenda of discussion about Progress Report of AWPB Implementation and Performance of IAU Unit & Anti Fraud in 2nd Quarter of 2018 (including the audit result implementation) on November 13, 2018.

Audit Committee had given recommendations of the Public Accountants and Public Accounting Firm (PAF) according to the applied regulations to the GMS through the Board of Commissioners.

Recommendations of the Public Accountants and Public Accounting Firm (PAF) by the Audit Committee to the Board of Commissioners to carry out the General Audit and Evaluation over the Financial Statements of PT. Bank Pembangunan Daerah Bali for the book year of 2018, the committee had done the following activities:

1. *On May 3, 2018, an evaluation was completed upon audit activities of PAF Hertanto, Grace, Karunawan over the Financial and Performance Assessment Report for the Book Year of 2017.*
2. *On June 5, 2018, recommendations were submitted to the Board of Commissioners about the Appointment of Public Accountants and/or Public Accounting Firm to conduct general audit over the Financial and Performance Assessment Report for the year of 2018.*
3. *Recommendations to the Board of Commissioners about the Appointment of Public Accountants and/or Public Accounting Firm was presented in 1st Half of 2018 according to the Board of Commissioners' Letter Number: 324/DK/BPD/2018 dated 6 June 2018 about: The procurement process for Public Accountant and Public Accounting Firm to conduct the General Audit over the Financial and Performance Assessment Report of PT. Bank BPD Bali for the Book Year of 2018.*

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Tugas-tugas lainnya.

Tugas-tugas lainnya yang ditugaskan oleh Dewan Komisaris antara lain:

1. Tanggal 17 Januari 2018 menyusun Laporan Kegiatan Komite Audit Periode Triwulan IV Tahun 2017 dan tanggal 7 Mei 2018 Periode Triwulan I Tahun 2018.
2. Tanggal 22 Januari 2018 melakukan evaluasi Persetujuan Bantuan Dana Pembuatan Baju Kaos RSUP Sanglah.
3. Tanggal 23 Januari 2018 melakukan evaluasi Realisasi Program CSR Triwulan IV Tahun 2017.
4. Tanggal 24 Januari 2018 melakukan evaluasi Penyesuaian Upah Minimum Kabupaten/Kota (UMK) Tahun 2018 untuk Pengadaan Tenaga *Outsourcing* Satpam Bank BPD Bali.
5. Tanggal 24 Januari 2018 melakukan evaluasi Upah Minimum Kabupaten/Kota (UMK) Tahun 2018 untuk Pengadaan Tenaga *Outsourcing* Sopir Bank BPD Bali.
6. Tanggal 24 Januari 2018 melakukan evaluasi Upah Minimum Kabupaten/Kota (UMK) Tahun 2018 untuk Pengadaan Tenaga *Outsourcing* Operator Bank BPD Bali.
7. Tanggal 26 Januari 2018 melakukan evaluasi Upah Minimum Kabupaten/Kota (UMK) Tahun 2018 untuk Pengadaan Tenaga *Outsourcing* Arsip Bank BPD Bali.
8. Tanggal 30 Januari 2018 melakukan evaluasi Permohonan Persetujuan Pengadaan Cinderamata.
9. Tanggal 1 Februari 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Sewa Kendaraan Dinas Cabang Renon.
10. Tanggal 1 Februari 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Sewa Kendaraan Dinas Cabang Seririt.
11. Tanggal 2 Februari 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Sewa Kendaraan Dinas Cabang Klungkung.
12. Tanggal 2 Februari 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Perpanjangan sewa 4 (empat) unit Kendaraan Dinas Toyota Avanza Kantor Cabang Tabanan.
13. Tanggal 6 Februari 2018 melakukan evaluasi Permohonan Persetujuan Sanksi Permasalahan Kredit Kantor Cabang Badung.

Other Assignments.

Other assignments from Board of Commissioners among which were:

1. *On January 17, 2018, Activity Report of Audit Committee for the period of 4th Quarter of 2017 and on May 7, 2018, for the period of 1st Quarter of 2018.*
2. *On January 22, 2018, evaluation was done upon Approval for Fund Donation for the Making of T-Shirt of RSUP Sanglah.*
3. *On January 23, 2018, evaluation was done upon CSR Program Realization in 4th Quarter of 2017.*
4. *On January 24, 2018, an evaluation was done upon the Adjustment to the Minimum Wage Regulation for Municipalities/City in 2018 applied to the Outsourced Security Officers of Bank BPD Bali.*
5. *On January 24, 2018, an evaluation was done upon the Adjustment to the Minimum Wage Regulation for Municipalities/City in 2018 applied to the Outsourced Drivers of Bank BPD Bali.*
6. *On January 24, 2018, an evaluation was done upon the Adjustment to the Minimum Wage Regulation for Municipalities/City in 2018 applied to the Outsourced Operators of Bank BPD Bali*
7. *On January 26, 2018, an evaluation was done upon the Adjustment to the Minimum Wage Regulation for Municipalities/City in 2018 applied to the Outsourced Archive Staffs of Bank BPD Bali*
8. *On January 30, 2018, an evaluation was done upon the Proposal for Appoval for Purchase of Sourvenirs.*
9. *On February 1, 2018, an evaluation was done upon Approval for Multiyear Contract of Leased Operational Vehicle for Renon Branch.*
10. *Dated 1 Februari 2018 an evaluation was done upon Approval for Multiyear Contract of Leased Operational Vehicle for Seririt Branch.*
11. *On February 2, 2018, an evaluation was done upon Approval for Multiyear Contract of Leased Operational Vehicle for Klungkung Branch.*
12. *On February 2, 2018, an evaluation was done upon Approval for Extended Multiyear Contract of 4 (four) Leased Operational Vehicles of Toyota Avanza Brand for Tabanan Branch.*
13. *On February 6, 2018, an evaluation was done upon Approval to Give Sanction upon the Loan issue at Badung Branch.*

14. Tanggal 6 Februari 2018 melakukan evaluasi Permohonan Persetujuan Pekerjaan Penataan Parkir & Pembuatan Ground Tank di Kantor Pusat.
15. Tanggal 12 Februari 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Perpanjangan Kontrak Tenaga *Outsourcing* Kurir Cabang Gianyar.
16. Tanggal 12 Februari 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Perpanjangan sewa 1 (satu) unit Kendaraan Dinas Daihatsu Xenia Kantor Cabang Tabanan.
17. Tanggal 13 Februari 2018 melakukan evaluasi Permohonan Persetujuan Keputusan Direksi untuk Kerangka Acuan Kerja (KAK) pengadaan tenaga *Outsoucing* Satpam, Sopir, *Cleaning Service*, Tenaga Arsip, Pramusaji, Operator, Pramubakti dan Kurir.
18. Tanggal 19 Februari 2018 melakukan evaluasi Permohonan Persetujuan Kerangka Acuan Kerja (KAK) untuk penyediaan jasa Pemeliharaan dan Penyesuaian Sistem Informasi Manajemen Sumber Daya Manusia.
19. Tanggal 2 Maret 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Perpanjangan jasa sewa Mobil Kas Keliling.
20. Tanggal 23 Maret 2018 melakukan evaluasi Kontrak Tahun Jamak terhadap addendum SPK (Surat Perintah Kerja) Sewa Perangkat untuk pengembangan Samsat Gilimanuk, Pupuan dan Kubutambahan.
21. Tanggal 27 Maret 2018 melakukan evaluasi Persetujuan Pengadaan Kendaraan Dinas PT. Bank Pembangunan Daerah Bali dan Persetujuan Kontrak Tahun Jamak.
22. Tanggal 28 Maret 2018 melakukan evaluasi Persetujuan atas usulan pengadaan Jasa *Outsourcing* Cleaning Service Bank BPD Bali.
23. Tanggal 29 Maret 2018 melakukan evaluasi Persetujuan atas usulan pengadaan Jasa *Outsourcing*/ Alih Daya Satpam Bank BPD Bali.
24. Tanggal 29 Maret 2018 melakukan evaluasi Permohonan Persetujuan Kontrak Tahun Jamak Pengadaan Renewal License GTM Bank BPD Bali.
25. Tanggal 29 Maret 2018 melakukan evaluasi Perpanjangan sewa kendaraan dinas Direksi & Dewan Komisaris.
26. Tanggal 2 April 2018 melakukan evaluasi Persetujuan Sanksi *Fraud* di Kantor Capem Mengwi.

14. On February 6, 2018, an evaluation was done upon Propsoal for Approval for Parking Management & Ground Tank Works at Head Office.
15. Dated 12 Februari 2018 melakukan evaluasi Persetujuan Kontrak In Jamak Perpanjangan Kontrak Tenaga Outsourcing Kurir Cabang Gianyar.
16. On Februari 12, 2018, an evaluation was done upon Approval for Extended Multiyear Contract of 1 (one) Leased Operational Vehicle of Daihatsu Xenia Brand for Tabanan Branch.
17. On February 13, 2018, an evaluation was done upon Proposal for Approval for Board of Directors' Decree as Guideline in the Procurement Process for Outsouces Staffs: Security Officers, Drivers, Cleaning Service, Archive Staffs, Waiter/Waitress, Operator, Office Boy and Courier.
18. On February 19, 2018, an evaluation was done upon Proposal for Approval for Guideline in providing the Maintenance and Adjustment to Human Resources Management Information System.
19. On March 2, 2018, an evaluation was done upon the Extended Multiyear Contract of Leased Mobile Cash Vehicle.
20. On March 23, 2018, an evaluation was done upon the Extended Multiyear Contract of addendum of Work Order of Leased Equipment for use in development of Samsat Gilimanuk, Pupuan and Kubutambahan.
21. On March 27, 2018, an evaluation was done upon the Procurement of Operational Vehicle of PT. Bank Pembangunan Daerah Bali and Approval form Multiyear Contract.
22. On March 28, 2018, an evaluation was done upon Procurement Proposal for Outsourced Cleaning Service Staffs of Bank BPD Bali.
23. On March 29, 2018, an evaluation was done upon Procurement Proposal for Outsourced Security Officers of Bank BPD Bali.
24. On March 29, 2018, an evaluation was done upon the Approval for Multiyear Contract of GTM Renewal License of Bank BPD Bali.
25. On March 29, 2018, an evaluation was done upon the Extended Lease of Operational Vehicles for Bank's Board of Directors & Board of Commissioners.
26. On April 2, 2018, an evaluation was done upon Approval to Give Sanction upon the Fraud issue at mengwi Supporting Branch.

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27. Tanggal 5 April 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Pengadaan Kendaraan Dinas PT. Bank Pembangunan Daerah Bali Kantor Cabang Tabanan.
28. Tanggal 5 April 2018 menyusun Laporan Tugas Pengawasan Dewan Komisaris Tahun 2017.
29. Tanggal 10 April 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Sewa Tenaga Outsourcing Kurir PT. Bank Pembangunan Daerah Bali Kantor Cabang Klungkung.
30. Tanggal 11 April 2018 melakukan evaluasi Laporan Realisasi Program CSR Triwulan I Tahun 2018.
31. Tanggal 12 April 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak.
32. Tanggal 23 April 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Pengadaan Layanan SMS *Broadcast* Bank BPD Bali.
33. Melakukan evaluasi Persetujuan Kontrak Tahun Jamak.
34. Tanggal 24 April 2018 melakukan evaluasi Permohonan Persetujuan Status Pemberhentian dan Pembayaran Hak Saudara Ni Ketut Ida Royani, S.E.
35. Tanggal 7 Mei 2018 melakukan evaluasi Perpanjangan masa sewa kendaraan dinas Bank BPD Bali Kantor Pusat.
36. Tanggal 25 April 2018 melakukan evaluasi Persetujuan Addendum Penambahan Tenaga *Outsoucing*/Alih Daya Arsip Bank BPD Bali Cabang Klungkung.
37. Tanggal 11 Mei 2018 melakukan evaluasi Persetujuan Pergeseran Anggaran Cabang Klungkung.
38. Tanggal 17 Mei 2018 melakukan evaluasi Permohonan Persetujuan Realisasi Bantuan *CSR*.
39. Tanggal 23 Mei 2018 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Pengadaan Penayangan Iklan di TV *Signage*.
40. Tanggal 23 Mei 2018 melakukan evaluasi Permohonan Persetujuan Penetapan Sanksi Pencantuman Dalam Daftar Hitam
41. Tanggal 3 Juli 2018 melakukan evaluasi Laporan Realisasi Program *CSR* Triwulan II Tahun 2018.
42. Tanggal 3 Oktober 2018 menyusun Laporan Kegiatan Komite Audit Periode Triwulan III Tahun 2018.
43. Tanggal 15 Oktober 2018 mengikuti rapat dengan Dewan Komisaris dan KAP
44. Tanggal 26 November 2018 melakukan Evaluasi Laporan Realisasi Program *CSR* Triwulan III Tahun 2018.

27. On April 5, 2018, an evaluation was done upon the Approval for Multiyear Contract of Operational Vehicle of PT. Bank Pembangunan Daerah Bali of Tabanan Branch.
28. On April 5, 2018, formulating the 2017 Oversight Report of Board of Commissioners.
29. On April 10, 2018, an evaluation was done upon Approval for Multiyear Contract of Outsourced Couriers of PT. Bank Pembangunan Daerah Bali at Klungkung Branch.
30. On April 11, 2018, an evaluation was done upon CSR Program Realization in 1st Quarter of 2018.
31. On April 12, 2018, an evaluation was done upon approval for Multiyear Contract.
32. On April 23, 2018, an evaluation was done upon approval for Multiyear Contract of SMS Broadcast Service of Bank BPD Bali.
33. Doing evaluation over the Multiyear Contract.
34. On April 24, 2018, an evaluation was done upon the Proposal for Approval for the Dismissal and Payment of Benefits of Ni Ketut Ida Royani, S.E.
35. On May 7, 2018, an evaluation was done upon the extension of lease contract for operational vehicles for Bank BPD Bali Head Office.
36. On April 25, 2018, an evaluation was done upon the Approval for Addendum on the Additional Outsourced Archive Staffs for Bank BPD Bali of Klungkung Branch.
37. On May 11, 2018, an evaluation was done upon the Approval for Change in Budget of Klungkung Branch.
38. On May 17, 2018, an evaluation was done upon the Proposal for the Approval for CSR Program Realization.
39. On May 23, 2018, an evaluation was done upon the Proposal for Multiyear Contract of Ad Display on TV Signage.
40. On May 17, 2018, an evaluation was done upon the Proposal for Approval for Determination of Sanction upon the Listing on Negative Record.
41. On July 3,2018, an evaluation was done upon the Report on CSR Program Realization in 2nd Quarter of 2018.
42. On October 3, 2018, formulating the Audit Committee Activity Report for the period of 3rd Quarter of 2018.
43. On October 15, 2018, being participants of meetings with Board of Commissioners and PAF
44. On November 26, 2018, an evaluation was done upon CSR Program Realization in 3rd Quarter of 2018.

Komite Pemantau Risiko

1) Struktur Keanggotaan, Keahlian dan Independensi Komite Pemantau Risiko.

Jumlah anggota Komite Pemantau Risiko sebanyak 3 (tiga) orang terdiri dari seorang Komisaris Independen sebagai ketua merangkap anggota, seorang Pihak Independen yang memiliki keahlian dibidang keuangan sebagai anggota dan seorang Pihak Independen yang memiliki keahlian dibidang manajemen risiko sebagai anggota. Anggota Komite Pemantau Risiko PT Bank Pembangunan Daerah Bali sebagai berikut :

Risk Monitoring Committee

1) Structure, Skills and Independence of Risk Monitoring Committee

Risk Monitoring Committee comprises of 3 (three) members, comprising of an Independent Commissioner who serves as the committee chairman and a member, an independent professional with financial skill to serve as the member and an independent professional with risk management skill to serve as the member. Members of Risk Monitoring Committee of PT Bank Pembangunan Daerah Bali are:

STRUKTUR KOMITE PEMANTAU RISIKO
Structure of Risk Monitoring Committee

NAMA *Name*	JABATAN *Position*
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	Ketua merangkap Anggota *Chairman and Member*
I Nengah Artha, S.E., Ak.	Anggota *Member*
Ida Bagus Mayun Warsana, S.Sos	Anggota *Member*

Namun sejak tanggal 10 September 2018 Saudara Ida Bagus Mayun Warsana, S.Sos telah mengundurkan diri sesuai Keputusan Direksi Nomor 0446/KEP/DIR/SDM/2018 tanggal 10 September 2018 tentang Pemberhentian Saudara Ida Bagus Mayun Warsana, S.Sos. sebagai Anggota Komite Pemantau Risiko Dewan Komisaris PT. Bank Pembangunan Daerah Bali dan digantikan oleh Saudara Putu Tirta, Ak. sesuai dengan Keputusan Direksi Nomor 0447/KEP/DIR/SDM/2018 tanggal 10 September 2018 tentang Pengangkatan Pengangkatan Saudara Putu Tirta, Ak. sebagai Anggota Komite Audit merangkap Anggota Komite Pemantau Risiko Dewan Komisaris PT. Bank Pembangunan Daerah Bali, sehingga susunan Komite Pemantau Risiko sebagai berikut :

As of September 10, 2018, Mr. Ida bagus Mayun Warsana, S.Sos., submitted a resignation letter based on Board of Directors' Decree Number 0446/KEP/DIR/SDM/2018 dated 10 September 2018 concerning the Dismissal of Ida Bagus Mayun Warsana, S.Sos., as member of Risk Monitoring Committee of Board of Commissioners of PT. Bank Pembangunan Daerah Bali and his position was replaced by Mr. Putu Tirta, Ak., According to Board of Directors' Decree Number 0447/KEP/DIR/SDM/2018 dated 10 September 2018 concerning the Appointment of Mr. Putu Tirta, Ak., Member of Audit Committee as well as Member of Risk Monitoring Committee of Board of Commissioners of PT. Bank Pembangunan Daerah Bali, thus the composition of Risk Monitoring Committee was as follows:

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STRUKTUR KOMITE PEMANTAU RISIKO

Structure of Risk Monitoring Committee

NAMA *Name*	JABATAN *Position*
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	Ketua merangkap Anggota *Chairman as well as Member*
I Nengah Artha, S.E., Ak.	Anggota *Member*
Putu Tirta, Ak.	Anggota *Member*

2) Tugas dan Tanggung Jawab Komite Pemantau Risiko

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pemantau Risiko membantu Dewan Komisaris dalam hal :

a) Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut
b) Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko dan Kepatuhan untuk mengetahui kesesuaiannya dengan kebijakan dan strategi manajemen risiko
c) Mengevaluasi laporan profil risiko triwulanan dan pelaksanaan proses manajemen risiko, untuk selanjutnya memberikan masukan kepada Dewan Komisaris atas kondisi risiko yang dihadapi oleh Bank serta usulan langkah-langkah untuk mitigasi atas risiko-risiko tersebut
d) Memantau dan mengevaluasi kepatuhan sehubungan dengan pelaksanaan manajemen risiko terhadap perjanjian dan komitmen yang dibuat Direksi dengan Bank Indonesia dan pihak-pihak terkait lainnya
e) Menindaklanjuti setiap surat yang diterima terkait dengan bidang tugas dan tanggung jawabnya, baik dari *intern* maupun *extern* dan melaporkan hasilnya kepada Dewan Komisaris
f) Membuat laporan pelaksanaan tugas kepada Dewan Komisaris setiap triwulan, dan
g) Melaksanakan tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Pemantau Risiko.

2) Duties and Responsibilities of Risk Monitoring Committee

In performing the duties and responsibilities, Risk Monitoring Committee assists the Board of Commissioners in:

a) Conducting evaluation over the compliance of risk management policy with the policy execution.
b) Monitoring and evaluating the duties of Risk Management Committee and Risk Management and Compliance Unit to ensure the compliance with the risk management policy and strategies.
c) Evaluating the quarterly report on risk profile and risk management process implementation so as to be able to provide recommendation to Board of Commissioners about the Bank's risk condition and recommendations for risk mitigation.
d) Monitoring and evaluating the compliance of risk management implementation with the agreement and commitment made by Board of Directors with Bank of Indonesia and other related parties.
e) Conducting follow-up to every letter relating to their duties and responsibilities, from both internal and external parties, and reporting the results to Board of Commissioners.
f) Presenting report on the duty implementation to Board of Commissioners on quarterly basis, and
g) Performing other assignments from Board of Commissioners, which are still within the scope of duties of Risk Monitoring Committee.

3) Frekuensi Rapat Komite Pemantau Risiko

Selama tahun 2018, Komite Pemantau Risiko melakukan rapat sebanyak 4 kali dengan realisasi program kerja sebagai berikut :

3) Frequency of Meeting of Risk Monitoring Committee

During 2017, Risk Monitoring Committee held 4meetings with realized programs as follows:

RAPAT KOMITE PEMANTAU RISIKO
Risk Monitoring Committee's Meeting

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	08 Pebruari 2018 *February 08, 2018*	Pembahasan Tingkat Kesehatan Bank (TKB) Posisi Desember 2017 *Discussion over the Bank Health as of December 2017*
2	30 April 2018 *April 30, 2018*	Pembahasan Profil Risiko Bank Posisi Maret 2018 *Discussion over Bank Risk Profile as of March 2018*
3	16 Oktober 2018 *October 16, 2018*	Pembahasan Perkembangan Persiapan Implementasi PSAK 71 *Discussion over Preparation Progress for Implementing PSAK 71*
4	26 Oktober 2018 *October 26, 2018*	Pembahasan Draft Keputusan Direksi PT. Bank Pembangunan Daerah Bali tentang Buku Pedoman Perusahaan Sistem Perencanaan, Anggaran dan Kinerja *Discussion over Decree Draft of Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Corporate Manual of Planning, Budgeting and Performance System*

Hasil rapat Komite Pemantau Risiko dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

Meeting results of Audit Committee were documented in minutes meeting, including the dissenting opinions if any.

4) Pelaksanaan Tugas Komite Pemantau Risiko

Pelaksanaan tugas Komite Pemantau Risiko selama tahun 2018 adalah sebagai berikut :

4) Implementation of Risk Monitoring Committee

In 2018, the Risk Monitoring Committee had served the following activities:

Komite Pemantau Risiko mengevaluasi kebijakan dan pelaksanaan manajemen risiko.

Komite Pemantau Risiko telah mengevaluasi kebijakan dan pelaksanaan kebijakan manajemen risiko secara optimal dan berkala meliputi :

Implementation of Risk Monitoring Committee

In 2018, the Risk Monitoring Committee had evaluated the risk management policies and the policy implementation comprehensively and on periodical basis, which included:

Terkait dengan kebijakan sebagai berikut :

1. Tanggal 3 Januari 2018, menyiapkan Surat Dewan Komisaris Nomor 002/DK/BPD/2018 tanggal 3 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi tentang SOP Safe Deposit Box oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor B-0011/DIR/KPN/2018 tanggal 3 Januari 2018.
2. Tanggal 3 Januari 2018, menyiapkan Surat Dewan Komisaris Nomor 002A/DK/BPD/2018 tanggal 3 Januari 2018 kepada PLTS Direksi PT. Bank

Relating to the policies, they were:

1. *On January 3, 2018, preparing Board of Commissioners' Letter Number 002/DK/BPD/2018 dated 3 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about SOP of Safe Deposit Box by Acting Members of Board of Directors according to Letter of Acting Board of Directors Number B-0011/DIR/KPN/2018 dated 3 January 2018*
2. *On January 3, 2018, preparing Board of Commissioners' Letter Number 002A/DK/BPD/2018 dated 3 January 2018 to Acting Members of Board*

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Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Keputusan Direksi tentang Pelaksanaan Operasional Aplikasi *Data Warehouse* dan *Bussiness Intelligence* oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor B-0001/DIR/TIA/2018 tanggal 3 Januari 2018.

3. Tanggal 4 Januari 2018, menyiapkan Surat Dewan Komisaris Nomor 003/DK/BPD/2018 tanggal 4 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi tentang Pembukaan Dan Pengoperasian ATM Bapenda Provinsi Bali oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor B-0002/DIR/RENSTRA/2018 tanggal 3 Januari 2018.
4. Tanggal 9 Januari 2018, menyiapkan Surat Dewan Komisaris Nomor 008/DK/BPD/2018 tanggal 9 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi tentang Perubahan Kedua Atas Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang *SOP* Kredit Usaha Rakyat oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor B-0029/DIR/KPN/2018 tanggal 8 Januari 2018.
5. Tanggal 9 Januari 2018, menyiapkan Surat Dewan Komisaris Nomor 009/DK/BPD/2018 tanggal 9 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Perubahan Ke-VI (Keenam) Atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang SOP Perkreditan, sesuai Surat PLTS Direksi Nomor B-0081/DIR/KRD/2018 tanggal 04 Januari 2018.
6. Tanggal 12 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 014/DK/BPD/2018 tanggal 12 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Perjanjian Kerjasama tentang Perjanjian Kredit Usaha Rakyat sesuai Surat PLTS Direksi Nomor B-0166/DIR/KRD/2018 tanggal 10 Januari 2018.
7. Tanggal 12 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 019/DK/BPD/2018 tanggal 12 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan

of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about The Execution of Warehouse Data and Business Intelligence Application by Acting Members of Board of Directors according to Letter of Acting Board of Directors Number B-0001/DIR/TIA/2018 dated 3 January 2018

3. *On January 4, 2018, preparing Board of Commissioners' Letter Number 003/DK/BPD/2018 dated 4 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Opening and Operation of ATM at the Bali Province Budget Office by Acting Members of Board of Directors according to Letter of Acting Board of Directors Number B-0002/DIR/RENSTRA/2018 dated 3 January 2018*
4. *On January 9, 2018, preparing Board of Commissioners' Letter Number 008/DK/BPD/2018 dated 9 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about Second Revision to Board of Directors' Decree Number 0259/KEP/DIR/KRD/2016 about SOP of People's Credit Facility by Acting Members of Board of Directors according to Letter of Acting Board of Directors Number B-0029/DIR/KPN/2018 dated 8 January 2018*
5. *On January 9, 2018, preparing Board of Commissioners' Letter Number 009/DK/BPD/2018 dated 9 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about Sixth Revision to Board of Directors' Decree Number 0230/KEP/DIR/KRD/2014 about SOP of Loan Facility according to Letter of Acting Board of Directors Number B-0081/DIR/KRD/2018 dated 04 January 2018*
6. *On January 12, 2018, preparing Board of Commissioners' Letter Number 014/DK/BPD/2018 dated 12 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Approval to Sign for the Cooperation Agreement on People's Loan Facility according to Letter of Acting Board of Directors Number B-0166/DIR/KRD/2018 dated 10 January 2018.*
7. *On January 12, 2018, preparing Board of Commissioners' Letter Number 019/DK/BPD/2018 dated 12 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement*

atas Penandatanganan Keputusan Direksi tentang SOP Pengelolaan Teknologi Informasi Internet Banking Bisnis oleh PLTS Direksi sesuai Surat PLTS Direksi Nomor B-0032/DIR/KPN/2018 tanggal 8 Januari 2018.

8. Tanggal 12 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 015/DK/BPD/2018 tanggal 12 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Keputusan Direksi tentang Penetapan KPI, Parameter, Bobot Dan Skala Nilai Penilaian Kinerja Satuan Kerja PT. Bank Pembangunan Daerah Bali Periode Penilaian Tahun 2018 sesuai Surat PLTS Direksi Nomor B-0020/DIR/RENSTRA/2018 tanggal 10 Januari 2018.
9. Tanggal 22 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 050/DK/BPD/2018 tanggal 22 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi tentang Batas (Limit) Transaksi Nasabah, sesuai Surat PLTS Direksi Nomor 0366/DIR/DJA/2018 tanggal 22 Januari 2018.
10. Tanggal 23 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 051/DK/BPD/2018 tanggal 23 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi tentang oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor 0186/DIR/SDM/2018 tanggal 19 Januari 2018.
11. Tanggal 23 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 052/DK/BPD/2018 tanggal 23 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi tentang Perlakuan Khusus Terhadap Kredit di Daerah Tertentu Yang Terkena Bencana Alam, sesuai Surat PLTS Direksi Nomor 0171/DIR/KRD/2018 tanggal 11 Januari 2018.
12. Tanggal 31 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 069/DK/BPD/2018 tanggal 31 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Kewenangan Memutus Biaya Diatas Kewenangan Cabang, sesuai Surat PLTS Direksi

to Sign the Board of Directors' Decree about SOP of Information Technology of Business Banking Internet by Acting Board of Directors according to Letter of Acting Board of Directors Number B-0032/DIR/KRD/2018 dated 8 January 2018

8. *On January 12 2018, preparing Board of Commissioners' Letter Number 015/DK/BPD/2018 dated 12 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about Determination of KPI, Parameter, Weight Targets and Scores of Performance Assessment of Working Units of PT Bank Pembangunan Daerah Bali for period of 2018 according to Letter of Acting Board of Directors Number B-0020/DIR/RENSTRA/2018 dated 10 January 2018*
9. *On January 22, 2018, preparing Board of Commissioners' Letter Number 050/DK/BPD/2018 dated 22 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about Customer Transaction Limits according to Letter of Acting Board of Directors Number 0366/DIR/DJA/2018 dated 22 January 2018*
10. *On January 23, 2018, preparing Board of Commissioners' Letter Number 051/DK/BPD/2018 dated 23 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about the Acting Members of Board of Directors, according to Letter of Acting Board of Directors Number B-0186/DIR/KRD/2018 dated 19 January 2018*
11. *On January 23, 2018, preparing Board of Commissioners' Letter Number 052/DK/BPD/2018 dated 23 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about Special Loan Disbursement to Disaster-hit Regions , according to Letter of Acting Board of Directors Number B-0171/DIR/KRD/2018 dated 11 January 2018*
12. *On January 31, 2018, preparing Board of Commissioners' Letter Number 069/DK/BPD/2018 dated 31 January 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Delegation of Authority to Cut Cost beyond Branch Authority, according to*

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Nomor B-0318/DIR/UMS/2018 tanggal 26 Januari 2018.

13. Tanggal 22 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 127/DK/BPD/2018 tanggal 22 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi Tentang Pembukaan Dan Pengoperasian KPK BRSU Tabanan PT. Bank BPD Bali sesuai sesuai Surat PLTS Direksi Nomor : B-0123/DIR/RENSTRA/2018 tanggal 20 Pebruari 2018.
14. Tanggal 26 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 143/DK/BPD/2018 tanggal 26 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan terhadap Draft dan Penandatanganan Perjanjian Kerjasama Jual Beli Uang Kertas Asing (Banknotes) dengan PT. Dirgahayu Valuta Prima, sesuai Surat PLTS Direksi Nomor : B-0513/DIR/TRS/2018 tanggal 20 Pebruari 2018.
15. Tanggal 27 Pebruari 2018 melakukan evaluasi Pengadaan Asuransi Kesehatan Tambahan Melalui Skema Koordinasi Manfaat (*Coordination Of Benefit* (*COB*) sesuai Surat PLTS Direksi Nomor : B-0427/SDM/RMS/2018 tanggal 08 Pebruari 2018.
16. Tanggal 27 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 144/DK/BPD/2018 tanggal 27 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan *Term Of References* (*TOR*) Pengadaan Asuransi Kesehatan Tambahan Melalui Skema Koordinasi Manfaat (*Coordination Of Benefit* (*COB*)).
17. Tanggal 27 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 145/DK/BPD/2018 tanggal 27 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Keputusan Direksi oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor : B-0169/DIR/KPN/2018 tanggal 23 Pebruari 2018.
18. Tanggal 27 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 146/DK/BPD/2018 tanggal 27 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Perubahan Ke-VI (Keenam) Atas Lampiran Keputusan Direksi Nomor 0318/KEP/DIR/KRD/2014 tentang Skim

Letter of Acting Board of Directors Number B-0318/DIR/KRD/2018 dated 26 January 2018

13. *On February 22, 2018, preparing Board of Commissioners' Letter Number 127/DK/BPD/2018 dated 22 February 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign the Board of Directors' Decree about Opening and Operation of KPK BRSU Tabanan of PT Bank BPD Bali according to Letter of Acting Board of Directors Number B-0123/DIR/RENSTRA/2018 dated 20 February 2018*
14. *On February 26, 2018, preparing Board of Commissioners' Letter Number 143/DK/BPD/2018 dated 26 February 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Cooperation in Purchase-Sale of Foreign Banknotes with PT Dirgahayu Valuta Prima, according to Letter of Acting Board of Directors Number B-0513/DIR/TRS/2018 dated 20 February 2018*
15. *On February 27, 2018, to evaluate Procurement of Additional Health Insurance through Coordination of Benefit (COB), according to Letter of Acting Board of Directors Number B-427/DIR/TRS/2018 dated 08 February 2018*
16. *On February 27, 2018, preparing Board of Commissioners' Letter Number 144/DK/BPD/2018 dated 27 February 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Term of References (TOR) of Procurement of Additional Health Insurance through Coordination of Benefit (COB)*
17. *On February 27, 2018, preparing Board of Commissioners' Letter Number 145/DK/BPD/2018 dated 27 February 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Board of Commissioners' Letter by Acting Board of Directors, according to Acting Board of Directors' Letter Number B-0169/DIR/KPN/2018 tanggal 23 February 2018.*
18. *On February 27, 2018, preparing Board of Commissioners' Letter Number 146/DK/BPD/2018 dated 27 February 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Sixth Revision to the Attachment of Board of Commissioners' Decree Number 0318/KEP/DIR/KRD/2014 about Scheme*

Kredit Multiguna oleh Pelaksana Tugas Sementara Direksi, Surat PLTS Direksi Nomor B-0604/DIR/KRD/2018 tanggal 23 Pebruari 2018.

19. Tanggal 1 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 154/DK/BPD/2018 tanggal 1 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan atas *Draft* dan Penandatanganan Addendum Perjanjian TBMA/ISMA Perjanjian Induk Global Pembelian Kembali (GMRA), sesuai Surat PLTS Direksi Nomor B-0594/DIR/TRS/2018 tanggal 1 Maret 2018.
20. Tanggal 14 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 174/DK/BPD/2018 tanggal 14 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Keputusan Direksi tentang Pembentukan Tim *Counterpart* Implementasi PSAK 71 tentang Instrumen Keuangan, sesuai Surat PLTS Direksi Nomor B-0275/DIR/TIA/2018 tanggal 12 Pebruari 2018.
21. Tanggal 15 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 177/DK/BPD/2018 tanggal 15 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Keputusan Direksi tentang SOP Proses Perhitungan Kecukupan Modal Secara Internal, sesuai Surat PLTS Direksi Nomor : B-0209/DIR/KPN/2018 tanggal 12 Maret 2018.
22. Tanggal 21 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 183/DK/BPD/2018 tanggal 21 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Permohonan Persetujuan Penyusunan Kelompok Mitra Perubahan (KMP) dan Penandatanganan Atas Keputusan Direksi Tentang Kelompok Mitra Perubahan (KMP), sesuai Surat PLTS Direksi Nomor : B-0772/DIR/SDM/2018 tanggal 19 Maret 2018.
23. Tanggal 23 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 184/DK/BPD/2018 tanggal 23 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Mohon Persetujuan Penandatanganan Keputusan Direksi Tentang *SOP* Giro oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor : B-0238/DIR/KPN/2018 tanggal 20 Maret 2018.

of Multipurpose Loans by Acting Board of Directors, Acting Board of Directors' Letter Number B-0604/DIR/KRD/2018 tanggal 23 February 2018.

19. *On March 1, 2018, preparing Board of Commissioners' Letter Number 154/DK/BPD/2018 dated 1 March 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Draft and Signing of Addendum of Agreement of TBMA/ISMA, the Global Master Repurchase Agreement (GMRA), according to Acting Board of Directors' Letter Number B-0594/DIR/TRS/2018 tanggal 1 March 2018.*
20. *On March 14, 2018, preparing Board of Commissioners' Letter Number 174/DK/BPD/2018 dated 14 March 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for the Decree of Establishment of Counterpart Team for Implementation of PSAK 71 about Financial Instrument, according to Acting Board of Directors' Letter Number B-0275/DIR/TIA/2018 tanggal 12 February 2018.*
21. *On March 15, 2018, preparing Board of Commissioners' Letter Number 177/DK/BPD/2018 dated 15 March 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for SOP of Internal Calculation Process of Capital Adequacy, according to Acting Board of Directors' Letter Number B-0209/DIR/KPN/2018 tanggal 12 March 2018.*
22. *On March 21, 2018, preparing Board of Commissioners' Letter Number 183/DK/BPD/2018 dated 21 March 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Proposal for Approval for Establishment of Group of Partners of Change and Agreement to Sign for Establishing Group of Partners of Change, according to Acting Board of Directors' Letter Number B-0772/DIR/SDM/2018 tanggal 19 March 2018.*
23. *On March 23, 2018, preparing Board of Commissioners' Letter Number 184/DK/BPD/2018 dated 23 March 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Acting Board of Directors' Decree on SOP of Current Account by Acting Board of Directors, according to Acting Board of Directors' Letter Number B-0238/DIR/KPN/2018 tanggal 20 March 2018.*

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24. Tanggal 23 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 185/DK/BPD/2018 tanggal 23 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan atas Penandatanganan Keputusan Direksi Tentang Perubahan Kedua atas Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tentang *SOP* Disiplin Karyawan oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor : B-0239/DIR/KPN/2018 tanggal 20 Maret 2018.
25. Tanggal 23 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 187/DK/BPD/2018 tanggal 23 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Keputusan Direksi Tentang Pelaksanaan Operasional BPD Bali Internet Banking Bisnis oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor : B-0214/DIR/RENSTRA/2018 tanggal 23 Maret 2018.
26. Tanggal 2 April 2018, menyiapkan Surat Dewan Komisaris Nomor 203/DK/BPD/2018 tanggal 0 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Keputusan Direksi Tentang *SOP Corporate Social Responsibility* (*CSR*) oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor B-0189/DIR/KPN/2018 tanggal 5 Maret 2018.
27. Tanggal 3 April 2018, menyiapkan Surat Dewan Komisaris Nomor 205/DK/BPD/2018 tanggal 3 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Keputusan Direksi tentang Pemindahan Alamat Kantor Kas Bali Med Denpasar, sesuai Surat PLTS Direksi Nomor B-0245/DIR/RENSTRA/2018 tanggal 2 April 2018.
28. Tanggal 19 April 2018, menyiapkan Surat Dewan Komisaris Nomor 226/DK/BPD/2018 tanggal 19 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Perjanjian Kerjasama tentang Jasa Penilaian (Appraisal) Agunan Kredit, sesuai Surat PLTS Direksi Nomor B-1087/DIR/KRD/2018 tanggal 11 April 2018.
29. Tanggal 19 April 2018, menyiapkan Surat Dewan Komisaris Nomor 231/DK/BPD/2018 tanggal

24. On March 23, 2018, preparing Board of Commissioners' Letter Number 185/DK/BPD/2018 dated 23 March 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Acting Board of Directors' Decree No. 0349/KEP/DIR/SDM/2014 about SOP of Employee Disciplinary Act by Acting Board of Directors, according to Acting Board of Directors' Letter Number B-0239/DIR/KPN/2018 tanggal 20 March 2018.
25. On March 23, 2018, preparing Board of Commissioners' Letter Number 187/DK/BPD/2018 dated 23 March 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Acting Board of Directors' Decree on The Operation of BPD Bali Corporate Internet Banking by Acting Board of Directors, according to Acting Board of Directors' Letter Number B-0214/DIR/RENSTRA/2018 tanggal 23March 2018.
26. On April 2, 2018, preparing Board of Commissioners' Letter Number 203/DK/BPD/2018 dated 2 April 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Acting Board of Directors' Decree on SOP of Corporate Social Responsibilities (CSR)by Acting Board of Directors, according to Acting Board of Directors' Letter Number B-0189/DIR/KPN/2018 tanggal 5 March 2018.
27. On April 3, 2018, preparing Board of Commissioners' Letter Number 205/DK/BPD/2018 dated 2 April 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Change of Office Address of Bali Med Denpasar Cash Office, according to Acting Board of Directors' Letter Number B-0245/DIR/KPN/2018 tanggal 2 April 2018.
28. On April 19, 2018, preparing Board of Commissioners' Letter Number 226/DK/BPD/2018 dated 19 April 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Cooperation Agreement in Credit Collateral Appraisal, according to Acting Board of Directors' Letter Number B-1087/DIR/KPN/2018 tanggal 11 April 2018.
29. On April 19, 2018, preparing Board of Commissioners' Letter Number 231/DK/BPD/2018 dated 19 April

19 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Perubahan Kedua Atas Keputusan Direksi Nomor 0138.102.110.2011.2. tentang Skim Kredit Kepada Lembaga Keuangan Bali Dwipa (KKLK-Bali Dwipa) oleh Pelaksana Tugas Sementara Direksi, sesuai Surat PLTS Direksi Nomor B-1145/DIR/KRD/2018 tanggal 17 April 2018.

30. Tanggal 17 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 284/DK/BPD/2018 tanggal 17 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Perjanjian Kerjasama antara Bank BPD Bali dengan Sekolah Menengah Kejuruan (SMK) PGRI I Badung, sesuai Surat PLTS Direksi Nomor B-2161/DIR/DJA/2018 tanggal 8 Mei 2018.
31. Tanggal 22 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 296/DK/BPD/2018 tanggal 22 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan *Addendum* Perjanjian Kerjasama (PKS) tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan Melalui Kredit Pemilikan Rumah Sejahtera Bagi Masyarakat Berpenghasilan Rendah.
32. Surat Dewan Komisaris Nomor 378/DK/BPD/2018 tanggal 30 Juli 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Rencana Bisnis Bank (Penyesuaian Kedua) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020.
33. Surat Dewan Komisaris Nomor 427/DK/BPD/2018 tanggal 27 September 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Kebijakan Umum Direksi (KUD) PT. Bank Pembangunan Daerah Bali Tahun 2019.
34. Surat Dewan Komisaris Nomor 449/DK/BPD/2018 tanggal 26 Oktober 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan *Draft* Keputusan Direksi tentang Buku Pedoman Perusahaan Sistem, Anggaran dan Kinerja.
35. Surat Dewan Komisaris Nomor 474/DK/BPD/2018 tanggal 28 Nopember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Rencana Bisnis Bank PT. Bank Pembangunan Daerah Bali Tahun 2019-2021.

2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for 2nd Revision to Board of Directors' Decree Number 0138.102.110.2011.2 about Credit Scheme to Bali Dwipa Financial Institution (KKLK-Bali Dwipa), according to Acting Board of Directors' Letter Number B-1145/DIR/KRD/2018 tanggal 17 April 2018.

30. On May 17, 2018, preparing Board of Commissioners' Letter Number 284/DK/BPD/2018 dated 17 May 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Cooperation Agreement between Bank BPD Bali and SMK PGRI I Badung, according to Acting Board of Directors' Letter Number B-2161/DIR/DJA/2018 tanggal 8 May 2018.
31. On May 22, 2018, preparing Board of Commissioners' Letter Number 296/DK/BPD/2018 dated 22 May 2018 to Acting Members of Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Addendum of Cooperation Agreement about the Disbursement of Housing Fund Facility through Rumah Sejahtera Housing Loan for Low-Income Families.
32. Board of Commissioners' Letter Number 378/DK/BPD/2018 dated 30July 2018 to Board of Directors of PT Bank Pembangunan Daerah Bali about the Approval for Bank Business Plan (Second Revision) of PT Bank Pembangunan Daerah Bali for the period of 2018-2020.
33. Board of Commissioners' Letter Number 427/DK/BPD/2018 dated 27 September 2018 to Board of Directors of PT Bank Pembangunan Daerah Bali about the Approval for General Policy of Board of Directors for the year of 2019.
34. Board of Commissioners' Letter Number 449/DK/BPD/2018 dated 26 October 2018 to Board of Directors of PT Bank Pembangunan Daerah Bali about the Agreement in Draft of Board of Directors' Decree concerning the Corporate Manual of System, Budgeting and Performance.
35. Board of Commissioners' Letter Number 474/DK/BPD/2018 dated 28 November 2018 to Board of Directors of PT Bank Pembangunan Daerah Bali about the Approval for Bank Business Plans of PT Bank Pembangunan Daerah Bali for the period of 2019-2021.

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36. Surat Dewan Komisaris Nomor 501/DK/BPD/2018 tanggal 27 Desember 2018 perihal Persetujuan *Draft* Keputusan Direksi tentang Buku Buku Pedoman Perusahaan Pelaksanaan Fungsi Kepatuhan.

Terkait Pelaksanaan Kebijakan sebagai berikut :

1. Tanggal 10 Januari 2018 melakukan evaluasi Permohonan Persetujuan Penandatanganan Perjanjian Kredit dan Pencairan Kredit An. PT. Dharma Medika Buleleng sesuai Surat PLTS Direksi Nomor B-0080/DIR/KRD/2018 tanggal 4 Januari 2018.
2. Tanggal 10 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 010/DK/BPD/2018 tanggal 10 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penandatanganan Perjanjian Kredit dan Pencairan Kredit An. PT. Dharma Medika Buleleng.
3. Tanggal 10 Januari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit Investasi An. Anak Agung Gede Rai (ARMA Resort Hotel & Museum) sesuai Surat PLTS Direksi Nomor B-110/DIR/KRD/2018 tanggal 8 Januari 2018.
4. Tanggal 12 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 017/DK/BPD/2018 tanggal 12 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit Investasi An. Anak Agung Gede Rai (ARMA *Resort Hotel* & Museum).
5. Tanggal 12 Januari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit KMK An. PT. Adi Karya Grahamulya sesuai Surat PLTS Direksi Nomor B-0109/DIR/KRD/2018 tanggal 8 Januari 2018.
6. Tanggal 12 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 016/DK/BPD/2018 tanggal 12 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit KMK An. PT. Adi Karya Grahamulya.
7. Tanggal 12 Januari 2018 melakukan evaluasi Permohonan Penurunan Suku Bunga Kredit An. Dewa Made Merta Sedana sesuai Surat PLTS Direksi Nomor B-0167/DIR/KRD/2018 tanggal 10 Januari 2018.

36. Board of Commissioners' Letter Number 501/DK/BPD/2018 dated 27 December 2018 about the Approval for Draft of Board of Directors' Decree concerning the Corporate Manual of Implementation of Compliance Function

Relating to the Policy Implementation, they were:

1. *On January 10, 2018, evaluating the Proposal for Agreement to Sign for Agreement of Loan Facility and Credit Disbursement to PT. Dharma Medika Buleleng according to to the Letter of Acting Board of Directors Number B-0080/DIR/KRD/2018 dated 4 January 2018.*
2. *On January 10, 2018, preparing Letter of Acting Board of Commissioners Number 010/DK/BPD/2018 dated 10 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Agreement of Loan Facility and Credit Disbursement to PT.Dharma Medika Buleleng.*
3. *On January 10, 2018 evaluating the Proposal for Agreement to Sign for Agreement of Investment Loan Facility Anak to Agung Gede Rai (ARMA Resort Hotel & Museum) according to Letter of Acting Board of Directors Number B-110/DIR/KRD/2018 dated 8 January 2018.*
4. *On January 12, 2018 preparing Letter of Acting Board of Commissioners Number 017/DK/BPD/2018 dated 12 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Investment Loan Restructuring on behalf of Anak Agung Gede Rai (ARMA Resort Hotel & Museum).*
5. *On January 12, 2018, evaluating Proposal for Agreement of KMK Loan Restructuring on behalf of PT. Adi Karya Grahamulya according to to Letter of Acting Board of Directors Number B-0109/DIR/KRD/2018 dated 8 January 2018.*
6. *On January 12, 2018 preparing Letter of Acting Board of Commissioners Number 016/DK/BPD/2018 dated 12 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for KMK Loan Restructuring on behalf of PT. Adi Karya Grahamulya.*
7. *On January 12, 2018, evaluating Proposal for Reduced Loan Interest Rate on behalf of Dewa Made Merta Sedana according to to Letter of Acting Board of Directors Number B-0167/DIR/KRD/2018 dated 10 January 2018.*

8. Tanggal 15 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 039/DK/BPD/2018 tanggal 15 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit Debitur An. Dewa Made Merta Sedana.
9. Tanggal 15 Januari 2018 melakukan evaluasi Permohonan Keringanan Tunggakan Bunga dan Denda Debitur An. Ni Wayan Alit sesuai Surat PLTS Direksi Nomor B-0170/DIR/KRD/2018 tanggal 11 Januari 2018.
10. Tanggal 15 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 040/DK/BPD/2018 tanggal 15 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Keringanan Tunggakan Bunga dan Denda Debitur An. Ni Wayan Alit.
11. Tanggal 16 Januari 2018 melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. I Gde Somantapa sesuai Surat PLTS Direksi Nomor B-0205/DIR/KRD/2018 tanggal 16 Januari 2018.
12. Tanggal 18 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 047/DK/BPD/2018 tanggal 18 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Keringanan Tunggakan Bunga dan Denda Debitur An. I Gde Somantapa.
13. Tanggal 23 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 053/DK/BPD/2018 tanggal 23 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan *Switch* Anggaran terkait Pengadaan Sarana & Prasarana Operasional Mobil Samsat Keliling sesuai Surat PLTS Direksi Nomor 0304/DIR/DJA/2018 tanggal 17 Januari 2018.
14. Tanggal 23 Januari 2018 melakukan evaluasi Permohonan Persetujuan Perpanjangan KMK Ida Wayan Gede Astawa, suami I Gusti Ayu Citrawati S.E., Kepala Cabang Utama Denpasar, sesuai Surat PLTS Direksi Nomor B-0249/DIR/KRD/2018 tanggal 19 Januari 2018.
15. Tanggal 23 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 054/DK/BPD/2018 tanggal 23 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Perpanjangan KMK Ida Wayan Gede Astawa,

8. On January 15, 2018 preparing Letter of Acting Board of Commissioners Number 039/DK/BPD/2018 dated 15 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Reduced Loan Interest Rate on behalf of Dewa Made Merta Sedana.
9. On January 15, 2018 evaluating Proposal for Settlement Program for Interest Delinquency and Charges on behalf of Ni Wayan Alit according to to Letter of Acting Board of Directors Number B-0170/DIR/KRD/2018 dated 11 January 2018.
10. On January 15, 2018 preparing Letter of Acting Board of Commissioners Number 040/DK/BPD/2018 dated 15 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Settlement Program for Interest Delinquency and Charges on behalf of Ni Wayan Alit.
11. On January 16, 2018 evaluating Proposal for Agreement for Settlement Program for Interest Delinquency and Charges on behalf of I Gde Somantapa according to to Letter of Acting Board of Directors Number B-0205/DIR/KRD/2018 dated 16 January 2018.
12. On January 18, 2018 preparing Letter of Acting Board of Commissioners Number 047/DK/BPD/2018 dated 18 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Settlement Program for Interest Delinquency and Charges on behalf of I Gde Somantapa.
13. On January 23, 2018 preparing Letter of Acting Board of Commissioners Number 053/DK/BPD/2018 dated 23 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Switch of Budget relating to Procurement of Facilities for the Operation of Mobile Samsat according to to Letter of Acting Board of Directors Number 0304/DIR/DJA/2018 dated 17 January 2018.
14. On January 23, 2018 evaluating Proposal for Agreement to Extend the KMK Loan Facility on behalf of Ida Wayan Gede Astawa, the husband of I Gusti Ayu Citrawati SE, Head of Denpasar Main Branch, according to to Letter of Acting Board of Directors Number B-0249/DIR/KRD/2018 dated 19 January 2018.
15. On January 23, 2018 preparing Letter of Acting Board of Commissioners Number 054/DK/BPD/2018 dated 23 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement to Extend the KMK Loan Facility on behalf of Ida Wayan

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suami I Gusti Ayu Citrawati S.E., Plt. Kepala Cabang Utama Denpasar (Pihak Terkait).

16. Tanggal 24 Januari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit KMK *Revolving* I Gusti Gede Antara, sesuai Surat PLTS Direksi Nomor B-0196/DIR/KRD/2018 tanggal 15 Januari 2018.
17. Tanggal 24 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 058/DK/BPD/2018 tanggal 24 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit KMK *Revolving* I Gusti Gede Antara.
18. Tanggal 25 Januari 2018 melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. I Gusti Made Kartikayasa sesuai Surat PLTS Direksi Nomor B-0275/DIR/KRD/2018 tanggal 22 Januari 2018.
19. Tanggal 25 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 059/DK/BPD/2018 tanggal 25 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Keringanan Tunggakan Bunga dan Denda Debitur An. I Gusti Made Kartikayasa.
20. Tanggal 29 Januari 2018 melakukan evaluasi Permohonan Penarikan *Standby Loan* An. PT. Sastra Mas Estetika sesuai Surat PLTS Direksi Nomor B-0297/DIR/KRD/2018 tanggal 23 Januari 2018.
21. Tanggal 29 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 062/DK/BPD/2018 tanggal 29 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Permohonan Penarikan *Standby Loan* An. PT. Sastra Mas Estetika.
22. Tanggal 30 Januari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. PT. Duta Karya Perkasa sesuai Surat PLTS Direksi Nomor B-0331/DIR/KRD/2018 tanggal 29 Januari 2018.
23. Tanggal 30 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 065/DK/BPD/2018 tanggal 30 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit An. PT. Duta Karya Perkasa.
24. Tanggal 30 Januari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. I Wayan Putu Bungaya sesuai Surat PLTS

Gede Astawa, the husband of I Gusti Ayu Citrawati S.E., Head of Denpasar Main Branch (Related Party).

(16. On January 24, 2018 evaluating Proposal for Agreement for Revolving KMK Loan Restructuring on behalf of I Gusti Gede Antara, according to to Letter of Acting Board of Directors Number B-0196/DIR/KRD/2018 dated 15 January 2018.

17. On January 24, 2018 preparing Letter of Acting Board of Commissioners Number 058/DK/BPD/2018 dated 24 January 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning for Revolving KMK Loan Restructuring on behalf of I Gusti Gede Antara.

18. On January 25, 2018, evaluating Proposal for Agreement for Settlement Program for Interest Delinquency and Charges on behalf of I Gusti Made Kartikayasa according to to Letter of Acting Board of Directors Number B-0275/DIR/KRD/2018 dated 22 January 2018.

19. On January 25, 2018 preparing Letter of Acting Board of CommissionersNumber 059/DK/BPD/2018 dated 25 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Settlement Program for Interest Delinquency and Charges on behalf of I Gusti Made Kartikayasa.

20. On January 29, 2018 evaluating Proposal for Withdrawl of Standby Loan on behalf of PT. Sastra Mas Estetika according to Letter of Acting Board of Directors Number B-0297/DIR/KRD/2018 dated 23 January 2018.

21. On January 29, 2018 preparing Letter of Acting Board of Commissioners Number 062/DK/BPD/2018 dated 29 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Proposal for Withdrawl of Standby Loan on behalf of PT. Sastra Mas Estetika.

22. On January 30, 2018 evaluating Proposal for Agreement for Loan Restructuring on behalf of PT. Duta Karya Perkasa according to Letter of Acting Board of Directors Number B-0331/DIR/KRD/2018 dated 29 January 2018.

23. On January 30, 2018 preparing Letter of Acting Board of Commissioners Number 065/DK/BPD/2018 dated 30 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Loan Restructuring on behalf of PT. Duta Karya Perkasa.

24. On January 30, 2018 evaluating Proposal for Agreement for Loan Restructuring on behalf of I Wayan Putu Bungaya according to Letter of Acting

Direksi Nomor B-0320/DIR/KRD/2018 tanggal 25 Januari 2018.

25. Tanggal 31 Januari 2018 menyiapkan Surat Dewan Komisaris Nomor 070/DK/BPD/2018 tanggal 31 Januari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit An. I Wayan Putu Bungaya.
26. Tanggal 2 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. PT. Liberty Dive Resort sesuai Surat PLTS Direksi Nomor B-0382/DIR/KRD/2018 tanggal 1 Pebruari 2018.
27. Tanggal 2 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Penarikan Agunan Debitur An. CV. Pelangi sesuai Surat PLTS Direksi Nomor B-0382/DIR/KRD/2018 tanggal 1 Pebruari 2018.
28. Tanggal 5 Pebruari 2018 melakukan evaluasi Permohonan Penurunan Suku Bunga Kredit An. Ni Wayan Ekawati sesuai Surat PLTS Direksi Nomor B-0383/DIR/KRD/2018 tanggal 1 Pebruari 2018.
29. Tanggal 9 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 092/DK/BPD/2018 tanggal 9 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit An. PT. Liberty Dive Resort.
30. Tanggal 9 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 093/DK/BPD/2018 tanggal 9 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit An. Ni Wayan Ekawati.
31. Tanggal 9 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 094/DK/BPD/2018 tanggal 9 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penarikan Agunan Debitur An. CV. Pelangi.
32. Tanggal 12 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Perpanjangan dan Penurunan Plafond Kredit Modal Kerja serta Perpanjangan dan Penambahan Plafond Garansi Bank An. PT. Tunas Jaya Sanur dan Grup Usaha sesuai Surat PLTS Direksi Nomor B-0387/DIR/KRD/2018 tanggal 1 Pebruari 2018.
33. Tanggal 13 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 102/DK/BPD/2018 tanggal 13 Pebruari 2018 kepada PLTS Direksi

Board of Directors Number B-0320/DIR/KRD/2018 dated 25 January 2018.

25. On January 31, 2018 preparing Letter of Acting Board of CommissionersNumber 070/DK/BPD/2018 dated 31 January 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Loan Restructuring on behalf of I Wayan Putu Bungaya.
26. On February 2, 2018 evaluating Proposal for Agreement for Loan Restructuring on behalf of PT. Liberty Dive Resort according to Letter of Acting Board of Directors Number B-0382/DIR/KRD/2018 dated 1 February 2018.
27. On February 2, 2018 evaluating Proposal for Agreement for Withdrawl of Collateral on behalf of CV. Pelangi according to Letter of Acting Board of Directors Number B-0382/DIR/KRD/2018 dated 1 February 2018.
28. On February 5, 2018 evaluating Proposal for Reduced Interest Rate on behalf of Ni Wayan Ekawati according to Letter of Acting Board of Directors Number B-0383/DIR/KRD/2018 dated 1 February 2018.
29. On February 9, 2018 preparing Letter of Acting Board of Commissioners Number 092/DK/BPD/2018 dated 9 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Loan Restructuring on behalf of PT. Liberty Dive Resort.
30. On February 9, 2018 preparing Letter of Acting Board of Commissioner sNumber 093/DK/BPD/2018 dated 9 February 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement for Reduced Interest Rate on behalf of Ni Wayan Ekawati.
31. On February 9, 2018 preparing Letter of Acting Board of Commissioners Number 094/DK/BPD/2018 dated 9 February 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement for Withdrawl of Collateral on behalf of CV. Pelangi.
32. On February 12, 2018 evaluating Proposal for Agreement for Extension and Reduction of Working Capital Loan Plafond as well as Extension and Addition of Plafond of Bank Guarantee on behalf of PT. Tunas Jaya Sanur and Business Group according to Letter of Acting Board of Directors Number B-0387/DIR/KRD/2018 dated 1 February 2018.
33. On February 13, 2018 preparing Letter of Acting Board of Commissioners Number 102/DK/BPD/2018 dated 13 February 2018 to Acting Board of Directors

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Good Corporate Governance Implementation

PT. Bank Pembangunan Daerah Bali perihal Persetujuan Perpanjangan dan Penurunan Plafond Kredit Modal Kerja serta Perpanjangan dan Penambahan *Plafond* Garansi Bank An. PT. Tunas Jaya Sanur dan Grup Usaha.

34. Tanggal 19 Pebruari 2018 melakukan evaluasi Realisasi RBB Semester II Tahun 2017, sesuai Surat PLTS Direksi Nomor : B-0045/DIR/RENSTRA/2018 tanggal 29 Januari 2018.
35. Tanggal 19 Pebruari 2018 melakukan evaluasi Permohonan Restrukturisasi Fasilitas Kredit Investasi An. I Nyoman Karsa sesuai Surat PLTS Direksi Nomor : B-0397/DIR/KRD/2018 tanggal 2 Pebruari 2018.
36. Tanggal 19 Pebruari 2018 melakukan evaluasi Permohonan Restrukturisasi Kredit Investasi An. PT. Adi Karya Putra sesuai Surat PLTS Direksi Nomor : B-0440/DIR/KRD/2018 tanggal 6 Pebruari 2018.
37. Tanggal 21 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit An. CV. Puspa sesuai Surat PLTS Direksi Nomor : B-0516/DIR/KRD/2018 tanggal 14 Pebruari 2018.
38. Tanggal 22 Pebruari 2018 menghadiri Undangan Rapat dengan agenda *Exit Meeting General Audit* Laporan Keuangan Tahun Buku 2017, sesuai Surat PLTS Direksi Nomor : B-0221/DIR/SAF/2018 tanggal 21 Pebruari 2018.
39. Tanggal 22 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 124/DK/BPD/2018 tanggal 22 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit Investasi An. I Nyoman Karsa.
40. Tanggal 22 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 125/DK/BPD/2018 tanggal 22 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit Investasi An. PT. Adi Karya Putra.
41. Tanggal 22 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 126/DK/BPD/2018 tanggal 22 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit An. CV. Puspa.

PT. Bank Pembangunan Daerah Bali concerning Agreement Agreement for Extension and Reduction of Working Capital Loan Plafond as well as Extension and Addition of Plafond of Bank Guarantee on behalf of PT. Tunas Jaya Sanur and Business Group.

34. *On February 19, 2018 evaluating Realized BBP in 2nd Half of 2017, according to Letter of Acting Board of Directors Number : B-0045/DIR/RENSTRA/2018 dated 29 January 2018.*
35. *On February 19, 2018 evaluating Proposal for Investment Loan Restructuring on behalf of I Nyoman Karsa according to Letter of Acting Board of Directors Number : B-0397/DIR/KRD/2018 dated 2 February 2018.*
36. *On February 19, 2018 evaluating Proposal for Investment Loan Restructuring on behalf of PT. Adi Karya Putra according to Letter of Acting Board of Directors Number : B-0440/DIR/KRD/2018 dated 6 February 2018.*
37. *On February 21, 2018 evaluating Proposal for Agreement for Reduced Loan Interest Rate on behalf of CV. Puspa according to Letter of Acting Board of Directors Number : B-0516/DIR/KRD/2018 dated 14 February 2018.*
38. *On February 22, 2018 attending Meeting Invitation that brought agenda of Exit Meeting of General Audit of the 2017 Financial Statements, according to Letter of Acting Board of Directors Number : B-0221/DIR/SAF/2018 dated 21 February 2018.*
39. *On February 22, 2018 preparing Letter of Acting Board of Commissioners Number 124/DK/BPD/2018 dated 22 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Investment Loan Restructuring on behalf of I Nyoman Karsa.*
40. *On February 22, 2018 preparing Letter of Acting Board of Commissioners Number 125/DK/BPD/2018 dated 22 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Investment Loan Restructuring on behalf of PT. Adi Karya Putra.*
41. *On February 22, 2018 preparing Letter of Acting Board of CommissionersNumber 126/DK/BPD/2018 dated 22 February 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement for Reduced Loan Interest Rate on behalf of CV. Puspa.*

42. Tanggal 22 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. Ni Luh Putu Nuriati Surat PLTS Direksi Nomor : B-0517/DIR/KRD/2018 tanggal 14 Pebruari 2018.
43. Tanggal 22 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 128/DK/BPD/2018 tanggal 22 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit Debitur An. Ni Luh Putu Nuriati.
44. Tanggal 23 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Keringanan Denda Debitur An. I Komang Noviantara sesuai Surat PLTS Direksi Nomor : B-0477/DIR/KRD/2018 tanggal 9 Pebruari 2018.
45. Tanggal 23 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. PT. Sakasoka sesuai Surat PLTS Direksi Nomor : B-0488/DIR/KRD/2018 tanggal 12 Pebruari 2018.
46. Tanggal 23 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Pencairan PAL KMK Standby Loan An. PT. Sastra Mas Estetika sesuai Surat PLTS Direksi Nomor : B-0534/DIR/KRD/2018 tanggal 15 Pebruari 2018.
47. Tanggal 23 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan LPPK dan Restrukturisasi Kredit An. PT. Puri Bali Sun Resort, sesuai Surat PLTS Direksi Nomor : B-0495/DIR/KRD/2018 tanggal 12 Pebruari 2018.
48. Tanggal 23 Pebruari 2018 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester II 2017 untuk disampaikan kepada Otoritas Jasa Keuangan berdasarkan Surat Pelaksana Tugas Sementara Direksi Nomor : B-0045/DIR/RENSTRA/2018 tanggal 29 Januari 2018 perihal Laporan Realisasi RBB serta Laporan Realisasi Kegiatan Edukasi di Bidang Perbankan periode 31 Desember 2017.
49. Tanggal 26 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 136/DK/BPD/2018 tanggal 26 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Keringanan Denda Debitur An. I Komang Noviantara.

42. On February 22, 2018 evaluating Proposal for Agreement for Reduced Loan Interest Rate on behalf of Ni Luh Putu Nuriati Letter of Acting Board of Directors Number: B-0517/DIR/KRD/2018 dated 14 February 2018.
43. On February 22, 2018 preparing Letter of Acting Board of Commissioners Number 128/DK/BPD/2018 dated 22 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Reduced Loan Interest Rate on behalf of Ni Luh Putu Nuriati.
44. On February 23, 2018 evaluating Proposal for Agreement for Reduced Loan Charges on behalf of I Komang Noviantara according to Letter of Acting Board of Directors Number : B-0477/DIR/KRD/2018 dated 9 February 2018.
45. On February 23, 2018 evaluating Proposal for Agreement for Reduced Loan Interest Rate on behalf of. PT. Sakasoka according to Letter of Acting Board of Directors Number : B-0488/DIR/KRD/2018 dated 12 February 2018.
46. On February 23, 2018 evaluating Proposal for Agreement for Withdrawl of PAL KMK Standby Loan on behalf of PT. Sastra Mas Estetika according to Letter of Acting Board of Directors Number : B-0534/DIR/KRD/2018 dated 15 February 2018.
47. On February 23, 2018 evaluating Proposal for Agreement for LPPK and Loan Restructuring on behalf of PT. Puri Bali Sun Resort, according to Letter of Acting Board of Directors Number : B-0495/DIR/KRD/2018 dated 12 February 2018.
48. On February 23, 2018 formulating the Oversight Report on the Bank Business Plan Implementation in 2nd Half of 2017 to be submitted to Financial Service Authority pursuant to the Letter of Acting Board of Directors Number : B-0045/DIR/RENSTRA/2018 dated 29 January 2018 concerning Reports on Realized BBP and report on Realized Banking Educational Activities as of December 31, 2017.
49. On February 26, 2018 preparing Letter of Acting Board of Commissioners Number 136/DK/BPD/2018 dated 26 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Reduced Loan Charges on behalf of I Komang Noviantara.

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Good Corporate Governance Implementation

50. Tanggal 26 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 137/DK/BPD/2018 tanggal 26 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit An. PT. Sakasoka.
51. Tanggal 26 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 138/DK/BPD/2018 tanggal 26 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pencairan PAL KMK *Standby Loan An.* PT. Sastra Mas Estetika.
52. Tanggal 26 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 140/DK/BPD/2018 tanggal 26 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Atas Penandatanganan Perjanjian Kerjasama tentang Penjaminan Kredit Usaha Rakyat, sesuai Surat PLTS Direksi Nomor : B-0574/DIR/KRD/2018 tanggal 21 Pebruari 2018.
53. Tanggal 26 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 141/DK/BPD/2018 tanggal 26 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan LPPK dan Restrukturisasi Kredit An. PT. Puri Bali Sun Resort.
54. Tanggal 26 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. I Gde Semara Bawa, sesuai Surat PLTS Direksi Nomor : B-0537/DIR/KRD/2018 tanggal 15 Pebruari 2018.
55. Tanggal 26 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 142/DK/BPD/2018 tanggal 26 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Keringanan Tunggakan Bunga dan Denda Debitur An. I Gde Semara Bawa.
56. Tanggal 27 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. Wayan Darmaya Cindra, sesuai Surat PLTS Direksi Nomor : B-0538/DIR/KRD/2018 tanggal 15 Pebruari 2018.
57. Tanggal 27 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 147/DK/BPD/2018 tanggal 27 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal

50. On February 26, 2018 preparing Letter of Acting Board of Commissioners Number 137/DK/BPD/2018 dated 26 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Reduced Loan Interest Rate on behalf of PT. Sakasoka.
51. On February 26, 2018 preparing Letter of Acting Board of Commissioners Number 138/DK/BPD/2018 dated 26 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Withdrawl of PAL KMK Standby Loan on behalf of PT. Sastra Mas Estetika.
52. On February 26, 2018 preparing Letter of Acting Board of CommissionersNumber 140/DK/BPD/2018 dated 26 February 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement to Sign for Cooperation Agreement in Provision of Guarantee on People's Credit, according to Letter of Acting Board of Directors Number : B-0574/DIR/KRD/2018 dated 21 February 2018.
53. On February 26, 2018 preparing Letter of Acting Board of Commissioners Number 141/DK/BPD/2018 dated 26 February 2018 to Acting Board of Directors Pof T. Bank Pembangunan Daerah Bali concerning Agreement in LPPK and Loan restructuring on behalf ofPT. Puri Bali Sun Resort.
54. On February 26, 2018 evaluating Proposal for Agreement in Settlement Program for Interest Delinquency and Charges on behalf of I Gde Semara Bawa, according to Letter of Acting Board of Directors Number : B-0537/DIR/KRD/2018 dated 15 February 2018.
55. On February 26, 2018 preparing Letter of Acting Board of Commissioners Number 142/DK/BPD/2018 dated 26 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Settlement Program for Interest Delinquency and Charges on behalf of I Gde Semara Bawa.
56. On February 27, 2018 evaluating Proposal for Agreement for Loan Restructuring on behalf of Wayan Darmaya Cindra, according to Letter of Acting Board of Directors Number : B-0538/DIR/KRD/2018 dated 15 February 2018.
57. On February 27, 2018 preparing Letter of Acting Board of Commissioners Number 147/DK/BPD/2018 dated 27 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali

Persetujuan Restrukturisasi Kredit An. Wayan Darmaya Cindra.

58. Tanggal 27 Pebruari 2018 melakukan evaluasi Permohonan Novasi KMK Revolving An. PT. Danudewa Sarwadha Nawacandra. sesuai Surat PLTS Direksi Nomor : B-0543/DIR/KRD/2018 tanggal 19 Pebruari 2018.
59. Tanggal 27 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 148/DK/BPD/2018 tanggal 27 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Permohonan Novasi KMK Revolving An. PT. Danudewa Sarwadha Nawacandra.
60. Tanggal 28 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Kredit An. Ni Made Suryani, ibu mertua I Nyoman Sumanaya Kepala Divisi Kepatuhan BPD Bali Kantor Pusat Denpasar (Pihak Terkait), sesuai Surat PLTS Direksi Nomor: B-0607/DIR/KRD/2018 tanggal 22 Pebruari 2018.
61. Tanggal 28 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 150/DK/BPD/2018 tanggal 28 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Permohonan Persetujuan Kredit An. Ni Made Suryani, ibu mertua I Nyoman Sumanaya Kepala Divisi Kepatuhan BPD Bali Kantor Pusat Denpasar (Pihak Terkait).
62. Tanggal 28 Pebruari 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. I Gede Ariana, sesuai Surat PLTS Direksi Nomor : B-0553/DIR/KRD/2018 tanggal 20 Pebruari 2018.
63. Tanggal 28 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 151/DK/BPD/2018 tanggal 28 Pebruari 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit An. I Gede Ariana.
64. Tanggal 28 Pebruari 2018 melakukan evaluasi Permohonan Pelepasan Agunan Debitur An. Dewa Made Merta Sedana, sesuai Surat PLTS Direksi Nomor : B-0609/DIR/KRD/2018 tanggal 23 Pebruari 2018.
65. Tanggal 28 Pebruari 2018 menyiapkan Surat Dewan Komisaris Nomor 152/DK/BPD/2018 tanggal 28 Pebruari 2018 kepada PLTS Direksi

concerning Agreement for Loan Restructuring on behalf of Wayan Darmaya Cindra.

58. On February 27, 2018 evaluating Proposal for Revolving KMK Novation on behalf of PT. Danudewa Sarwadha Nawacandra. according to Letter of Acting Board of Directors Number : B-0543/DIR/KRD/2018 dated 19 February 2018.
59. On February 27, 2018 preparing Letter of Acting Board of Commissioners Number 148/DK/BPD/2018 dated 27 February 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Proposal for Revolving KMK Novation on behalf of PT. Danudewa Sarwadha Nawacandra.
60. On February 28, 2018 evaluating Proposal for Credit Agreement on behalf of Ni Made Suryani, mother in law of I Nyoman Sumanaya, Head of Compliance Division of BPD Bali of Denpasar Head Office (Related Party), according to Letter of Acting Board of Directors Number : B-0607/DIR/KRD/2018 dated 22 February 2018.
61. On February 28, 2018 preparing Letter of Acting Board of Commissioners Number 150/DK/BPD/2018 dated 28 February 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Credit Agreement on behalf of Ni Made Suryani, mother in law of I Nyoman Sumanaya, Head of Compliance Division of BPD Bali of Denpasar Head Office (Related Party).
62. On February 28, 2018 evaluating Proposal for Agreement for Loan Restructuring on behalf of. I Gede Ariana, according to Letter of Acting Board of Directors Number : B-0553/DIR/KRD/2018 dated 20 February 2018.
63. On February 28, 2018 preparing Letter of Acting Board of Commissioners Number 151/DK/BPD/2018 dated 28 February 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Loan Restructuring on behalf of I Gede Ariana.
64. On February 28, 2018 evaluating Proposal for Release of Collateral on behalf of Dewa Made Merta Sedana, according to Letter of Acting Board of Directors Number : B-0609/DIR/KRD/2018 dated 23 February 2018.
65. On February 28, 2018 preparing Letter of Acting Board of Commissioners Number 152/DK/BPD/2018 dated 28 February 2018 to Acting Board

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Good Corporate Governance Implementation

PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penarikan Agunan Debitur An. Dewa Made Merta Sedana.

66. Tanggal 1 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 153/DK/BPD/2018 tanggal 1 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Denda Debitur An. KTT. Perintis Jaya QQ I Wayan Turun, sesuai Surat PLTS Direksi Nomor : B-0662/DIR/KRD/2018 tanggal 28 Pebruari 2018.
67. Tanggal 2 Maret 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit dengan Penurunan Suku Bunga Kredit Debitur An. Edy Maryono, sesuai Surat PLTS Direksi Nomor: B-0615/DIR/KRD/2018 tanggal 26 Pebruari 2018.
68. Tanggal 2 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 155/DK/BPD/2018 tanggal 2 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit dengan Penurunan Suku Bunga Kredit An. Edy Maryonomor
69. Tanggal 2 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 156/DK/BPD/2018 tanggal 2 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Denda An.I Gusti Nyoman Arka, sesuai Surat PLTS Direksi Nomor : B-0681/DIR/KRD/2018 tanggal 28 Pebruari 2018.
70. Tanggal 5 Maret 2018 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. PT. Jimbaran, sesuai Surat PLTS Direksi Nomor : B-0685/DIR/KRD/2018 tanggal 28 Pebruari 2018.
71. Tanggal 6 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 161/DK/BPD/2018 tanggal 6 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit An. PT. Jimbaran.
72. Tanggal 6 Maret 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit dengan Penurunan Suku Bunga Kredit Debitur An.PT. Balimed Putra Jemberana, sesuai Surat PLTS Direksi Nomor : B-0683/DIR/KRD/2018 tanggal 28 Pebruari 2018.

of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Withdrawl of Collateral on behalf of Dewa Made Merta Sedana.

66. *On March 1, 2018, preparing Letter of Acting Board of Commissioners Number 153/DK/BPD/2018 dated 1 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of KTT. Perintis Jaya QQ I Wayan Turun, according to Letter of Acting Board of Directors Number : B-0662/DIR/KRD/2018 dated 28 February 2018.*
67. *On March 2, 2018, evaluating Proposal for Agreement for Loan Restructuring with Reduced Loan Charges on behalf of Edy Maryono, according to Letter of Acting Board of Directors Number : B-0615/DIR/KRD/2018 dated 26 February 2018.*
68. *On March 2, 2018, preparing Letter of Acting Board of Commissioners Number 155/DK/BPD/2018 dated 2 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Loan Restructuring with Reduced Loan Charges on behalf of Edy Maryono*
69. *On March 2, 2018, preparing Letter of Acting Board of CommissionersNumber 156/DK/BPD/2018 dated 2 March 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of I Gusti Nyoman Arka, according to Letter of Acting Board of Directors Number : B-0681/DIR/KRD/2018 dated 28 February 2018.*
70. *On March 5, 2018, evaluating Proposal for Agreement in Reduced Loan Charges on behalf of PT. Jimbaran, according to Letter of Acting Board of Directors Number : B-0685/DIR/KRD/2018 dated 28 February 2018.*
71. *On March 6, 2018, preparing Letter of Acting Board of Commissioners Number 161/DK/BPD/2018 dated 6 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of PT. Jimbaran.*
72. *On March 6, 2018, evaluating Proposal for Agreement for Loan Restructuring with Reduced Loan Charges on behalf of PT. Balimed Putra Jemberana, according to Letter of Acting Board of Directors Number : B-0683/DIR/KRD/2018 dated 28 February 2018.*

73. Tanggal 6 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 164/DK/BPD/2018 tanggal 6 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit dengan Perpanjangan Jangka Waktu, Penundaan Pembayaran Pokok dan Penurunan Suku Bunga Kredit Debitur An.PT. Balimed Putra Jembrana.
74. Tanggal 7 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 168/DK/BPD/2018 tanggal 7 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Draft dan Penandatanganan Keputusan Direksi, sesuai Surat PLTS Direksi Nomor : B-0648/DIR/TRS/2018 tanggal 6 Maret 2018.
75. Tanggal 12 Maret 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit Debitur An. I Ketut Ngurah Subrata, sesuai Surat PLTS Direksi Nomor : B-0742/DIR/KRD/2018 tanggal 6 Maret 2018.
76. Tanggal 12 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 170/DK/BPD/2018 tanggal 12 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit Debitur An. I Ketut Ngurah Subrata.
77. Tanggal 12 Maret 2018 melakukan evaluasi Permohonan Persetujuan Kredit An. I Made Wijana, sesuai Surat PLTS Direksi Nomor : B-0818A/DIR/KRD/2018 tanggal 12 Maret 2018.
78. Tanggal 12 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 171A/DK/BPD/2018 tanggal 12 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Perpanjangan Jangka Waktu Sekaligus Penambahan Plafond Fasilitas KMK Revolving Debitur An. I Made Wijana.
79. Tanggal 14 Maret 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit Debitur An. Luky Setiawan, sesuai Surat PLTS Direksi Nomor : B-0739/DIR/KRD/2018 tanggal 5 Maret 2018.
80. Tanggal 14 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 173/DK/BPD/2018 tanggal 14 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit Debitur An. Luky Setiawan.

73. On March 6, 2018, preparing Letter of Acting Board of Commissioners Number 164/DK/BPD/2018 dated 6 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Loan Restructuring with Extended Tenure, Delay in Payment of Instalment and Reduced Loan Charges on behalf of PT. Balimed Putra Jembrana.

74. On March 7, 2018, preparing Letter of Acting Board of Commissioners Number 168/DK/BPD/2018 dated 7 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Draft and Signing of Board of Directors' Decree, according to Letter of Acting Board of Directors Number : B-0648/DIR/TRS/2018 dated 6 March 2018.

75. On March 12, 2018,evaluating Proposal for Agreement Loan Restructuring on behalf of I Ketut Ngurah Subrata, according to Letter of Acting Board of Directors Number : B-0742/DIR/KRD/2018 dated 6 March 2018.

76. On March 12, 2018, preparing Letter of Acting Board of Commissioners Number 170/DK/BPD/2018 dated 12 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring on behalf of I Ketut Ngurah Subrata.

77. On March 12, 2018, evaluating Proposal for Credit Agreement on behalf of I Made Wijana, according to Letter of Acting Board of Directors Number : B-0818A/DIR/KRD/2018 dated 12 March 2018.

78. On March 12, 2018, preparing Letter of Acting Board of Commissioners Number 171A/DK/BPD/2018 dated 12 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Extended Tenure and Additional Plafond for Revolving KMK Facility on behalf of I Made Wijana.

79. On March 14, 2018, evaluating Proposal for Agreement in Loan Restructuring on behalf of Luky Setiawan, according to Letter of Acting Board of Directors Number : B-0739/DIR/KRD/2018 dated 5 March 2018.

80. On March 14, 2018, preparing Letter of Acting Board of CommissionersNumber 173/DK/BPD/2018 dated 14 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring on behalf of Luky Setiawan.

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Good Corporate Governance Implementation

81. Tanggal 15 Maret 2018 melakukan evaluasi Permohonan Penggantian Agunan Debitur An. PT. Serangan Wana View, sesuai Surat PLTS Direksi Nomor : B-0820/DIR/KRD/2018 tanggal 13 Maret 2018.
82. Tanggal 15 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 179/DK/BPD/2018 tanggal 15 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penggantian Agunan Debitur An. PT. Serangan Wana View oleh Pelaksana Tugas Sementara Direksi.
83. Tanggal 19 Maret 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. I Wayan Kartika Bawa, sesuai Surat PLTS Direksi Nomor : B-0818/DIR/KRD/2018 tanggal 12 Maret 2018.
84. Tanggal 20 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 180/DK/BPD/2018 tanggal 20 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit An. I Wayan Kartika Bawa.
85. Tanggal 20 Maret 2018 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. PT. Murya Sari Abadi, sesuai Surat PLTS Direksi Nomor : B-0788/DIR/KRD/2018 tanggal 9 Maret 2018.
86. Tanggal 20 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 181/DK/BPD/2018 tanggal 20 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit An. PT. Murya Sari Abadi.
87. Tanggal 23 Maret 2018 melakukan evaluasi Permohonan Persetujuan Keringanan Denda Debitur An. KTT Pangan Sejahtera, sesuai Surat PLTS Direksi Nomor : B-0810/DIR/KRD/2018 tanggal 13 Maret 2018.
88. Tanggal 23 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 186/DK/BPD/2018 tanggal 23 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Denda Debitur An. KTT Pangan Sejahtera.
89. Tanggal 26 Maret 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. I Gede Agus Riza Rianoka, sesuai Surat PLTS

81. On March 15, 2018, evaluating Proposal for Change of Collateral on behalf of PT. Serangan Wana View, according to Letter of Acting Board of Directors Number : B-0820/DIR/KRD/2018 dated 13 March 2018.
82. On March 15, 2018, preparing Letter of Acting Board of Commissioners Number 179/DK/BPD/2018 dated 15 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement Change of Collateral on behalf of PT. Serangan Wana View by Acting Board of Directors.
83. On March 19, 2018, evaluating Proposal for Agreement in Loan Restructuring on behalf of I Wayan Kartika Bawa, according to Letter of Acting Board of Directors Number : B-0818/DIR/KRD/2018 dated 12 March 2018.
84. On March 20, 2018, preparing Letter of Acting Board of Commissioners Number 180/DK/BPD/2018 dated 20 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring on behalf of I Wayan Kartika Bawa.
85. On March 20, 2018,evaluating Proposal for Agreement in Reduced Loan Interest Rate on behalf of PT. Murya Sari Abadi, according to Letter of Acting Board of Directors Number : B-0788/DIR/KRD/2018 dated 9 March 2018.
86. On March 20, 2018, preparing Letter of Acting Board of Commissioners Number 181/DK/BPD/2018 dated 20 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Interest Rate on behalf of PT. Murya Sari Abadi.
87. On March 23, 2018, evaluating Proposal for Agreement in Reduced Loan Charges on behalf of KTT Pangan Sejahtera, according to Letter of Acting Board of Directors Number : B-0810/DIR/KRD/2018 dated 13 March 2018.
88. On March 23, 2018, preparing Letter of Acting Board of Commissioners Number 186/DK/BPD/2018 dated 23 March 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of KTT Pangan Sejahtera.
89. On March 26, 2018, evaluating Proposal for Agreement in Loan Restructuring on behalf of I Gede Agus Riza Rianoka, according to Letter of

Direksi Nomor : B-0871/DIR/KRD/2018 tanggal 21 Maret 2018.

90. Tanggal 26 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 191/DK/BPD/2018 tanggal 26 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit An. I Gede Agus Riza Rianoka
91. Tanggal 27 Maret 2018 melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. I Ketut Yusena Wijaya, sesuai Surat PLTS Direksi Nomor : B-0935/DIR/KRD/2018 tanggal 26 Maret 2018.
92. Tanggal 27 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 194/DK/BPD/2018 tanggal 27 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit Debitur An. I Ketut Yusena Wijaya.
93. Tanggal 27 Maret 2018 melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. I Gusti Lanang Suangsa, sesuai Surat PLTS Direksi Nomor : B-0937/DIR/KRD/2018 tanggal 26 Maret 2018.
94. Tanggal 27 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 195/DK/BPD/2018 tanggal 27 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit An. I Gusti Lanang Suangsa.
95. Tanggal 9 April 2018, melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. PT. Sekar Tunjung Biru, sesuai Surat PLTS Direksi Nomor B-1039/DIR/KRD/2018 tanggal 5 April 2018.
96. Tanggal 9 April 2018, menyiapkan Surat Dewan Komisaris Nomor 213/DK/BPD/2018 tanggal 9 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit Debitur An. PT. Sekar Tunjung Biru.
97. Tanggal 9 April 2018, melakukan evaluasi Permohonan Persetujuan Penggantian Konsultan Pengawas dan Pencairan Tahap III Kredit Investasi An. PT. Adhi Garba Sakti, sesuai Surat PLTS Direksi Nomor B-1031/KRD/KPI/2018 tanggal 4 April 2018.

Acting Board of Directors Number : B-0871/DIR/KRD/2018 dated 21 March 2018.

90. On March 26, 2018, preparing Letter of Acting Board of Commissioners Number 191/DK/BPD/2018 dated 26 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring on behalf of I Gede Agus Riza Rianoka
91. On March 27, 2018, evaluating Proposal for Agreement in Reduced Interest Rate on behalf of I Ketut Yusena Wijaya, according to Letter of Acting Board of Directors Number : B-0935/DIR/KRD/2018 dated 26 March 2018.
92. On March 27, 2018, preparing Letter of Acting Board of Commissioners Number 194/DK/BPD/2018 dated 27 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of I Ketut Yusena Wijaya.
93. On March 27, 2018, evaluating Proposal for Agreement in Loan Restructuring on behalf of I Gusti Lanang Suangsa, according to Letter of Acting Board of Directors Number : B-0937/DIR/KRD/2018 dated 26 March 2018.
94. On March 27, 2018, preparing Letter of Acting Board of Commissioners Number 195/DK/BPD/2018 dated 27 March 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring on behalf of I Gusti Lanang Suangsa.
95. On April 9, 2018, evaluating Proposal for Agreement in Reduced Loan Charges on behalf of PT. Sekar Tunjung Biru, according to Letter of Acting Board of Directors Number B-1039/DIR/KRD/2018 dated 5 April 2018.
96. On April 9, 2018, preparing Letter of Acting Board of Commissioners Number 213/DK/BPD/2018 dated 9 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of PT. Sekar Tunjung Biru.
97. On April 9, 2018, evaluating Proposal for Agreement in Change of Supervising Consultant and Withdrawl of 3rd Phase of Investment Loan on behalf of PT. Adhi Garba Sakti, according to Letter of Acting Board of Directors Number B-1031/KRD/KPI/2018 dated 4 April 2018.

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Good Corporate Governance Implementation

98. Tanggal 9 April 2018, menyiapkan Surat Dewan Komisaris Nomor 214/DK/BPD/2018 tanggal 9 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penggantian Konsultan Pengawas dan Pencairan Tahap III Kredit Investasi An. PT. Adhi Garba Sakti.
99. Tanggal 10 April 2018, melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit Debitur An. I Wayan Parka, sesuai Surat PLTS Direksi Nomor B-1050/DIR/KRD/2018 tanggal 5 April 2018.
100. Tanggal 11 April 2018, menyiapkan Surat Dewan Komisaris Nomor 216/DK/BPD/2018 tanggal 11 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit Debitur An. I Wayan Parka.
101. Tanggal 19 April 2018, melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit Debitur An. CV. Mandiri, sesuai Surat PLTS Direksi Nomor B-1065/DIR/KRD/2018 tanggal 9 April 2018.
102. Tanggal 19 April 2018, menyiapkan Surat Dewan Komisaris Nomor 224/DK/BPD/2018 tanggal 19 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit Debitur An. CV. Mandiri.
103. Tanggal 19 April 2018, melakukan evaluasi Permohonan Persetujuan Pencairan Standby Loan An. PT. Pramana Artha Raharja, sesuai Surat PLTS Direksi Nomor B-1141/DIR/KRD/2018 tanggal 17 April 2018.
104. Tanggal 19 April 2018, menyiapkan Surat Dewan Komisaris Nomor 230/DK/BPD/2018 tanggal 19 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pencairan *Standby Loan* An. PT. Pramana Artha Raharja.
105. Tanggal 19 April 2018, melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. I Putu Suryawan, sesuai Surat PLTS Direksi Nomor B-1091/DIR/KRD/2018 tanggal 11 April 2018.
106. Tanggal 19 April 2018, menyiapkan Surat Dewan Komisaris Nomor 225/DK/BPD/2018 tanggal 19 April 2018 kepada PLTS Direksi PT. Bank

98. On April 9, 2018, preparing Letter of Acting Board of Commissioners Number 214/DK/BPD/2018 dated 9 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Change of Supervising Consultant and Withdrawl of 3rd Phase of Investment Loan on behalf of PT. Adhi Garba Sakti.

99. On April 10, 2018, evaluating Proposal for Agreement in Loan Restructuring on behalf of I Wayan Parka, according to Letter of Acting Board of Directors Number B-1050/DIR/KRD/2018 dated 5 April 2018.

100. On April 11, 2018, preparing Letter of Acting Board of Commissioners Number 216/DK/BPD/2018 dated 11 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring on behalf of I Wayan Parka.

101. On April 19, 2018, evaluating Proposal for Agreement in Loan Restructuring on behalf of CV. Mandiri, according to Letter of Acting Board of Directors Number B-1065/DIR/KRD/2018 dated 9 April 2018.

102. On April 19, 2018, preparing Letter of Acting Board of Commissioners Number 224/DK/BPD/2018 dated 19 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring on behalf of CV. Mandiri.

103. On April 19, 2018, evaluating Proposal for Agreement in Withdrawl of Standby Loan on behalf of PT. Pramana Artha Raharja, according to Letter of Acting Board of Directors Number B-1141/DIR/KRD/2018 dated 17 April 2018.

104. On April 19, 2018, preparing Letter of Acting Board of Commissioners Number 230/DK/BPD/2018 dated 19 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement Withdrawl of Standby Loan of PT. Pramana Artha Raharja.

105. Dated 19 April 2018, evaluating Proposal for Agreement Penurunan Suku Bunga Kredit Debitur An. I Putu Suryawan, according to Letter of Acting Board of Directors Number B-1091/DIR/KRD/2018 dated 11 April 2018.

106. On April 19, 2018, preparing Letter of Acting Board of Commissioners Number 225/DK/BPD/2018 dated 19 April 2018 to Acting Board of Directors

Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit Debitur An. I Putu Suryawan.

107. Tanggal 19 April 2018, melakukan evaluasi Penyewaan Lahan Agunan PT. Surya Prima Cipta (RS Prima Medika), Surat PLTS Direksi Nomor B-1140/DIR/KRD/2018 tanggal 17 April 2018.
108. Tanggal 19 April 2018, menyiapkan Surat Dewan Komisaris Nomor 229/DK/BPD/2018 tanggal 19 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Menyewakan Agunan Kredit Debitur PT. Surya Prima Cipta (RS Prima Medika).
109. Tanggal 20 April 2018, menyiapkan Surat Dewan Komisaris Nomor 234/DK/BPD/2018 tanggal 20 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Laporan Pelaksanaan Tata Kelola Tahun 2017 PT. Bank Pembangunan Daerah Bali, sesuai Surat PLTS Direksi Nomor B-0353/DIR/KPN/2018 tanggal 17 April 2018.
110. Tanggal 20 April 2018, melakukan evaluasi Permohonan Persetujuan Penggantian Proyek Yang Dibiayai KMK Standby Loan dan Realisasi *Pree Approved Line* (PAL) An. PT. Sanur Jaya Utama, sesuai Surat PLTS Direksi Nomor B-1166/DIR/KRD/2018 tanggal 19 April 2018.
111. Tanggal 20 April 2018, menyiapkan Surat Dewan Komisaris Nomor 232/DK/BPD/2018 tanggal 20 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penggantian Proyek Yang Dibiayai KMK *Standby Loan* dan Realisasi *Pree Approved Line* (PAL) An. PT. Sanur Jaya Utama.
112. Tanggal 24 April 2018, melakukan evaluasi Permohonan Persetujuan Kredit An. I Nyoman Jana, ipar dari I Nyoman Sudarma SH,MH Kepala Divisi Kredit PT. Bank Pembangunan Daerah Bali Kantor Pusat Denpasar (Pihak Terkait), sesuai Surat PLTS Direksi Nomor B-1189/DIR/KRD/2018 tanggal 23 April 2018.
113. Tanggal 24 April 2018, menyiapkan Surat Dewan Komisaris Nomor 237/DK/BPD/2018 tanggal 24 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Permohonan Kredit Investasi An. I Nyoman Jana, ipar dari I Nyoman Sudarma SH,MH selaku

of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of I Putu Suryawan.

107. On April 19, 2018, evaluating the Lease of Land Used as Collateral belonging to PT. Surya Prima Cipta (RS Prima Medika), Letter of Acting Board of Directors Number B-1140/DIR/KRD/2018 dated 17 April 2018.
108. On April 19, 2018, preparing Letter of Acting Board of Commissioners Number 229/DK/BPD/2018 dated 19 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement the Lease of Land Used as Collateral belonging to PT. Surya Prima Cipta (RS Prima Medika).
109. On April 20, 2018, preparing Letter of Acting Board of Commissioners Number 234/DK/BPD/2018 dated 20 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in 2017 Good Governance Implementation Report of PT. Bank Pembangunan Daerah Bali, according to Letter of Acting Board of Directors Number B-0353/DIR/KPN/2018 dated 17 April 2018.
110. On April 20, 2018, evaluating Proposal for Agreement in Change of Project Funded by KMK Standby Loan and Realized Pree Approved Line (PAL) on behalf of PT. Sanur Jaya Utama, according to Letter of Acting Board of Directors Number B-1166/DIR/KRD/2018 dated 19 April 2018.
111. On April 20, 2018, preparing Letter of Acting Board of Commissioners Number 232/DK/BPD/2018 dated 20 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Change of Project Funded by KMK Standby Loan and Realized Pree Approved Line (PAL) on behalf of PT. Sanur Jaya Utama.
112. On April 24, 2018, evaluating Proposal for Credit Agreement on behalf of I Nyoman Jana, brother in law of I Nyoman Sudarma SH,MH, Head of Loan Division of PT. Bank Pembangunan Daerah Bali of Denpasar Head Office (Related Party), according to Letter of Acting Board of Directors Number B-1189/DIR/KRD/2018 dated 23 April 2018.
113. On April 24, 2018, preparing Letter of Acting Board of Commissioners Number 237/DK/BPD/2018 dated 24 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Investment Loan Application on behalf of I Nyoman Jana, brother in law of I

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Good Corporate Governance Implementation

Kepala Divisi Kredit PT. Bank BPD Bali Kantor Pusat Denpasar (Pihak Terkait).

114. Tanggal 25 April 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda An. I Made Sudarmawan, sesuai Surat PLTS Direksi Nomor B-1146/DIR/KRD/2018 tanggal 17 April 2018.
115. Tanggal 25 April 2018, menyiapkan Surat Dewan Komisaris Nomor 242/DK/BPD/2018 tanggal 25 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Tunggakan Bunga dan Denda An. I Made Sudarmawan.
116. Tanggal 25 April 2018, melakukan evaluasi Permohonan Persetujuan Penarikan Standby Loan Tahap II An. PT Sastra Mas Estetika, sesuai Surat PLTS Direksi Nomor B-1198/DIR/KRD/2018 tanggal 24 April 2018.
117. Tanggal 25 April 2018, menyiapkan Surat Dewan Komisaris Nomor 243/DK/BPD/2018 tanggal 25 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penarikan KMK Standby Loan Tahap II An. PT Sastra Mas Estetika.
118. Tanggal 25 April 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Denda An. Fahrudin, sesuai Surat PLTS Direksi Nomor B-1218/DIR/KRD/2018 tanggal 24 April 2018.
119. Tanggal 25 April 2018, menyiapkan Surat Dewan Komisaris Nomor 252/DK/BPD/2018 tanggal 25 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Tunggakan Denda An. Fahrudin.
120. Tanggal 27 April 2018, menyiapkan Surat Dewan Komisaris Nomor 253/DK/BPD/2018 tanggal 27 April 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Laporan Publikasi Tahunan PT. Bank Pembangunan daerah Bali sesuai Surat PLTS Direksi Nomor b-1348/DIR/UMS/2018 tanggal 26 April 2018.
121. Tanggal 30 April 2018 menyelenggarakan Rapat Komite Pemantau Risiko dengan agenda Pembahasan *Draft* Profil Risiko Bank posisi Maret

Nyoman Sudarma SH,MH, Head of Loan Division of PT. Bank Pembangunan Daerah Bali of Denpasar Head Office (Related Party).

114 On April 25, 2018, evaluating Proposal for Agreement in Reduced Loan Interest Delinquency and Charges on behalf of I Made Sudarmawan, according to Letter of Acting Board of Directors Number B-1146/DIR/KRD/2018 dated 17 April 2018.

115. On April 25, 2018, preparing Letter of Acting Board of Commissioners Number 242/DK/BPD/2018 dated 25 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Interest Delinquency and Charges on behalf of I Made Sudarmawan.

116. On April 25, 2018, evaluating Proposal for Agreement in Withdrawl of Standby Loan of 2nd Phase on behalf of PT Sastra Mas Estetika, according to Letter of Acting Board of Directors Number B-1198/DIR/KRD/2018 dated 24 April 2018.

117. On April 25, 2018, preparing Letter of Acting Board of Commissioners of Number 243/DK/BPD/2018 dated 25 April 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Withdrawl of KMK Standby Loan of 2nd Phase on behalf of PT Sastra Mas Estetika.

118. On April 25, 2018, evaluating Proposal for Agreement in Reduced Loan Charges on behalf of Fahrudin, according to Letter of Acting Board of Directors Number B-1218/DIR/KRD/2018 dated 24 April 2018.

119. On April 25, 2018, preparing Letter of Acting Board of Commissioners Number 252/DK/BPD/2018 dated 25 April 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of Fahrudin.

120. On April 25, 2018, preparing Letter of Acting Board of CommissionersNumber 253/DK/BPD/2018 dated 27 April 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Annual Report PT. Bank Pembangunan Daerah Bali according to Letter of Acting Board of Directors Number b-1348/DIR/UMS/2018 dated 26 April 2018.

121. On April 30, 2018, holding Meeting of Risk Monitoring Committee with agenda to Discuss Draft of Bank Risk Profile as of March 2018 according to Letter of Acting

2018 sesuai Surat PLTS Direksi Nomor B-1131/DIR/MRO/2018 tanggal 18 April 2018.

122. Tanggal 4 Mei 2018, melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. I Ketut Mariasa, sesuai Surat PLTS Direksi Nomor B-1239/DIR/KRD/2018 tanggal 25 April 2018.
123. Tanggal 4 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 257/DK/BPD/2018 tanggal 4 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit Debitur An. I Ketut Mariasa.
124. Tanggal 7 Mei 2018, melakukan evaluasi Permohonan Pengajuan Kredit Investasi An. PT. Sanur Jaya Utama, sesuai Surat PLTS Direksi Nomor B-1250/DIR/KRD/2018 tanggal 26 April 2018.
125. Tanggal 7 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 258/DK/BPD/2018 tanggal 7 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Kredit Investasi An. PT. Sanur Jaya Utama.
126. Tanggal 7 Mei 2018, melakukan evaluasi Permohonan Restrukturisasi Dan Penurunan Suku Bunga Kredit An. Ni Made Tinggal Ningsih, sesuai Surat PLTS Direksi Nomor B-1268/DIR/KRD/2018 tanggal 27 April 2018.
127. Tanggal 7 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 259/DK/BPD/2018 tanggal 7 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Dan Penurunan Suku Bunga Kredit An. Ni Made Tinggal Ningsih.
128. Tanggal 8 Mei 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. I Wayan Nana, sesuai Surat PLTS Direksi Nomor B-1262/DIR/KRD/2018 tanggal 26 April 2018.
129. Tanggal 8 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 261/DK/BPD/2018 tanggal 8 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Keringanan Tunggakan Bunga dan Denda Debitur An. I Wayan Nana.

Board of Directors Number B-1131/DIR/MRO/2018 dated 18 April 2018.

122. On May 4, 2018, evaluating Proposal for Agreement in Reduced Loan Charges on behalf of I Ketut Mariasa, according to Letter of Acting Board of Directors Number B-1239/DIR/KRD/2018 dated 25 April 2018.
123. On May 4, 2018, preparing Letter of Acting Board of Commissioners Number 257/DK/BPD/2018 dated 4 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Charges on behalf of I Ketut Mariasa.
124. On May 7, 2018, evaluating Proposal for Investment Loan Application on behalf of PT. Sanur Jaya Utama, according to Letter of Acting Board of Directors Number B-1250/DIR/KRD/2018 dated 26 April 2018.
125. On May 7, 2018, preparing Letter of Acting Board of Commissioners Number 258/DK/BPD/2018 dated 7 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Investment Loan Application on behalf of PT. Sanur Jaya Utama.
126. On May 7, 2018, evaluating Proposal for Loan Restructuring and Interest Rate Reduction on behalf of Ni Made Tinggal Ningsih, according to Letter of Acting Board of Directors Number B-1268/DIR/KRD/2018 dated 27 April 2018.
127. On May 7, 2018, preparing Letter of Acting Board of CommissionersNumber 259/DK/BPD/2018 dated 7 May 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement for Loan Restructuring and Interest Rate Reduction on behalf of Ni Made Tinggal Ningsih.
128. On May 8, 2018, evaluating Proposal for Agreement in Reduced Loan Interest Delinquency and Charges on behalf of I Wayan Nana, according to Letter of Acting Board of Directors Number B-1262/DIR/KRD/2018 dated 26 April 2018.
129. Dated 8 May 2018, preparing Letter of Acting Board of Commissioners Number 261/DK/BPD/2018 dated 8 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Interest Delinquency and Charges on behalf of I Wayan Nana.

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130. Tanggal 9 Mei 2018, melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit Debitur An. Ketut Arta Sanjaya, sesuai Surat PLTS Direksi Nomor B-1240/DIR/KRD/2018 tanggal 25 April 2018.
131. Tanggal 9 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 265/DK/BPD/2018 tanggal 9 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit Debitur An. Ketut Arta Sanjaya.
132. Tanggal 9 Mei 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. Pande Made Gunawan, sesuai Surat PLTS Direksi Nomor B-1261/DIR/KRD/2018 tanggal 26 April 2018.
133. Tanggal 9 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 266/DK/BPD/2018 tanggal 9 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. Pande Made Gunawan.
134. Tanggal 11 Mei 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Biaya Provisi menjadi 0,50% dari Plafond Kredit An. I Wayan Kertiyasa, sesuai Surat PLTS Direksi Nomor B-1354/DIR/KRD/2018 tanggal 7 Mei 2018.
135. Tanggal 11 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 273/DK/BPD/2018 tanggal 11 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Biaya Provisi menjadi 0,50% dari Plafond Kredit An. I Wayan Kertiyasa.
136. Tanggal 11 Mei 2018, melakukan evaluasi Permohonan Restrukturisasi dan Penurunan Suku Bunga Kredit Debitur An. I Gusti Ngurah Murtana, sesuai Surat PLTS Direksi Nomor B-1355/DIR/KRD/2018 tanggal 7 Mei 2018.
137. Tanggal 11 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 272/DK/BPD/2018 tanggal 11 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi dan Penurunan Suku Bunga Kredit Debitur An. I Gusti Ngurah Murtana.
138. Tanggal 15 Mei 2018, melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit An. I

130. On May 9, 2018, evaluating Proposal for Agreement in Reduced Loan Interest on behalf of Ketut Arta Sanjaya, according to Letter of Acting Board of Directors Number B-1240/DIR/KRD/2018 dated 25 April 2018.
131. On May 9, 2018, preparing Letter of Acting Board of Commissioners Number 265/DK/BPD/2018 dated 9 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Interest on behalf of Ketut Arta Sanjaya.
132. On May 9, 2018, evaluating Proposal for Agreement in Loan Interest Delinquency and Charges on behalf of Pande Made Gunawan, according to Letter of Acting Board of Directors Number B-1261/DIR/KRD/2018 dated 26 April 2018.
133. On May 9, 2018, preparing Letter of Acting Board of CommissionersNumber 266/DK/BPD/2018 dated 9 May 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Interest Delinquency and Charges on behalf of Pande Made Gunawan.
134. On May 11, 2018, evaluating Proposal for Agreement in Reduced Provision Fee to be 0.50% of the credit Plafond on behalf of I Wayan Kertiyasa, according to Letter of Acting Board of Directors Number B-1354/DIR/KRD/2018 dated 7 May 2018.
135. On May 11, 2018, preparing Letter of Acting Board of Commissioners Number 273/DK/BPD/2018 dated 11 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Provision Fee to be 0.50% of the credit Plafond on behalf of I Wayan Kertiyasa.
136. On May 11, 2018, evaluating Proposal for Loan Restructuring and Interest Reduction on behalf of I Gusti Ngurah Murtana, according to Letter of Acting Board of Directors Number B-1355/DIR/KRD/2018 dated 7 May 2018.
137. On May 11, 2018, preparing Letter of Acting Board of Commissioners Number 272/DK/BPD/2018 dated 11 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring and Interest Rate Reduction on behalf of I Gusti Ngurah Murtana.
138. On May 15, 2018, evaluating Proposal for Credit Agreement on behalf of I Ketut Adi (Pihak Terkait)

Ketut Adi (Pihak Terkait) dengan bank), sesuai Surat PLTS Direksi Nomor B-1438/DIR/KRD/2018 tanggal 11 Mei 2018.

139. Tanggal 15 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 276/DK/BPD/2018 tanggal 15 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit Karyawan An. I Ketut Adi selaku Kepala Cabang Bank BPD Bali Cabang Klungkung (Pihak Terkait).
140. Tanggal 18 Mei 2018, melakukan evaluasi Permohonan Pelepasan Sementara Agunan An. PT. Lombok Royal Property, sesuai Surat PLTS Direksi Nomor B-1424/DIR/KRD/2018 tanggal 9 Mei 2018.
141. Tanggal 18 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 286/DK/BPD/2018 tanggal 18 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pelepasan Agunan Debitur An. PT. Lombok Royal Property.
142. Tanggal 21 Mei 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Biaya Provisi sebesar 0,50% dari Plafond Kredit An. I Nyoman Sudayana, sesuai Surat PLTS Direksi Nomor B-1495/DIR/KRD/2018 tanggal 16 Mei 2018.
143. Tanggal 21 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 293/DK/BPD/2018 tanggal 21 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Biaya Provisi sebesar 0,50% dari Plafond Kredit An. I Nyoman Sudayana.
144. Tanggal 22 Mei 2018, melakukan evaluasi Persetujuan Penandatanganan Addendum Perjanjian Kerjasama (PKS) tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan Melalui Kredit Pemilikan Rumah Sejahtera Bagi Masyarakat Berpenghasilan Rendah, sesuai Surat PLTS Direksi Nomor B-1533/DIR/KRD/2018 tanggal 18 Mei 2018.
145. Tanggal 23 Mei 2018, melakukan evaluasi Permohonan Restrukturisasi, Penurunan Suku Bunga, dan Biaya Provisi Debitur An. I Gusti Gede Antara, sesuai Surat PLTS Direksi Nomor B-1553/DIR/KRD/2018 tanggal 22 Mei 2018.

dengan bank), according to Letter of Acting Board of Directors Number B-1438/DIR/KRD/2018 dated 11 May 2018.

139. On May 15, 2018, preparing Letter of Acting Board of Commissioners Number 276/DK/BPD/2018 dated 15 May 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Employee Credit Agreement on behalf of I Ketut Adi as Head of BPD Bali of Klungkung Branch (Related Party).

140. On May 18, 2018, evaluating Proposal for Temporary Release of Collateral on behalf of PT. Lombok Royal Property, according to Letter of Acting Board of Directors Number B-1424/DIR/KRD/2018 dated 9 May 2018.

141. On May 18, 2018, preparing Letter of Acting Board of Commissioners Number 286/DK/BPD/2018 dated 18 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Temporary Release of Collateral on behalf of PT. Lombok Royal Property.

142. On May 21, 2018, evaluating Proposal for Agreement of Reduced Provision Fee by 0.50% from Credit Plafond on behalf of I Nyoman Sudayana, according to Letter of Acting Board of Directors Number B-1495/DIR/KRD/2018 dated 16 May 2018.

143. On May 21, 2018, preparing Letter of Acting Board of CommissionersNumber 293/DK/BPD/2018 dated 21 May 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement Reduced Provision Fee by 0.50% from Credit Plafond on behalf of I Nyoman Sudayana.

144. On May 22, 2018, evaluating Agreement to Sign for Addendum of Cooperation Agreement about the Disbursement of Housing Fund Facility through Rumah Sejahtera Housing Loan for Low-Income Families, according to Letter of Acting Board of Directors Number B-1533/DIR/KRD/2018 dated 18 May 2018.

145. On May 23, 2018, evaluating Proposal for Loan Restructuring, Interest Reduction, and Provision Fee on behalf of I Gusti Gede Antara, according to Letter of Acting Board of Directors Number B-1553/DIR/KRD/2018 dated 22 May 2018.

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146. Tanggal 23 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 297/DK/BPD/2018 tanggal 23 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi,Penurunan Suku Bunga dan Biaya Provisi Debitur An. I Gusti Gede Antara.
147. Tanggal 23 Mei 2018, melakukan evaluasi Permohonan Restrukturisasi, dan Keringanan Biaya Provisi Debitur An. Made Arni, sesuai Surat PLTS Direksi Nomor B-1500/DIR/KRD/2018 tanggal 16 Mei 2018.
148. Tanggal 23 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 303/DK/BPD/2018 tanggal 23 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi Kredit dan Keringanan Biaya Provisi Debitur An. Made Arni.
149. Tanggal 23 Mei 2018, melakukan evaluasi Permohonan Persetujuan Kredit An. Komang Puja Negara, sesuai Surat PLTS Direksi Nomor B-1552/DIR/KRD/2018 tanggal 22 Mei 2018.
150. Tanggal 23 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 305/DK/BPD/2018 tanggal 23 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Kredit An. Komang Puja Negara.
151. Tanggal 23 Mei 2018, melakukan evaluasi Permohonan Kredit Modal Kerja dengan Plafond Rp.4.000.000.000,- An. PT. Jimbaran, sesuai Surat PLTS Direksi Nomor B-1508/DIR/KRD/2018 tanggal 17 Mei 2018.
152. Tanggal 23 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 304/DK/BPD/2018 tanggal 23 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Permohonan Kredit Modal Kerja An. PT. Jimbaran.
153. Tanggal 24 Mei 2018, melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit An. I Wayan Gede Sudarsana, sesuai Surat PLTS Direksi Nomor B-1521/DIR/KRD/2018 tanggal 17 Mei 2018.
154. Tanggal 24 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 308/DK/BPD/2018 tanggal 24 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan

146. On May 23, 2018, preparing Letter of Acting Board of Commissioners Number 297/DK/BPD/2018 dated 23 May 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring, Interest Reduction, and Provision Fee on behalf of I Gusti Gede Antara.
147. On May 23, 2018, evaluating Proposal for Loan Restructuring and Reduced Provision Fee on behalf of Made Arni, according to Letter of Acting Board of Directors Number B-1500/DIR/KRD/2018 dated 16 May 2018.
148. On May 23, 2018, preparing Letter of Acting Board of Commissioners Number 303/DK/BPD/2018 dated 23 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Loan Restructuring and Reduced Provision Fee on behalf of Made Arni.
149. On May 23, 2018, evaluating Proposal for Credit Agreement on behalf of Komang Puja Negara, according to Letter of Acting Board of Directors Number B-1552/DIR/KRD/2018 dated 22 May 2018.
150. On May 23, 2018, preparing Letter of Acting Board of Commissioners Number 305/DK/BPD/2018 dated 23 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Credit Agreement on behalf of Komang Puja Negara.
151. On May 23, 2018, evaluating Proposal for Working Capital Loan with Plafond of Rp.4,000,000,000.- on behalf of PT. Jimbaran, according to Letter of Acting Board of Directors Number B-1508/DIR/KRD/2018 dated 17 May 2018.
152. On May 23, 2018, preparing Letter of Acting Board of Commissioners Number 304/DK/BPD/2018 dated 23 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Working Capital Loan Application on behalf of PT. Jimbaran.
153. On May 24, 2018, evaluating Proposal for Agreement in Reduced Loan Interest on behalf of I Wayan Gede Sudarsana, according to Letter of Acting Board of Directors Number B-1521/DIR/KRD/2018 dated 17 May 2018.
154. On May 24, 2018, preparing Letter of Acting Board of Commissioners Number 308/DK/BPD/2018 dated 24 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning

Penurunan Suku Bunga Kredit KMK Revolving An. I Wayan Gede Sudarsana.

155. Tanggal 25 Mei 2018, melakukan evaluasi Permohonan Persetujuan Penarikan *Standby Loan* Tahap III An. PT. Sastra Mas Estetika, sesuai Surat PLTS Direksi Nomor B-1537/DIR/KRD/2018 tanggal 21 Mei 2018.
156. Tanggal 28 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 309/DK/BPD/2018 tanggal 28 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penarikan KMK Standby Loan Tahap III An. PT. Sastra Mas Estetika.
157. Tanggal 28 Mei 2018, melakukan evaluasi Permohonan Persetujuan Restrukturisasi KMK *Standby Loan* An. PT. Duta Karya Perkasa, sesuai Surat PLTS Direksi Nomor B-1581/DIR/KRD/2018 tanggal 24 Mei 2018.
158. Tanggal 28 Mei 2018, menyiapkan Surat Dewan Komisaris Nomor 311/DK/BPD/2018 tanggal 28 Mei 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi KMK *Standby Loan* An. PT. Duta Karya Perkasa.
159. Tanggal 4 Juni 2018, melakukan evaluasi Permohonan Penurunan Suku Bunga Kredit An. CV. Ehipassiko, sesuai Surat PLTS Direksi Nomor B-1577/DIR/KRD/2018 tanggal 24 Mei 2018.
160. Tanggal 4 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 314/DK/BPD/2018 tanggal 4 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit KMK *Revolving* An. CV. Ehipassiko.
161. Tanggal 4 Juni 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Bunga dan Denda Debitur An. Wayan Mudiasa, sesuai Surat PLTS Direksi Nomor B-1632/DIR/KRD/2018 tanggal 28 Mei 2018.
162. Tanggal 4 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 316/DK/BPD/2018 tanggal 4 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Bunga dan Denda Debitur An. Wayan Mudiasa.
163. Tanggal 5 Juni 2018, melakukan evaluasi Permohonan Persetujuan Kredit An. CV. Geomerot

Agreement in Reduced Interest of Revolving KMK loan on behalf of I Wayan Gede Sudarsana.

155. On May 25, 2018, evaluating Proposal for Agreement in Withdrawl of Standby Loan of 3rd Phase on behalf of PT. Sastra Mas Estetika, according to Letter of Acting Board of Directors Number B-1537/DIR/KRD/2018 dated 21 May 2018.
156. On May 28, 2018, preparing Letter of Acting Board of Commissioners Number 309/DK/BPD/2018 dated 28 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Withdrawl of Standby Loan of 3rd Phase on behalf of PT. Sastra Mas Estetika.
157. On May 28, 2018, evaluating Proposal for Agreement in KMK Standby Loan Restructuring on behalf of PT. Duta Karya Perkasa, according to Letter of Acting Board of Directors Number B-1581/DIR/KRD/2018 dated 24 May 2018.
158. On May 28, 2018, preparing Letter of Acting Board of Commissioners Number 311/DK/BPD/2018 dated 28 May 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement KMK Standby Loan Restructuring on behalf of PT. Duta Karya Perkasa.
159. On June 4, 2018, evaluating Proposal for Reduced Loan Interest o behalf of CV. Ehipassiko, according to Letter of Acting Board of Directors Number B-1577/DIR/KRD/2018 dated 24 May 2018.
160. On June 4, 2018, preparing Letter of Acting Board of Commissioners Number 314/DK/BPD/2018 dated 4 Juni 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Revolving Loan Interest on behalf of CV. Ehipassiko.
161. On June 4, 2018, evaluating Proposal for Agreement in Reduced Loan Interest and Charges on behalf of Wayan Mudiasa, according to Letter of Acting Board of Directors Number B-1632/DIR/KRD/2018 dated 28 May 2018.
162. On June 4, 2018, preparing Letter of Acting Board of Commissioners Number 316/DK/BPD/2018 dated 4 Juni 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Interest and Charges on behalf of. Wayan Mudiasa.
163. On June 5, 2018, evaluating Proposal for Credit Agreement on behalf of CV. Geomerot Jaya Lestari,

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Jaya Lestari, sesuai Surat PLTS Direksi Nomor B-1632/DIR/KRD/2018 tanggal 28 Mei 2018.

164. Tanggal 5 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 318/DK/BPD/2018 tanggal 5 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Kredit An. CV. Geomerot Jaya Lestari.
165. Tanggal 5 Juni 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. I Wayan Agus Segara Putra, sesuai Surat PLTS Direksi Nomor B-1706/DIR/KRD/2018 tanggal 4 Juni 2018.
166. Tanggal 5 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 320/DK/BPD/2018 tanggal 5 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An. I Wayan Agus Segara Putra.
167. Tanggal 6 Juni 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An.I Made Agus Susandika, sesuai Surat PLTS Direksi Nomor B-1717/DIR/KRD/2018 tanggal 5 Juni 2018.
168. Tanggal 6 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 321/DK/BPD/2018 tanggal 6 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Keringanan Tunggakan Bunga dan Denda Debitur An.I Made Agus Susandika.
169. Tanggal 7 Juni 2018, melakukan evaluasi Permohonan Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An.Ni Made Lely Yuliartini, sesuai Surat PLTS Direksi Nomor B-1715/DIR/KRD/2018 tanggal 5 Juni 2018.
170. Tanggal 7 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 325/DK/BPD/2018 tanggal 7 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Keringanan Tunggakan Bunga dan Denda Debitur An.Ni Made Lely Yuliartini.
171. Tanggal 7 Juni 2018, melakukan evaluasi Permohonan Restrukturisasi dan Keringanan Biaya Provisi dan Administrasi An. I Ketut Sudiarta, sesuai Surat PLTS Direksi Nomor B-1723/DIR/KRD/2018 tanggal 5 Juni 2018.
172. Tanggal 7 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 327/DK/BPD/2018 tanggal

according to Letter of Acting Board of Directors Number B-1632/DIR/KRD/2018 dated 28 May 2018.

164. On June 5, 2018, preparing Letter of Acting Board of Commissioners Number 318/DK/BPD/2018 dated 5 Juni 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Credit Agreement on behalf of CV. Geomerot Jaya Lestari.

165. On June 5, 2018, evaluating Proposal for Agreement in Reduced Loan Interest Delinquency and Charges on behalf of I Wayan Agus Segara Putra, according to Letter of Acting Board of Directors Number B-1706/DIR/KRD/2018 dated 4 Juni 2018.

166. On June 5, 2018, preparing Letter of Acting Board of CommissionersNumber 320/DK/BPD/2018 dated 5 Juni 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Interest Delinquency and Charges on behalf of I Wayan Agus Segara Putra.

167. On June 6, 2018, evaluating of Agreement in Reduced Loan Interest Delinquency and Charges on behalf of I Made Agus Susandika, according to Letter of Acting Board of Directors Number B-1717/DIR/KRD/2018 dated 5 Juni 2018.

1688. On June 6, 2018, preparing Letter of Acting Board of Commissioners Number 321/DK/BPD/2018 dated 6 Juni 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduce Loan Interest Delinquency and Charges on behalf of I Made Agus Susandika.

169. On June 7, 2018, evaluating of Agreement in Reduced Loan Interest Delinquency and Charges on behalf of Ni Made Lely Yuliartini, according to Letter of Acting Board of Directors Number B-1715/DIR/KRD/2018 dated 5 Juni 2018.

170. On June 7, 2018, preparing Letter of Acting Board of CommissionersNumber 325/DK/BPD/2018 dated 7 Juni 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Reduced Loan Interest Delinquency and Charges on behalf of Ni Made Lely Yuliartini.

171. On June 7, 2018, evaluating the Loan restructuring and Reduced Provision and Administration Fees on behalf of I Ketut Sudiarta, according to Letter of Acting Board of Directors Number B-1723/DIR/KRD/2018 dated 5 Juni 2018.

172. On June 7, 2018, preparing Letter of Acting Board of Commissioners Number 327/DK/BPD/2018 dated

7 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Restrukturisasi dan Keringanan Biaya Provisi dan Administrasi Debitur An. I Ketut Sudiarta.

173. Tanggal 7 Juni 2018, melakukan evaluasi Permohonan Persetujuan Penurunan Suku Bunga Kredit An. I Made Nopan Damai Hendra, sesuai Surat PLTS Direksi Nomor B-1666/DIR/KRD/2018 tanggal 31 Mei 2018.
174. Tanggal 7 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 330/DK/BPD/2018 tanggal 7 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Penurunan Suku Bunga Kredit An. I Made Nopan Damai Hendra.
175. Tanggal 8 Juni 2018, melakukan evaluasi Permohonan Persetujuan Restrukturisasi Kredit An. I Ketut Purnama, sesuai Surat PLTS Direksi Nomor B-1657/DIR/KRD/2018 tanggal 31 Mei 2018.
176. Tanggal 8 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 334/DK/BPD/2018 tanggal 8 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Persetujuan Restrukturisasi Kredit Debitur An. I Ketut Purnama.
177. Tanggal 8 Juni 2018, melakukan evaluasi Permohonan Kredit KKLK-Bali Dwipa An. Koperasi Pegawai Negeri Politeknik Negeri Bali, sesuai Surat PLTS Direksi Nomor B-1738/DIR/KRD/2018 tanggal 6 Juni 2018.
178. Tanggal 8 Juni 2018, menyiapkan Surat Dewan Komisaris Nomor 334/DK/BPD/2018 tanggal 8 Juni 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Kredit KKLK-Bali Dwipa An. Koperasi Pegawai Negeri Politeknik Negeri Bali.
179. Tanggal 7 Agustus 2018 melakukan evaluasi Permohonan Persetujuan Kredit Investasi (KI) dan Perpanjangan KMK An. Ni Made Juli Astini.
180. Surat Dewan Komisaris Nomor 383/DK/BPD/2018 tanggal 7 Agustus 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Perpanjangan Kredit KMK *Revolving* An. Ni Made Juli Astini ipar dari Kepala Cabang Kantor Bank BPD Bali Cabang Gianyar Pihak Terkait.

7 Juni 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in the Loan Restructuring and Reduced Provision and Administration Fees on behalf of I Ketut Sudiarta.

173. On June 7, 2018, evaluating the Proposal for Agreement in Reduced Loan Interest on behalf of I Made Nopan Damai Hendra, according to Letter of Acting Board of Directors Number B-1666/DIR/KRD/2018 dated 31 May 2018.
174. On June 7, 2018, preparing Letter of Acting Board of Commissioners Number 330/DK/BPD/2018 dated 7 Juni 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement for Agreement in Reduced Loan Interest on behalf of I Made Nopan Damai Hendra.
175. On June 8, 2018, evaluating the Proposal for Agreement in the Loan Restructuring on behalf of I Ketut Purnama, according to Letter of Acting Board of Directors Number B-1657/DIR/KRD/2018 dated 31 May 2018.
176. On June 8, 2018, preparing Letter of Acting Board of CommissionersNumber 334/DK/BPD/2018 dated 8 Juni 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Agreement in the Loan Restructuring on behalf of I Ketut Purnama.
177. On June 8, 2018, evaluating the Proposal for KKLK-Bali Dwipa Loan Application on behalf of Koperasi Pegawai Negeri Politeknik Negeri Bali, according to Letter of Acting Board of Directors Number B-1738/DIR/KRD/2018 dated 6 Juni 2018.
178. On June 8, 2018,preparing Letter of Acting Board of Commissioners Number 334/DK/BPD/2018 dated 8 Juni 2018 to Acting Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in KKLK-Bali Dwipa Loan Facility on behalf of Koperasi Pegawai Negeri Politeknik Negeri Bali.
179. On August 7, 2018, evaluating Agreement in the Investment Loan Application and Extension of Working Capital Loan Facility on behalf of Ni Made Juli Astini.
180. Board of Commissioners' Decree Number 383/DK/BPD/2018 dated 7 August 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in the Extension of Revolving Working Capital Loan Facility on behalf of Ni Made Juli Astini, sister in law of Head of Bank BPD Bali of Gianyar Branch (Related Party).

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181. Surat Dewan Komisaris Nomor 400/DK/BPD/2018 tanggal 23 Agustus 2018, 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Prosedur Penanganan Agunan Yang Diambil Alih (AYDA) Bank.
182. Tanggal 28 Agustus 2018 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2018.
183. Surat Dewan Komisaris Nomor 404/DK/BPD/2018 tanggal 28 Agustus 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2018.
184. Surat Dewan Komisaris Nomor 407/DK/BPD/2018 tanggal 3 September 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Penyusunan dan Penyampaian Kebijakan Umum Direksi (KUD) Periode Tahun 2019-2021.
185. Surat Dewan Komisaris Nomor 414/DK/BPD/2018 tanggal 17 September 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Tingkat Kesehatan Bank Posisi 30 Juni 2018.
186. Surat Dewan Komisaris Nomor 416/DK/BPD/2018 tanggal 17 September 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Pengusulan Fasilitas Kredit Atas Nama Ni Made Juli Astini ipar dari Kepala Cabang Gianyar Kantor Bank BPD Bali Cabang Gianyar sebagai Pihak Terkait
187. Surat Dewan Komisaris Nomor 422/DK/BPD/2018 tanggal 20 September 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Permohonan Kredit Investasi Atas Nama PD Swatantra.
188. Tanggal 28 September 2018 melakukan evaluasi Permohonan Persetujuan Kredit Atas Nama PT. Tropical Line Design.
189. Surat Dewan Komisaris Nomor 428/DK/BPD/2018 tanggal 28 September 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Permohonan Perpanjangan Fasilitas Kredit KMK dan Plafond Bank Garansi PT. Tropical Line Design.
190. Surat Dewan Komisaris Nomor 440/DK/BPD/2018 tanggal 10 Oktober 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali

181. Letter of Board of Commissioners Number 400/DK/BPD/2018 dated 23 August 2018, to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Procedures for Handling Collaterals held by Bank.
182. On August 28, 2018, preparing Oversight Report in Bank Business Plan Implementation in 1st Half of 2018.
183. Letter of Board of Commissioners Number 404/DK/BPD/2018 dated 28 August 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Oversight Report in Bank Business Plan Implementation in 1st Half of 2018.
184. Letter of Board of Commissioners Number 407/DK/BPD/2018 dated 3 September 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Formulation and Presentation of General Policies of Board of Directors for the Period of 2019-2021.
185. Letter of Board of Commissioners Number 414/DK/BPD/2018 dated 17 September 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Bank's Health as of June 30, 2018.
186. Letter of Board of Commissioners Number 416/DK/BPD/2018 dated 17 September 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Loan Proposal on behalf of Ni Made JuliAstini, sister in law of Head of Bank BPD Bali of Gianyar Branch (Related Party).
187. Letter of Board of Commissioners Number 422/DK/BPD/2018 dated 20 September 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Investment Loan Application on behalf of PD Swatantra.
188. On September 28, 2018, evaluating Agreement in Loan Application on behalf of PT. Tropical Line Design.
189. Letter of Board of Commissioners Number 428/DK/BPD/2018 dated 28 September 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement Agreement in Extended Working Capital Loan and Plafond of Bank Guarantee on behalf of PT. Tropical Line Design.
190. Letter of Board of Commissioners Number 440/DK/BPD/2018 dated 10 Oktober 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali

perihal Rencana Penurunan NPL melalui Strategi Pelaksanaan Hapus buku.

191. Surat Dewan Komisaris Nomor 458/DK/BPD/2018 tanggal 7 Nopember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Surat Keputusan Direksi PT. Bank Pembangunan Daerah Bali Nomor 0011.102.10.2007.2 tentang Pemberian Kredit Fasilitas Kepada Pengurus PT. Bank Pembangunan Daerah Bali.
192. Tanggal 7 Nopember 2018 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Multiguna An. I Ketut Sukewati Lanang Putra Perbawa (Dewan Komisaris Bank BPD Bali sebagai Pihak Terkait)
193. Surat Dewan Komisaris Nomor 461/DK/BPD/2018 tanggal 7 Nopember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit Multiguna An. I Ketut Sukewati Lanang Putra Perbawa (Dewan Komisaris Bank BPD Bali sebagai Pihak Terkait).
194. Surat Dewan Komisaris Nomor 463/DK/BPD/2018 tanggal 12 Nopember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Fasilitas Kredit An. I Wayan Sutela Negara (Direktur Kepatuhan PT. Bank Pembangunan Daerah Bali Pihak Terkait).
195. Tanggal 19 Nopember 2018 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pensiunan An. Luh Putu Marleni istri dari I Gde Sudibia, SH (Dewan Komisaris PT. Bank BPD Bali sebagai Pihak Terkait).
196. Surat Dewan Komisaris Nomor 467/DK/BPD/2018 tanggal 19 Nopember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit Pensiunan An. Luh Putu Marleni, istri dari I Gde Sudibia, S.H. (Dewan Komisaris PT. Bank Pembangunan Daerah Bali sebagai Pihak Terkait).
197. Surat Dewan Komisaris Nomor 472/DK/BPD/2018 tanggal 27 Nopember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Penyampaian Hasil Evaluasi Realisasi RBB Triwulan III Tahun 2018.
198. Tanggal 27 Nopember 2018 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Multi

concerning Plan for Decreasing NPL through Write-off Strategy.

191. Letter of Board of Commissioners Number 458/DK/BPD/2018 dated 7 Nopember 2018 to Direksi PT. Bank Pembangunan Daerah Bali concerning Decree of Board of Directors of PT. Bank Pembangunan Daerah Bali Number 0011.102.10.2007.2 tentang Disbursement of Loan Facility to Management of PT. Bank Pembangunan Daerah Bali.

192. On November 7, 2018 evaluating the Agreement in Multipurpose Loan Application on behalf of I Ketut Sukewati Lanang Putra Perbawa (Board of Commissioners of Bank BPD Bali as Related Party)

193. Letter of Board of Commissioners Number 461/DK/BPD/2018 dated 7 Nopember 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning the Agreement in Multipurpose Loan Application on behalf of I Ketut Sukewati Lanang Putra Perbawa (Board of Commissioners of Bank BPD Bali as Related Party)

194. Letter of Board of Commissioners Number 463/DK/BPD/2018 dated 12 November 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Loan Facility to I Wayan Sutela Negara (Compliance Director of PT. Bank Pembangunan Daerah Bali as Related Party).

195. On November 19, 2018 evaluating Agreement in Pension Loan Application on behalf of Luh Putu Marleni, a wife of I Gde Sudibia, SH (Board of Commissioners of PT. Bank BPD Bali as Related Party).

196. Letter of Board of Commissioners Number 467/DK/BPD/2018 dated 19 November 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement in Pension Loan Application on behalf of Luh Putu Marleni, a wife of I Gde Sudibia, SH (Board of Commissioners of PT. Bank BPD Bali as Related Party).

197. Letter of Board of Commissioners Number 472/DK/BPD/2018 dated 27 Nopember 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Presentation of Results of Evaluation against Realized BBP of 3rd Quarter of 2018.

198. On November 27, 2018, evaluating Agreement in Multipurpose Loan Facility to I Wayan Sutela Negara

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Guna (KMG) an. I Wayan Sutela Negara selaku Direktur Kepatuhan PT. Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).

199. Surat Dewan Komisaris Nomor 473/DK/BPD/2018 tanggal 27 Nopember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit an. I Wayan Sutela Negara (Pihak Terkait).
200. Surat Dewan Komisaris Nomor 478/DK/BPD/2018 tanggal 3 Desember 2018 kepada Direksi PT. Bank Pembangunan Daerah Bali perihal Keputusan Bersama Tentang Hubungan Tata Kerja PT. Bank Pembangunan Daerah Bali.

Komite Pemantau Risiko memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko (KMR) dan Satuan Kerja Manajemen Risiko (SKMR).

Komite Pemantau Risiko telah memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko secara optimal melalui evaluasi Pelaksanaan tugas Komite Manajemen Risiko (KMR) dan Satuan Kerja Manajemen Risiko (SKMR) termasuk pelaksanaan tugas fungsi kepatuhan secara rutin mulai dari organisasi manajemen risiko dan Fungsi Manajemen Risiko dalam rangka efektivitas pelaksanaan proses dan sistem manajemen risiko yang tercermin dalam laporan profil risiko yang meliputi.

Evaluasi terkait Pelaksanaan Tugas KMR sebagai berikut :

1. Tanggal 22 Januari 2018, menghadiri Rapat Komite Manajemen Risiko dengan agenda Pembahasan Draft Laporan Tingkat Kesehatan Bank Posisi Desember 2017, sesuai Surat Undangan PLTS Direksi Nomor 0018/DIR/MRO/2018 tanggal 19 Januari 2018.
2. Tanggal 6 Maret 2018 melakukan evaluasi Kegiatan Komite Manajemen Risiko Triwulan IV Tahun 2017, sesuai Surat PLTS Direksi Nomor : B-0023/DIR/MRO/2018 tanggal 24 Januari 2018.
3. Tanggal 7 Maret 2018 menyiapkan Surat Dewan Komisaris Nomor 167/DK/BPD/2018 tanggal 7 Maret 2018 kepada PLTS Direksi PT. Bank Pembangunan Daerah Bali perihal Laporan Kegiatan Komite Manajemen Risiko Triwulan IV Tahun 2017.

(Compliance Director of PT. Bank Pembangunan Daerah Bali as Related Party).

199. Letter of Board of Commissioners Number 473/DK/BPD/2018 dated 27 November 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Agreement Loan Facility to I Wayan Sutela Negara (Related Party).
200. Letter of Board of Commissioners Number 478/DK/BPD/2018 dated 3 December 2018 to Board of Directors of PT. Bank Pembangunan Daerah Bali concerning Joint Decision on Woking Relations of PT. Bank Pembangunan Daerah Bali.

Risk Monitoring Committee and Evaluating the Duty Implementation of Risk Management Committee and Risk Management Unit (SKMR).

Risk Monitoring Committee conducted monitoring and evaluating the duty implementation of Risk Management Committee through the evaluation of duty implementation of Risk Management Committee and Risk Management Unit including routine duty implementation of the compliance function starting from the organization of risk management and Risk Management Function in ensuring the effectiveness of risk management process and system implementation as indicated from report on risk profile which included.

Evaluation relating to Duty Implementation of Risk Management Committee as follows:

1. On January 22, 2018, attending Risk Management Committee's meetings to discuss Draft of Report on Bank's Health as of December 2017, according to Invitation Letter of Acting Board of Directors Number 0018/DIR/MRO/2018 dated 19 January 2018.
2. On March 6, 2018 evaluating the Activities of Risk Management Committee in 4th Quarter of 2017, according to Letter of Acting Board of Directors Number : B-0023/DIR/MRO/2018 dated 24 January 2018.
3. On March 7, 2018 preparing Letter of Board of Commissioners Number 167/DK/BPD/2018 dated 7 March 2018 to Acting Board of Directors PT. Bank Pembangunan Daerah Bali concerning Risk Management Committee Activity Report of 4th Quarter of 2017.

4. Tanggal 28 Mei 2018, melakukan evaluasi atas Kegiatan Komite Manajemen Risiko pada Triwulan I Tahun 2018, sesuai Surat PLTS Direksi Nomor B-0159/DIR/MRO/2018 tanggal 4 Mei 2018.
5. Tanggal 23 Juli 2018, menghadiri Rapat Komite Manajemen Risiko dengan agenda Pembahasan Draft Laporan Tingkat Kesehatan Bank Posisi Juni 2018, sesuai Surat Undangan Plt. Direktur Utama Nomor 0335/DIR/MRO/2018 tanggal 20 Juli 2018.
6. Tanggal 24 Agustus 2018 melakukan evaluasi Tingkat Kesehatan Bank (Penerapan Tata Kelola, Profil Risiko, Capital, dan Earnings) Triwulan II Tahun 2018, sesuai Surat Direktur Kepatuhan Nomor : B-0335/DIR/MRO/2018 tanggal 20 Juli 2018.
7. Tanggal 15 Oktober 2018 menghadiri Rapat Komite Manajemen Risiko dengan agenda pembahasan Draft Laporan Profil Risiko Bank BPD Bali Triwulan III Tahun 2018, sesuai Surat Undangan Plt. Direktur Utama Nomor: 0458/DIR/MRO /2018 tanggal 11 Oktober Tahun 2018.

Evaluasi terkait Pelaksanaan Tugas SKMR sebagai berikut :

1. Tanggal 9 Pebruari 2018 melakukan finalisasi atas draft evaluasi Laporan Tingkat Kesehatan Bank posisi Desember 2017, sesuai Surat Pelaksana Tugas Sementara Direksi Nomor : B-0031/DIR/MRO/2018 tanggal 25 Januari 2018.
2. Tanggal 7 Maret 2018 melakukan evaluasi Laporan *Stress Testing* Permodalan Posisi Desember 2017, sesuai Surat PLTS Direksi Nomor : B-0047/DIR/MRO/2018 tanggal 31 Januari 2018.
3. Tanggal 30 April 2018, melakukan evaluasi Laporan Profil Risiko Bank Posisi Maret 2018, sesuai Surat PLTS Direksi Nomor B-1131/DIR/MRO/2018 tanggal 18 April 2018.
4. Tanggal 30 April 2018, melakukan evaluasi Kewajiban Penyediaaan Modal Minimum (KPMM) Posisi Maret 2018, sesuai Surat PLTS Direksi Nomor B-0134/DIR/MRO/2018 tanggal 18 April 2018.
5. Tanggal 2 Mei 2018, melakukan evaluasi Stress Testing Permodalan Triwulan I 2018, sesuai Surat PLTS Direksi Nomor B-0141/DIR/MRO/2018 tanggal 23 April 2018.

4. On May 28, 2018, evaluating Risk Management Committee Activities of 1st Quarter of 2018, according to Letter of Acting Board of Directors Number B-0159/DIR/MRO/2018 dated 4 May 2018.
5. On July 23, 2018, attending Risk Management Committee's Meeting to discuss Draft of Report on Bank's Health as of June 2018, according to Invitation Letter of Acting President Director of Number 0335/DIR/MRO/2018 dated 20 July 2018.
6. On August 24, 2018, evaluating the Bank's Health (GCG Implementation, Risk Profile, Capital, and Earnings) of 2nd Quarter of 2018, according to Letter of Compliance Director of Number : B-0335/DIR/MRO/2018 dated 20 July 2018.

7. On October 15, 2018, attending Risk Management Committee's Meeting to discuss Draft of Report on Risk Profile of Bank BPD Bali of 3rd Quarter of 2018, according to Invitation Letter of Acting President Director of Number: 0458/DIR/MRO /2018 dated 11 October 2018.

Evaluation relating to Duty Implementation of Risk Management Unit:

1. On February 9, 2018, finalizing the draft of evaluation of Bank's Health Report as of December 2017, according to Letter from Acting of Board of Directors Number : B-0031/DIR/MRO/2018 dated 25 January 2018.
2. On March 7, 201, evaluating Stress Testing Report upon Capitalization as of December 2017, according to Letter of Acting Board of Directors Number : B-0047/DIR/MRO/2018 dated 31 January 2018.
3. On April 30, 2018, evaluating the Risk Profile Report as of March 2018, according to Letter of Acting Board of Directors Number B-1131/DIR/MRO/2018 dated 18 April 2018.
4. On April 30, 2018, evaluating the Minimum Reserve Requirements as of March 2018, according to Letter of Acting Board of Directors Number B-0134/DIR/MRO/2018 dated 18 April 2018.
5. On May 2, 2018, evaluating Stress Testing Report on upon Capitalization as of 1st Quarter of 2018, according to Letter of Acting Board of Directors Number B-0141/DIR/MRO/2018 dated 23 April 2018.

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6. Tanggal 23 Juli 2018 melakukan evaluasi atas draft Laporan Tingkat Kesehatan Bank posisi Juni Tahun 2018, sesuai Surat Pelaksana Tugas Direktur Utama Nomor : B-0335/DIR/MRO/2018 tanggal 20 Juli 2018.
(7. Tanggal 26 Oktober 2018 melakukan evaluasi Laporan *Stress Testing* Permodalan Posisi September 2018, sesuai Surat Direktur Kepatuhan Nomor : B-0472/DIR/MRO/2018 tanggal 24 Oktober 2018.
(8. Tanggal 11 Desember 2018, melakukan evaluasi Kewajiban Penyediaaan Modal Minimum (KPMM) Posisi 30 Nopember 2018, sesuai Surat Direktur Kepatuhan Nomor B-0600/DIR /MRO/2018 tanggal 7 Desember 2018.

Evaluasi terkait Pelaksanaan Tugas Satker Kepatuhan dan Fungsi Kepatuhan sebagai berikut :

1. Tanggal 12 Pebruari 2018 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester II Tahun 2017, sesuai Surat PLTS Direksi Nomor : B-0101/DIR/KPN/2018 tanggal 26 Januari 2018.
(2. Tanggal 9 Mei 2018, melakukan evaluasi atas Laporan Pelaksanaan Tugas & Tanggung jawab Direktur Kepatuhan Triwulan I Tahun 2018, sesuai Surat PLTS Direksi Nomor B-0101/DIR/KPN/2018 tanggal 26 Januari 2018.
3. Tanggal 30 Juli 2018 melakukan evaluasi Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2018, sesuai Surat Direktur Kepatuhan Nomor : B-0735/DIR/KPN/2018 tanggal 27 Juli 2018.
4. Tanggal 19 Desember 2018, melakukan evaluasi atas Laporan Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2018, sesuai Surat Direktur Kepatuhan Nomor B-01109/DIR/KPN/2018 tanggal 25 Oktober 2018.

6. On July 23, 2018, evaluating the draft of Bank's Health Report as of June 2018, according to Letter from Acting President Director Number : B-0335/DIR/MRO/2018 dated 20 July 2018.

7. On October 26, 2018, evaluating Stress Testing Report on upon Capitalization as of September 2018, according to Letter of Compliance Director Number : B-0472/DIR/MRO/2018 dated 24 October 2018.

8. On December 11, 2018, evaluating the Minimum Reserve Requirements as of November 30, 2018, according to Letter of Compliance Director Number B-0600/DIR /MRO/2018 dated 7 December 2018.

Evaluation relating to Duty Implementation of Compliance Function as follows:

1. On February 12, 2018, evaluating Duty Implementation of Compliance Director as of 2nd Half of 2017, according to Letter of Acting Board of Directors Number : B-0101/DIR/KPN/2018 dated 26 January 2018.
2. On May 9, 2018, evaluating Duty Implementation of Compliance Director as of 1st Quarter of 2018, according to Letter of Acting Board of Directors Number B-0101/DIR/KPN/2018 dated 26 January 2018.
3. On July 30, 2018, evaluating Duty Implementation of Compliance Director as of 1st Half of 2018, according to Letter from Compliance Director Number: B-0735/DIR/KPN/2018 dated 27 July 2018.
4. On December 19, 2018, evaluating Duty Implementation of Compliance Director as of 3rd Quarter of 2018, according to Letter from Compliance Director Number B-01109/DIR/KPN/2018 dated 25 October 2018.

Komite Remunerasi dan Nominasi

1) **Struktur Keanggotaan, Keahlian dan Independensi Komite Remunerasi dan Nominasi**

Jumlah anggota Komite Remunerasi dan Nominasi sebanyak 6 (enam) orang terdiri dari seorang Komisaris Utama Independen sebagai Ketua merangkap anggota, dua orang Komisaris Non Independen dan seorang Komisaris Independen, satu orang Pihak Independen serta satu orang Pejabat Eksekutif yang membawahkan Sumber Daya Manusia atau perwakilan pegawai yang memiliki pengetahuan mengenai sistem remunerasi dan/atau nominasi serta rencana suksesi (succession plan) Bank.

Sehingga struktur keanggotaan Komite Remunerasi dan Nominasi PT Bank Pembangunan Daerah Bali sebagai berikut :

Struktur keanggotaan Komite Remunerasi dan Nominasi periode 2 Januari 2018 sampai dengan 22 Juni 2018 sebagai berikut :

Remuneration and Nomination Committee

1) ***Structure, Skills and Independence of Remuneration and Nomination Committee***

The Remuneration and Nomination Committee was composed of 6 (six) members of which one served as Independent President Commissioner and Committee Chairman and Member as well, two Non Independent Commissioners and an Independent Commissioner, an Independent professional and an Executive with good experience in remuneration and/or nomination system as well as Bank succession plan.

Therefore the membership structure of Remuneration and Nomination Committee of PT Bank Pembangunan Daerah Bali was:

Members of Remuneration and Nomination Committee for period of January 2, 2018 until June 22, 2018 were:

STRUKTUR KOMITE REMUNERASI DAN NOMINASI
Structure of Remuneration and Nomination Committee

NAMA *Name*	JABATAN *Position*
Wisnu Bawa Temaja, S.H., M.H.	Anggota *Member*
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H. M.Hum.	Anggota *Member*
Ida Bagus Wibawa, S.E.	Anggota *Member*
A.A. Istri Eka Parwita Dewi, S.E., M.M. (ex-officio)*	Anggota *Member*

dari tanggal 2 Januari sampai dengan 22 Juni 2018, Komite Remunerasi dan Nominasi berjumlah 4 (empat) orang, hal ini disebabkan 2 (dua) orang Komisaris yaitu Drs. I Ketut Nurcahya, MM (Komisaris Utama Independen) dan I Gde Sudibia, SH (Komisaris Non Independen), ditugaskan sebagai Pelaksana Tugas Sementara Direksi sesuai dengan Akta Nomor 54 (lima puluh empat) tanggal 24 Nopember 2017.

Between the period of January 2, 2018 until June 22, 2018, Remuneration and Nomination Committee consisted of 4 (four) persons, as 2 (teo) Commissioners, namely Drs. I Ketut Nurcahya, MM (Independent President Commissioner) and I Gde Sudibia, SH (Non Independent Commissioner), received other assignations as Acting Members of Board of Directors as stated in Act Number 54 (fifty four) dated 24 November 2017.

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Struktur keanggotaan Komite Remunerasi dan Nominasi periode 22 Juni 2018 sampai dengan 31 Desember 2018 sebagai berikut :

Members of Remuneration and Nomination Committee for period of June 22, 2018 until December 31, 2018 were:

STRUKTUR KOMITE REMUNERASI DAN NOMINASI

Structure of Remuneration and Nomination Committee

NAMA *Name*	JABATAN *Position*
Drs. I Ketut Nurcahya, M.M.	Ketua merangkap Anggota *Chairman as well as Member*
I Gde Sudibia, S.H.	Anggota *Member*
Wisnu Bawa Temaja, S.H., M.H.	Anggota *Member*
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H. M.Hum.	Anggota *Member*
Ida Bagus Wibawa, S.E.	Anggota *Member*
A.A. Istri Eka Parwita Dewi, S.E., M.M. (ex-officio)*	Anggota *Member*

pada tanggal 22 Juni 2018 Komposisi Komite Remunerasi dan Nominasi keanggotaanya kembali seperti semula yaitu berjumlah 6 (enam) orang, berdasarkan RUPS-LB Akta Nomor 36 tanggal 22 Juni 2018 telah ditetapkan Direksi Baru, sehingga Dewan Komisaris yang sebelumnya sebagai Pelaksana Tugas Sementara Direksi kembali sebagai Komisaris.

On June 22, 2018, Remuneration and Nomination Committee returned to its 6-member composition. In accordance with EGMS Act Number 36 dated 22 June 2018, new members of Board of Directors were already appointed, thus members of Board of Commissioners who previously served as Acting Directors returned to Board of Commissioners.

2) Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi membantu Dewan Komisaris dalam hal :

a) Kebijakan Remunerasi

1) Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan peer group, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank pada masa yang akan datang;

2) Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai:

2) Scope of Duties and Responsibilities of Remuneration and Nomination Committee

In performing the duties and responsibilities, Remuneration and Nomination Committee assists Board of Commissioners in:

a) Remuneration Policy

1) To conduct evaluation over the remuneration policy based on performance, risks, fairness with peer group, objectives and long-term strategies of the Bank, fulfillment of reserve requirement as regulated by laws and income potential of the Bank in the future;

2) To provide assessment results and recommendation to Board of Commissioners about:

i. Kebijakan remunerasi bagi Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS; dan
ii. Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi.

3) Memastikan bahwa kebijakan remunerasi telah sesuai dengan ketentuan; dan
4) Melakukan evaluasi secara berkala terhadap penerapan kebijakan remunerasi.

b) Kebijakan Nominasi
1) Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
2) Memberikan rekomendasi mengenai calon anggota Direksi dan /atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
3) Memberikan rekomendasi mengenai pihak independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko kepada Dewan Komisaris;

c) Menindaklanjuti setiap surat yang diterima terkait dengan bidang tugas dan tanggung jawabnya, baik dari intern maupun extern dan melaporkan hasilnya kepada Dewan Komisaris;
d) Membuat laporan pelaksanaan tugas kepada Dewan Komisaris setiap triwulan;
e) Melaksanakan tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Remunerasi dan Nominasi.

3) Frekuensi Rapat Komite Remunerasi dan Nominasi

Selama tahun 2018, Komite Remunerasi dan Nominasi melakukan rapat sebanyak 32 kali dengan realisasi program kerja sebagai berikut :

i. Remuneration policy for Board of Directors and Board of Commissioners to be submitted to GMS; and
ii. Remuneration policy for the employees as a whole and to be further submitted to Board of Directors.

3) Ensure the remuneration policy according as required by law;
4) Periodical evaluation on remuneration policy's implementation;

b) Nomination Policy
1) To prepare and provide recommendation about the selection and/or substitution system and procedures for member candidates of Board of Directors and Board of Commissioners to Board of Commissioners to be further submitted to GMS;
2) To recommend member candidates for Board of Directors and/or Board of Commissioners to Board of Commissioners and to be further submitted to GMS;
3) To recommend Board of Commissioners about independent parties who will be member candidates for Audit Committee and Risk Monitoring Committee;

c) To follow up every letter relating to the scope of duties, either from internal or external parties, and to report the results to the Board of Commissioners;
d) To present quarterly report on the duty implementation to Board of Commissioners;
e) To perform other assignments from Board of Commissioners relating to the scope of duties of Remuneration and Nomination Committee.

3) Frequency of Meetings of Remuneration and Nomination Committee

In 2018, Remuneration and Nomination Committee held 32 meetings with work programs realized as follows:

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RAPAT KOMITE REMUNERASI DAN NOMINASI

Remuneration and Nomination Committee's Meeting

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	16 Januari 2018 *January 16, 2018*	Pembahasan Tahapan Persiapan Pemilihan Direksi PT.Bank Pembangunan Daerah Bali Periode Tahun 2018-2022 *Discussing Stages of Nominating members of Board of Directors of PT Bank Pembangunan Daerah Bali for Period of 2018-2022*
2	18 Januari 2018 *January 18, 2018*	Pembahasan Persetujuan Penyesuaian Nilai Konjungtur dan Gaji Karyawan Tidak Tetap *Discussing Agreement in Adjustment of Conjuncture Value and Salary of Temporary Employees*
3	22 Januari 2018 *January 22, 2018*	Penerimaan dan Pengecekan Dokumen Calon Anggota Direksi PT. Bank Pembangunan Daerah Bali Periode Tahun 2018-2022 *Accepting and Verifying the Documents of Candidates for Board of Directors of PT Bank Pembangunan Daerah Bali for the period of 2018-2022*
4	23 Januari 2018 *January 23, 2018*	Pembahasan dan Penetapan Calon Anggota Direksi yang memenuhi syarat administrasi *Discussing and Determining Member Candidates of Board of Directors that Fulfil Administrative Requirements*
5	24 Januari 2018 *January 24, 2018*	Penentuan Kriteria Penilaian dan Metode *Assessment* *Determining the criteria and method of Assessment*
6	30 Januari 2018 *January 30, 2018*	*Assessment* *Assessment*
7	31 Januari 2018 *January 31, 2018*	Pembahasan Persetujuan Pembentukan Cadangan Penghargaan Pengurus dan Imbalan Kerja Karyawan Bank BPD Bali Tahun 2018 *Discussing the Agreement in Establishment of Additional Rewards for Management and Benefits for Employees of Bank BPD Bali in 2018*
8	31 Januari 2018 *January 31, 2018*	*Assessment* dan Penetapan calon yang direkomendasi oleh Komite Remunerasi dan Nominasi *Assessment and Determination of candidates recommended by Remuneration and Nomination Committee*
9	19 Februari 2018 *February 19, 2018*	*Compliance Cheklist* Calon Direksi Bank BPD Bali masa jabatan 2018-2022 *Compliance Checklist of Candidates of Board of Directors of Bank BPD Bali for the period of 2018-2022*
10	23 Februari 2018 *February 23, 2018*	Pembahasan Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali *Discussing the Holy Day Allowances for Management, Employees, and Members of Committees of Board of Commissioners of Bank BPD Bali*
11	07 Maret 2018 *March 07, 2018*	Membahas Kelengkapan Dokumen Calon Direksi PT. Bank Pembangunan Daerah Bali periode tahun 2018-2022 *Discussing the Completeness of Documents of Candidates of Board of Directors of PT Bank Pembangunan Daerah Bali for the period of 2018-2022*
12	27 Maret 2018 *March 27, 2018*	Penyesuaian Tahapan dan Sisdur berdasarkan Keputusan Pra-RUPS untuk Proses Persiapan Calon Direksi *Adjustments to Stages and System Procedures based on pre-GMS Decisions*
13	11 April 2018 *April 11, 2018*	Pembahasan Kajian Komite Remunerasi dan Nominasi Terhadap Remunerasi Pengurus PT. Bank Pembangunan Daerah Bali *Discussing Remuneration and Nomination Committee's Review over Remuneration of Management of PT Bank Pembangunan Daerah Bali*
14	19 April 2018 *April 19, 2018*	Tindak lanjut hasil koordinasi dengan OJK Regional 8 Bali dan Nusa Tenggara dan *Assessment* *Follow up to the results of coordination with Financial Service Authority of Bali and Nusa Tenggara Region 8 and Assessment*
15	25 April 2018 *April 25, 2018*	Pembahasan Pemberian Tantiem kepada Pengurus dan Bonus kepada Karyawan PT. Bank Pembangunan Daerah Bali Tahun Buku 2017 *Discussing the Distribution of Tantiem to Management and Bonus for Employees of PT Bank Pembangunan Daerah Bali of the book year of 2017*
16	30 April 2018 *April 30, 2018*	Seleksi administrasi calon anggota Direksi *Administration selection process for candidates of Board of Directors*

RAPAT KOMITE REMUNERASI DAN NOMINASI
Remuneration and Nomination Committee's Meeting

NO	TANGGAL *Date*	KETERANGAN *Remark*
17	09 Mei 2018 *May 09, 2018*	Persiapan Tahapan Seleksi Calon Direksi (Direktur Utama dan Direktur Kredit) PT. Bank Pembangunan Daerah Bali Periode Tahun 2018-2022 *Administration selection for member candidates of President Director of PT Bank Pembangunan Daerah Bali*
18	22 Mei 2018 *May 22, 2018*	*Assessment* oleh Komite Remunerasi dan Nominasi terhadap calon anggota Direktur Kredit yang memenuhi syarat integritas, kompetensi dan reputasi keuangan *Assessment by Remuneration and Nomination Committee against member candidates of Loan Director that fulfils the required aspects of integrity, competence and financial reputation*
19	25 Mei 2018 *May 25, 2018*	Seleksi administrasi calon Direktur Utama PT. Bank Pembangunan Daerah Bali Periode Tahun 2018-2022 *Administration selection for member candidates of President Director of PT Bank Pembangunan Daerah Bali*
20	28 Mei 2018 *May 28, 2018*	*Assessment* oleh Komite Remunerasi dan Nominasi terhadap calon Direktur Utama yang memenuhi syarat integritas, kompetensi dan reputasi keuangan *Assessment by Remuneration and Nomination Committee against member candidates of Loan Director that fulfils the required aspects of integrity, competence and financial reputation*
21	26 Juni 2018 *June 26, 2018*	Pembahasan mengenai Pembukaan Lowongan untuk jabatan Direktur Utama *Discussing the Vacancy for President Director position*
22	02 Juli 2018 *July 02, 2018*	Pembahasan Pengumuman Calon Direktur Utama PT. Bank Pembangunan Daerah Bali *Discussing Announcement of Candidates of President Director of PT. Bank Pembangunan Daerah Bali*
23	25 Juli 2018 *July 25, 2018*	Seleksi administrasi calon Direktur Utama PT. Bank Pembangunan Daerah Bali *Administrative Selection for candidates of President Director of PT. Bank Pembangunan Daerah Bali*
24	30 Juli 2018 *July 30, 2018*	*Assessment* calon Direktur Utama PT. Bank Pembangunan Daerah Bali *Assessment of candidates of President Director of PT. Bank Pembangunan Daerah Bali*
25	07 Agustus 2018 *August 07, 2018*	Pembahasan Persiapan RUPS-LB PT. Bank Pembangunan Daerah Bali *Discussing preparation progress for EGMS of PT. Bank Pembangunan Daerah Bali*
26	15 Agustus 2018 *August 15, 2018*	Membahas Kelengkapan Persyaratan Calon Direktur Utama dan Direktur Kredit untuk *Complience Cheek List*. Dan Melakukan *Complience Cheek List* sebagai persyaratan kelengkapan dokumen Calon Direktur Utama dan Direktur Kredit untuk dikirim ke OJK *Discussing the Completeness of Requirements by Candidates of President Director and Loan Director for Compliance Checklist to be submitted to FSA*
27	25 September 2018 *September 27, 2018*	Pembahasan Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2019 *Discussing the Distribution of Employee Uniform of 2019*
28	03 Oktober 2018 *October 03, 2018*	Pembahasan *Draft* Keputusan Pemberian Uang Penghargaan kepada Pengurus *Discussing Decision Letter Draft regarding the Distribution of Rewards for Management*
29	03 Desember 2018 *December 03, 2018*	Pembahasan Sistem dan Prosedur Pemilihan Dewan Komisaris PT. Bank Pembangunan Daerah Bali Pembahasan Tahapan Pemilihan Dewan Komisaris PT. Bank Pembangunan Daerah Bali *Discussing the Board of Commissioners Selection System and Procedures of Board for PT. Bank Pembangunan Daerah Bali* *Discussing Selection Process of Board of Commissioners of PT. Bank Pembangunan Daerah Bali*
30	05 Desember 2018 *December 05, 2018*	Pembahasan dan Penetapan Sistem dan Prosedur Pemilihan Dewan Komisaris PT. Bank Pembangunan Daerah Bali Pembahasan dan Penetapan Tahapan Pemilihan Dewan Komisaris PT. Bank Pembangunan Daerah Bali *Discussing and Determining the Board of Commissioners Selection System and Procedures for PT. Bank Pembangunan Daerah Bali* *Discussing Selection and Determination Process of Board of Commissioners of PT. Bank Pembangunan Daerah Bali*
31	19 Desember 2018 *December 19, 2018*	Pembahasan Pemberian Tambahan Penghasilan *Discussing the Distribution of Additional Income*
32	19 Desember 2018 *December 19, 2018*	Pembahasan Penyesuaian Honorarium Karyawan Tidak Tetap *Discussing the Revised Honorarium of Temporary Employees*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Hasil rapat Komite Remunerasi dan Nominasi dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat

Decisions taken at each meeting of Remuneration and Nomination Committee were documented in minutes meeting including dissenting opinions, if any.

4) Pelaksanaan Tugas Komite Remunerasi dan Nominasi

Pelaksanaan tugas Komite Remunerasi dan Nominasi selama tahun 2018 adalah sebagai berikut :

4) Duty Implementation of Remuneration and Nomination Committee

The implementation of duties of Remuneration and Nomination Committee in 2018 was reported as follows:

Untuk memberikan rekomendasi kepada Dewan Komisaris sesuai Pedoman dan Tata Tertib Kerja Komite dan Rencana Kerja Komite, Komite Remunerasi dan Nominasi mempunyai tugas dan tanggung jawab memberikan rekomendasi kepada Dewan Komisaris yang meliputi :

To provide recommndation to Board of Commissioners according to the Guideline and Code of Conduct as well as Committee's Work Plan, Remuneration and Nomination Committee is responsible for providing recommendations to Board of Commissioners which include:

Komite Remunerasi telah mengevaluasi kebijakan remunerasi bagi:

1. Direksi dan Dewan Komisaris, dan telah disampaikan kepada RUPS sebagai berikut :
   (a) Tanggal 30 Januari 2018 Komite Remunerasi dan Nominasi mengkaji Permohonan Persetujuan Pembentukan Cadangan Penghargaan Pengurus dan Imbalan Kerja Karyawan Bank BPD Bali Tahun 2018.
   (b) Komite Remunerasi dan Nominasi melakukan rapat tanggal 31 Januari 2018 membahas Persetujuan Pembentukan Cadangan Penghargaan Pengurus dan Imbalan Kerja Karyawan Bank BPD Bali.
   (c) Surat Dewan Komisaris Nomor 068/DK/BPD/2018 tanggal 31 Januari 2018 perihal Persetujuan Pembentukan Cadangan Penghargaan Pengurus dan Imbalan Kerja Karyawan Bank BPD Bali Tahun 2018.
   (d) Tanggal 22 Februari 2018 Komite Remunerasi dan Nominasi mengkaji dan Rekomendasi Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali.
   (e) Komite Remunerasi dan Nominasi melakukan rapat tanggal 23 Pebruari 2018 membahas Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali.

Remuneration and Nomination Committee had assessed remuneration policy for:

(1) Board of Directors and Board of Commissioners, and already submitted it to GMS as follows:
   (a) On January 30, 2018, Remuneration and Nomination Committee reviewed Proposal for Getting Approval for the Formulation of Reserve of Reward for Management and Allowances for Employees of Bank BPD Bali for the Year of 2018.
   (b) Remuneration and Nomination Committee met on January 31, 2018 to discuss the Formulation of Reserves of Reward for Management and Allowances for Employees of Bank BPD Bali.
   (c) Board of Commissioners' Letter Number 068/DK/BPD/2018 dated 31 January 2018 about Approval for the Formulation of Reserve of Reward for Management and Allowances for Employees of Bank BPD Bali for the Year of 2018.
   (d) On February 22, 2018, Remuneration and Nomination Committee reviewed provision of the Recommendation for Distribution of Religious Day Allowances for the Management, Employees, and Members of Board of Commissioners of Bank BPD Bali.
   (e) Remuneration and Nomination Committee met on February 23, 2018 to discuss the provision of Religious Day Allowances for the Management, Employees, and Members of Board of Commissioners of Bank BPD Bali.

(f) Surat Dewan Komisaris Nomor 134/DK/BPD/2018 tanggal 23 Pebruari 2018 perihal Persetujuan Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali Tahun 2018.

(g) Tanggal 10 April 2018 Komite Remunerasi dan Nominasi melakukan evaluasi Remunerasi Pengurus PT.Bank Pembangunan Daerah Bali.

(h) Komite Remunerasi dan Nominasi melakukan rapat tanggal 25 April 2018 membahas Pemberian Tantiem kepada Pengurus dan Bonus kepada Karyawan PT. Bank Pembangunan Daerah Bali Tahun Buku 2017.

(i) Surat Dewan Komisaris Nomor 245/DK/BPD/2018 tanggal 25 April 2018 perihal Persetujuan Pemberian Tantiem Pengurus dan Pemberian Bonus Karyawan PT. Bank Pembangunan Daerah Bali Tahun Buku 2017.

(j) Surat Dewan Komisaris Nomor: 430/DK/BPD/2018 tanggal 1 Oktober 2018 perihal: Mohon Kajian Manajemen Risiko.

(k) Surat Dewan Komisaris Nomor: 433/DK/BPD/2018 tanggal 3 Oktober 2018 perihal: Persetujuan Draft Keputusan Direksi tentang Pemberian Uang Penghargaan Kepada Pengurus.

(l) Surat Dewan Komisaris Nomor: 464/DK/BPD/2018 tanggal 13 Nopember 2018 perihal: Persetujuan Pemberian Uang Penghargaan Direksi PT. Bank Pembangunan Daerah Bali.

(m) Tanggal 5 Nopember 2018, Komite Remunerasi dan Nominasi melakukan kajian terhadap Draft Keputusan Pembentukan Kebijakan Remunerasi Pengurus dan Karyawan PT. Bank Pembangunan Daerah Bali.

(n) Komite Remunerasi dan Nominasi menyusun Draft Key Performance Indikator (KPI) Dewan Komisaris PT. BPD Bali.

(o) Surat Dewan Komisaris Nomor 484/DK/BPD/2018 tanggal 6 Desember 2018 perihal Draft Kebijakan Remunerasi Pengurus dan Karyawan PT. Bank Pembangunan Daerah Bali.

(f) Board of Commissioners' Letter Number 134/DK/BPD/2018 dated 23 February 2018 about the Approval for Distribution of Religious Day Allowances for the Management, Employees, and Members of Board of Commissioners of Bank BPD Bali for the year of 2018.

(g) On April 10, 2018, Remuneration and Nomination Committee evaluated the remuneration for management of PT. Bank Pembangunan Daerah Bali.

(h) Remuneration and Nomination Committee met on April 25, 2018 to discuss the Distribution of Tantiem to the Management and Bonus to the Employees of PT. Bank Pembangunan Daerah Bali for the year of 2017.

(i) Board of Commissioners' Letter Number 245/DK/BPD/2018 dated 25 April 2018 about the Approval for Distribution of Tantiem to the Management and Bonus to the Employees of PT. Bank Pembangunan Daerah Bali for the year of 2017.

(j) Board of Commissioners' Letter Number: 430/DK/BPD/2018 dated 1 October 2018 about: Proposal for Risk Management Review.

(k) Board of Commissioners' Letter Number: 433/DK/BPD/2018 dated 3 October 2018 about: Approval for Draft of Directors' Letter about the Distribution of Reward for Management.

(l) Board of Commissioners' Letter Number: 464/DK/BPD/2018 dated 13 November 2018 about: Approval for Distribution of Reward for Board of Directors of PT. Bank Pembangunan Daerah Bali.

(m) On November 5, 2018, Remuneration and Nomination Committee reviewed the Draft of Decree about the Formulation of Remuneration Policy for Management and Employees of PT. Bank Pembangunan Daerah Bali.

(n) Remuneration and Nomination Committee formulated Draft of Key Performance Indicator (KPI) for Board of Commissioners of PT. BPD Bali.

(o) Board of Commissioners' Letter Number 484/DK/BPD/2018 dated 6 December 2018 about Draft of Remuneration Policy for Management and Employees of PT. Bank Pembangunan Daerah Bali.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

2) Pejabat Eksekutif dan pegawai, dan telah disampaikan kepada Direksi sebagai berikut :
   (a) Surat Dewan Komisaris Nomor 013/DK/BPD/2018 tanggal 12 Januari 2018 perihal Persetujuan Pembayaran Hak Pensiun Karyawan.
   (b) Surat Dewan Komisaris Nomor 045/DK/BPD/2018 tanggal 18 Januari 2018 perihal Persetujuan Pemberhentian Karyawan.
   (c) Tanggal 18 Januari 2018 melakukan Kajian Persetujuan Penyesuaian Nilai Konjungtur dan Gaji Karyawan Tidak Tetap.
   (d) Komite Remunerasi dan Nominasi melakukan rapat tanggal 18 Januari 2018 membahas Persetujuan Penyesuaian Nilai Kongjuntur dan Gaji Karyawan Tidak Tetap.
   (e) Surat Dewan Komisaris Nomor 048/DK/BPD/2018 tanggal 18 Januari 2018 perihal Persetujuan Penyesuaian Nilai Konjungtur dan Gaji Karyawan Tidak Tetap.
   (f) Surat Dewan Komisaris Nomor 097/DK/BPD/2018 tanggal 9 Pebruari 2018 perihal Persetujuan Pembayaran Hak Pensiun Karyawan.
   (g) Surat Dewan Komisaris Nomor 189/DK/BPD/2018 tanggal 26 Maret 2018 perihal Persetujuan Pemberhentian Karyawan.
   (h) Surat Dewan Komisaris Nomor 192/DK/BPD/2018 tanggal 27 Maret 2018 perihal Persetujuan Pembayaran Hak Pensiun Karyawan.
   (i) Surat Dewan Komisaris Nomor 247/DK/BPD/2018 tanggal 25 April 2018 perihal Pemberian Tambahan Penghasilan Kepada Anggota Komite Dewan Komisaris Bank BPD Bali.
   (j) Surat Dewan Komisaris Nomor 280/DK/BPD/2018 tanggal 16 Mei 2018 perihal Persetujuan Pembayaran Hak Pensiun Karyawan.
   (k) Tanggal 15 Mei 2018 melakukann Kajian Permohonan Persetujuan Perubahan Upah Kerja Lembur.

(2) Bank Executives and employees, and already submitted to Board of Directors as follows:
   (a) Board of Commissioners Number 013/DK/BPD/2018 dated 12 January 2018 about Approval for Payment of Employee Pension Benefits.
   (b) Board of Commissioners' Letter Number 045/DK/BPD/2018 dated 18 January 2018 about Approval for Dismissal of Employees.
   (c) On January 18, 2018 there was review about the Approval for Adjusted Conjuncture Value and Non-Fixed Salaries of Employee.
   (d) Remuneration and Nomination Committee met on January 18, 2018 to discuss the Approval for Adjusted Conjuncture Value and Non-Fixed Salaries of Employee.
   (e) Board of Commissioners' Letter Number 048/DK/BPD/2018 dated 18 January 2018 about Adjusted Conjuncture Value and Non-Fixed Salaries of Employee.
   (f) Board of Commissioners' Letter Number 097/DK/BPD/2018 dated 9 February 2018 about Approval for Payment of Employee Pension Benefits.
   (g) Board of Commissioners' Letter Number 189/DK/BPD/2018 dated 26 March 2018 about Approval for Dismissal of Employees.
   (h) Board of Commissioners' Letter Number 192/DK/BPD/2018 dated 27 March 2018 about Approval for Payment of Employee Pension Benefits.
   (i) Board of Commissioners Number 247/DK/BPD/2018 dated 25 April 2018 about Additional Income for Members of Committee of Board of Commissioners of Bank BPD Bali.
   (j) Board of Commissioners' Letter Number 280/DK/BPD/2018 dated 16 May 2018 about Approval for Payment of Employee Pension Benefits.
   (k) On May 15, 2018, the Committee reviewed the proposal for Approval for Adjustments in Extra-Hour Wages.

(l) Surat Dewan Komisaris Nomor 283/DK/BPD/2018 tanggal 16 Mei 2018 perihal Persetujuan Perubahan Upah Kerja Lembur.

(m) Tanggal 15 Mei 2018 melakukan Kajian terkait Permohonan Persetujuan atas Penandatangan Keputusan Direksi oleh Pelaksana Tugas Sementara Direksi tentang (Perubahan Keenam Atas Keputusan Direksi Nomor 0351/KEP/DIR/SDM/2014 tentang Standard Operating Procedure (SOP) Fasilitas Karyawan khususnya pada BAB III terkait Cuti Karyawan, BAB IV terkait Upah & Waktu Kerja Lembur, BAB VII terkait Pesangon, dan BAB IX terkait Perjalanan Dinas).

(n) Surat Dewan Komisaris Nomor 282/DK/BPD/2018 tanggal 16 Mei 2018 perihal Persetujuan atas Penandatanganan Keputusan Direksi oleh Pelaksana Tugas Sementara Direksi (tentang Perubahan Keenam Atas Keputusan Direksi Nomor 0351/KEP/DIR/SDM/2014 tentang Standard Operating Procedure (SOP) Fasilitas Karyawan khususnya pada BAB III terkait Cuti Karyawan, BAB IV terkait Upah & Waktu Kerja Lembur, BAB VII terkait Pesangon, dan BAB IX terkait Perjalanan Dinas).

(o) Tanggal 19 Oktober 2018 melakukan kajian Pemberian Pakaian Dinas Karyawan Tahun 2019.

(p) Surat Dewan Komisaris Nomor 423/DK/BPD/2018 tanggal 25 September 2018 perihal Persetujuan Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2019.

(q) Tanggal 13 Nopember 2018 melakukan Kajian Perubahan Penggunaan Pakaian Dinas Tahun 2019.

(r) Surat Dewan Komisaris Nomor 465/DK/BPD/2018 tanggal 19 Nopember 2018 perihal: Persetujuan Perubahan Penggunaan Pakaian Dinas Tahun 2019.

(s) Surat Dewan Komisaris Nomor 481/DK/BPD/2018 tanggal 4 Desember 2018 perihal Persetujuan Perubahan Perjanjian Kerja Bersama (PKB).

(l) Board of Commissioners' Letter Number 283/DK/BPD/2018 dated 16 May 2018 about Approval for Adjustments in Overtime Wages.

(m) On May 15, 2018, it reviewed the Proposal for Approval for Signing of Board of Directors' Decree by Acting Members of Board of Directors about (Sixth Revision over Board of Directors' Decree Number 0351/KEP/DIR/SDM/2014 about Standard Operating Procedure (SOP) of Employee Facilities, particularly the CHAPTER III relating to Employee's Duty Leave, CHAPTER IV relating to Overtime Hours and Wages, CHAPTER VII relating to Retirement Allowances, and BAB IX relating to Duty Trip).

(n) Board of Commissioners' Letter Number 282/DK/BPD/2018 dated 16 May 2018 about Approval and Signing of Board of Directors' Decree by Acting Members of Board of Directors about (Sixth Revision over Board of Directors' Decree Number 0351/KEP/DIR/SDM/2014 about Standard Operating Procedure (SOP) of Employee Facilities, particularly the CHAPTER III relating to Employee's Duty Leave, CHAPTER IV relating to Overtime Hours and Wages, CHAPTER VII relating to Retirement Allowances, and BAB IX relating to Duty Trip).

(o) On October 19, 2018, it reviewed the distribution of Employee's Office Uniform for the year of 2019.

(p) Board of Commissioners' Letter Number 423/DK/BPD/2018 dated 25 September 2018 about Approval for the Provision of Employee' Office Uniform for the year of 2019.

(q) On November 13, 2018, it reviewed the Adjustment in Use of Office Uniform for the year of 2019.

(r) Board of Commissioners' Letter Number 465/DK/BPD/2018 dated 19 November 2018 about: Approval for Adjustment in Use of Office Uniform for the year of 2019.

(s) Board of Commissioners' Letter Number 481/DK/BPD/2018 dated 4 December 2018 about Approval for Adjustments in Collaborative Agreement (PKB).

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

(t) Tanggal 18 Desember 2018 melakukan kajian Pemberian Tambahan Penghasilan.
(u) Surat Dewan Komisaris Nomor 497/DK/BPD/2018 tanggal 19 Desember 2018 perihal Persetujuan Tambahan Penghasilan.
(v) Surat Dewan Komisaris Nomor 498/DK/BPD/2018 tanggal 19 Desember 2018 perihal Persetujuan Penyesuaian Honorarium Karyawan Tidak Tetap.

(t) On December 18, 2018, it reviewed the Payment of Additional Income.
(u) Board of Commissioners' Letter Number 497/DK/BPD/2018 dated 19 December 2018 about Approval for Payment of Additional Income.
(v) Board of Commissioners' Letter Number 498/DK/BPD/2018 dated 19 December 2018 about Approval for Adjustments in Temporary Employees' Honorarium.

Terkait dengan kebijakan nominasi, Komite Remunerasi dan Nominasi telah menyusun sistem, serta prosedur pemilihan dan/atau penggantian Anggota Direksi dan Anggota Dewan Komisaris untuk disampaikan kepada RUPS sebagai berikut :

(1) Komite Remunerasi dan Nominasi melakukan penyesuaian terhadap Sistem dan Prosedur Pemilihan dan/atau Penggantian Direksi.
(2) Komite Remunerasi dan Nominsai telah menyusun Sistem dan Prosedur Pemilihan Anggota Dewan Komisaris serta Tahapan Pemilihan Anggota Dewan Komisaris untuk disampaikan kepada RUPS.

Relating to the nomination policy, Remuneration and Nomination Committee formulated system, procedures for selection and/or Replacement of Members of Board of Directors and Members of Board of Commissioners to be submitted to GMS as follows:

(1) Remuneration and Nomination Committee made adjustments to the System and Procedures for Selection and/or Replacement of Board of Directors.
(2) Remuneration and Nomination Committee formulated the System and Procedures for Selection of Members of Board of Commissioners as well as Selection Phases for Members of Board of Commissioners to be submitted to GMS.

Komite Remunerasi dan Nominasi, telah memberikan rekomendasi calon Anggota Direksi dan/atau Dewan Komisaris untuk disampaikan kepada RUPS sebagai berikut :

(1) Rekomendasi Komite Remunerasi dan Nominasi Nomor 001/Kom/DK/BPD/2018 tanggal 2 Pebruari 2018 perihal Calon Anggota Direksi PT. Bank Pembangunan Daerah Bali Periode Tahun 2018 s/d 2022 yang direkomendasikan oleh Komite Remunerasi dan Nominasi.

(2) Rekomendasi Komite Remunerasi dan Nominasi Nomor 002/Kom/DK/BPD/2018 tanggal 19 April 2018 perihal Rekomendasi Perubahan Komposisi Calon Anggota Direksi PT. Bank Pembangunan Daerah Bali Periode Tahun 2018-2022.

Remuneration and Nomination Committee, provided recommendation to member candidates of Board of Directors and/or Board of Commissioners to be further submitted to GMS, as follows:

(1) Recommendations from Remuneration and Nomination Committee Number 001/Kom/DK/BPD/2018 dated 2 February 2018 about Member Candidates of Board of Directors of PT. Bank Pembangunan Daerah Bali for the period of 2018 s/d 2022 as recommendations from Remuneration and Nomination Committee.
(2) Recommendations of Remuneration and Nomination Committee Number 002/Kom/DK/BPD/2018 dated 19 April 2018 about Recommendations for Adjustments in Composition of Member Candidates of Board of Directors of PT. Bank Pembangunan Daerah Bali for the period of 2018-2022.

(3) Rekomendasi Komite Remunerasi dan Nominasi Nomor 003/Kom/DK/BPD/2018 tanggal 30 Juli 2018, perihal Rekomendasi Calon Direktur Kredit PT. Bank Pembangunan Daerah Bali Periode Tahun 2018-2023.

(4) Rekomendasi Komite Remunerasi dan Nominasi Nomor 004/DK/BPD/2018 tanggal 30 Juli 2018 perihal Rekomendasi Calon Direktur Utama PT. Bank Pembangunan Daerah Bali Periode Tahun 2018-2023.

Komite Remunerasi dan Nominasi, telah memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris sebagai berikut :

(1) Telah dilakukan penggantian calon pihak independen yang dapat menjadi anggota Komite kepada Dewan Komisaris; yakni anggota Komite Audit 1 (satu) orang mengundurkan diri dan anggota Komite Pemantau Risiko (1) orang meninggal.

(2) Komite Remunerasi dan Nominasi telah memberikan rekomendasi terkait calon pihak independen yang dapat menjadi anggota komite kepada Dewan Komisaris.

(3) Recommendations of Remuneration and Nomination Committee Number 003/Kom/DK/BPD/2018 dated 30 July 2018, about Recommendations for Candidates of Loan Director of PT. Bank Pembangunan Daerah Bali for the period of 2018-2023.

(4) Recommendations of Remuneration and Nomination Committee Number 004/DK/BPD/2018 dated 30 July 2018 about Recommendations for Candidates of President Director of PT. Bank Pembangunan Daerah Bali for the period of 2018-2023.

Remuneration and Nomination Committee, provided recommendations for candidates of Independent Party who could serve as Committee member to Board of Commissioners as follows:

(1) Candidates of Independent Party who could serve as Committee members of Board of Commissioners were replaced; namely 1 (oen) member of Audit Committee resigned whereas 1 (one) member of Risk Monitoring Committee passed away.

(2) Remuneration and Nomination Committee provided recommendations for candidates of independent party who could serve as committee member to Board of Commissioners.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Komite – Komite dibawah Direksi

Dalam rangka melaksanakan prinsip-prinsip pelaksanaan tata kelola yang baik, Direksi membentuk komite sebanyak 5 (lima) komite yaitu :

Komite Manajemen Risiko

Dalam rangka pelaksanaan proses dan sistem Manajemen Risiko yang efektif, PT. Bank Pembangunan Daerah Bali telah membentuk Komite Manajemen Risiko sesuai dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas serta kemampuan PT. Bank Pembangunan Daerah Bali.

Pembentukan Komite Manajemen Risiko telah ditetapkan dalam Keputusan Direksi Nomor 0416/KEP/DIR/MRO/2016 tentang Perubahan atas Keputusan Direksi PT. Bank Pembangunan Daerah Bali Nomor 0123.102.110.2012.2 tentang Komite Manajemen Risiko PT. Bank Pembangunan Daerah Bali.

1) Struktur Komite Manajemen Risiko

Struktur Komite Manajemen Risiko PT. Bank Pembangunan Daerah Bali adalah sebagai berikut :

Ketua	: Direktur Utama
Ketua Pengganti	
Merangkap Anggota	: Direktur Kepatuhan
Sekretaris	: Kepala Divisi Manajemen Risiko (MRO)
Anggota	: Direktur Kredit Direktur Operasional Direktur Bisnis Non Kredit Kepala Divisi Kepatuhan Kepala SKAI & *Anti Fraud* Kepala Divisi Perencanaan Strategis Kepala Divisi Teknologi & Akuntansi Kepala Divisi Umum dan Kesekretariatan Kepala Divisi Sumber Daya Manusia Kepala Divisi Kredit Kepala Divisi Tresury Kepala Divisi Dana dan Jasa

Committees under Board of Directors

In order to fulfill the responsibility for implementing principles of the good corporate governance, Board of Directors has established five committees, namely:

Risk Management Committee

To ensure an effective implementation of Risk Management system and process, PT. Bank Pembangunan Daerah Bali established a Risk Management Committee in accordance with the business objectives and policies, size and complexity as well as capability of PT. Bank Pembangunan Daerah Bali.

The establishment of Risk Management Committee was stated in Decision Letter of Board of Directors Number 0416/KEP/DIR/MRO/2016 about the Revision to the Decision Letter of Board of Directors of PT. Bank Pembangunan Daerah Bali Number 0123.102.110.2012.2 about Risk Management Committee of PT. Bank Pembangunan Daerah Bali.

1) Structure of Risk Management Committee

Risk Management Committee of PT Bank Pembangunan Daerah Bali consisted of:

Chairman	: *President Director*
Acting Chairman	
Members	: *Compliance Director*
Secretary	: *Risk Management Division Head*
Members	: *Loan Director* *Operational Director* *Non Loan Business Director* *Compliance Division Head* *IAU & Anti Fraud Head* *Strategic Planning Division Head* *Technology & Accounting* *Division Head General and Secretariat Division* *Head Human Resources Division Head* *Loan Division Head* *Treasury Division Head* *Fund and Service Division Head*

2) Tugas dan Tanggung Jawab Komite Manajemen Risiko

a) Penyusunan kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan rencana darurat apabila kondisi eksternal tidak normal terjadi.

b) Perbaikan penerapan manajemen risiko secara berkala maupun insidentil sebagai akibat dari satu perubahan kondisi *extern* dan *intern* Bank.

c) Penetapan (*justification*) atas hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*)

d) Melaksanakan kaji ulang terhadap keakuratan metodologi penilaian risiko, kecukupan implementasi sistem informasi manajemen dan ketepatan kebijakan, prosedur dan penetapan limit risiko.

2) Scope of Duties and Responsibilities of Risk Management Committee

a) To formulate risk management policy and the revisions including risk management strategies and contingency plans if abnormality takes place externally.

b) To improve risk management implementation in periodical and incidental basis due to external and internal changes.

c) To justify the issues relating to the irregularities.

d) To review accuracy of risk evaluation methods, adequacy of management information system implementation as well as accuracy of policy, procedures and determination of risk limits.

3) Frekuensi Rapat Komite Manajemen Risiko

Selama tahun 2018, Komite Manajemen Risiko melakukan rapat sebanyak 7 kali dengan realisasi program kerja sebagai berikut :

3) Frequency of Meetings of Risk Management Committee

In 2018, Risk Management Committee held 7 meetings with work programs realized as follows:

RAPAT KOMITE MANAJEMEN RISIKO
Meetings of Risk Management Committee

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	25 Januari 2018 *January 25, 2018*	Rapat Pembahasan Laporan Tingkat Kesehatan Bank posisi Desember 2018 *Meeting of Discussion about the Report on Bank's Health as of December 2018*
2	17 April 2018 *April 17, 2018*	Rapat Pembahasan Laporan Profil Risiko Bank posisi Maret 2018 *Meeting of Discussion about the Report on Bank's Risk Profile as of March 2018*
3	25 Juli 2018 *July 25, 2018*	Rapat Pembahasan Laporan Tingkat Kesehatan Bank posisi Juni 2018 *Meeting of Discussion about the Report on Bank's Health as of June 2018*
4	05 September 2018 *September 05, 2018*	Rapat Tindak Lanjut Penyempurnaan/*Action Plan* atas beberapa risiko yang memperoleh peringkat 3 dalam Penilaian Profil Risiko Posisi Juni 2018 *Meeting on Follow-up to the Improvement of Action Plan against some risks of rank 3 in Assessment of Risk Profile as of June 2018*
5	12 September 2018 *September 12, 2018*	Rapat Pembahasan Perubahan *Risk Appetite*, *Risk Tolerance*, dan *Risk Limit* Tahun 2018 *Rapat Pembahasan Perubahan Risk Appetite, Risk Tolerance, dan Risk Limit Tahun 2018*
6	16 Oktober 2018 *October 16, 2018*	1. Rapat Pembahasan Laporan Profil Risiko posisi September 2018 2. Rapat Pembahasan Sektor Ekonomi dan Portofolio *Mapping* Tahun 2018 *1. Meeting of Discussion about the Report on Risk Profile as of September 2018* *2. Meeting of Discussion about the Economic Sector and Portfolio Mapping in 2018*
7	23 Oktober 2018 *October 23, 2018*	Rapat Pembahasan *Mapping* Sektor Ekonomi dan Portofolio *Meeting of Discussion about the Economic Sector and Portfolio Mapping*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Hasil rapat Komite Manajemen Risiko dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat

Decisions taken at each meeting of Remuneration and Nomination Committee were documented in minutes meeting including dissenting opinions, if any.

Komite Kebijakan Perkreditan

Pembentukan Komite Kebijakan Perkreditan telah ditetapkan dalam Keputusan Direksi Nomor 0479/KEP/DIR/KRD/2014 tanggal 21 Juli 2014 tentang Struktur Keanggotaan Komite Kebijakan Perkreditan (KKP) PT. Bank Pembangunan Daerah Bali.

Credit Policy Committee

The establishment of Credit Policy Committee was stated in the Decision Letter of Board of Directors Number 0479/KEP/DIR/KRD/2014 dated July 21, 2014 about the Structure of Membership of Credit Policy Committee of PT. Bank Pembangunan Daerah Bali.

1) Struktur Komite Kebijakan Perkreditan

Anggota Komite Kebijakan Perkreditan PT Bank Pembangunan Daerah Bali sebagai berikut :

Ketua	:	Direktur Utama
Wakil Ketua	:	Direktur Kredit
Anggota	:	1. Direktur Operasional 2. Direktur Bisnis Non Kredit 3. Direktur Kepatuhan 4. Kepala Divisi Kredit 5. Kepala Divisi Manajemen Risiko (MRO) 6. Kepala Divisi Kepatuhan (KPN) 7. Kepala SKAI dan *Anti Fraud*
Sekretaris	:	Kepala Bagian Pengembangan Produk dan Adminitrasi
Staf *Suporting* Grup	:	1. Kepala Bagian Ritel, Mikro, dan Konsumer (KRD) 2. Kepala Bagian Sistem dan Prosedur (KPN) 3. Kepala Bagian Pengendalian Risiko (MRO) 4. Kepala Bagian Audit I (SKAI dan *Anti Fraud*)

1) Structure of Credit Policy Committee

Members of Credit Policy Committee of PT Bank Pembangunan Daerah Bali were:

Chairman	:	*President Director*
Vice Chairman	:	*Loan Director*
Members	:	*1. Operational Director* *2. Non Loan Business Director* *3. Compliance Director* *4. Loan Division Head* *5. Risk Management Division Head* *6. Compliance Division Head* *7. IAU & Anti Fraud Head*
Secretary	:	*Head of Product Development and Administration Division*
Group Supporting StaffsGrup	:	*1. Retail, Micro and Consumer Division Head* *2. System and Procedure Division Head* *3. Risk Control Division Head* *4. Audit I Division Head (IAU and Anti Fraud)*

2) Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

a) Memberikan masukan dan saran dalam rangka penyusunan Kebijakan Perkreditan Bank terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan

2) Scope of Duties and Responsibilities of Credit Policy Committee

a) To provide inputs and advice for the formulation of Bank's Credit Policy, particularly relating to the formulation of prudence principles in loan disbursement

b) Mengawasi dan memastikan Kebijakan Perkreditan Bank untuk dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan apabila terdapat hambatan / kendala dalam penerapannya
c) Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direktur Utama apabila diperlukan perubahan atau perbaikan.
d) Memantau dan mengevaluasi :
   1) Perkembangan dan kualitas seluruh portofolio perkreditan
   2) Kebenaran pelaksanaan kewenangan memutus kredit
   3) Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak yang terkait dengan Bank dan debitur-debitur besar tertentu
   4) Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Kredit (BMPK)
   5) Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit
   6) Penyelesaian kredit bermasalah sesuai dengan ketentuan
   7) Memantau kewajiban Bank dalam memenuhi kecukupan jumlah Cadangan Kerugian Penurunan Nilai (CKPN)
e) Menyampaikan laporan tertulis secara berkala sekurang-kurangnya 6 (enam) bulan sekali kepada Direktur Utama dengan tembusan kepada Dewan Komisaris, mengenai :
   1) hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank
   2) hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud dalam fungsi komite kebijakan perkreditan
f) Memberikan saran langkah-langkah perbaikan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris mengenai hal-hal yang terkait dengan hasil pengawasan atas penerapan dan pelaksanaan serta hasil pemantauan dan evaluasi Kebijakan Perkreditan Bank.

b) To supervise and ensure the Bank's Credit Policy to be applicable and doable in consequent and consistent manner as well as formulate the solutions if there are problems in the implementation
c) To conduct periodical review over the Bank's Credit Policy and to give advice to the President Director if improvement or revisions are necessary
d) To monitor and evaluate:
   1) The development and quality of all credit portfolios
   2) The accuracy of implementation of credit approval
   3) The accuracy of the process of loan disbursement, development and quality to related parties with the Bank and certain huge debtors
   4) The accuracy of the implementation of Credit Disbursement Maximum Limit Regulation (BMPK)
   5) Compliance with other applying laws and regulations in credit disbursement
   6) Settlement of non-performing loans according to the regulations
   7) Monitoring Bank's obligations in fulfilling the adequacy of Allowance for Impairment Losses (CKPN)
e) To prepare written report on periodical basis at least within 6 (six) months to President Director with a copy to the Board of Commissioners, concerning:
   1) Results of supervision over the implementation of Bank Credit Policy
   2) Results of monitoring and evaluation over issues referred in the function of credit policy
f) To provide advice about improvement steps to President Director with a copy to the Board of Commissioners concerning issues relating to the supervisory results of implementation as well as results of monitoring and evaluation of Bank Credit Policy.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

g) Kepala Divisi KPN dan Kepala SKAI & *Anti Fraud* dalam kedudukannya sebagai anggota KKP tidak ikut dalam pengambilan keputusan seperti halnya anggota KKP yang lain

h) Kepala Divisi KPN memiliki fungsi yaitu memberikan pandangan atas ketentuan-ketentuan yang berlaku bagi ketentuan intern maupun eksternal terkait dengan materi yang dibahas dalam rangka penyempurnaan kebijakan perkreditan

i) Kepala SKAI & *Anti Fraud* memiliki fungsi memberikan masukan-masukan terkait hasil temuan di unit-unit operasional yang berhubungan dengan ketentuan perkreditan dalam rangka penyempurnaan kebijakan perkreditan

g) Head of KPN Division and Head of IAU & Anti Fraud Division in its capacity as KKP member do not involve in decision making process as other members of KKP

h) Head of KPN Division serves as the function, namely advising the applying internal and external regulations relating to the materials on discussion in order to improve credit policy

i) Head of IAU & Anti Fraud Division serves the function of providing inputs relating to the finding results in operational units which have relation with the credit policy in order to improve credit policy.

3) Frekuensi Rapat Komite Kebijakan Perkreditan

Selama tahun 2018, Komite Kebijakan Perkreditan melakukan rapat sebanyak 5 kali dengan realisasi program kerja sebagai berikut :

3) Frequency of Meetings of Credit Policy Committee

In 2018, Credit Policy Committee held 5 meetings with work programs realized as follows:

RAPAT KOMITE KEBIJAKAN PERKREDITAN

Meeting of Credit Policy Committee

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	07 Pebruari 2018 *February 07, 2018*	**1. *Review* Skim Kredit Multiguna** **2. Kebijakan Internal Kawasan Rawan Bencana (KRB) Gunung Agung** *1. Review Skim Kredit Multiguna* *2. Kebijakan Internal Kawasan Rawan Bencana (KRB) Gunung Agung*
2	17 Mei 2018 *May 07, 2018*	**1. Peninjauan kembali syarat kelengkapan PKS dalam penyaluran KMG kepada PPPK** **2. Peninjauan kembali zona radius berbahaya erupsi Gunung Agung dalam rangka penyaluran KUR di Karangasem** **3. Peninjauan kembali pembatasan penyaluran kredit pada Kantor Cabang Badung, Capem Candi Dasa dan Capem Amlapura** *1. Peninjauan kembali syarat kelengkapan PKS dalam penyaluran KMG kepada PPPK* *2. Peninjauan kembali zona radius berbahaya erupsi Gunung Agung dalam rangka penyaluran KUR di Karangasem* *3. Peninjauan kembali pembatasan penyaluran kredit pada Kantor Cabang Badung, Capem Candi Dasa dan Capem Amlapura*
3	04 Juli 2018 *July 04, 2018*	**1. *Review* Keputusan Direksi Nomor 0540/KEP/DIR/KRD/2014 tentang Kewenangan Pemberian Keringanan Tunggakan Bunga dan Denda.** **2. Review SOP Perkreditan Buku IV tentang Persetujuan Kredit dan monitoring terkait % Rasio Kredit Bermasalah.** **3. Strategi Penurunan NPL** **4. Perubahan Ketentuan terkait Pelonggaran Pengaturan LTV** *1. Review Keputusan Direksi Nomor 0540/KEP/DIR/KRD/2014 tentang Kewenangan Pemberian Keringanan Tunggakan Bunga dan Denda.* *2. Review SOP Perkreditan Buku IV tentang Persetujuan Kredit dan monitoring terkait % Rasio Kredit Bermasalah.* *3. Strategi Penurunan NPL* *4. Perubahan Ketentuan terkait Pelonggaran Pengaturan LTV*

RAPAT KOMITE KEBIJAKAN PERKREDITAN
Meeting of Credit Policy Committee

NO	TANGGAL *Date*	KETERANGAN *Remark*
4	30 Juli 2018 *July 30, 20188*	1. *Review* Keputusan Direksi Nomor 0138.102.110.2011.2 tentang Skim Kredit Kepada Lembaga Keuangan Bali Dwipa. 2. *Review* Keputusan Direksi Nomor 0138/KEP/DIR/KRD/2014 tentang Skim Kredit Multiguna. 3. Strategi Penyaluran Kredit Pensiun, Pra Pensiun dan Pegawai Negeri Sipil 4. *Review* Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang Standar Operasional Prosedur (SOP) Perkreditan 5. Gebyar Kredit Potong Gaji *1. Review Keputusan Direksi Nomor 0138.102.110.2011.2 tentang Skim Kredit Kepada Lembaga Keuangan Bali Dwipa.* *2. Review Keputusan Direksi Nomor 0138/KEP/DIR/KRD/2014 tentang Skim Kredit Multiguna.* *3. Strategi Penyaluran Kredit Pensiun, Pra Pensiun dan Pegawai Negeri Sipil* *4. Review Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang Standar Operasional Prosedur (SOP) Perkreditan* *5. Gebyar Kredit Potong Gaji*
5	26 September 2018 *December 26, 2018*	1. Review SOP Perkreditan Buku I Tata Cara Analisa Kredit Produktif tentang Laporan Keuangan Audit. 2. Review Skim Kredit KKLK (Kredit Kepada Lembaga Keuangan). 3. Review SOP Perkreditan Buku I Tata Cara Analisa Kredit Produktif Bab 4 Penilaian Umum Atas Permohonan Kredit Sub Bab C Persyaratan Umum. 4. Tindak Lanjut POJK Nomor 17/POJK.03/2018 Tentang Perubahan Atas Peraturan OJK Nomor 6/POJK.03/2016 Tentang Kegiatan Usaha Dan Jaringan Kantor Berdasarkan Modal Inti Bank. *1. Review SOP Perkreditan Buku I Tata Cara Analisa Kredit Produktif tentang Laporan Keuangan Audit.* *2. Review Skim Kredit KKLK (Kredit Kepada Lembaga Keuangan).* *3. Review SOP Perkreditan Buku I Tata Cara Analisa Kredit Produktif Bab 4 Penilaian Umum Atas Permohonan Kredit Sub Bab C Persyaratan Umum.* *4. Tindak Lanjut POJK Nomor 17/POJK.03/2018 Tentang Perubahan Atas Peraturan OJK Nomor 6/POJK.03/2016 Tentang Kegiatan Usaha Dan Jaringan Kantor Berdasarkan Modal Inti Bank.*

Hasil rapat Komite Kebijakan Perkreditan dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

Decisions taken at each meeting of Remuneration and Nomination Committee were documented in minutes meeting including dissenting opinions, if any.

Asset Liability Committee (ALCO)

Pengelolaan seluruh risiko bisnis PT. Bank Pembangunan Daerah Bali harus dilakukan secara sistematis, terintegrasi dan berkesinambungan. Untuk itu, dalam proses pelaksanaan *asset* dan *liability*, PT. Bank Pembangunan Daerah Bali telah dilengkapi dengan *ALCO*, sebagaimana ditetapkan dalam Keputusan Direksi Nomor 0048/KEP/DIR/TRS/2014 tanggal 17 Februari 2014 tentang Pembentukan *ALCO* (*Asset Liability Committee*) yang telah diubah dengan Keputusan Direksi Nomor 0392/KEP/DIR/TRS/2018 tentang Tim *Assets and Liability Management Committee* (*ALCO*) dan Tim Kelompok Pendukung *ALCO* (KPA).

Asset Liability Committee (ALCO)

All business risks of PT. Bank Pembangunan Daerah Bali are managed systematically, as well as in integrated and continuous basis. Therefore, in the process of asset and liability implementation, PT. Bank Pembangunan Daerah Bali has established ALCO, as determined in the Decision Letter of Board of Directors Number 0048/KEP/ DIR/ TRS/2014 dated February 17, 2014, concerning the Establishment of ALCO (Asset Liability Committee), which was later revised with Board of Directors' Decree No. 0392/KEP/DIR/TRS/2018 concerning the Assets and Liability Management Committee (ALCO) team and Group of ALCO Supporting Team.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

1) Struktur *Asset Liability Committee*

Komposisi keanggotaan *ALCO* adalah sebagai berikut :

Ketua I
merangkap Anggota : Direktur Utama
Ketua II
merangkap Anggota : Direktur Bisnis Non Kredit
Ketua III
merangkap Anggota : Direktur Kredit
Ketua IV
merangkap Anggota : Direktur Operasional
Sekretaris I
merangkap Anggota : Kepala Divisi Trasury
Sekretaris I
merangkap Anggota : Kepala Divisi Perencanaan Strategis
Anggota :
1. Kepala Divisi Dana dan Jasa
2. Kepala Divisi Kredit
3. Kepala Divisi Teknologi Akuntansi
4. Kepala Divisi Manajemen Risiko

2) Tugas dan Tanggung Jawab Asset Liability Committee

a) Meninjau dan mengkaji apakah pedoman dan kebijakan bank telah disusun secara berkesinambungan dalam lingkup pengelolaan *Asset & Liabilities* sesuai dengan tujuan bank dan perkembangan perbankan.
b) Meninjau kembali struktur neraca dan mengkaji risiko dan eksposur *Asset & Liability Management*.
c) Melihat prakiraan dan proyeksi keadaan ekonomi, suku bunga, nilai tukar untuk mengarahkan kebijakan yang ditetapkan.
d) Menetapkan petunjuk pengelolaan dan pengendalian risiko yang berdampak :
   1) Risiko Likuiditas (*Liqudity Management*)
   2) Risiko Suku Bunga (*Gap Management*)
   3) Risiko Valuta Asing (*Foreign Exchange Management*)
   4) Risiko Portofolio (*Earnings & Investment Management*)
   5) Me*review* dan menetapkan suku bunga kredit dan dana pihak ketiga

1) Structure of Asset Liability

Members of ALCO were comprised of:

Chairman I
as well as Member : President Director
Chairman II
as well as Member : Non Loan Business Director
Chairman III
as well as Member : Loan Director
Chairman IV
as well as Member : Operational Director
Secretary I
as well as Member : Treasury Division Head
Secretary I
as well as Member :
Strategic Planning Division Head
Members :
1. *Fund and Service Division Head*
2. *Loan Division Head*
3. *Accounting Technology Division Head*
4. *Risk Management Division Head*

2) Scope of Duties and Responsibilities of Asset Liability Committee

a) To review whether the Bank's guide and policy are formulated in sustainable basis with focus on ALMA (Asset Liability Management) in line with Bank's objectives and banking development.

b) To review the structure of financial condition and the risks as well as exposure of Asset and Liability Management

c) To monitor economic projections, interest rate, exchange rate in order to guide the agreed policy.

d) Determine the guide to risk control and management with impacts :
   1) Liquidity Management
   2) Gap Management
   3) Foreign Exchange Management
   4) Earnings & Investment Management
   5) Review and determine the loan interest rate and third party fund

6) Mereview dan menetakan tarif layanan
7) Menetapkan harga transfer dana internal (*Internal Funds Transfer Rate*) atau harga Rekening Antar Kantor dalam memacu efisiensi pengelolaan cabang bank

6) Review and determine the service fee
7) Determine Internal Funds Transfer Rate or account rate between offices in order to drive bank branch management.

e) Meninjau kembali *performance*, rasio keuangan sesuai ketentuan & rencana bisnis bank dan posisi kekayaan dan kewajiban keuangan bank guna mengkaji dampak keputusan *ALCO* terhadap tujuan bank dan terhadap kepatuhan peraturan internal bank maupun terhadap kepatuhan regulasi

e) To review performance and position of assets and financial liability of the Bank in order to review Bank's internal regulation and applying regulations

f) Mengadakan penyesuaian strategi, batasan–batasan dan petunjuk pelaksanaan serta kebijakan dalam rangka mencapai tujuan *ALCO* dan tujuan bank

f) To make strategy adjustment, limitations and technical guidance as well as policy in order to realize the objectives of ALCO (Asset Liability Committee) and of the Bank

3) Frekuensi Rapat *Asset Liability Committee*

Selama tahun 201, *Asset Liability Committee* melakukan rapat sebanyak 10 (sepuluh) kali dengan realisasi program kerja sebagai berikut :

3) Frequency of Meetings of Asset Liability Committee

In 2018, Asset Liability Committee held 10 meetings with work programs realized as follows:

RAPAT *ASSET LIABILITY COMMITTEE*

Meeting of Asset Liability Committee

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	05 Februari 2018 *February 05, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
2	06 Maret 2018 *March 06, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
3	23 Mei 2018 *May 23, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
4	29 Juni 2018 *June 29, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
5	24 Juli 2018 *July 24 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
6	09 Agustus 2018 *August 09, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
7	19 September 2018 *September 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
8	29 Oktober 2018 *October 29, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
9	03 Desember 2018 *December 03, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*
10	13 Desember 2018 *December 13, 2018*	Rapat pembahasan suku bunga giro, suku bunga tabungan, suku bunga deposito, suku bunga perkreditan, suku bunga rekening antar kantor dan ketentuan tarif layanan *Meeting on interest rates of current accounts, saving, time deposit, loan, fund transfer and service fees.*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Hasil rapat *Asset Liability Committee* dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat

Decisions taken at each meeting of Remuneration and Nomination Committee were documented in minutes meeting including dissenting opinions, if any.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi (selanjutnya disingkat KPTI) dibentuk berdasarkan Keputusan Direksi Nomor 0054/KEP/DIR/TIA/2016 tanggal 16 Februari 2016 tentang Susunan Komite Pengarah Teknologi Informasi (Information Technology Steering Committee) PT. Bank Pembangunan Daerah Bali.

Information Technology Steering Committee

Information Technology Steering Committee (or KPTI) was established based on the Decree of Board of Directors Number 0054/KEP/DIR/TIA/2016 dated February 16, 2016 concerning the Structure of Information Technology Steering Committee of PT. Bank Pembangunan Daerah Bali.

1) Struktur Komite Pengarah Teknologi Informasi

Komposisi Keanggotan Komite Pengarah Teknologi Informasi adalah sebagai berikut :

Ketua I : Direktur Operasional
Ketua II : Direktur Kepatuhan
Anggota :
1. Kepala Divisi Teknologi Akuntansi
2. Kepala Divisi Manajemen Risiko
3. Kepala Divisi Kepatuhan
4. Kepala Divisi Perencanaan Strategis
5. Kepala SKAI dan *Anti Fraud*
6. Kepala Divisi Umum dan Kesekretariatan
7. Kepala Divisi Sumber Daya Manuasia
8. Kepala Divisi Kredit
9. Kepala Divisi *Treasury*
10. Kepala Divisi Dana dan Jasa

1) Structure of Technology Steering Committee

Members of Technology Steering Committee consisted of:

Chairman I : Operational Director
Chairman II : Compliance Director
Members :
1. *Accounting Technology Division Head*
2. *Risk Management Division Head*
3. *Compliance Division Head*
4. *Strategic Planning Division Head*
5. *IAU & Anti Fraud Division Head*
6. *Secretariat and General Affairs Division Head*
7. *Human Resources Division Head*
8. *Loan Division Head*
9. *Treasury Division Head*
10. *Fund and Service Division Head*

2) Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

a) Memberikan arahan mengenai Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) agar sesuai dengan rencana strategis kegiatan usaha Bank
b) Memberikan arahan agar proyek-proyek Teknologi Informasi yang disetujui sesuai dengan Rencanan Strategis Teknologi Informasi
c) Memberikan arahan pelaksanaan proyek-proyek Teknologi Informasi

2) Scope of Duties and Responsibilities of Information Technology Steering Committee

a) To provide guidance for Information Technology Strategic Plan in order to meet the Bank's business strategic plan
b) To give advice so that the Information Technology projects agreed are in line with Information Technology Strategic Plan
c) Adivising about the implementation of information technology projects

d) Informasi sesuai dengan rencana proyek (*project charter*) yang disepakati dalam *Service Level Agreement* (SLA) dan memberikan rekomendasi hasil analisis dari proyek-proyek Teknologi Informasi yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien

e) Memberikan arahan agar kebutuhan Sistem Informasi Manajemen (SIM) dapat mendukung dan sesuai dengan kebutuhan pengelolaan kegiatan usaha Bank

f) Memberikan arahan agar langkah-langkah meminimalisasi risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi Bank pada sektor Teknologi Informasi memberikan kontribusi terhadap tercapainya tujuan bisnis Bank

g) Melakukan pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya misalnya dengan mendeteksi keusangan Teknologi Informasi dan mengukur efektivitas dan efisiensi penerapan kebijakan pengamanan Teknologi Informasi

h) Memfasilitasi hubungan antara satuan kerja pengguna dan satuan kerja penyelenggara untuk menyelesaikan berbagai permasalahan terkait Teknologi Informasi

i) Memberikan rekomendasi atas kajian kebutuhan karyawan Teknologi Informasi yang dimiliki Bank sehingga dapat memberikan saran perlu tidaknya Bank menggunakan jasa pihak lain dalam menyelenggarakan Teknologi Informasi sesuai dengan kebijakan dan prosedur terkait

3) Frekuensi Rapat Komite Pengarah Teknologi Informasi

Selama tahun 2018, Komite Pengarah Teknologi Informasi melakukan rapat sebanyak 2 kali dengan realisasi program kerja sebagai berikut :

d) Information according to Project Charter as agreed in Service Level Agreement (SLA) and providing analytical result recommendations from major Information Technology projects, thus allowing Board of Directors to take decisions in efficient manner

e) To give advice so that Management Information System (MIS) needs can support business management of the Bank

f) To give advice on every step taken to mitigate the risks of Bank's investment in Information Technology so that Bank's investment in Information Technology can contribute to the goal achievement

g) To monitor the performance of Information Technology and the improvement efforts, including to detect the age of the Information Technology and to measure the effectiveness and efficiency of the implementation of Information Technology security policy

h) To facilitate relationship between users and related division in order to find solutions to the Information Technology issues

i) To give recommendation on the review of employee needs for Information Technology of the Bank in order to give advice whether this is important or not to use outsourcing service relating to the Information Technology in accordance to the related policy and procedures

3) Frequency of Meetings of Information Technology Steering Committee

In 2018, Information Technology Steering Committee had met twice with work program realized as follows:

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

Meetings of Information Technology Steering Committee

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	21 Agustus 2018 *August 09, 2018*	Rapat pembahasan : 1. Progres *Report* RBB 2018 2. Pengembangan Uang Elektronik *Server Based* (E-Retribusi dan E-Bansos) 3. Pengembangan *New* E-Dapem 4. Pengembangan APEX BPR dan LPD 5. Pengembangan EDC Mini ATM 6. Pengembangan *Transfer Payment* 7. Implementasi PSAK 71 8. Infrastruktur Samsat 9. *Sharing Biller* *Meeting on:* *1. Progress Report of 2018 Bank Business Plan* *2. Development of Server Based Electronic Money (E-retribution and E-bansos)* *3. Development of New E-Dapem* *4. Development of APEX BPR LPD* *5. Development of EDC Mini ATM* *6. Development of Transfer Payment* *7. Implementation of PSAK 71* *8. Samsat Infrastructure* *9. Sharing Biller*
2	26 Oktober 2018 *October 26, 2018*	Rapat pembahasan : 1. Progres *Report* RBB 2018 terkait TI 2. Rencana Pengembangan TI tahun 2019 *Meeting on:* *1. Progress Report of 2018 Bank Business Plan relating to Information Technology Issue* *2. 2019 IT Development Plan*

Hasil rapat Komite Pengarah Teknologi Informasi dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

Decisions taken at each meeting of Remuneration and Nomination Committee were documented in minutes meeting including dissenting opinions, if any.

Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dibentuk berdasarkan Keputusan Direksi Nomor 0083/KEP/DIR/DJA/2016 tentang Perubahan atas Keputusan Direksi Nomor 0190/KEP/DIR/DJA/2015 tentang Standar Operasional Prosedur Pelayanan dan Penyelesaian Pengaduan Konsumen PT. Bank Pembangunan Daerah Bali.

Customer Service and Complaint Handling Committee

Customer Service and Complaint Handling Committee was established pursuant to the Board of Directors' Decree Number 0083/KEP/DIR/DJA/2016 concerning the Revision to Decision of Board of Directors Number 0190/KEP/DIR/DJA/2015 concerning Standard Operating Procedure of Customer Service and Complaint Handling of PT. Bank Pembangunan Daerah Bali.

1) **Struktur Komite Pelayanan dan Penyelesaian Pengaduan Konsumen**

   Komposisi Keanggotan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen adalah sebagai berikut :

   Ketua : Direktur Utama

1) ***Structure of Customer Service and Complaint Handling Committee***

   Members of Customer Service and Complaint Handling Committee were comprised of:

   Chairman : President Director

Wakil Ketua	:	Direktur Kredit (Ketua Pengganti)	*Vice Chairman*	: *Loan Director (Acting Chairman)*
		Direktur Bisnis Non Kredit		: *Non Loan Business Director*
		Direktur Operasional		: *Operational Director*
		Direktur Kepatuhan		: *Compliance Director*
Sekretaris	:	Kepala Divisi Dana dan Jasa	*Secretary*	: *Fund and Service Division Head*
		Kepala Divisi Kredit		: *Loan Division Head*
Anggota	:	1. Kepala Divisi Teknologi Akuntansi	*Members*	: *1. Accounting Technology Division Head*
		2. Kepala Divisi umum dan Kesekretariatan		*2. Secretariat and General Affairs Division Head*
		3. Kepala Divisi Manajemen Risiko		*3. Risk Management Division Head*
		4. Kepala Divisi Kepatuhan		*4. Compliance Division Head*
		5. Kepala Bagian Jasa dan Pelayanan		*5. Service Division Head*

2) Tugas dan Tanggung Jawab Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

a) Menyusun sistem dan prosedur *intern* Bank yang mengatur mekanisme operasional pengaduan Konsumen
b) Bertanggungjawab atas pelaksanaan kebijakan dan prosedur Pelayanan dan Penyelesaian Pengaduan Konsumen
c) Melakukan komunikasi yang lancar dan akurat secara *intern* Bank tentang pengaduan Konsumen
d) Memberikan massukan dan saran kepada unit operasional secara kontinyu mengenai seluruh aspek pengaduan Konsumen
e) Memonitor kegiatan Unit Pelayanan dan Penyelesaian Pengaduan Konsumen
f) Mengkompilasi seluruh laporan dari unit Pelayanan dan Penyelesaian Pengaduan Konsumen dan wajib menyampaikan laporan penanganan dan penyelesaian pengaduan secara triwulan kepada Bank Indonesia (BI) dan Otoritas Jasa Keuangan (OJK)

2) Scope of Duties and Responsibilities of Customer Service and Complaint Handling Committee

a) To formulate Bank's internal system and procedure that regulate operational mechanism of handling customer complaints
b) To be responsible for the policy and procedure of Customer Service and Complaint Handling
c) To set up a good and accurate internal communication relating to the Customer complaints
d) To give inputs and advice to the operating units continuously relating to the whole aspects of customer complaints
e) To monitor the activities of Customer Service and Complaint Handling Unit
f) To compile the whole report from Customer Service and Complaint Handling Unit and to present report on complain management and settlement on quarterly basis to Bank of Indonesia (BI) and Financial Service Authority (FSA)

3) Frekuensi Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Selama tahun 2018, Komite Pelayanan dan Penyelesaian Pengaduan Konsumen melakukan rapat sebanyak 4 kali dengan realisasi program kerja sebagai berikut :

3) Frequency of Meetings of Customer Service and Complaint Handling Committee

During 2018, Customer Service and Complaint Handling Committee held 4 meetings with work programs realized as follows:

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

RAPAT KOMITE PELAYANAN DAN PENYELESAIAN PENGADUAN KONSUMEN

Meetings of Customer Service and Complaint Handling Committee

NO	TANGGAL *Date*	KETERANGAN *Remark*
1	05 Januari 2018 *January 05, 2018*	Rapat Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan IV Tahun 2017 *Meeting of Discussion about Report of Customer Complain Handling and Service Committee of 4th Quarter of 2017*
2	05 April 2018 *April 05, 2018*	Rapat Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan I Tahun 2018 *Meeting of Discussion about Report of Customer Complain Handling and Service Committee of 1st Quarter of 2018*
3	05 Juli 2018 *July 05, 2018*	Rapat Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan II Tahun 2018 *Meeting of Discussion about Report of Customer Complain Handling and Service Committee of 2nd Quarter of 2018*
4	04 Oktober 2018 *October 04, 2018*	Rapat Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan III Tahun 2018 *Meeting of Discussion about Report of Customer Complain Handling and Service Committee of 3rd Quarter of 2018*

Hasil rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat

Decisions taken at each meeting of Remuneration and Nomination Committee were documented in minutes meeting including dissenting opinions, if any.

PENANGANAN BENTURAN KEPENTINGAN

PT. Bank Pembangunan Daerah Bali telah memiliki kebijakan, sistem dan prosedur penyelesaian mengenai benturan kepentingan yang mengikat setiap pengurus dan pegawai yang dimuat dalam Keputusan Direksi PT. Bank Pembangunan Daerah Bali Nomor 0682/KEP/DIR/KPN/2017 tanggal 22 Desember 2017 tentang Buku Pedoman Perusahaan Penerapan Tata Kelola PT. Bank Pembangunan Daerah Bali.

Kebijakan benturan kepentingan mengatur antara lain, anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif dan Karyawan PT. Bank Pembangunan Daerah Bali dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank dan setiap keputusan transaksi yang mengandung benturan kepentingan wajib diungkapkan dalam notulen rapat. Penyusunan kebijakan tersebut mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bank bagi Bank Umum.

Penanganan benturan kepentingan juga diatur dalam pedoman kerja pada Divisi Administrasi Umum (Keputusan Direksi Nomor 0008.102.110.2012.2 tanggal 19 Januari 2012 tentang BPP Pengadaan Barang / Jasa), Divisi Kredit (Keputusan Direksi Nomor 0575/KEP/DIR/KRD/2017 tanggal 30 Oktober 2017 tentang Perubahan Kelima atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang Buku Standar Operasional Prosedur (SOP) Perkreditan Buku I) dan pada Divisi Sumber Daya Manusia (Keputusan Direksi Nomor 0161/KEP/DIR/SDM/2017 tanggal 14 April 2017 tentang Perubahan Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tanggal 23 Mei 2014 tentang SOP Disiplin Karyawan).

Selama tahun 2018 tidak terdapat transaksi yang mengandung benturan kepentingan sehingga tidak ada kerugian atau hal yang mengurangi keuntungan Bank.

MANAGEMENT OF CONFLICT OF INTEREST

PT. Bank Pembangunan Daerah Bali has established policy, system and procedure to facilitate settlement of conflict of interest that has binding effect for each management and employee as referred to the Decision Letter of Board of Directors of PT. Bank Pembangunan Daerah Bali Number 0682/KEP/DIR/KPN/2017 dated December 22, 2017 concerning the Guideline of Good Corporate Governance Implementation of PT. Bank Pembangunan Daerah Bali.

Settlement of conflict of interest policy regulates, including that members of Board of Commissioners, members of Board of Directors, the Executives and Employees of PT. Bank Pembangunan Daerah Bali, are disallowed to take any actions that can cause loss or reduce the profit of the Bank and each transaction decision that contains conflict of interest shall be disclosed in the minutes meeting. The policy is designed with reference to the Regulation of Financial Service Authority Number 55/POJK.03/2016 concerning the Implementation of Good Corporate Governance for Commercial Banks.

Conflict of interest management is also regulated in the manual of General and Secretariat Affairs Division (Decision Letter of Board of Directors Number 0008.102.110.2012.2 dated 19 January 2012 concerning the Guideline of Procurement of Goods/Services), Loan Division (Decision Letter of Board of Directors Number 0575/KEP/DIR/KRD/2017 dated October 30, 2017 concerning the Fifth Revision to Decision Letter of Board of Directors Number 0230/KEP/DIR/KRD/2014 concerning Standard Operational Procedure (SOP) of Loan Book I) and at Human Resources Division (Decision Letter of Board of Directors Number 0161/KEP/DIR/SDM/2017 dated 14 April 2017 about Revision to Board of Directors' Decree Number 0349/KEP/ DIR/SDM/2014 dated 23 May 2014 concerning SOP of Employee Discipline).

In 2018, the Bank confirmed that there was no transaction containing conflict of interest, which might lead to reduced profit of the Bank.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Kode Etik

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, yang dimaksudkan untuk tersedianya pedoman perilaku bagi anggota Dewan Komisaris, anggota Direksi dan Karyawan Bank dalam melaksanakan tugas dan tanggung jawab masing-masing serta menjadi acuan perilaku bagi Dewan Komisaris, Direksi dan Karyawan Bank dalam melaksanakan tugas dan tanggung jawab serta berinteraksi dengan *stakeholders*.

Code of Conduct

PT. Bank Pembangunan Daerah Bali has commitment to develop and implement the principles of implementing good governance at every activity of the Bank. Therefore, Board of Directors has applied Code of Conduct pursuant to the Decision Letter of Board of Directors Number 0222/KEP/DIR/KPN/2015 dated 28 May 2015 concerning Code of Conduct of PT. Bank Pembangunan Daerah Bali, which means that the code of conduct is established to guide members of Board of Commissioners, members of Board of Directors and Employees of Bank in performing their duties and responsibilities and to act as well as to interact with stakeholders.

Isi Kode Etik

Dalam Keputusan Direksi Nomor 0222/KEP/DIR/KPN/2015 tentang Kode Etik PT. Bank Pembangunan Daerah Bali, dibagi menjadi 5 (lima) Bab yang masing-masing menjelaskan sebagai berikut :

The Substances of Code of Conduct

In the Decision Letter of Board of Directors Number 0222/KEP/DIR/KPN/2015 concerning Code of Conduct of PT. Bank Pembangunan Daerah Bali, it comprises of 5 (five) chapters with details as follows:

ISI KODE ETIK
Substances of Code of Conduct

BAB *Chapter*	KETERANGAN *Remark*
I	**Menjelaskan mengenai ketentuan umum yang diatur dalam Kode Etik** *Explaining about general terms of Code of Conduct*
II	**Menjelaskan maksud dan tujuan dari Kode Etik Bank** *Explaining about the objectives and goals of Bank's Code of Conduct*
III	**Mengatur tentang isi kode etik, yang terbagi atas dua Bagian yaitu, Bagian Pertama bagi Dewan Komisaris dan Direksi, serta Bagian Kedua untuk Karyawan Bank. Bagian ini menjelaskan kewajiban serta larangan** *Regulating the content of Code of Conduct, comprising of two parts, first part is formulated for Board of Commissioners and Board of Directors, whereas second part is formulated for the Bank Employees. The part explains the obligations and exclusions*
IV	**Menjelaskan tentang sanksi-sanksi yang diberikan jika melanggar ketentuan yang tertuang di Bagian III** *Explaining sanctions charged upon those who violate the regulations mentioned in Chapter III*
V	**Menjelaskan ketentuan penutup serta menjelaskan diperlukannya penandatanganan formulir penyataan sikap** *Explaining the closing as well as explaining the reason for signing the statement letter*

Sosialisasi Kode Etik

Kode etik diungkapkan kepada seluruh karyawan PT. Bank Pembangunan Daerah Bali dengan menyebarkan Buku Saku Kode Etik yang harus dipelajari dan dilaksanakan oleh setiap karyawan serta kewajiban untuk menandatangani Formulir Pernyataan Sikap yang dialaksanakan setiap awal Tahun.

Socialization of Code of Conduct

Code of Conduct is disclosed to all employees of PT. Bank Pembangunan Daerah Bali by distributing the Pocket Book of Code of Conduct that each employee shall learn and execute and is obligated to sign for the Statement Letter in the beginning of every year.

Penerapan dan Penegakan Kode Etik

Kode Etik PT. Bank Pembangunan Daerah Bali berlaku untuk setiap karyawan Bank, baik dari Dewan Komisaris, Direksi, karyawan dan individu lain yang terkait dengan bisnis PT. Bank Pembangunan Daerah Bali. Keberhasilan penerapan Kode Etik merupakan tanggung jawab dari seluruh pimpinan di lingkungan unit kerja masing-masing.

Untuk itu segenap pimpinan unit memiliki tanggung jawab dalam memberikan pemahaman penerapan Kode Etik kepada pegawai di lingkungan unit kerja masing masing. Setiap insan PT. Bank Pembangunan Daerah Bali memiliki tanggung jawab terhadap keberhasilan penerapan Kode Etik dalam aktivitas sehari-hari.

Salah satu bentuk tanggung jawabnya adalah menyangkut kesediaan karyawan-karyawati untuk melaporkan setiap tindakan yang diyakini merupakan suatu pelanggaran Kode Etik dan menyampaikan setiap fakta penyimpangan yang diketahuinya melalui mekanisme *Whistle Blowing System*.

PT. Bank Pembangunan Daerah Bali senantiasa terus mengingatkan kepada segenap karyawan Bank mengenai Kode Etik melalui kegiatan *Wake Up Morning Call* maupun *Sharing Session* yang rutin dilaksanakan setiap minggu di masing-masing unit kerja.

Sanksi dan Jumlah Pelanggaran Kode Etik

PT. Bank Pembangunan Daerah Bali memberikan sanksi yang tegas dan konsisten terhadap pelanggaran Kode Etik. Segala bentuk pelanggaran yang dapat dilakukan oleh Dewan Komisaris dan Direksi beserta sanksinya berpedoman pada Undang-Undang Perseroan Terbatas dan Anggaran Dasar yang berlaku. Sedangkan terkait pengenaan sanksi terhadap pegawai dilakukan sesuai dengan aturan kepegawaian yang berlaku.

Selama tahun 2018 Bank mencatat adanya pelanggaran kode etik sebanyak 4 (tiga) pelanggaran namun telah terselesaikan pada tahun bersangkutan.

The Implementation and Enactment of Code of Conduct

Code of Conduct of PT. Bank Pembangunan Daerah Bali applies to all male and female employees of Bank, starting from Board of Commissioners, Board of Directors, employees and other individuals having business relation with PT. Bank Pembangunan Daerah Bali. The successful implementation of Code of Conduct is part of responsibility of all leaders in each unit.

Therefore all unit heads are responsible for building understanding among employees about the implementation of Code of Conduct at each unit. Each individual employee of PT. Bank Pembangunan Daerah Bali shares responsibility to the successful implementation of Code of Conduct in daily activities.

One of responsibilities is the readiness of male and female employees to report any acts that indicate violation against the Code of Conduct and disclose every fact of the fraud indication through Whistleblowing System mechanism.

PT. Bank Pembangunan Daerah Bali will consistently remind all employees of the Bank concerning the Code of Conduct through Wake Up Morning Call activity as well as Sharing Session that are regularly held every week at each working unit.

The Sanctions and Number of Violating Acts against Code of Conduct

PT. Bank Pembangunan Daerah Bali puts firm and consistent sanction upon any acts that are proven to have violated Code of Conduct. Any violating acts by Board of Commissioners and Board of Directors including the sanctions are charged based on the Company Law and the applying Article of Association. Meanwhile, the sanction that is charged upon the employees will be given with respect to the applying employment policy.

During 2018 Bank identified 4 acts violating Code of Conduct and all were settled in the said period.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Budaya Kerja

PT. Bank Pembangunan Daerah Bali telah mempunyai 4 (empat) nilai utama yang dikenal dengan istilah CINTA sebagai nilai-nilai perusahaan yang dijabarkan dalam 12 prilaku 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.

Competent

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

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

Integrity

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

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

Work Cultures

PT. Bank Pembangunan Daerah Bali has formulated 4 (four) key values abbreviated into CINTA as corporate values that are further explained into 12 key behaviors determined to support the accomplishment of vision and mission. 'CINTA' cultures are expected to create a favorable business environment, encourage higher productivity and optimize performance of PT. Bank Pembangunan Daerah Bali so as to accelerate the realization of vision and mission.

Competent

Having knowledge, skills and competence that are required in fulfilling the duties according to the quality target. The key behaviors are:

- *Work using competence and think as well as act naturally to realize the vision and mission of the working unit.*
- *Work using relevant technology and knowledge in the duty implementation.*
- *Work in line with the procedures, precision, accuracy, as well as understand the risk of the duty in professional way.*

Integrity

Always being consistent and adhering to the moral values or other regulations, particularly the honesty values, anti corruption and collusion. The key behaviors are:

- *Conducting the duties in accordance with the work ethics and the guidance as well as do not misuse the regulation for personal purpose.*
- *To act with honesty and to not to give, accept and open the opportunity for bribery or expect certain services relating to the job.*
- *To develop the work ethics based on the religion and run the duty in the God's service and has good morality.*

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:

- Menghargai perbedaan pendapat dan membantu jika diminta bantuan satuan kerja lain serta tidak menonjolkan ego sektoral/satuan kerja yang berlebihan.
- Menghargai eksistensi dan wewenang pimpinan secara proporsional.
- Mengembangkan prinsip positif kepada orang lain serta menghargai apa yang dikerjakan orang lain.
- 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:

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

Teamwork

Teamwork in the organization and relationship among the individuals or among working units are consistently developed so that it can support the cooperation and good communication. The key behaviors are:

- *To respect dissenting opinions and help when asked by other working unit and control ego of each unit/ sector.*
- *To respect existence and authority of the leaders in proportional way.*
- *To develop positive principles to the others and respect what other people do.*
- *To not to exploit the differences (ranks, positions, sectors) and to show respect and greet each other in order to express familial bond.*

Customer Awareness

Putting users as main focus of our act, carrying out and maintaining a productive relationship with the customers. The key behaviors are:

- *To share information with the customers or build their understanding of issues and the ability to settle them.*
- *To actively seek information to understand the situation, customer expectation to be followed up within the scope of the authorities.*
- *To maintain good relationship with the customers, to quickly respond to the demand, to settle the issues and avoid over-commitment.*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

PENERAPAN FUNGSI KEPATUHAN

Tugas dan Tanggung Jawab Fungsi Kepatuhan

Kepatuhan terhadap seluruh peraturan perundang-undangan yang berlaku menjadi bagian terpenting dalam pelaksanaan tata kelola perusahaan. Memastikan seluruh kegiatan usaha Bank tunduk atau patuh pada peraturan dalam pencapaian kinerja usaha Bank yang bersih dan menguntungkan.

Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Direktur Kepatuhan wajib menyampaikan laporan pelaksanaan tugas secara periodik per semester kepada Bank Indonesia / Otoritas Jasa Keuangan.

Program Kerja Fungsi Kepatuhan Tahun 2018

Rumusan strategi guna mendorong terciptanya Budaya Kepatuhan telah direformulasi dalam strategi peningkatan budaya kepatuhan yang telah disampaikan kepada Dewan Komisaris tanggal 10 April 2014 sesuai dengan surat pengantar Nomor B-0241/DIR/KPN/2014.

Untuk tahun 2018 rumusan tersebut dimuat dalam rencana kerja kepatuhan yang tertuang dalam Keputusan Direksi PT. Bank Pembangunan Daerah Bali Nomor 0268/KEP/DIR/RENSTRA/2018 tentang Rencana Bisnis Bank (Perubahan) PT. Bank Pembangunan Daerah Bali Tahun 2018 – 2020 yang telah mengalami penyesuaian kembali dengan Keputusan Direksi Nomor 0352/KEP/DIR/RENSTRA/2018 tentang Rencana Bisnis Bank (Penyesuaian II) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020. Program Kerja Fungsi Kepatuhan Tahun 2018 meliputi :

a. Meningkatkan pengawasan atas pelaksanaan Tata Kelola dan sistem pengendalian intern.
b. Meningkatkan kualitas standarisasi dan pengelolaan *SOP* yang terintegrasi dengan aspek risiko.
c. Melakukan pencegahan terjadinya *fraud* dan pemberlakuan sanksi yang tegas atas pelaku *fraud*.

SCOPE OF DUTIES AND RESPONSIBILITIES OF COMPLIANCE FUNCTION

The Implementation of Compliance Function

Regulatory compliance is an important part in the implementation of good corporate governance. To ensure the smooth business activities, the Bank complies with the regulations to ensure a clean and profitable business performance.

Pursuant to the Regulation of Bank of Indonesia Number 46/POJK.03/2017 concerning the Implementation of Compliance Function of Commercial Banks, Compliance Director is required to present the report on the duty implementation in every six month to Bank of Indonesia / Financial Service Authority.

Work Program of Compliance Function in 2018

Strategies to encourage the establishment of Compliance Culture are reformulated into strategies to improve the implementation of compliance culture to Board of Commissioners on April 10, 2014 in accordance with an accompanying letter Number B-0241/DIR/KPN/2014.

In 2018, such formulation was accommodated in the compliance work plan as stated in the Decision Letter of Board of Directors of PT. Bank Pembangunan Daerah Bali Number 0268/KEP/DIR/RENSTRA/2018 concerning Bank Business Plan (Revised) of PT. Bank Pembangunan Daerah Bali for the Period of 2018– 2020, which was further revised with the issuance of Board of Directors' Decree Number 0352/KEP/DIR/RENSTRA/2018 concerning Bank Business Plan (Revised) of PT. Bank Pembangunan Daerah Bali for the Period of 2018–2020. Work Programs of Compliance Function in 2018 consisted of:

a. Improving oversight over implementation of Good Corporate Governance and internal control system.
b. Improving quality of standardization and management of SOP integrated with risk aspect.
c. Preventing fraud practice and application of firm sanction on those who are proved to conduct fraud.

d. Meningkatkan penerapan Kode Etik.
e. Me-*review* ketentuan dan produk melalui penyesuaian dengan perkembangan kebijakan regulator dan persaingan pasar.

Bank telah memiliki Buku Pedoman Perusahaan tentang Pedoman Penyusunan BPP dan *SOP* PT. Bank Pembangunan Daerah Bali sesuai dengan Keputusan Direksi Nomor 0577/KEP/DIR/KPN/2014 tanggal 20 September 2014, yang telah diubah berdasarkan Keputusan Direksi Nomor 0412/KEP/DIR/KPN/2015 tanggal 16 September 2015 yang digunakan sebagai pedoman penyusunan ketentuan dan pedoman *intern* bank.

Pelatihan Satuan Kerja Kepatuhan

Dalam rangka meningkatkan kompetensi SDM pada Satuan Kerja Kepatuhan serta unit kerja lain terkait Fungsi Kepatuhan, maka selama tahun 2018 Satuan Kerja Kepatuhan telah mengikuti dan melaksanakan pelatihan sebagai berikut :

d. Enhancing Code of Conduct Implementation.
e. Reviewing policy and products through adjustment to development of regulator policy and market competition.

Bank has designed a Corporate Manual containing the Guideline to Formulate a Corporate Manual and SOP of PT. Bank Pembangunan Daerah Bali in accordance with the Decision Letter of Board of Directors Number 0577/KEP/DIR/KPN/2014 dated September 20, 2014, which was revised with the Decision Letter of Board of Directors Number 0412/KEP/DIR/KPN/2015 dated September 16, 2015 that served as the guide to formulate the Bank's internal regulation and guidance.

Training for Compliance Unit

In order to improve the competence of human resources of Compliance Unit and other units relating to the Compliance Function, in 2018 the Compliance Unit participated in the following training activities:

NO	TANGGAL *Date*	MATERI PELATIHAN *Remark*
1	30 - 31 Januari 2018 *January 30-31, 2018*	***Workshop & Discussion Money Laundering & Terorisme Financing Risk Assesment*** *Workshop & Discussion Money Laundering & Terorisme Financing Risk Assesment*
2	14 Februari 2018 *February 14, 2018*	**Sosialisasi PER-04/PJ.09/2018 tentang Tata Cara Pendaftaran Bagi Lembaga Keuangan dan Penyampaian Laporan yang Berisi Informasi Keuangan Secara Otomatis** *Socialization of PER-04/PJ.09/2018 concerning the Registration Procedure for Financial Institution and Presentation of Report containing Automatic Financial Information*
3	12 Maret 2018 *March 12, 2018*	**Sosialisasi Aplikasi Pelaporan Data Keuangan** *Socialization of Financial Data Reporting Application*
4	22 Maret 2018 *March 22, 2018*	***Workshop* Sistem Penyampaian Informasi Nasabah Asing (SiPINA) pada Sektor Jasa Keuangan** *Workshop on Foreign Customer Information System in Financial Service Sector*
5	22-23 Maret 2018 *March 22-23, 2018*	***Bimtek Kepailitan dan PKPU*** *Technical guidance on bankruptcy and PKPU*
6	27 Maret 2018 *March 27, 2018*	**Diseminasi Peraturan Presiden Nomor 13 Tahun 2018 tentang Penerapan Prinsip Mengenali Pemilik Manfaat dari Korporasi Dalam Rangka Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dan Tindak Pidana Pendanaan Terorisme** *Dissemination of Presidential Decree No. 13 of 2018 about the Implementation of Principle of Knowing the Beneficiaries from Corporate Client in order to Prevent and Eradicate Money-Laundering and Terrorism-Funding Acts*
7	17 April 2018 *April 17, 2018*	**Diseminasi Rancangan Undang-undang tentang Pembatasan Transaksi Uang Kartal dengan Tema "Mewujudkan Sistem Keuangan Yang Berintegritas Melalui Pembatasan Transaksi Uang Kartal"** *Dissemination of Draft of Law about Limitation of Currency with a theme "Mewujudkan Sistem Keuangan Yang Berintegritas Melalui Pembatasan Transaksi Uang Kartal"*
8	20 April 2018 *April 20, 2018*	**Sosialisasi Ketentuan GWM Rata-rata serta ketentuan RIM dan PLM** *Socialization of Regulation of Average Minimum Reserve Requirement and Regulations of RIM and PLM*
9	25-26 April 2018 *April 25-26, 2018*	**Peran OJK dalam Penanganan Dugaan Tindak Pidana Perbankan** *Role of FSA in Handling Banking Fraud Indications*

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Good Corporate Governance Implementation

NO	TANGGAL *Date*	MATERI PELATIHAN *Remark*
10	03 Mei 2018 *May 03, 2018*	Operasi Moneter *Monetary Operation*
11	14 Mei 2018 *May 14, 2018*	Sosialisasi PLJP dan PLJP-S *Socialization of PLJP and PLJP-S*
12	15 Mei 2018 *May 15, 2018*	Pelaporan LTKL sesuai Perka PPATK No. Per-12/1.02//06/13 tentang Tata Cara Penyampaian LTKL Bagi PJK *Reporting LTKL according to Perka PPATK No. Per-12/1.02//06/13 about the Procedures of Distributing LTKL for PJK*
13	24-26 Juli 2018 *July 24-26, 2018*	Diklat Pelaporan Transaksi Keuangan Bagi PJK (Bank Umum) *Training on Financial Transaction Reporting for PJK*
14	01 Oktober 2018 *October 01, 2018*	*Terorist Financing Information Sharing Platform* (TF-ISP) *Terorist Financing Information Sharing Platform (TF-ISP)*
15	17-18 Oktober 2018 *October 17-18, 2018*	Pelatihan "*Investasi Cyber Crime* dan Mitigasi Risiko TPPU & Anti *Fraud* dalam Industri Perbankan" *Training on "Investasi Cyber Crime and Mitigasi Risiko Tindak Pidana Pencucian Uang & Anti Fraud dalam Industri Perbankan"*
16	17-18 Oktober 2018 *October 17-18, 2018*	*Focus Group Disscusion Advokasi Hukum Bidang Pembiayaan Perumahan* *Focus Group Discussion on Legal Advocacy for Housing Loans*
17	23 Oktober 2018 *October 23, 2018*	*Workshop* Litigasi Kredit bermasalah *Workshop on "Litigasi Kredit Bermasalah"*
18	26-28 Oktober 2018 *October 26-28, 2018*	Diklat PSAK 71 *Training on PSAK 71*
19	12-13 Nopember 2018 *November 17-18, 2018*	Pelatihan Tata Cara Penyusunan Laporan Direktur yang Membawahi Fungsi Kepatuhan *Training on Procedures for Formulating Compliance Director's Report*
20	16-17 Nopember 2018 *November 16-17, 2018*	Sosialisasi MRTI *Socialization of MRTI*
21	30 Nopember 2018 *November 30, 2018*	Sosialisasi LHPK Peserta SPBI *Socialization of LHPK to SPBI participants*
22	28 Nopember - 01 Desember 2018 *November 28-01 December, 2018*	Sertifikasi Kepatuhan Level 1 *Compliance Certification of 1st Level*
23	4-5 Desember 2018 *December 4-5, 2018*	Western Union *National Agent Conference* *Western Union National Agent Conference*
24	5-6 Desember 2018 *December 5-6, 2018*	*Workshop* Peran BPK dan MA dalam Mengantisipasi TPPU dan Tipikor *Workshop on Audit Board of Republic of Indonesia and Supreme Court's role in anticipating money laundering and corruption acts*
25	13 Desember 2018 *December 13, 2018*	Diseminasi Perubahan Peraturan PPATK tentang Penetapan Tata Cara Permintaan Informasi ke Pusat Pelaporan dan Analisa Transaksi Keuangan *Dissemination of Revised Regulation of PPATK about Determination of Procedure for Requesting Information to Financial Transaction Analysis and Reporting Center (PPATK)*
26	13-14 Desember 2018 *December 13-14, 2018*	Sosialisasi Mekanisme Operasional Transaksi Repo *Socialization of Repo Transaction Operational Mechanism*

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2018

Selama tahun 2018, Direktur Kepatuhan telah melaksanakan fungsi kepatuhan yang termuat di dalam laporan pelaksanaan tugas dan tanggung jawab Direktur Kepatuhan yang mencakup:

1) Pelaksanaan Tugas dan Fungsi Kepatuhan :
   a) Laporan Pengujian Rancangan Kepatuhan dan Hukum
   b) Laporan Pengujian Rancangan Keputusan Pengendalian Risiko dan Sistem & Prosedur
   c) Laporan Pengujian Rancangan Keputusan Pemberian Kredit / Bank Garansi
   d) Laporan Pengujian Rancangan Keputusan Penyelesaian Kredit Bermasalah
   e) Laporan Pengujian Rancangan Keputusan Penempatan Dana / Transaksi Surat Berharga
   f) Laporan Pemantauan Kepatuhan Pelaksanaan Prinsip Kehati-hatian Bank
   g) Laporan Pelaksanaan Penerapan Program APU & PPT
   h) Laporan Pemantauan Pelaksanaan Perjanjian dan Komitmen dengan BI/OJK, Pihak Ekstern, dan Pihak *Intern*
   i) Laporan Pemantauan Kepatuhan Pelaporan ke Bank Indonesia/Otoritas Jasa Keuangan
   j) Laporan Pengujian Rancangan Keputusan dengan *Dissenting Opinion* dari Direktur Kepatuhan
   k) Laporan Pelaksanaan Fungsi Sosialisasi Ketentuan Bank Indonesia/Otoritas Jasa Keuangan, Buku Pedoman Perusahaan dan Pelaksanaan Fungsi Kepatuhan
2) Risiko Kepatuhan yang dihadapi
3) Potensi Risiko Kepatuhan yang diperkirakan akan dihadapi kedepan
4) Mitigasi risiko kepatuhan yang telah dilaksanakan

Selama tahun 2018, Satuan Kerja Kepatuhan telah melakukan kajian kepatuhan sebanyak 315 (tiga ratus lima belas) kajian yang terdiri dari Rancangan Kepatuhan dan Hukum sebanyak 72 (tujuh puluh dua) kajian, Rancangan Keputusan Pengendalian Risiko dan Sisdur sebanyak 154 (seratus lima puluh empat) kajian,

Implementation of Work Programs of Compliance Function in 2018

In the course of 2018, Compliance Director ran the compliance function as explained in the report on duty implementation of Compliance Director, which included:

1) Implementation of Duty and Compliance Function:
   a) Report on Review over Draft of Compliance and Law
   b) Report on Analysis over Draft of Risk Control Decision and System & Procedure
   c) Report on Analysis over Draft of Decision on Loan/ Bank Guarantee Provision
   d) Report on Analysis over the Draft of Decision on Non Performing Loan Settlement.
   e) Report on the Analysis over Draft of Decision on Fund placement/Transaction of Marketable Securities
   f) Report on the Monitoring over the Bank's Compliance in Prudence Principles
   g) Report on the Implementation of APU & PPT Program
   h) Report on Monitoring over the Agreement and Commitment with BI/FSA, External and Internal Parties.
   i) Report on Monitoring over the Compliance in Reporting to Bank Indonesia/Financial Service Authority
   j) Report on Review over the Draft of Compliance Director's Decision with Dissenting Opinion
   k) Report on the implementation of Socialization Function of Regulation of Bank of Indonesia/ Financial Service Authority, Corporate Manual and Implementation of Compliance Function.
2) Current Risk of Compliance
3) Potential Risk of Compliance in the Future
4) Compliance Risk Mitigation that Are Done

During 2018, the Compliance Unit conducted the compliance analysis over 315 (three hundred fifteen) reviews comprising of Draft of Compliance and Law totaling 72 (seventy two) reviews, Draft of Decision on Risk Control and System and Procedure totaling 154 (one hundred fifty four) reviews, Draft of Decision on

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Good Corporate Governance Implementation

Rancangan Keputusan Pemberian Kredit/Bank Garansi sebanyak 77 (tujuh puluh tujuh) kajian, Rancangan Keputusan Penyelesaian Kredit Bermasalah sebanyak 0 (nihil) kajian, Rancangan Keputusan Penempatan Dana/Transaksi Surat Berharga sebanyak 12 (dua belas) kajian

Loan Disbursement/Bank Guarantee totaling 77 (seventy seven) reviews, Draft of Decision on Non-Performing Loan Settlement totaling 0 (nil) review, Draft of Decision on Fund Placement/Transaction of Marketable Securities totaling12 (twelve) reviews.

PT. Bank Pembangunan Daerah Bali telah menyampaikan Laporan Kepatuhan periode Semester I dan Semester II tahun 2018 kepada Bank Indonesia/ Otoritas Jasa Keuangan sesuai jadwal dan secara garis besar melaporkan pelaksanaan ketentuan kehati-hatian, yang mencakup antara lain:

PT. Bank Pembangunan Daerah Bali had presented Compliance Report of first and second half of 2018 to Bank of Indonesia/Financial Service Authority as scheduled and reported the highlight of the implementation of prudence policy, consisting of:

a. **Rasio Kecukupan Pemenuhan Modal Minimum (KPMM)**
   Rasio kecukupan modal minimum Bank (CAR) mengalami kenaikan pada tahun 2018 realisasinya 23,47% atau naik 4,19% jika dibandingkan dengan tahun 2017 sebesar 19,28. Kenaikan KPMM disebabkan adanya setoran modal dari pemegang saham sampai dengan Desember 2018. Hal ini tercermin dari tingkat pertumbuhan modal tahun 2018 meningkat sebesar 23,59% dibandingkan tahun 2017, sedangkan pertumbuhan asset tertimbang menurut risiko meningkat hanya sebesar 1,56% dibandingkan tahun 2017.

*a. **The Minimum Reserve Requirement Adequacy Ratio***
   Bank's Capital Adequacy Ratio (CAR) was realized at 23.47% or rose by 4.19% in 2018 compared to realization in 2017, which was 19.28%. The higher CAR reflected the additional paid-in capital made by the shareholders through December 2018. This was indicated from capital growth of 23.59% in 2018 compared to that of 2017, with risk weighted assets growing by 1.56% compared to that of 2017.

b. ***Non Performing Loan (NPL)***
   Rasio kredit bermasalah terhadap total kredit yang disalurkan Bank (NPL-gross) adalah sebesar 3,17% atau lebih tinggi dibandingkan tahun 2017 sebesar 0,07%. Memburuknya kualitas kredit dikarenakan dampak langsung dan tidak langsung yang terjadi diakibatkan adanya bencana alam erupsi Gunung Agung yang berakibat perlambatan perekonomian di wilayah Karangasem dan beberapa wilayah lain yang berbatasan seperti Bangli, Singaraja, dan Klungkung.

*b. **Non Performing Loan (NPL)***
   Ratio of non-performing loans to total loans disbursed by the Bank (NPL-gross) was at 3.17% or higher than 0.07% in 2017. The credit quality which continued to fall reflected the direct impact from the eruption of Mount Agung to the economic slowdown in Karangasem and other bordered regions, such as Bangli, Singaraja, Klungkung.

   Selain itu terdapat penetapan baru tentang Kota Mataram, Kab. Lombok Barat, Kab. Lombok Utara, Kab. Lombok Tengah, Kab. Lombok Timur, Kab. Sumbawa Barat, dan Kab. Sumbawa di Prov. Nusa Tenggara Barat sebagai Daerah yang Memerlukan Perlakuan Khusus selama 3 tahun

   Then it was also affected from the determination of Mataram City, Lombok Barat Regency, Lombok Utara Regency, Lombok Tengah Regency, Lombok Timur Regency, Sumbawa Barat Regency, and Sumbawa Regency in West Nusa Tenggara as Regions that Require Special Attention for 3 years based on

berdasarkan Dewan Komisioner OJK dengan No. 22/KDK.03/2018 tanggal 30 Agustus 2018.

Board of Commissioners of FSA's Letter No. 22/KDK.03/2018 dated 30 August 2018.

Hal ini menjadi salah satu faktor penghambat jalannya proses restrukturisasi. Faktor anomali cuaca juga mempengaruhi debitur yang bergerak pada sektor pertanian dengan komoditi utama cengkeh pada wilayah Seririt, sehingga mengakibatkan peningkatan rasio NPL yang signifikan dikarenakan konsentrasi kredit wilayah Seririt pada sektor pertanian khususnya komoditas cengkeh.

Such policy indeed put barrier to the ongoing restructuring process. Weather anomaly also put the debtors running agricultural business in Seririt area with tobacco as main commodity, in difficult times, thus making NPL ratio climb significantly as loan disbursement in Seririt area was particularly concentrated on tobacco farmers.

Di saat yang bersamaan juga secara umum kondisi ekonomi dinilai masih belum stabil. Perlambatan ekonomi berpengaruh terhadap penjualan agunan melalui pelelangan dikarenakan daya beli masyarakat yang lebih rendah. Perbaikan NPL melalui pelunasan belum dapat tercapai disebabkan antara lain karena penjualan agunan debitur secara dibawah tangan maupun pelelangan tidak laku terjual dan debitur melakukan perlawanan terhadap proses eksekusi Hak Tanggungan (HT) dengan melakukan gugatan hukum.

At the same time, economic condition was still unstable. Slowing economy had adverse impact on the sale of collaterals through auction due to the low purchasing power. The improved NPL through repayment was unachieved due to poor sale performance of debtors' collaterals either through auction or illegal process and debtors were against the process of Execution Rights by proposing legal claims.

c. Rentabilitas

Kinerja Bank dalam menghasilkan laba cukup memadai tercermin dari tingkat imbal hasil aset (*ROA*) sebesar 3,17% atau naik 0,01% dibandingkan posisi tahun 2017 sebesar 3,16%, hal ini menunjukkan persentase pertumbuhan laba sebelum pajak lebih rendah dibandingkan dengan pertumbuhan rata-rata total aset.

c. Rentability

Bank's capability in generating profit was adequate as indicated from return on assets (ROA) amounting to 3.17% or slightly up by 0.01% from 3.16% in 2017, confirming low growth percentage of profit before tax compared to total asset growth average.

Imbal hasil ekuitas (*ROE*) terealisasi sebesar 19,16% atau lebih rendah 0,69 dibandingkan posisi tahun 2017 sebesar 19,85% karena persentase rata-rata pencapaian modal inti lebih rendah dibandingkan persentase laba setelah pajak.

Return on Equity (ROE) was realized at 19.16% in 2018 or 0.69% lower than 19.85% in 2017 due to higher average percentage of core capital compared to percentage of net profit.

Net Interest Margin (NIM) sebesar 7,10% pada tahun 2018, lebih rendah dibandingkan tahun 2017 sebesar 7,28% disebabkan pendapatan bunga bersih yang menurun sejalan dengan peningkatan portofolio kredit dan peningkatan beban bunga dana pihak ketiga.

Net Interest Margin (NIM) in 2018 reached to 7.10%, or lower than 2017 achievement at 7.28% as the net interest income fell in line with the increases in non-performing loan portfolio and interest expense of third party fund.

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Good Corporate Governance Implementation

Sementara rasio BOPO sebesar 70,08% atau lebih rendah 0,93% dibandingkan tahun 2017 sebesar 0,93%. Penurunan tersebut disebabkan oleh penurunan beban operasional Rp 16.424 juta atau sebesar 0,94% sedangkan pendapatan operasional meningkat sebesar Rp 10.911 juta atau 0,44%.

Meanwhile BOPO ratio in 2018 was at 70.08% or 0.93% lower than that of 2017 which was at 71.01%. The declining performance reflected the fall in operating expenses amounting to Rp16,424 million or as much as 0.94% (yoy), while operating income rose by Rp10,911 billion or as much as 0.44% (yoy).

d. *Loan to Deposit Ratio (LDR)*

Tingkat LDR mencapai 91,22% mengalami penurunan dari tahun sebelumnya sebesar 1,35% disebabkan pertumbuhan kredit tidak sebanding dengan pertumbuhan dana pihak ketiga. .

d. Loan To Deposit Ratio

LDR ratio in 2018 achieved 91.22%, or 1.35% lower than that of 2017, since the loan growth was not in parallel with the growth of third party fund.

e. Giro Wajib Minimum (GWM)

Dalam mengelola likuiditas, Bank secara konsisten menjaga tingkat kecukupan likuiditas untuk mendukung operasional harian dan memenuhi ketentuan Bank Indonesia tentang Giro Wajib Minimum Rupiah Harian sebesar 3,5% dan Giro Wajib Minimum Rupiah Rata-rata sebesar 3% pada Bank Indonesia.

e. Minimum Reserve Requirement (GWM)

In managing the liquidity, Bank was very consistent in maintaining the liquidity at adequate level to sustain the daily operations and fulfil the requirements of Bank of Indonesia about the Daily Minimum Reserve Requirements in Rupiah at 3.5% and Average of Minimum reserve Requirements in Rupiah Currency at 3% in Bank of Indonesia.

f. Posisi Devisa *Netto* (PDN)

Posisi Devisa *Netto* tahun 2018 dijaga pada level 0,43%, menurun jika dibandingkan tahun lalu sebesar 0,45%. Posisi Devisa *Netto* tersebut berada jauh dibawah ketentuan Bank Indonesia sebesar 20%.

f. Net Open Position (NOP)

Net Open Position in 2018 stayed at 0.43%, declining from 0.45% in the previous year. Net Open Position was far below Bank of Indonesia's regulation at 20%.

Meskipun penerapan fungsi kepatuhan Bank tergolong cukup baik, namun PT. Bank Pembangunan Daerah Bali terus berupaya meningkatkan sistem dan proses pelaksanaan kepatuhan di PT. Bank Pembangunan Daerah Bali secara berkesinambungan sehingga dapat meminimalisasi terjadinya penyimpangan pada kegiatan operasional Bank.

Although the implementation of Bank's compliance function was relatively good, yet PT. Bank Pembangunan Daerah Bali has been consistent to conduct continuous improvements to the system and process of implementation of compliance at PT. Bank Pembangunan Daerah Bali, so as to help minimize the fraud potential in Bank's operations.

Permasalahan Hukum dan Upaya Penyelesaian oleh Bank

Permasalahan hukum dan upaya penyelesaian oleh Bank ditangani oleh Bagian Hukum Divisi Kepatuhan berkoordinasi dengan konsultan hukum yang ditunjuk oleh Bank. Selama tahun 2018, permasalahan hukum yang dihadapi PT. Bank Pembangunan Daerah Bali adalah sebagai berikut :

Legal Cases and Bank's Settlement Efforts

Legal cases and Bank's efforts to settle them were handled by Legal Section of Compliance Division in coordination with the Bank's appointed legal consultant. During 2018, PT. Bank Pembangunan Daerah Bali dealt with the following legal cases:

PERMASALAHAN HUKUM BANK TAHUN 2018
Bank's Legal Cases in 2018

NO	KASUS *Cases*	NOMOR PERKARA/ LAPORAN *Number of Cases/Reports*	KETERANGAN *Description*	UNIT KERJA *Working Unit*	KUASA HUKUM *Lawyers*
			Perdata *Civil Cases*		
1	Ni Ketut Rini Susilawati dan I Gede Baruna Firman Sukarya Dinata	908/Pdt.G/2017/PN.Dps	Inkracht *Inkracht*	Kantor Cabang Karangasem dan Capem Gatsu Barat *Karangasem Branch and Gatsu Supporting Branch*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*
2	A. A. A. Diestini Udayani, S.E.	119/Pdt.G/2018/Pn.Dps	Inkracht *Inkracht*	Kantor Cabang Utama Denpasar *Denpasar Main Branch*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and PartnersPartners*
3	I Nyoman Wirayen	142/Pdt.G/2018/PN.Sgr	Inkracht *Inkracht*	Kantor Cabang Seririt *Seririt Branch*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*
4	I Made Adnya Susana, S.E.	222/PDt.G/2018/ PN.Dps	Proses Banding *Appeal process*	Kantor Cabang Renon *Renon Branch*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*
5	Ni Ketut Miadi dan I Nyoman Maha Budhi	245/Pdt.G/2018// PN.Dps	Inkracht *Inkracht*	Kantor Cabang Mangupura *Mangupura Branch*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*
6	Ida Ayu Badjri	62/Pdt.G/2018/PN.Dps	Inkracht *Inkracht*	Kantor Cabang Utama *Kantor Cabang Utama*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*
7	I Wayan Astika	165/Pdt/G/2018/ PN.Gin	Inkracht *Inkracht*	Kantor Cabang Utama *Kantor Cabang Utama*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*
8	I Wayan Ridartayasa	157/Pdt/G/2018/ PN.Gin	Inkracht *Inkracht*	Kantor Capem Payangan *Payangan Supporting Branch*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*
9	Dr. Eddy Wirawan, S.H.	774/Pdt.G/2014/ PN.Dps	Proses Peninjauan Kembali ke Mahkamah Agung *Judicial Review to Supreme Court*	Kantor Pusat *Head Office*	Suryatin Lijaya dan Rekan *Suryatin Lijaya and Partners*

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PERMASALAHAN HUKUM BANK TAHUN 2018

Bank's Legal Cases in 2018

NO	KASUS *Cases*	NOMOR PERKARA/ LAPORAN *Number of Cases/Reports*	KETERANGAN *Description*	UNIT KERJA *Working Unit*	KUASA HUKUM *Lawyers*
Pidana *Criminal Cases*					
	NIHIL *Nil*	NIHIL *Nil*	NIHIL *Nil*	NIHIL *Nil*	NIHIL *Nil*
Niaga *Commercial*					
	NIHIL *Nil*	NIHIL *Nil*	NIHIL *Nil*	NIHIL *Nil*	NIHIL *Nil*

REKAPITULASI PERKARA PERDATA & PIDANA PT. BANK PEMBANGUNAN DAERAH BALI

Recapitulation of Commercial and Criminal Cases of PT Bank Pembangunan Daerah Bali

PERMASALAHAN HUKUM *Legal Cases*	JUMLAH *Total*	
	PERDATA *Commercial*	PIDANA *Criminal*
Telah selesai (telah mempunyai kekuatan hukum yang tetap) *Settled (with legal binding decision)*	7	0
Dalam proses penyelesaian *In settlement process*	2	0
TOTAL *Total*	9	0

AUDIT INTERN

PT. Bank Pembangunan Daerah Bali berkomitmen mengelola operasional Bank secara sehat dan aman dengan menerapkan Sistem Pengendalian *Intern* (SPI) yang dituangkan dalam Pedoman Standar SPI yang merujuk Surat Edaran Bank Indonesia Nomor 5/22/DPNP tanggal 29 September 2003 tentang Pedoman Standar Sistem Pengendalian *Intern* bagi Bank Umum.

Dalam rangka penerapan pengendalian *intern* berjalan efektif, maka Bank telah didukung dengan beberapa subsistem infrastruktur yang salah satunya adalah Unit SKAI & *Anti Fraud*.

PT. Bank Pembangunan Daerah Bali berupaya mengamankan kegiatan usaha Bank sesuai dengan Peraturan Bank Indonesia Nomor 1/6/PBI/1999 tentang Penugasan Direktur Kepatuhan (*Compliance Director*) dan Penerapan Standar Pelaksanaan Fungsi Audit Intern Bank Umum.

Pedoman SKAI dan *Anti Fraud*

Sesuai dengan Keputusan Direksi Nomor 0092/KEP/DIR/RENSTRA/2016 tentang Perubahan atas Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas, Bank telah memiliki unit kerja untuk menjalankan fungsi Audit Intern yaitu Satuan Kerja Audit Intern dan *Anti Fraud* (SKAI & *Anti Fraud*) bertanggung jawab melakukan pemeriksaan secara independen terhadap *intern* PT. Bank Pembangunan Daerah Bali.

SKAI dan *Anti Fraud* telah memiliki Piagam Audit Intern (*Intern Audit Charter*) sebagai pedoman dasar yang mengatur tentang kedudukan, wewenang, tanggung jawab, metode kerja dan pelaporan SKAI dan *Anti Fraud*. Dalam menjalankan tugasnya untuk mewujudkan sistem Audit *Intern* PT. Bank Pembangunan Daerah Bali dilaksanakan berdasarkan *risk based* Audit.

Bank telah menerapkan strategi *Anti Fraud* yang mencakup 4 (empat) pilar penerapan startegi *Anti Fraud* yaitu pencegahan, deteksi, investigasi, pelaporan

INTERNAL AUDIT

PT. Bank Pembangunan Daerah Bali adheres to the commitment to manage the Bank's operation in healthy and safe manner through the implementation of Internal Control System (SPI) which is stated in the Guideline of SPI Standards with respect to the Circular Letter of Bank of Indonesia Number 5/22/DPNP dated 29 September 2003 concerning the Standard Guideline on Internal Control System of Commercial Banks.

In order to implement an effective internal control, the Bank is supported with a number of subsystem infrastructures, including IAU & Anti Fraud Unit.

PT. Bank Pembangunan Daerah Bali has made efforts to secure the business activities of the Bank with respect to the Regulation of Bank of Indonesia Number 1/6/PBI/1999 concerning the Assignment for Compliance Director and Implementation of Standard of Internal Audit Function at Commercial Banks.

Guide of IAU and Anti Fraud

Referring to the Decision Letter of Board of Directors Number 0092/KEP/DIR/RENSTRA/2016 concerning the Revision to Decision Letter of Board of Directors Number 0528/KEP/ DIR/RENSTRA/2015 concerning Guide Book of Organizational Structure and Job Description, the Bank has established a working unit to run the Internal Audit function, namely Internal Audit Unit and Anti Fraud (IAU & Anti Fraud) which is responsible for executing an independent audit toward internal organization of PT. Bank Pembangunan Daerah Bali.

Charter that regulates the structural position, scope of authorities, responsibilities, work method, and reporting of IAU and Anti Fraud. Its duty to realize the internal audit system of PT. Bank Pembangunan Daerah Bali is carried out with respect to risk-based audit.

The Bank applies Anti Fraud strategies comprising of 4 (four) pillars of Anti Fraud strategy implementation, namely prevention, detection, investigation, reporting &

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& sanksi serta pemantauan, evaluasi & tindak lanjut melalui Laporan Pelaksanaan Strategi *Anti Fraud* yang disampaikan oleh Direktur Utama setiap semester dengan tembusan kepada Dewan Komisaris.

sanction as well as monitoring, evaluation & conducting follow-up through Report on the Implementation of Anti Fraud Strategies which are submitted by President Director in every six month with a copy sent to Board of Commissioners.

SKAI dan *Anti Fraud* bekerja berdasarkan Program Kerja Audit Tahunan (PKAT) yang sebelumnya telah disetujui oleh Direktur Utama dan di *review* oleh Dewan Komisaris dan didukung oleh SDM yang memadai untuk memaksimalkan fungsi Audit *Intern* Bank.

IAU and Anti Fraud performs its duties with reference to Annual Audit Work Plan (PKAT) that shall be approved by President Director and is reviewed by Board of Commissioners as well as supported by adequate human resources to optimize the implementation of internal audit function.

Tugas dan Tanggung Jawab SKAI dan *Anti Fraud*

Bank telah memiliki struktur organisasi SKAI & *Anti Fraud* sesuai Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 tanggal 24 November 2015 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas PT. Bank Pembangunan Daerah Bali sebagaimana telah diubah dengan Keputusan Direksi Nomor 0092/KEP/DIR/RENSTRA/2016 tentang Perubahan Atas Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.

Scope of Duties and Responsibilities of IAU and Anti Fraud

Bank has established the structure of IAU &Anti Fraud organization according to Decision Letter of Board of Directors Number 0528/KEP/DIR/RENSTRA/2015 dated 24 November 2015 concerning Guide Book of Organizational Structure and Job Description of PT. Bank Pembangunan Daerah Bali as revised in the Decision Letter of Board of Directors Number 0092/KEP/DIR/RENSTRA/2016 concerning Revision to Decision Letter of Board of Directors Number 0528/KEP/DIR/RENSTRA/2015 about Guide Book of Organizational Structure and Job Description.

Kelembagaan SKAI & *Anti Fraud* tidak terkait dengan satuan kerja operasional sebagaimana tertuang dalam Piagam Audit *Intern* sesuai dengan Keputusan Direksi Nomor 0861/KEP/DIR/SAF/2016 tanggal 30 Desember 2016 pada sub-bab wewenang.

The organization of IAU & Anti Fraud does not relate to the operational units as referred in the Internal Audit Charter and in accordance with Decision Letter of Board of Directors Number 0861/KEP/DIR/SAF/2016 dated 30 December 2016 in the subchapter about authorities.

Rencana Kerja SKAI dan *Anti Fraud*

Melalui perencanaan Audit berbasis risiko yang telah mendapatkan persetujuan Direksi, Dewan Komisaris, dan Komite Audit, fungsi Audit *Intern* telah secara efektif mencakup aspek/area yang secara langsung diperkirakan dapat mempengaruhi kepentingan Bank dengan melakukan Audit umum ke cabang sebagaimana tertuang dalam Program Kerja Audit Tahunan (PKAT) 2018 dengan berpedoman pada BPP RBA sesuai dengan Keputusan Direksi Nomor 0024/KEP/DIR/SAF/2014 tanggal 4 Februari 2014 sebagaimana telah dijabarkan dengan *SOP* Audit Berbasis Risiko sesuai Keputusan Direksi Nomor 0442/KEP/DIR/SAF/2014 tanggal 30 Juni 2014.

Work Plan of IAU and Anti Fraud

Through risk-based audit plan which has obtained approval from Board of Directors, Board of Commissioners, and Audit Committee, the Internal Audit function has run effectively in areas that are projected to have direct impacts on the interests of the Bank by implementing general audit activities at the branches as required in Annual Audit Work Plan of 2018 and with respect to Corporate Guideline of RBA in accordance with Decision Letter of Board of Directors Number 0024/ KEP/DIR/SAF/2014 dated 4 February 2014, as further explained in the SOP of Risk-based Audit according to the Decision Letter of Board of Directors Number 0442/KEP/DIR/SAF/2014 dated 30 June 2014.

Pelaksanaan Audit Tahun 2018

Dalam pelaksanaan Program Kerja Audit Tahunan untuk tahun buku 2018, telah dilakukan General Audit *Intern*, Audit Khusus, Pendampingan, Pelaporan dan Kegiatan Sosialisasi. Adapun rincian hal tersebut sebagaimana tabel berikut :

The Audit Implementation in 2018

In implementing Annual Audit Work Plan for fiscal year of 2018, the Bank conducted activities, including General Internal Audit, Special Audit, Counseling, Reporting and Socialization. The audit activities are detailed out as follows:

GENERAL AUDIT INTERN
General Audit Intern

NO	KEGIATAN *Activities*	WAKTU *Time*	HASIL *Results*
1	Audit Intern Penilaian Kepatuhan Sistem BI-RTGS, SKNBI, BI-SSSS, KPDHN dan BI-ETP *Internal Audit Activities for System Compliance: BI-RTGS, SKNBI, BI-SSSS, KPDHN and BI-ETP/*	08 Jan - 12 Jan 2018 *January 8-12, 2018*	• LHPK BI-RTGS Nomor : R-0207/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHSA BI-RTGS Nomor : R-0213/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHPK BI-SSSS Nomor : R-0208/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHSA BI-SSSS Nomor : R-0214/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHPK SKNBI Nomor : R-0210/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHSA SKNBI Nomor : R-0216/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHPK BI-ETP Nomor : R-0209/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHSA BI-ETP Nomor : R-0215/SAF/AU1/2018 tanggal 12 Pebruari 2018 • LHPK KPDHN Nomor : R-0211/SAF/AU1/2018 tanggal 12 Pebruari 2018 • *LHPK BI-RTGS Number : R-0207/SAF/AU1/2018 dated 12 February 2018* • *LHSA BI-RTGS Number : R-0213/SAF/AU1/2018 dated 12 February 2018* • *LHPK BI-SSSS Number : R-0208/SAF/AU1/2018 dated 12 February 2018* • *LHSA BI-SSSS Number : R-0214/SAF/AU1/2018 dated 12 February 2018* • *LHPK SKNBI Number : R-0210/SAF/AU1/2018 dated 12 February 2018* • *LHSA SKNBI Number : R-0216/SAF/AU1/2018 dated 12 February 2018* • *LHPK BI-ETP Number : R-0209/SAF/AU1/2018 dated 12 February 2018* • *LHSA BI-ETP Number : R-0215/SAF/AU1/2018 dated 12 February 2018* • *LHPK KPDHN Number : R-0211/SAF/AU1/2018 dated 12 February 2018*
2	General Audit *Intern* Cabang Klungkung *General Internal Audit at Klungkung Branch*	05 Feb - 19 Feb 2018 *February 5-19, 2018*	LHA-U Nomor : R-0246/SAF/AU1/2018 tanggal 20 Maret 2018 *LHA-U Number R-0246/SAF/AU1/2018 dated 20 March 2018*
3	General Audit *Intern* Cabang Gianyar *General Internal Audit at Gianyar Branch*	05 Feb - 19 Feb 2018 *February 5-19, 2018*	LHA-U Nomor : R-0242/SAF/AU2/2018 tanggal 13 Maret 2018 *LHA-U Number : R-0242/SAF/AU2/2018 dated 13 March 2018*
4	General Audit *Intern* Cabang Renon *General Internal Audit at Renon Branch*	05 Mar - 26 Mar 2018 *March 5-26, 2018*	LHA-U Nomor : R-0282/SAF/AU2/2018 tanggal 14 Mei 2018 *LHA-UNumber : R-0282/SAF/AU2/2018 dated 14 May 2018*

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GENERAL AUDIT INTERN

General Audit Intern

NO	KEGIATAN *Activities*	WAKTU *Time*	HASIL *Results*
5	General Audit *Intern* Cabang Singaraja *General Internal Audit at Singaraja Branch*	09 - 27 April 2018 *April 9-27, 2018*	LHA-U Nomor : R-0331/SAF/AU1/2018 tanggal 26 Juni 2018 *LHA-U Number : R-0331/SAF/AU1/2018 dated 26 June 2018*
6	General Audit *Intern* Cabang Mangupura *General Internal Audit at Mangupura Branch*	09 - 27 April 2018 *April 9-27, 2018*	LHA-U Nomor : R-0317/SAF/AU2/2018 tanggal 08 Juni 2018 *LHA-U Number : R-0317/SAF/AU2/2018 dated 08 June 2018*
7	General Audit *Intern* Cabang Tabanan *General AuditInternCabang Tabanan/ General Internal Audit at Tabanan Branch*	14 Mei - 06 Juni 2018 *May 14, 2018 – June 6, 2018*	LHA-U Nomor : R-0344/SAF/AU2/2018 tanggal 13 Juli 2018 *LHA-U Number : R-0344/SAF/AU2/2018 dated 13 July 2018*
8	General Audit *Intern* Cabang Ubud *General Internal Audit at Ubud Branch*	02 - 13 Juli 2018 *July 2-13, 2018*	LHA-U Nomor : R-0436/SAF/AU1/2018 tanggal 31 Agustus 2018 *LHA-U Number : R-0436/SAF/AU1/2018 dated 31 August 2018*
9	General Audit *Intern* Cabang Bangli *General Internal Audit at Bangli Branch*	02 - 13 Juli 2018 *July 2-13, 2018*	LHA-U Nomor : R-0394/SAF/AU2/2018 tanggal 16 Agustus 2018 *LHA-U Number : R-0394/SAF/AU2/2018 dated 16 August 2018*
10	General Audit *Intern* Cabang Denpasar *General Internal Audit at Denpasar Branch*	30 Juli - 10 Ags 2018 *July 30, 2018- Ausgust 10, 2018*	LHA-U Nomor : R-0482/SAF/AU1/2018 tanggal 27 September 2018 *LHA-U Number : R-0482/SAF/AU1/2018 dated 27 September 2018*
11	General Audit *Intern* Cabang Karangasem *General Internal Audit at Karangasem Branch*	20 Ags - 10 Sept 2018 *August 20, 2018 – September 10, 2018*	LHA-U Nomor : R-0546/SAF/AU1/2018 tanggal 31 Oktober 2018 *LHA-U Number : R-0546/SAF/AU1/2018 dated 31 October 2018*
12	General Audit *Intern* Cabang Negara *General Internal Audit at Negara Branch*	20 Ags - 10 Sept 2018 *August 20, 2018 – September 10, 2018*	LHA-U Nomor : R-0555/SAF/AU2/2018 tanggal 06 Nopember 2018 *LHA-U Number : R-0555/SAF/AU2/2018 dated 06 November 2018*
13	General Audit *Intern* Kantor Pusat *General Internal Audit at Head Office*	01 - 19 Oktober 2018 *October 1-19, 2018*	LHA-U Nomor : R-0633/SAF/AU2/2018 tanggal 27 Desember 2018 *LHA-U Number : R-0633/SAF/AU2/2018 dated 27 December 2018*
14	General Audit *Intern* Cabang Badung *General Internal Audit at Badung Branch*	05 - 26 Nopember 2018 *November 5-26, 2018*	LHA-U Nomor : R-0631/SAF/AU1/2018 tanggal 27 Desember 2018 *LHA-U Number : R-0631/SAF/AU1/2018 dated 27 December 2018*
15	General Audit *Intern* Cabang Seririt *General Internal Audit at Seririt Branch*	05 - 16 Nopember 2018 *November 5-26, 2018*	LHA-U Nomor : R-0621/SAF/AU2/2018 tanggal 17 Desember 2018 *LHA-U Number : R-0621/SAF/AU2/2018 dated 17 December 2018*

AUDIT KHUSUS
Special Audit

NO	KEGIATAN *Activities*	HASIL *Results*
1	**Audit Khusus Terkait Adanya Indikasi *Fraud* pada Kantor Cabang Pembantu Mengwi Tahun 2018** *Special Audit relating to Fraud Indication at Mengwi Supporting Branch in 2018*	**LHA-K Nomor : R-0222/SAF/AFF/2018 tanggal 22 Pebruari 2018** *LHA-K Number : R-0222/SAF/AFF/2018 dated 22 February 2018*
2	**Audit Khusus Terkait Pernikahan Karyawan Kontrak Tahun 2018** *Special Audit relating to Marriage between Contract Staffs in 2018*	**LHSA Nomor : R-0289/SAF/AFF/2018 tanggal 16 Mei 2018** *LHSA Number : R-0289/SAF/AFF/2018 dated 16 May 2018*
3	**Audit Khusus Terhadap Kredit KKP-E Kantor Cabang Karangasem Tahun 2018** *Special Audit relating to KKP-E Loan at Karangasem Branch*	**LHA-K Nomor : R-0471/SAF/AFF/2018 tanggal 25 September 2018** *LHA-K Number : R-0471/SAF/AFF/2018 dated 25 September 2018*
4	**Audit Khusus Terkait Adanya Indikasi *Fraud* pada Kantor Capem Selat Tahun 2018** *Special Audit relating to Fraud Indication at Selat Branch in 2018*	**LHA-K Nomor : R-0469/SAF/AFF/2018 tanggal 25 September 2018** *LHA-K Number : R-0469/SAF/AFF/2018 dated 25 September 2018*
5	**Audit Khusus Terkait Adanya Indikasi *Fraud* pada Kantor Capem Selat Tahun 2018** *Special Audit relating to Fraud Indication at Selat Branch in 2018*	**LHA-K Nomor : R-0470/SAF/AFF/2018 tanggal 25 September 2018** *LHA-K Number : R-0470/SAF/AFF/2018 dated 25 September 2018*
6	**Audit Khusus terkait Pemberian Kredit pada KC. Badung (Pendalaman)** *Special Audit relating Loan Disbursement at Badung Branch (In-depth Audit)*	**LHA-K Nomor : R-0375/SAF/AFF/2018 tanggal 01 Agustus 2018** *LHA-K Number : R-0375/SAF/AFF/2018 dated 01 August 2018*
7	**Audit Khusus terkait Adanya Indikasi *Fraud* pada Kantor Cabang Klungkung Tahun 2018** *Special Audit relating to Fraud Indication by PT Jamkrida Bali Mandara in 2018*	**LHA-K Nomor : R-0415/SAF/AFF/2018 tanggal 27 Agustus 2018** *LHA-K Number : R-0415/SAF/AFF/2018 dated 27 August 2018*
8	**Audit Khusus terkait Adanya Indikasi *Fraud* Yang Mengatasnamakan PT. Jamkrida Bali Mandara Tahun 2018** *Special Audit relating to Fraud Indication by PT Jamkrida Bali Mandara in 2018 (In-depth Audit)*	**LHSA Nomor : R-0408/SAF/AFF/2018 tanggal 27 Agustus 2018** *LHSA Number : R-0408/SAF/AFF/2018 dated 27 August 2018*
9	**Audit Khusus terkait Adanya Indikasi Fraud Yang Mengatasnamakan PT. Jamkrida Bali Mandara (Pendalaman)** *Special Audit relating to Fraud Indication by PT Jamkrida Bali Mandara in 2018 (In-depth Audit)*	**LHA-K Nomor : R-0585/SAF/AFF/2018 tanggal 03 Desember 2018** *LHA-K Number : R-0585/SAF/AFF/2018 dated 03 December 2018*
10	**Audit Khusus Terkait Adanya Dokumen Kredit Hilang Pada Kantor Cabang Karangasem Tahun 2018 (Pendalaman)** *Special Audit relating to Missing Loan Documents at Karangasem Branch in 2018 (In-depth Audit)*	**Dalam Proses Pemeriksaan** *Audit on process*
11	**Audit Khusus Terkait Penyerahan Sertifikat Jaminan Pada Kantor Capem Selat Tahun 2018 (Pendalaman)** *Special Audit relating to Submission of Guarantee Certificate at Selat Branch in 2018 (In-depth Audit)*	**Dalam Proses Pemeriksaan** *Audit on process*
12	**Audit Khusus terkait Adanya Pencongkelan Mesin ATM Cabang Singaraja Tahun 2018** *Special Audit relating to Damages on ATM Machine of Singaraja Branch in 2018*	**Dalam Proses Pemeriksaan** *Audit on process*

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KEGIATAN PENDAMPINGAN

Assistance Activities

NO	KEGIATAN *Activities*	HASIL *Results*
1	Pendampingan *General* Audit Tahun Buku 2017 oleh KAP Hertanto, Grace, Karunawan *Accompanying Activities to General Audit for the Book Year of 2017 by PAFHertanto, Grace, Karunawan*	*General* Audit Laporan Keuangan • *Entry & Work* : selama 80 hari kalender 11 Desember 2017 s.d. 28 Februari 2018 • SPMK Nomor B-2380/DIR/UMS/2016, tgl. 01 Nopember 2015 • SPK Nomor 0871/SPK/DIR/UMS/2017, tgl. 06 Desember 2017 • *Exit Meeting* : 22 Februari 2018 General Audit Laporan Evaluasi Kinerja Keuangan • *Entry & Work* : selama 15 hari kalender 28 Februari s.d. 14 Maret 2018 • SPMK Nomor B-0112/UMS/PGN/2018, tgl. 09 Januari 2018 • SPK Nomor 0018/UMS/PGN/2018, tgl. 09 Januari 2018 • *Exit Meeting* : 19 Maret 2018 *General Audit of Financial Statements* • *Entry & Work: 80 calendar days December 11, 2017 through February 28, 2018* • *SPMK Number B-2380/DIR/UMS/2016, dated. 01 November 2015* • *SPK Number 0871/SPK/DIR/UMS/2017, dated 06 December 2017* • *Exit Meeting on February 22, 2018* *General Audit of Financial Performance Assessment Report* • *Entry & Work : 15 calendar days February 28, 2018 to March 14, 2018* • *SPMK Number B-0112/UMS/PGN/2018, dated 09 January 2018* • *SPK Number 0018/UMS/PGN/2018, dated 09 January 2018* • *Exit Meeting on March 19, 2018*
2	Pendampingan *General* Audit Tahun Buku 2018 oleh KAP Hertanto, Grace, Karunawan *Accompanying Activities to General Audit for the Book Year of 2018 by PAFHertanto, Grace, Karunawan*	*General Audit* Laporan Keuangan • *Entry & Work* : selama 124 hari kalender 15 Oktober 2018 s.d. 15 Februari 2019 • SPMK Nomor B-0366/DIR/UMS/2018, tgl. 15 Oktober 2018 • SPK Nomor 0964/SPK/DIR/UMS/2018, tgl. 15 Oktober 2018 *General Audit of Financial Statements* • *Entry & Work : 124 calendar days October 15, 2018 to February 15, 2019* • *SPMK Number B-0366/DIR/UMS/2018, dated 15 October 2018* • *SPK Number 0964/SPK/DIR/UMS/2018, dated 15 October 2018*

KEGIATAN PENDAMPINGAN
Assistance Activities

NO	KEGIATAN *Activities*	HASIL *Results*
3	Pendampingan Pemeriksaan Umum Oleh Otoritas Jasa Keuangan (OJK) Posisi 31 Maret 2018 *Accompanying Activities to General Audit by Financial Service Authority as of March 31, 2018*	• KC. Tabanan : 23 - 27 April 2018 *Pra Exit Meeting* : 27 April 2018 • KC. Badung : 23 - 27 April 2018 *Pra Exit Meeting* : 30 April 2018 • KC. Denpasar : 23 - 27 April 2018 *Pra Exit Meeting* : 02 Mei 2018 • KC. Klungkung : 02 - 08 Mei 2018 *Pra Exit Meeting* : 11 Mei 2018 • KC. Karangasem : 02 - 08 Mei 2018 *Pra Exit Meeting* : 11 Mei 2018 • KC. Seririt: 14 - 18 Mei 2018 *Pra Exit Meeting* : 18 Mei 2018 • KC. Singaraja : 14 - 18 Mei 2018 *Pra Exit Meeting* : 18 Mei 2018 • KC Renon & Kantor Pusat : 21 Mei - 08 Juni 2018 *Pra Exit Meeting* 19 Juli 2018 *Exit Meeting* : 03 Agustus 2018 • *Tabanan Branch: on April 23 – 27, 2018* *Pre-Exit Meeting: on April 27, 2018* • *Badung Branch: on April 23 – 27, 2018* *Pre-exit Meeting: on April 30, 2018* • *Denpasar Branch: on April 23 – 27, 2018* *Pre-Exit Meeting: on May 2, 2018* • *Klungkung Branch: on May 02 - 08, 2018* *Pre-Exit Meeting: on May 11, 2018* • *Karangasem Branch: on May 02 – 08, 2018* *Pre-Exit Meeting: on May 11, 2018* • *Seririt Branch: on May 14 – 18, 2018* *Pre-Exit Meeting: on May 18, 2018* • *Singaraja Branch: on May 14 – 18, 2018* *Pre-Exit Meeting: on May 18, 2018* • *Renon Branch & Head Office: May 21, 2018 – June 08, 2018* *Pre-Exit Meeting: on July 19, 2018* *Exit Meeting: on August 03, 2018*
4	Pendampingan Pemeriksaan APU & PPT oleh PPATK Tahun 2018 *Accompanying Activities to Audit of APU & PPT by PPATK in 2018*	• *Entry & Work* : 5 hari kerja Tanggal : 21 - 25 Mei 2018 • *Exit Meeting* : 25 Mei 2018 • *Entry & Work : 5 working days* *Date: on May 21 – 25, 2018* • *Exit Meeting : on May 25, 2018*
5	Pendampingan Pemeriksaan Khusus terkait Fasilitas Kredit KKP-E oleh OJK posisi Mei 2018 *Accompanying Activites to Special Audit relating to KKP-E Loan Facility by FSA as of May 2018*	• KC. Denpasar : 25 Juni 2018 • KC. Mangupura : 26 Juni 2018 • KC. Klungkung: 25 Juni 2018 • KC. Gianyar : 25 Juni 2018 • KC. Ubud : 29 Juni 2018 • KC. Bangli : 26 dan 28 Juni 2018 • KC. Seririt & KC. Singaraja : 25 dan 26 Juni 2018 • *Denpasar Branch: on June 25, 2018* • *Mangupura Branch: on June 26, 2018* • *Klungkung Branch: on June 25, 2018* • *Gianyar Branch: on June 25, 2018* • *Ubud Branch: on June 29, 2018* • *Bangli Branch: on Juni 26 and 28, 2018* • *Seririt & Singaraja Branches: June 25 and 26, 2018*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

KEGIATAN PENDAMPINGAN

Assistance Activities

NO	KEGIATAN *Activities*	HASIL *Results*
6	Pendampingan Pemeriksaan Investigasi KKPE *Accompanying Activity to KPPE Investigation*	• KC. Karangasem : 02 - 10 Oktober 2018 • Daerah Tabanan : 11 - 12 Oktober 2018 • *Karangasem Branch: on October 02 – 10, 2018* • *Tabanan Regency:on October 11 – 12, 2018*
7	Pendampingan Pemeriksaan Khusus terkait Teknologi Informasi oleh OJK posisi 31 Agustus 2018 *Accompanying Activities to Special Audit relating to Information Technology by FSA as of August 31, 2018*	• *Entry & Work* : 6 hari kerja Tanggal : 03 - 10 September 2018 • *Pra Exit Meeting* : 12 September 2018 • *Exit Meeting* : 13 September 2018 • *Entry & Work : 6 working days Date: on September 03 – 10, 2018* • *Pre-Exit Meeting : on September 12, 2018* • *Exit Meeting : on September 13, 2018*

MONITORING TINDAK LANJUT HASIL TEMUAN INTERN & EKSTERN

Progress of Internal & External Monitoring Results

NO	KEGIATAN *Activities*	HASIL *Results*
1	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 31 Desember 2017 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of December 31, 2017*	Nota Dinas pengantar Nomor 0001/SAF/AU1/2018 Tanggal : 03 Januari 2018 *Memo Number 0001/SAF/AU1/2018 Dated : 03 January 2018*
2	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 31 Januari 2018 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of January 31, 2018*	Nota Dinas pengantar Nomor 0039/SAF/AFF/2018 Tanggal : 05 Februari 2018 *Memo Number 0039/SAF/AFF/2018 Dated : 05 February 2018*
3	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 28 Februari 2018 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of February 28, 2017*	Nota Dinas pengantar Nomor 0073/SAF/AFF/2018 Tanggal : 13 Maret 2018 *Memo Number0073/SAF/AFF/2018 Dated : 13 March 2018*
4	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 31 Maret 2018 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of March 31, 2018*	Nota Dinas pengantar Nomor 0086/SAF/AFF/2018 Tanggal : 02 April 2018 *Memo Number0086/SAF/AFF/2018 Dated : 02 April 2018*
5	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 30 April 2018 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of April 30, 2018*	Nota Dinas pengantar Nomor 0122/SAF/AFF/2018 Tanggal : 14 Mei 2018 *Memo Number0122/SAF/AFF/2018 Dated : 14 May 2018*
6	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 31 Mei 2018 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of May 31, 2018*	Nota Dinas pengantar Nomor 0143/SAF/AFF/2018 Tanggal : 07 Juni 2018 *Memo Number0143/SAF/AFF/2018 Dated : 07 June 2018*
7	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 30 Juni 2018 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of June 30, 2018*	Nota Dinas pengantar Nomor 0159/SAF/AFF/2018 Tanggal : 03 Juli 2018 *Memo Number0159/SAF/AFF/2018 Dated : 03 July 2018*
8	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 31 Juli 2018 *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of July 31, 2018*	Nota Dinas pengantar Nomor 0197/SAF/AFF/2018 Tanggal : 06 Agustus 2018 *Memo Number0197/SAF/AFF/2018 Dated : 06 August 2018*

MONITORING TINDAK LANJUT HASIL TEMUAN INTERN & EKSTERN
Progress of Internal & External Monitoring Results

NO	KEGIATAN *Activities*	HASIL *Results*
9	**Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 31 Agustus 2018** *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of August 31, 2018*	**Nota Dinas pengantar Nomor 0235/SAF/AFF/2018 Tanggal : 05 September 2018** *Memo Number0235/SAF/AFF/2018 Dated : 05 September 2018*
10	**Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 28 September 2018** *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of September 28, 2018*	**Nota Dinas pengantar Nomor 0269/SAF/AFF/2018 Tanggal : 04 Oktober 2018** *Memo Number0269/SAF/AFF/2018 Dated : 04 October 2018*
11	**Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 31 Oktober 2018** *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of October 31, 2018*	**Nota Dinas pengantar Nomor 0308/SAF/AFF/2018 Tanggal : 09 Nopember 2018** *Memo Number0308/SAF/AFF/2018 Dated : 09 November 2018*
12	**Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern per 30 Nopember 2018** *Progress of Implementation of PKAT & Monitoring of Follow-up to the Internal & External Audit Findings as of November 30, 2018*	**Nota Dinas pengantar Nomor 0338/SAF/AFF/2018 Tanggal : 07 Desember 2018** *Memo Number0338/SAF/AFF/2018 Dated : 07 December 2018*

KEGIATAN SOSIALISASI
Socialization Activities

NO	KEGIATAN *Activities*	HASIL *Results*
1	**Sosialisasi Strategi Anti *Fraud* KC Gianyar** *Socialization of Anti Fraud Strategies at Gianyar Branch*	**Laporan nomor : B-0239/SAF/AFF/2018 Tanggal 12 Maret 2018** *Report Number : B-0239/SAF/AFF/2018 Dated 12 March 2018*
2	**Sosialisasi Strategi Anti *Fraud* KC Klungkung** *Socialization of Anti Fraud Strategies at Klungkung Branch*	**Laporan nomor : B-0238/SAF/AFF/2018 Tanggal 12 Maret 2018** *Report Number : B-0238/SAF/AFF/2018 Dated 12 March 2018*
3	**Sosialisasi Strategi Anti *Fraud* KC Renon** *Socialization of Anti Fraud Strategies at Renon Branch*	**Laporan nomor : B-0274/SAF/AFF/2018 Tanggal 03 Mei 2018** *Report Number : B-0274/SAF/AFF/2018 Dated 03 May 2018*
4	**Sosialisasi Strategi Anti *Fraud* KC Mangupura** *Socialization of Anti Fraud Strategies at Mangupura Branch*	**Laporan nomor : B-0301/SAF/AFF/2018 Tanggal 24 Mei 2018** *Report Number : B-0301/SAF/AFF/2018 Dated 24 May 2018*
5	**Sosialisasi Strategi Anti *Fraud* KC Tabanan** *Socialization of Anti Fraud Strategies at Tabanan Branch*	**Laporan nomor : B-0360/SAF/AFF/2018 Tanggal 25 Juli 2018** *Report Number : B-0360/SAF/AFF/2018 Dated 25 July 2018*
6	**Sosialisasi Strategi Anti *Fraud* KC Bangli** *Socialization of Anti Fraud Strategies at Bangli Branch*	**Laporan nomor : B-0452/SAF/AFF/2018 Tanggal 06 September 2018** *Report Number : B-0452/SAF/AFF/2018 Dated 06 September 2018*
7	**Sosialisasi Strategi Anti *Fraud* KC Ubud** *Socialization of Anti Fraud Strategies at Ubud Branch*	**Laporan nomor : B-0457A/SAF/AFF/2018 Tanggal 07 September 2018** *Report Number : B-0457A/SAF/AFF/2018 Dated : 07 September 2018*
8	**Sosialisasi Strategi Anti *Fraud* KC Denpasar** *Socialization of Anti Fraud Strategies at Denpasar Branch*	**Laporan nomor : B-0485/SAF/AFF/2018 Tanggal 28 September 2018** *Report Number : B-0485/SAF/AFF/2018 Dated 28 September 2018*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

KEGIATAN SOSIALISASI

Socialization Activities

NO	KEGIATAN *Activities*	HASIL *Results*
9	Sosialisasi Strategi Anti *Fraud* KC Karangasem *Socialization of Anti Fraud Strategies at Karangasem Branch*	Laporan nomor : B-0562/SAF/AFF/2018 Tanggal 13 Nopember 2018 *Report Number : B-0562/SAF/AFF/2018 Dated : 13 November 2018*
10	Sosialisasi Strategi Anti *Fraud* KC Negara *Socialization of Anti Fraud Strategies at Negara Branch*	Laporan nomor : B-0565/SAF/AFF/2018 Tanggal 16 Nopember 2018 *Report Number : B-0565/SAF/AFF/2018 Dated 16 November 2018*
11	Sosialisasi Strategi Anti *Fraud* KC Seririt *Socialization of Anti Fraud Strategies at Seririt Branch*	Laporan nomor : B-0595/SAF/AFF/2018 Tanggal 03 Desember 2018 *Report Number : B-0595/SAF/AFF/2018 Dated 03 December 2018*
12	Sosialisasi Strategi Anti *Fraud* KC Seririt *Socialization of Anti Fraud Strategies at Seririt Branch*	Laporan nomor : B-0596/SAF/AFF/2018 Tanggal 03 Desember 2018 *Report Number : B-0596/SAF/AFF/2018 Dated 03 December 2018*
13	Sosialisasi Strategi Anti *Fraud* KC Badung *Socialization of Anti Fraud Strategies at Badung Branch*	Laporan nomor : B-0608/SAF/AFF/2018 Tanggal 11 Desember 2018 *Report Number : B-0608/SAF/AFF/2018 Dated 11 December 2018*
14	Sosialisasi Strategi Anti *Fraud* KC Mataram *Socialization of Anti Fraud Strategies at Mataram Branch*	Laporan nomor : B-0638/SAF/AFF/2018 Tanggal 31 Desember 2018 *Report Number : B-0638/SAF/AFF/2018 Dated 31 December 2018*

PELAKSANAAN PENGAWASAN PASIF

Implementation of Passive Oversight

NO	KEGIATAN *Activities*	HASIL *Results*
1	Pengawasan Pasif KC Klungkung *Passive Oversight Implementation at Klungkung Branch*	Laporan nomor : R-0183/SAF/AFF/2018 Tanggal : 22 Januari 2018 *Report Number : R-0183/SAF/AFF/2018 Dated : 22 January 2018*
2	Pengawasan Pasif KC Gianyar *Passive Monitoring at Gianyar Supporting Branch*	Laporan nomor : R-0186/SAF/AFF/2018 Tanggal : 25 Januari 2018 *Report Number : R-0186/SAF/AFF/2018 Dated : 25 January 2018*
3	Pengawasan Pasif KC Renon *Passive Oversight Implementation at Renon Branch*	Laporan nomor : R-0225/SAF/AFF/2018 Tanggal : 23 Pebruari 2018 *Report Number : R-0225/SAF/AFF/2018 Dated : 23 February 2018*
4	Pengawasan Pasif KC Mangupura *Passive Oversight Implementation at Mangupura Branch*	Laporan nomor : R-0255/SAF/AFF/2018 Tanggal : 02 April 2018 *Report Number : R-0255/SAF/AFF/2018 Dated : 02 April 2018*
5	Pengawasan Pasif KC Singaraja *Passive Oversight Implementation at Singaraja Branch*	Laporan nomor : R-0254/SAF/AFF/2018 Tanggal : 02 April 2018 *Report Number : R-0254/SAF/AFF/2018 Dated : 02 April 2018*
6	Pengawasan Pasif KC Tabanan *Passive Oversight Implementation at Tabanan Branch*	Laporan nomor : R-0275/SAF/AFF/2018 Tanggal : 04 Mei 2018 *Report Number : R-0275/SAF/AFF/2018 Dated : 04 May 2018*
7	Pengawasan Pasif KC Bangli *Passive Oversight Implementation at Bangli Branch*	Laporan nomor : R-0323/SAF/AFF/2018 Tanggal : 21 Juni 2018 *Report Number : R-0323/SAF/AFF/2018 Dated : 21 June 2018*
8	Pengawasan Pasif KC Ubud *Passive Oversight Implementation at Ubud Branch*	Laporan nomor : R-0325/SAF/AFF/2018 Tanggal : 21 Juni 2018 *Report Number : R-0325/SAF/AFF/2018 Dated : 21 June 2018*
9	Pengawasan Pasif KC Denpasar *Passive Oversight Implementation at Denpasar Branch*	Laporan nomor : R-0346/SAF/AFF/2018 Tanggal : 13 Juli 2018 *Report Number : R-0346/SAF/AFF/2018 Dated : 13 July 2018*

PELAKSANAAN PENGAWASAN PASIF
Implementation of Passive Oversight

NO	KEGIATAN *Activities*	HASIL *Results*
10	**Pengawasan Pasif KC Karangasem** *Passive Oversight Implementation at Karangasem Branch*	**Laporan nomor : R-0383/SAF/AFF/2018 Tanggal : 09 Agustus 2018** *Report Number : R-0383/SAF/AFF/2018 Dated : 09 August 2018*
11	**Pengawasan Pasif KC Negara** *Passive Oversight Implementation at Negara Branch*	**Laporan nomor : R-0388/SAF/AFF/2018 Tanggal : 13 Agustus 2018** *Report Number : R-0388/SAF/AFF/2018 Dated : 13 August 2018*
12	**Pengawasan Pasif KC Badung** *Passive Oversight Implementation at Badung Branch*	**Laporan nomor : R-0539/SAF/AFF/2018 Tanggal : 29 Oktober 2018** *Report Number : R-0539/SAF/AFF/2018 Dated : 29 October 2018*
13	**Pengawasan Pasif KC Seririt** *Passive Oversight Implementation at Seririt Branch*	**Laporan nomor : R-0540/SAF/AFF/2018 Tanggal : 29 Oktober 2018** *Report Number : R-0540/SAF/AFF/2018 Dated : 29 October 2018*
14	**Pengawasan Pasif KC Mataram** *Passive Oversight Implementation at Mataram Branch*	**Laporan nomor : R-0542/SAF/AFF/2018 Tanggal : 31 Oktober 2018** *Report Number : R-0542/SAF/AFF/2018 Dated : 31 October 2018*

PELAKSANAAN PENGAWASAN PASIF *BANKWIDE*
Passive Oversight Implementation Bankwide

NO	KEGIATAN *Activities*	HASIL *Results*
1	**Pengawasan Pasif *Bankwide* per 31 Desember 2017 dibandingkan 31 Desember 2018** *Passive Oversight Implementation Bankwide as of December 31, 2017 compared to that of December 31, 2018*	**No. Laporan : R-0189/SAF/AFF/2018 Tanggal : 30 Januari 2018** *Report No. : R-0189/SAF/AFF/2018 Dated : 30 January 2018*
2	**Pengawasan Pasif *Bankwide* per 31 Januari 2017 dibandingkan 31 Januari 2018** *Passive Oversight Implementation Bankwide as of January 31, 2017 compared to that of January 31, 2018*	**No. Laporan : R-0233/SAF/AFF/2018 Tanggal : 27 Pebruari 2018** *Report No. : R-0233/SAF/AFF/2018 Dated : 27 February 2018*
3	**Pengawasan Pasif *Bankwide* per 28 Februari 2017 dibandingkan 28 Februari 2018** *Passive Oversight Implementation Bankwide as of February 28, 2017 compared to that of February 28, 2018*	**No. Laporan : R-0250/SAF/AFF/2018 Tanggal : 26 Maret 2018** *Report No. : R-0250/SAF/AFF/2018 Dated : 26 March 2018*
4	**Pengawasan Pasif *Bankwide* per 31 Maret 2017 dibandingkan 29 Maret 2018** *Passive Oversight Implementation Bankwide As of March 31, 2017 compared to that of March 29, 2018*	**No. Laporan : R-0271/SAF/AFF/2018 Tanggal : 25 April 2018** *Report No. : R-0271/SAF/AFF/2018 Dated : 25 April 2018*
5	**Pengawasan Pasif *Bankwide* per 28 April 2017 dibandingkan 30 April 2018** *Passive Oversight Implementation Bankwide as of April 28, 2017 compared to that of April 30, 2018*	**No. Laporan : R-0307/SAF/AFF/2018 Tanggal : 28 Mei 2018** *Report No. : R-0307/SAF/AFF/2018 Dated : 28 May 2018*
6	**Pengawasan Pasif *Bankwide* per 31 Mei 2017 dibandingkan 31 Mei 2018** *Passive Oversight Implementation Bankwide as of May 31, 2017 compared to that of May 31, 2018*	**No. Laporan : R-0326/SAF/AFF/2018 Tanggal : 25 Juni 2018** *Report No. : R-0326/SAF/AFF/2018 Dated : 25 June 2018*
7	**Pengawasan Pasif *Bankwide* per 31 Juni 2017 dibandingkan 29 Juni 2018** *Passive Oversight Implementation Bankwide As of June 31, 2017 compared to that of June 29, 2018*	**No. Laporan : R-0369A/SAF/AFF/2018 Tanggal : 26 Juli 2018** *Report No. : R-0369A/SAF/AFF/2018 Dated : 26 July 2018*
8	**Pengawasan Pasif *Bankwide* per 31 Juli 2017 dibandingkan 31 Juli 2018** *Passive Oversight Implementation Bankwide as of July 31, 2017 compared to that of July 31, 2018*	**No. Laporan : R-0438/SAF/AFF/2018 Tanggal : 31 Agustus 2018** *Report No. : R-0438/SAF/AFF/2018 Dated : 31 August 2018*
9	**Pengawasan Pasif *Bankwide* per 31 Agustus 2017 dibandingkan 31 Agustus 2018** *Passive Oversight Implementation Bankwide As of August 31,2017 compared to that of August 31, 2018*	**No. Laporan : R-0476/SAF/AFF/2018 Tanggal : 26 September 2018** *Report No. : R-0476/SAF/AFF/2018 Dated : 26 September 2018*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

PELAKSANAAN PENGAWASAN PASIF *BANKWIDE*

Passive Oversight Implementation Bankwide

NO	KEGIATAN *Activities*	HASIL *Results*
10	**Pengawasan Pasif *Bankwide* per 29 September 2017 dibandingkan 28 September 2018** *Passive Oversight Implementation Bankwide As of September 29, 2017 compared to that of September 28, 2018*	**No. Laporan : R-0543/SAF/AFF/2018 Tanggal : 31 Oktober 2018** *Report No. : R-0543/SAF/AFF/2018 Dated : 31 October 2018*
11	**Pengawasan Pasif *Bankwide* per 31 Oktober 2017 dibandingkan 31 Oktober 2018** *Passive Oversight Implementation Bankwide as of October 31, 2017 compared to that of October 31, 2018*	**No. Laporan : R-0576/SAF/AFF/2018 Tanggal : 26 Nopember 2018** *Report No. : R-0576/SAF/AFF/2018 Dated : 26 November 2018*
12	**Pengawasan Pasif *Bankwide* per 30 Nopember 2017 dibandingkan 30 Nopember 2018** *Passive Oversight Implementation Bankwide as of November 30, 2017 d compared to that of November 30, 2018*	**No. Laporan : R-0630/SAF/AFF/2018 Tanggal : 27 Desember 2018** *Report No. : R-0630/SAF/AFF/2018 Dated : 27 December 2018*

Temuan dan Tindaklanjut Hasil Audit dan *Anti Fraud*

Laporan hasil Audit dan realisasi kegiatan Audit SKAI & *Anti Fraud* disampaikan kepada Dewan Komisaris sebagai wakil Pemegang Saham, dengan tembusan disampaikan kepada Direktur Kepatuhan. Dewan Komisaris dan Direksi memantau dan memastikan pihak yang diAudit (*Auditee*) telah mengambil langkah-langkah konkret atas hasil temuan Audit.

Sampai dengan tanggal 31 Desember 2018, Bank telah menyelesaikan 94,8% dari total temuan dengan rincian sebagai berikut :

a. *Intern* tahun 2016 (12 Kantor Cabang, 1 Kantor Pusat), tuntas sebanyak 258, belum tuntas sebanyak 2
b. *Intern* tahun 2017 (14 Kantor Cabang, 1 Kantor Pusat) tuntas sebanyak 293, belum tuntas sebanyak 5
c. *Intern* tahun 2018 (13 Kantor Cabang, 1 Kantor Pusat) tuntas sebanyak 259, belum tuntas sebanyak 31
d. PPATK tahun 2018 tuntas sebanyak 11, belum tuntas sebanyak 1
e. OJK tahun 2018 (Umum) tuntas sebanyak 93, belum tuntas sebanyak 8
f. OJK tahun 2018 (Khusus TI) tuntas sebanyak 12, belum tuntas sebanyak 17.

Findings and Follow-ups to Audit and Anti Fraud Results

Report on audit results and realization of audit activities by IAU & Anti Fraud was submitted to Board of Commissioners as representative of the shareholders with a copy sent to Compliance Director. Board of Commissioners and Board of Directors conducted monitoring and ensured the Auditee to have taken concrete actions toward the audit findings.

Through December 31, 2018, the Bank settled 94.8% of the findings with details as follows:

a. Internal findings in 2016 (12 Branch Offices, 1 Head Office), and 258 findings were completed and only 2 were left unsettled.
b. Internal findings in 2017 (14 Branch Offices, 1 Head Office), and 293 findings were completed, while 5 findings were left unsettled.
c. Internal findings in 2018 (13 Branch Offices, 1 Head Office), and 259 findings were completed while 31 findings were left unsettled.
d. PPATK in 2018 completed 11 findings and 1 finding was left unsettled.
e. FSA-General in 2018 completed 93 findings and 8 findings were left unsettled.
f. FSA in 2018 (IT only) completed 12 findings while 17 findings were left unsettled.

Dalam melakukan Audit, SKAI & *Anti Fraud* bertindak secara objektif tanpa terpengaruh oleh pihak lain sebagaimana tertuang dalam Piagam Audit *Intern* (IAC) sesuai dengan Keputusan Direksi Nomor 0861/KEP/DIR/SAF/2016 tanggal 30 Desember 2016.

In performing the Audit activities, IAU & Anti Fraud unit acted in objective manner and without interference from other parties as regulated in Internal Audit Charter (IAC) and in accordance with Decision Letter of Board of Directors Number 0861/KEP/DIR/SAF/2016 dated 30 December 2016.

Selama tahun 2018, *Intern Fraud* yang terjadi pada PT. Bank Pembangunan Daerah Bali dapat dilihat pada tabel berikut :

In 2018, Internal Fraud that took place in PT Bank Pembangunan Daerah Bali was reported as follws:

INTERNAL *FRAUD* TAHUN 2018
Internal Fraud in 2018

INTERN FRAUD DALAM 1 TAHUN *INTERNAL FRAUD WITHIN ONE YEAR*	TAHUN 2018 *In 2018*			
	PENGURUS *Management*		KARYAWAN *Employees*	
	TAHUN SEBELUM NYA *The Previous Year*	TAHUN BERJALAN *Current Year*	TAHUN SEBELUM NYA *The Previous Year*	TAHUN BERJALAN *Current Year*
Total *Fraud* *Total Fraud*	-	-	2	4
Telah Terselesaikan *Settled*	-	-	2	4
Dalam Proses Penyelesaian di Intern Bank *In settlement process in internal Bank*	-	-	-	-
Belum Diupayakan Penyelesaiannya *Settlement not yet started*	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum *Followed up through Legal Process*	-	-	-	-

Adapun Internal *Fraud* tersebut terjadi di :

a. Kantor Cabang Badung, terjadi Internal Fraud sebesar Rp 6.540.793.749,- (enam miliar lima ratus empat puluh juta tujuh ratus sembilan puluh tiga ribu tujuh ratus empat puluh sembila rupiah) dengan tindak lanjut yaitu pelaku telah diberikan sanksi berupa demosi karyawan sesuai Keputusan Direksi Nomor 0393/KEP/DIR/SDM/2018 tanggal 16 Agustus 2018.
b. Kantor Cabang Klungkung, terjadi Internal *Fraud* sebesar Rp 38.400.000,- (tiga puluh delapan juta empat ratus ribu rupiah) dengan tindak lanjut yaitu pelaku telah diberikan sanksi pemberhentian tanpa predikat sesuai Keputusan Direksi Nomor 0673/KEP/DIR/SDM/2018 tanggal 10 Desember 2018

The internal fraud activities were:

a. At Badung Branch, internal fraud amounting to Rp6,540.793, 749 (six billion five hundred forty million seven hundred ninety three thousand seven hundred forty nine rupiah) was found and was followed up by applying sanction in the form of employee demotion according to the Board of Directors' Decree Number 0393/KEP/DIR/SDM/2018 dated 16 August 2018.

b. At Klungkung Branch, internal fraud valuing Rp38,400,000,- (thirty eight million four hundred thousand rupiah) was followed up by applying sanction in the form of firing the actor without predicate according to Board of Directors' Decree Number 0673/KEP/DIR/SDM/2018 dated 10 December 2018

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

c. Kantor Cabang Seririt dan Kantor Cabang Negara, terjadi Internal *Fraud* sebesar Rp 156.035.000,- (seratus lima puluh enam juta tiga puluh lima ribu rupiah) dimana sampai dengan akhir periode tahun 2018 belum memperoleh keputusan dari pihak manajemen.

d. Kantor Cabang Pembantu Selat, terjadi Internal Fraud sebesar Rp 313.864.000,- (tiga ratus tiga belas juta delapan ratus enam puluh empat rupiah) dimana juga sampai dengan akhir periode tahun 2018 belum memperoleh keputusan dari pihak manajemen.

PT. Bank Pembangunan Daerah Bali berkomitmen menyelesaikan setiap permasalahan terkait dengan penyimpangan intern yang merugikan PT. Bank Pembangunan Daerah Bali secara adil melalui mekanisme penegakan ketentuan Intern dan mengedepankan prinsip-prinsip tata kelola.

c. At Seririt Branch and Negara Branch, internal fraud activity amounting to Rp156,035,000,- (one hundred fifty six million thirty five thousand rupiah) did not yet obtain decision from the management until the end of 2018.

d. At Selat Supporting Branch, Internal Fraud ampunting to Rp313,864,000,- (three hundred million eight hundred sixty four thousand rupiah) did not yet obtain decision from the management until end of 2018.

PT Bank Pembagunan Daerah Bali was committed to settling every problem relating to the internal fraud that caused losses to PT Bank Pembangunan Daerah Bali with fair and through mechanism of internal policy as well as with respect to the principles of good governance.

AUDIT EKSTERNAL

Sesuai Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank sebagaimana telah diubah pada Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.03/2016, Bank wajib menunjuk Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan Audit atas Laporan Keuangan Bank.

Dalam Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bank bagi Bank Umum dan berdasarkan akta Nomor 85 tanggal 25 Mei 2010, Rapat Umum Pemegang Saham (RUPS) menyetujui memberikan kewenangan penunjukan Akuntan publik dan Kantor Akuntan Publik (KAP) kepada pengurus Bank sesuai undang-undang.

Sesuai surat Dewan Komisaris Nomor : 324/DK/BPD/2018 tanggal 6 Juni 2018, Komisaris (sebagaimana direkomendasikan oleh Komite Audit) merekomendasikan untuk menunjuk kembali Kantor Akuntan Publik Hertanto Grace Karunawan (HGK) untuk melaksanakan Audit atas Laporan Keuangan PT. Bank Pembangunan Daerah Bali tahun buku yang berakhir per 31 Desember 2018. PT. Bank Pembangunan Daerah Bali selalu berupaya meningkatkan komunikasi antara KAP, Komite Audit dan Manajemen PT. Bank Pembangunan Daerah Bali untuk dapat meminimalisasi kendala-kendala yang terjadi selama proses Audit berlangsung.

Dalam memenuhi kewajibannya, Kantor Akuntan Publik Hertanto Grace Karunawan telah menerbitkan laporan yaitu :

1. Laporan Keuangan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2018 dan 2017.
2. Laporan Komentar dan Saran untuk Manajemen (*Management Letter*) untuk tahun yang berakhir pada tanggal 31 Desember 2018.
3. Laporan Kepatuhan terhadap Peraturan dan Perundang-undangan untuk tahun yang berakhir pada tanggal 31 Desember 2018.
4. Laporan Kepatuhan terhadap Pengendalian Internal untuk tahun yang berakhir pada tanggal 31 Desember 2018.

EXTERNAL AUDIT

Referring t to the Regulation of Financial Service Authority Number 6/POJK.03/2015 concerning Transparency and Publication of Bank's Report as revised through Regulation of Financial Service Authority Number 32/POJk.03/2016, the Bank must appoint the Public Accountant and Public Accountant Firm to conduct auditing activities over Bank's Financial Statement.

With reference to the Financial Service Authority Regulation Number 55/POJK.03/2016 concerning the Implementation of Good Governance of Bank for Commercial Banks and the Deed Number 85 dated 25 May 2010, General Meeting of Shareholders (GMS) agreed to delegate the authority to appoint the Public Accountant and Public Accounting Firm to Bank's management as regulations.

According to the Decree of Board of Commissioners Number 324/DK/BPD/2018 dated 6 June 2018, Board of Commissioners (as recommended by Audit Committee) suggested the re- appointment of Public Accountant t Firm of Hertanto Grace Karunawan (HGK) to carry out the Audit over the Financial Statements of PT. Bank Pembangunan Daerah Bali of the Fiscal Year ending on December 31, 2018. PT. Bank Pembangunan Daerah Bali has always been committed to improve communication between the Accountant Firm, Audit Committee and Management of PT Bank Pembangunan Daerah Bali to minimize the issues during the audit process.

In order to fulfill the obligations, Public Accountant Firm of Hertanto Grace Karunawan issued the following reports:

1. *Financial Statements for the years ending on December 31, 2018 and 2017.*
2. *Management Letter for the year ending on December 31, 2018.*
3. *Report on Audit Results over Regulatory Compliance for the year ending on December 31, 2018.*
4. *Report on the Audit Results over Compliance of Internal Control in the year ending on December 31, 2018.*

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Laporan tersebut diatas telah disampaikan kepada Otoritas Jasa Keuangan sesuai Surat Dinas nomor: R-0101/DIR/SAF/2019 tanggal 20 Februari 2019. Selain itu juga wajib memenuhi ketentuan kerahasiaan Bank sebagaimana diatur dalam Undang-Undang Nomor 7 Tahun 1992 sebagaimana telah diubah dengan Undang-Undang Nomor 10 Tahun 1998 tentang Perbankan.

The reports were already submitted to Financial Service Authority according to the Memo Number: R-0101/DIR/SAF/2019 dated 20 February 2019. In addition, the bank was also required to meet requirements of Bank's confidentiality as stated in Law No. 7 of 1992 as revised in Law No. 10 of 1998 about Banks.

PT. Bank Pembangunan Daerah Bali membayar jasa Audit sebesar Rp 772.840.000,00 (tujuh ratus tujuh puluh dua juta delapan ratus empat puluh ribu rupiah). Selama tahun 2018 KAP tersebut tidak memberikan jasa lain kepada PT. Bank Pembangunan Daerah Bali selain jasa Audit, sehingga tidak terjadi benturan kepentingan dalam pelaksanaan proses Audit. Berdasarkan Laporan Auditor Independen Kantor Akuntan Publik Hertanto, Grace, Karunawan, pada Laporan Keuangan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2018 dan 2017, sesuai surat Nomor : 00007/2.1000/AU.1/07/0136-2/1/II/2019 tanggal 8 Februari 2019, memberikan opini *"Laporan keuangan disajikan secara wajar, dalam semua hal yang material, posisi keuangan PT. Bank Pembangunan Daerah Bali tanggal 31 Desember 2018, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntasi Keuangan Indonesia".*

PT. Bank Pembangunan Daerah Bali paid an audit fee of Rp. 772,840,000.00 (seven hundred seventy two eight hundred forty million rupiah). During 2018, the Public Accountant Firm did not provide other services to PT. Bank Pembangunan Daerah Bali than the Audit service, thus conflict of interest in the audit process could be avoided. Pursuant to the Report of the Independent Auditor, Public Accountant Firm of Hertanto Grace Karunawan regarding the Financial Statements for the years ending on December 31, 2018 and 2017, according to the Letter Number 00007/2.1000/AU.1/07/0136-2/1/II/2019 dated 8 February 2019, stated their opinion: "The financial report is fairly presented, at all materials, financial position of PT. Bank Pembangunan Daerah Bali as of December 31, 2018, as well as financial performance and cash flow for the year ending on that date, according to the Indonesian Financial Accounting Standard."

Selain hal tersebut juga telah dilakukan Evaluasi Kinerja Keuangan PT. Bank Pembangunan Daerah Bali Tahun Buku 2018 yang dilaksanakan oleh Kantor Akuntan Publik Hertanto, Grace, Karunawan, sesuai pengantar Laporan Nomor : 00005/2.1000/LEK/07/1290/1/II/2019 tanggal 28 Pebruari 2019 dengan kesimpulan peringkat kesehatan bank *"Peringkat kesehatan Bank posisi 3l Desember 2018 dibanding posisi 3l Desember 20l7 tidak mengalami perubahan yaitu tetap berada pada peringkat 2 yang mencerminkan kondisi Bank yang secara umum sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.*

Then an Evaluation over Financial Performance of the Fiscal Year of 2018 of PT. Bank Pembangunan Daerah Bali held by Public Accountant Firm of Hertanto Grace Karunawan according to the accompanying Report Number 0005/2.1000/LEK/07/1290/1/II/2019 dated 28 February 2018 concluded that "Bank's health rank asof December 31, 2018 in comparison to the position as of December 31, 2017 did not change, or was ranked 2, reflecting that the Bank was generally in healthy condition, and capable of dealing with the adverse impact that took place due to the changing business landscape and other external factors.

Apabila terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan. Dibandingkan dengan Rencana Bisnis Bank tahun 2018 yang memproyeksikan Tingkat Kesehatan Bank berada pada peringkat 2 telah tercapai".

Therefore if weaknesses took place, generally the weaknesses would be considered less significant. In comparison to the Bank Business Plan of 2018, it fulfilled the projection that the Bank's health condition was ranked 2."

MANAJEMEN RISIKO DAN SISTEM PENGENDALIAN *INTERN*

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 Bank Indonesia meliputi 8 (delapan) jenis risiko yaitu Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Stratejik, Risiko Kepatuhan dan Risiko Reputasi. Pengelolaan kedelapan jenis risiko terus diupayakan agar sejalan dengan *Road Map Basel* I dan *Basel* II serta ketentuan Bank Indonesia.

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 No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris memiliki tugas dan tanggung jawab yang jelas, diantaranya :

1) 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*). Bank telah memiliki Buku Pedoman Perusahaan Manajemen Risiko yang antara lain memuat tugas dan tanggung jawab Dewan Komisaris perihal :
   i. Persetujuan Dewan Komisaris atas Kebijakan Manajemen Risiko;
   ii. Evaluasi Kebijakan Manajemen Risiko dan Strategi Manajemen Risiko;

RISK MANAGEMENT AND INTERNAL CONTROL SYSTEM

Risk management serves as risk control instrument and also business supporting instrument for the Bank. Development of risk management to facilitate the business operation is served through the development of employee competence relating to risk management and business unit.

Risk management of PT. Bank Pembangunan Daerah Bali has fulfilled the regulation of Bank of Indonesia comprising 8 (eight) risk types, namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk. The Bank manages those eight risk types with reference to the Road Map of Base I and Base II as well as regulation of Bank of Indonesia.

Until today, PT. Bank Pembangunan Daerah Bali adheres to the commitment to closely following and adapting to the development and new regulations that are issued by banking authorities, among which are Regulation of Financial Service Authority Number 18 /POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks and Circular Letter of Financial Service Authority No. 34/SEOJK.03/2016 dated 1 September 2016 concerning the Implementation of Risk Management for Commercial Banks.

Active Supervision by Board of Commissioners and Board of Directors

Board of Commissioners has a clear description of duties and responsibilities, among which are:

1) To give consent to the risk management policy including strategies and framework of the risk management which is identified based on risk appetite and risk tolerance. Bank has also designed a Guideline of Risk Management that among which contains the duties and responsibilities of Board of Commissioners relating to

   i. Approval of Board of Commissioners to Risk Management Policy;
   ii. Evaluation over Risk Management Policy and Strategies;

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iii. Evaluasi pertanggungjawaban Direksi dan pemberian arahan perbaikan.

iv. Adanya Akta No. 36 Tahun 2018 Tanggal 22 Juni 2018 PT. Bank Pembangunan Daerah Bali yang menetapkan adanya Direksi yaitu I Nyoman Sudharma, SH, MH. selaku Pelaksana Tugas Direktur Utama PT. Bank Pembangunan Daerah Bali dan ditetapkan secara definitif sebagai Direktur Bisnis *Non* Kredit, Ida Bagus Gede Setiayasa, S.Kom, MM. selaku Pelaksana Tugas Direktur Kredit dan ditetapkan secara definitif sebagai Direktur Operasional serta Drs. I Wayan Sutela Negara, MM. ditetapkan secara definitif sebagai Direktur Kepatuhan.

Penunjukkan selaku Pelaksana Tugas mengacu pada Keputusan Dewan Komisaris No. 001/KEP/DK/BPD/2018. Untuk kemudian komparisi dalam akta diperbaharui dengan Akta No. 62 Tanggal 25 Oktober 2018 dan Akta No. 84 Tanggal 28 Desember 2018.

2) 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. Pelaksanaan atas tugas dan tanggung jawab Dewan Komisaris tersebut antara lain :

i. Persetujuan Dewan Komisaris atas Kebijakan Manajemen Risiko sebagaimana tertuang dalam RBB Tahun 2018-2020 yang berisi tentang *risk appetite* Bank pada rasio CAR, NPL, LDR dan lainnya.

ii. Persetujuan Dewan Komisaris atas Kebijakan Manajemen Risiko sebagaimana tertuang dalam RBB Tahun 2018-2020 yang berisi tentang Penetapan Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*), Limit Risiko (*Risk Limit*).

iii. Evaluasi dan rekomendasi terhadap penilaian Profil Risiko Bank setiap triwulan melalui Komite Pemantau Risiko;

iv. Evaluasi dan rekomendasi terhadap penilaian Tingkat Kesehatan Bank (RBBR) setiap semester melalui Komite Pemantau Risiko.

iii. Evaluation over accountability of Board of Directors and advice for improvement.

iv. Deed No. 36 of 2018 dated 22 June 2018 said that PT Bank Pembangunan Daerah Bali determined Mr. I Nyoman Sudharma, SH, MH, as Acting President Director of PT Bank Pembangunan Daerah Bali and definitively as Non Loan Business Director, Mr. Ida Bagus Gede Setiayasa, S.Kom, MM, as Acting Loan Director and definitively as Operational Director as well as Mr. Drs. I Wayan Sutela Negara, MM., definitively as Compliance Director.

The appointment of Acting Directors referred to Board of Commissioners' Decree No. 001/KEP/DK/BPD/2018. Then comparison in the deed was revised with Deed No. 62 dated 25 October 2018 and Deed No. 84 dated 28 December 2018.

2) Evaluating Risk Management Policy and Strategies for at least once in a year or in more frequency if there are changes in factors that can bring significant impact on the Bank's business. The implementation of the duties and responsibilities of Board of Commissioners was reported as follows:

i. Board of Commissioners' Approval for Risk Management Policy as stated in Bank Business Plan for the period of 2018-2020 containing risk appetite of the Bank on CAR, NPL, LDR ratios and the others.

ii. Board of Commissioners' approval for Risk Management Policy as stated in Bank Business Plan for the period of 2018-2020 containing the Determination of Risk Appetite, Risk Tolerance, and Risk Limit.

iii. Evaluation and recommendation for the Bank's Risk Profile assessment every quarter through Risk Monitoring Committee;

iv. Evaluation and recommendation for the Bank's Health assessment in every six months through Risk Monitoring Committee.

v. Persetujuan Dewan Komisaris atas BPP Manajemen Risiko dengan hasil akhir berupa Keputusan Direksi No. 0633/KEP/DIR/MRO/2017 tanggal 22 November 2017.

3) 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. Evaluasi pertanggungjawaban direksi atas pelaksanaan kebijakan manajemen risiko secara berkala dilakukan melalui Evaluasi Laporan Keuangan setiap triwulan dan evaluasi terhadap Laporan Pelaksanaan Tugas dan tanggung jawab Direktur Kepatuhan.

Direksi memiliki tugas dan tanggung jawab yang jelas, diantaranya :

1) 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 Komisaris maka Direksi menetapkan kebijakan, strategi, dan kerangka Manajemen Risiko dimaksud. Kebijakan Manajemen Risiko Bank telah disusun dalam Kebijakan Umum Direksi Tahun 2018 dan Rencana Bisnis Bank Tahun 2018-2020 yang telah mendapatkan persetujuan Dewan Komisaris dan telah ditetapkan dengan Keputusan Direksi PT. Bank Pembangunan Daerah Bali Nomor 0268/KEP/DIR/RENSTRA/2018 tentang Rencana Bisnis Bank (Perubahan) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 tanggal 28 Juni 2018 yang kemudian mengalami penyesuaian kembali dengan Keputusan Direksi Nomor 0352/KEP/DIR/RENSTRA/2018 tentang Rencana Bisnis Bank (Penyesuaian II) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 tanggal 1 Agustus 2018.

v. Board of Commissioners' Approval to Guideline on Risk Management with final results issued in the form of Board of Directors' Decree No. 0633/KEP/DIR/MRO/2017 dated 22 November 2017.

3) To evaluate accountability of Board of Directors and give advice for the improvements in the implementation of Risk Management policy on periodical basis. Evaluation is done to ensure that Board of Directors manages the activities and risks of the Bank effectively. Evaluation over the accountability of Board of Directors regarding the implementation of Risk Management policy on periodical basis is done through evaluation over quarterly Financial Report and evaluation over Report on Implementation of Duties and Responsibilities of Compliance Director

Board of Directors has duties and responsibilities, among which are:

1. Formulate the Risk Management policy including the written and comprehensive Risk Management strategies and framework such as the risk limit and each risk type, with consideration to risk level taken and risk tolerance against the capital adequacy.

   After obtaining approval from Board of Commissioners, Board of Directors determined the Risk Management policy, strategies, and framework. Risk Management policy of the Bank was included in the General Policy of Board of Directors for the Fiscal Year of 2018 and Bank Business Plan for the Period of 2018-2020 that had gained approval from Board of Commissioners and were determined through the Decision Letter of Board of Directors of PT. Bank Pembangunan Daerah Bali Number: 0268/KEP/DIR/RENSTRA/2018 about the Bank Business Plan (Revised) of PT Bank Pembangunan Daerah Bali for the period of 2018-2020 dated 28 June 2018 which was then revised with the Decision Letter of Board of Directors of PT. Bank Pembangunan Daerah Bali Number: 0352/KEP/DIR/RENSTRA/2018 concerning Bank Business Plan (Second Adjustment) of PT Bank Pembangunan Daerah Bali for the period of 2018-2020 dated 1 August 2018.

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2) Direksi telah menyusun, menetapkan, dan mengkinikan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko yaitu antara lain :
   i. *Update/maintenance* aplikasi *Loss Event Database* (*LED*) untuk mengidentifikasi Risiko Operasional.
   ii. *Update/maintenance* aplikasi Profil Risiko Cabang untuk mengidentifikasi dan mengukur tingkat risiko yang ada di Kantor Cabang.
   iii. *Update/maintenance* aplikasi TKB untuk penilaian tingkat kesehatan bank.
   iv. *Update/maintenance* aplikasi dan prosedur ICAAP dengan penyempurnaan pada prosedur dan aplikasi *stress testing* permodalan (penambahan *mapping excel*).
   v. *Update/maintenance* aplikasi dan prosedur Risk Limit dengan Penetapan Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*), Limit Risiko (*Risk Limit*) dengan Keputusan Nomor 0178/KEP/DIR/MRO/2016 tanggal 13 April 2016.
   vi. Menyusun *Stress Testing* Likuiditas dengan simulasi *Non Core Deposit* dan *Core Deposit* berdasarkan behaviour Dana Pemerintah dan Dana Non Pemerintah Terendah pada tanggal 15 Pebruari 2016.
   vii. Menyusun *Stress Testing* LFR pada tanggal 15 September 2016.
   viii. Menyusun *Stress Testing* Pencapaian Laba pada tanggal 22 Desember 2016.
   ix. Terdapat aplikasi Profil Risiko Kantor Pusat dengan prosedur yang ditetapkan dengan Keputusan Direksi No. 0798/KEP/DIR/MRO/2016 tanggal 15 Desember 2016.
   x. Menyusun *Stress Testing* Proyeksi Total KYD, Total DPK, LFR, Laba, Dampak MTN, BOPO, NPL, Pertumbuhan Kredit Akhir Tahun 2017 pada tanggal 13 Maret 2017.
   xi. Menyusun *Stress Testing* Pencapaian Laba pada tanggal 9 Agustus 2017.
   xii. Terdapat Keputusan Direksi No. 0324/KEP/DIR/MRO/2018 tanggal 23 Juli 2018 tentang Standar Operasional Prosedur *Key Risk Indicators* (*KRI*).
   xiii. Menyusun *Stress Testing* Hapus Buku Terhadap Pencapaian Laba Tahun 2018 pada bulan Oktober 2018.

2. Board of Directors has formulated, determined and updated the procedures and instruments to identify, measure, monitor and control the risks, among which are:
   i. Update/maintenance of Loss Event Database (LED) application for identifying Operational Risk.
   ii. Update/maintenance of Branch Risk Profile application for identifying and measuring the existing risk level at Branch Offices.
   iii. Update/maintenance of TKB application for assessing bank's health.
   iv. Update/maintenance of ICAAP procedures and application with improvements on procedures and application of stress testing on capitalization (mapping excel added).
   v. Update/maintenance of Risk Limit application and procedures with determination of Risk Appetite, Risk Tolerance, Risk Limit with Decision Letter Number 178/KEP/DIR/MRO/2016 dated 13 April 2016.
   vi. Determining Stress Testing on Liquidity with simulation of Non Core Deposit and Core Deposit based on behaviour of Government and Non-Government Fund reaching the lowest on February 15, 2016.
   vii. Designing Stress Testing on LFR on September 15, 2016.
   viii. Designing Stress Testing on Profit Realization on December 22, 2016.
   ix. Head Office Risk Profile Application with procedures determined through Board of Directors' Decree No. 0798/KEP/DIR/MRO/2016 dated 15 December 2016.
   x. Designing Stress Testing on Projections of Total KYD, Total TPF, LFR, Profit, MTN Impacts, BOPO, NPL, Loan Growth at end of 2017 on March 13, 2017.
   xi. Designing Stress Testing on Profit Accomplishment on August 9, 2017.
   xii. Board of Directors' Decree No. 0324/KEP/DIR/MRO/2018 dated 23 July 2018 about the Standard Operating Procedures of Key Risk Indicators (KRI).
   xiii. Designing Stress Testing on Writeoffs against Profit Realization in 2018 in October 2018.

xiv. Terdapat Keputusan Direksi No. 0571/KEP/DIR/MRO/2018 tanggal 29 Oktober 2018 tentang Penetapan Selera Risiko (*Risk Appetite*), Toleransi Risiko (Risk Tolerance) dan Limit Risiko (*Risk Limit*) Tahun 2018.

xv. Menyusun Surat perihal Persiapan *Task Force* dan Program Kerja Secara Detail Termasuk Waktu dan Target atas Dampak Biaya Tambahan untuk Implementasi PSAK 71 pada bulan November 2018.

xvi. Terdapat Keputusan Direksi No. 0653/KEP/DIR/MRO/2018 tanggal 28 November 2018 tentang *Blue Print* Manajemen Risiko PT. Bank Pembangunan Daerah Bali Tahun 2018-2022.

xvii. Terdapat Keputusan Direksi No. 0737/KEP/DIR/MRO/2018 tanggal 28 Desember 2018 tentang Standar Operasional Prosedur Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (*Risk Limit*) Tahun 2018.

3) Direksi telah menyusun dan menetapkan mekanisme persetujuan transaksi termasuk yang melampui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan *SOP* masing-masing unit operasional. Pada *SOP Credit Line* telah diatur kewenangan memutus *Credit Line* per jenjang jabatan.

Kewenangan memutus kredit dan pengelolaan kredit telah ditetapkan dengan Keputusan Direksi No. 0007/KEP/DIR/KRD/2014 tanggal 15 Januari 2014 tentang Kewenangan Memutus Satu Paket Pemberian Kredit dan Pengelolaan Debitur dan perubahannya dengan Keputusan Direksi No. 0152/KEP/DIR/KRD/2015 tanggal 9 April 2015.

Kewenangan memutus Pengadaan Barang/Jasa diatur dengan Keputusan Direksi Nomor 0692/KEP/DIR/ADM/2014 tanggal 20 Nopember 2014. Batas Wewenang Penempatan dan Penerimaan Dana Treasury diatur dengan Keputusan Direksi Nomor 0112.102.110.2012.2 tanggal 1 Oktober 2012. Kewenangan Pemberian Keringanan Tunggakan Bunga dan Denda diatur

xiv. Board of Directors' Decree No. 0571/KEP/DIR/MRO/2018 dated 29 October 2018 about the Determination of Risk Appetite, Risk Tolerance and Risk Limit in 2018.

xv. Designing Letter about Task Force and Work Programs in Details including Time and Target upon Impacts of Additional Costs for the Implementation of PSAK 71 in November 2018.

xvi. Board of Directors' Decree No. 0653/KEP/DIR/MRO/2018 dated 28 November 2018 concerning Blue Print of Risk Management of PT. Bank Pembangunan Daerah Bali for the period of 2018-2022.

xvii. Board of Directors' Decree No. 0737/KEP/DIR/MRO/2018 dated 28 December 2018 about Standard Operating Procedures of Risk Appetite, Risk Tolerance and Risk Limit in 2018.

3. Board of Directors has formulated and determined the mechanism of transaction approval including those exceeding limit and authority for each job level mentioned in both Corporate Guideline and SOP of each operational unit. The SOP of Credit Line regulates the authority to approve Credit Line for each job level.

Authorities to approve loans and manage loans are determined through Board of Directors' Decision Letter No. 0007 / KEP/ DIR / KRD / 2014 dated 15 January 2014 concerning Authority to Give Approval to One Credit Package and Debtor Management and the revision through the issuance of Board of Directors' Decision Letter No. 0152 / KEP/ DIR / KRD / 2015 dated 9 April 2015.

Authority to give Approval to Procurement of Goods/Services was regulated in Board of Directors' Decision Letter No. 0692/KEP/DIR/ ADM/2014 dated 20 November 2014. Authority limit to place and receive the Treasury Fund was determined through Board of Directors' Decision Letter No. 0112.102.110.2012.2 dated 1 October 2012. The authority to give approval to Settlement of Interest Delinquency and Charges was

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dengan Keputusan Direksi Nomor 0540/KEP/DIR/KRD/2014 tanggal 28 Agustus 2014.

Adanya Keputusan Direksi No. 0625/KEP/DIR/TRS/2017 tanggal 22 November 2017 tentang Batas Wewenang Nominal Pembayaran Dan Penerimaan Secara Tunai Maupun Non Tunai PT. Bank Pembangunan Daerah Bali.

4) 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. Bank telah memiliki kebijakan berupa :
   i. BPP Manajemen Risiko dengan Keputusan Direksi No. 0633/KEP/DIR/MRO/2017 tanggal 22 November 2017.
   ii. *SOP* Profil Risiko Kantor Cabang dengan Keputusan Direksi No. 0635/KEP/DIR/MRO/2017 tanggal 24 November 2017.
   iii. *SOP* ICAAP (*Internal Capital Adequacy Assesment Process*) dengan Keputusan Direksi No. 0117/KEP/DIR/MRO/2018 tanggal 20 Maret 2018.
   iv. Penetapan Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (*Risk Limit*) Tahun 2018 dengan Keputusan Direksi No. 0571/KEP/DIR/MRO/2018 tanggal 29 Oktober 2018.
   v. Standar Operasional Prosedur Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (*Risk Limit*) Tahun 2018 dengan Keputusan Direksi No. 0737/KEP/DIR/MRO/2018 tanggal 28 Desember 2018.
   vi. Standar Operasional Prosedur *Key Risk Indicators* (KRI) dengan Keputusan Direksi No. 0324/KEP/DIR/MRO/2018 tanggal 23 Juli 2018.
   vii. *Blue Print* Manajemen Risiko PT. Bank Pembangunan Daerah Bali Tahun 2018-2022 dengan Keputusan Direksi No. 0653/KEP/DIR/MRO/2018 tanggal 28 November 2018.

determined in Board of Directors' Decision Letter No. 0540/KEP/DIR/KRD/2014 dated 28 August 2014.

There was Board of Directors' Decree No. 0625/KEP/DIR/TRS/2017 dated 22 November 2017 concerning Authority Limit of Cash and Non Cash Payment and Receipt of PT. Bank Pembangunan Daerah Bali.

4. *Board of Directors evaluated and/or updated the Risk Management policy, strategy and framework during assessment of Bank's Risk Profile and Report on Bank's Health (RBBR) through the decision of Risk Management Committee and with consideration to the bank's business operation, risk exposure and risk profile. Then every year, the Bank determines Risk Management policy, strategy and framework in Bank Business Plan:*
   i. Guideline of Risk Management through Board of Directors' Decree No. 0633/KEP/DIR/MRO/2017 dated 22 November 2017.
   ii. SOP of Branch Risk Profile through Board of Directors' Decree No. 0635/KEP/DIR/MRO/2017 dated 24 November 2017.
   iii. SOP of ICAAP (Internal Capital Adequacy Assesment Process) through Board of Directors' Decree No. 0117/KEP/DIR/MRO/2018 dated 20 March 2018.
   iv. Determination of Risk Appetite, Risk Tolerance and Risk Limit of the year of 2018 through Board of Directors' Decree No. 0571/KEP/DIR/MRO/2018 dated 29 October 2018.
   v. Standard Operating Procedures of Risk Appetite, Risk Tolerance and Risk Limit in 2018 through Board of Directors' Decree No. 0737/KEP/DIR/MRO/2018 dated 28 December 2018.
   vi. Standard Operating Procedures of Key Risk Indicators (KRI) through Board of Directors' Decree No. 0324/KEP/DIR/MRO/2018 dated 23 July 2018.
   vii. Blue Print of Risk Management of PT. Bank Pembangunan Daerah Bali Tahun 2018-2022 through Board of Directors' Decree No. 0653/KEP/DIR/MRO/2018 dated 28 November 2018.

5) Direksi telah menetapkan struktur organisasi termasuk wewenang dan tanggung jawab pada setiap jenjang jabatan yang terkait dengan penerapan Manajemen Risiko melalui Keputusan Direksi No. 0083/KEP/DIR/RENSTRA/2016 tanggal 10 Pebruari 2017 tentang Perubahan Kedua Susunan Organisasi dan Uraian Tugas Bank BPD Bali. Mengacu Akta No. 54 Tahun 2017 Tanggal 24 November 2017 dinyatakan Pelaksana Tugas Sementara Direksi merupakan Direksi Sementara dengan pembatasan kewenangan hanya pada tugas-tugas rutin dan mengecualikan pengambilan keputusan yang bersifat strategis. Untuk pengambilan kebijakan dan keputusan strategis mendapatkan persetujuan Dewan Komisaris dan pertimbangan berupa kajian dari Divisi terkait, Divisi Manajemen Risiko dan Divisi kepatuhan, yang digunakan sebagai *second opinion* dalam pengambilan keputusan.

5) Board of Directors has determined an organizational structure including scope of authorities and responsibilities for each job level relating to Risk Management application through Board of Directors' Decree No.0083/KEP/DIR/ RENSTRA/2016 dated 10 February 2017 concerning Second Revision to Organizational Structure and Job Description of Bank BPD Bali. With reference to Act No. 54 of 2017 dated 24 November 2017, Acting Members of Board of Directors would serve the role of Board of Directors for temporary period yet with limited authorities to cover only routine tasks and disallowed to take any strategic decisions. The strategic decisions and policies had to be approved by Board of Commissioners by taking into account the review from related Divisions, Risk Management Division and Compliance Division, which served as second opinion in decision making process.

6) Direksi bertanggung jawab serta mengevaluasi dan memberikan arahan atas pelaksanaan kebijakan, strategi dan kerangka Manajemen risiko berdasarkan laporan-laporan SKMR 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.

6) Board of Directors was responsible for evaluating as well as giving advice on the Risk Management policy, strategies and framework based on SKMR reports including reports on risk profile which were done during the preparation of Quarterly Report on Risk Profile and Report on Bank's Health every six month. The Report on Risk Profile and Report on Bank's Health were formulated based on Decisions at Meeting of Board of Directors at Risk Management Committee, held every quarter and every six month.

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

7) Board of Directors ensured that material risks were adequate and the impacts were followed up and the progress was reported by each Division in a Follow-up Report to Audit Findings compiled through IAU and Anti Fraud.

8) Direksi telah melaksanakan langkah-langkah perbaikan atas temuan SKAI yang dimonitor melalui rapat evaluasi yang dihadiri oleh seluruh Direksi dan Kepala Divisi dan Kepala Cabang. Terhadap temuan hasil audit SKAI & *Anti Fraud*, Direksi telah meminta Kantor Cabang untuk melakukan langkah perbaikan dan tindak lanjut atas temuan audit.

8) Board of Directors took improvement steps over IAU findings which were monitored through evaluation meeting attended by all members of Board of Directors and Head of Division and Branch Heads. To all audit findings of IAU &Anti Fraud, Board of Directors had asked Branch Offices to carry out improvement steps and follow-ups to the audit findings.

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9) Direksi telah 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 sesuai dengan POJK, serta penetapan Budaya Kerja dan Kode Etik Bank untuk menjadi pedoman karyawan. Selain itu untuk pengembangan budaya manajemen risiko Direksi telah menerbitkan surat antara lain :
   i. Surat No. B-0595 s/d 0618/BA/DIR/RENSTRA/2018 tanggal 27 Maret 2018 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja PT. Bank Pembangunan Daerah Bali Tahun 2018.
   ii. Surat No. B-0164/DIR/MRO/ 2017 tanggal 26 Mei 2017 perihal Tindak Lanjut Penyempurnaan/*Action Plan* atas peringkat 3 dalam Penilaian Profil Risiko Posisi Maret 2017 dan Desember 2016 kepada Dewan Komisaris.

10) Direksi telah memberikan 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.

11) Direksi telah memastikan fungsi Manajemen Risiko telah diterapkan secara independen dengan adanya pemisahan fungsi antar Divisi Manajemen Risiko dengan Divisi yang melaksanakan tugas operasional Bank.

9) Board of Directors had developed Risk Management culture including risk awareness by holding training and education to employees in the forms of seminar and workshop relating to their job specifications, and conducted Risk Management Certification Program and refreshment of Risk Management Certification for Bank's executives according to the Regulation of Bank of Indonesia, and determining Work Cultures and Code of Conduct of the Bank so as to serve as guidance for employees. Besides for the purpose of developing Risk Management culture, the Board of Directors issued the following letters:
   i. Letter No. B-0595 s/d 0618/BA/DIR/RENSTRA/2018 dated 27 March 2018 about the Signing of Agreement in Performance Targets of Working Units of PT. Bank Pembangunan Daerah Bali in 2018.
   ii. Letter No. B-0164/DIR/MRO/ 2017 dated 26 May 2017 about Action Plan upon the 3rd Rating in Assessment of Risk Profile as of March 2017 and December 2016 to Board of Commissioners.

10) Board of Directors provided both financial and infrastructure supports to manage and control risks in accordance with the business complexity of the Bank yet it was done on gradual basis according to the annual Bank Business Plan.

11) Board of Directors ensured that the Risk Management function was in place independently with segregation of functions between Risk Management Division and Divisions that ran operational duties.

Kecukupan Kebijakan, Prosedur dan Penetapan Limit Manajemen 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 antara lain :

Adequacy of Policy, Procedures and Determination of Limit of Risk Management

PT. Bank Pembangunan Daerah Bali has designed policy, procedures and determination of limit of risk management attached to Corporate Guideline and SOP of each working unit, among which were:

KEBIJAKAN, PROSEDUR, DAN PENETAPAN LIMIT RISIKO PADA BPP DAN *SOP* MASING – MASING UNIT KERJA

Policy, Procedure and Determination of Risk Management Limit

NO.	DIVISI *Division*	JUMLAH KETENTUAN *Total Regulation*	
		BPP *Corporate Manual Book*	*SOP* *SOP*
1	Divisi Kepatuhan *Compliance Division*	6	6
2	Divisi Dana dan Jasa *Fund and Service Division*	1	29
3	Divisi Umum dan Kesekretariatan *General and Secretariat*	5	3
4	Divisi Teknologi & Akuntansi *Technology & Accounting Division*	5	29
5	Divisi Sumber Daya Manusia *Human Resources Division*	1	11
6	Divisi Manajemen Risiko *Risk Management Division*	1	6
7	Satuan Kerja Audit *Intern* dan *Anti Fraud* *Internal Audit Unit dan Anti Fraud*	2	1
8	Divisi Perencanaan Strategis *Strategic Planning Division*	3	5
9	Divisi *Treasury* *Treasury Division*	1	11
10	Divisi Kredit *Loan Division*	2	6
	TOTAL *Total*	27	107

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

a. 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 *Bankwide* 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

Adequacy of Identification, Measurement, Monitoring and Risk Control Process and Risk Management Information System

a. Bank conducted review over credit risk in term of credit quality, namely the NPL and Public Accountant Firm from each sector of economy, portfolio and sources of fund, which could be used as source of information about credit risk potential Bankwide basis every month, to identify credit risk concentration. Besides, coordination relating to reports on credit took place in accordance to the regulation and at punctual time as well as there was a analysis to loan applications

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kredit terhadap pengajuan debitur melalui Divisi Manajemen Risiko dan Kepatuhan, yang selama tahun 2018 telah dilakukan kajian kredit baik terhadap debitur maupun PKS di bidang kredit.

b. Bank telah memiliki sistem informasi manajemen yang menyediakan laporan *Gap Report* dan analisis risiko secara *Bankwide* setiap bulan untuk mengukur sensitivitas risiko pasar, sehingga Bank masih tetap dapat melakukan proses manajemen risiko pasar secara memadai.

c. 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.

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

e. 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*.

f. Bank telah memiliki RBB 2018 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. Infomasi tersebut akan diolah dengan memperhatikan juga analisa

through Risk Management and Compliance Division. In 2018, the Bank had conducted analysis on the debtors and PKS in loan.

b. Bank has already designed management information system that facilitates Gap Report and risk analysis report Bankwide every month to measure the sensitivity of market risk, thus facilitating the Bank to do adequate process of Risk Management toward the market risk.

c. The Bank has also designed information system to monitor the market information relating to liquidity management, gap management with output in the forms of Maturity Profile Report, RMDS (Routers Monitoring Dealing System) and LHBU for interest rate.

d. Management information system provides report on risk event through LEF application which is directed to measure operational risk limit in risk tolerance. Currently the identification, measurement, control and operstional risk monitoring is done through distribution of questionaires every month to operating units. There is Branch Risk Profile used for controlling to anticipate or minimize risks through selslf assessment for each risk type. Using output of Branch Risk Profile, it is expected that identification and early management can be done. It has been realized through issuance of report on Branch Risk Profile every quarter.

e. The Bank has already installed management information system that facilitates report and data of legal risk, which is submitted every quarter in the interest of Bank's risk profile. Bank has legal information system through intranet.

f. Bank designed the 2018 Bank Business Plan (BBP) for short and medium terms containing necessary revisions which were adjusted to business developments. The Bank in formulating the Business Plan used internal and external data information. External data could be formulated based on in the forms of banking statistics, Regional Budget, and economic outlook. Meanwhile internal data could be internal financial condition in the last five years. That information was managed with respect to the

SWOT. Penyusunan RBB Tahun 2018 dilakukan dengan pendekatan alternatif yang menyesuaikan dengan simulasi kondisi makro ekonomi di tahun 2018.

g. 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. Terdapat Laporan LTKL (Laporan Transaksi Keuangan Transfer Dana Dari Dan Ke Luar Negeri) yang dilaporkan kepada PPATK oleh Unit Kerja Khusus APU PPT dengan menggunakan aplikasi IFTI's (*International Fund Transfer Instructions*) secara harian.

h. 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.

i. Bank memiliki aplikasi Profil Risiko Kantor Pusat dengan prosedur yang ditetapkan dengan Keputusan Direksi No. 0798/KEP/DIR/MRO/2016 tanggal 15 Desember 2016.

j. Bank memiliki aplikasi KRI dalam Standar Operasional Prosedur *Key Risk Indicators* (KRI) dengan Keputusan Direksi Nomor 0324/KEP/DIR/MRO/2018 tanggal 23 Juli 2018

Sistem Pengendalian *Intern* yang Menyeluruh

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

b. Bank telah melakukan pemisahan tugas atau *segregation of duties* dalam hal menerapkan *four eyes principle*. Sebagai wujud kecukupan pemisahan tugas dan wewenang dan kontrol ganda (dual control).

c. SKAI dan *Anti Fraud* melakukan kaji ulang berupa validasi atas CKPN (Cadangan Kecukupan Penurunan Nilai), dan hasilnya dilaporkan ke

SWOT analysis. The 2018 Bank Business Plan was formulated based on alternative approach that was adjusted to the macroeconomic simulation in 2018.

g. The Bank informed all external and internal regulations shared through intranet website of the Bank, which could be reference for operational units to do sharing session so that all employees could be aware of new regulations relating to fields of their responsibilities. Report on Remittance Financial Transaction was reported to PPATK on daily basis by special working unit of APU PPT using IFTI (International Fund Transfer Instructions) application.

h. Identification, measurement and monitoring over risk of reputation was done through customer complain settlement unit at Head Office and Branches. The Bank provided report on positive publications through report of Bank risk profile and report on customer complaint on quarterly basis.

i. Bank has designed a Risk Profile application for Head Office with procedure determined through Board of Directors' Decree No. 0798/KEP/DIR/MRO/2016 dated 15 December 2016.

j. Bank designed a KRI application according to the Standard Operating Procedures of Key Risk Indicators (KRI) as guided through Board of Directors' Decree Number 0324/KEP/DIR/MRO/2018 dated 23 July 2018.

Comprehensive Internal Control System

a. The Bank has adequate organizational structure to facilitate the implementation of Risk Management and internal control between IAU, Management Risk Unit and Risk Management Committee as well as Compliance Unit.

b. Bank has conducted segregation of duties as part of implementation of four-eye principles in order to realize adequate segregation of duties and authorities and dual control

c. IAU and Anti Fraud conducted review by validating Allowance for Impairment Losses, and the report was submitted to President Director and other

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Direktur Utama dan Direksi terkait lainnya. Sebagai wujud kecukupan sistem *Review Internal* yang independen untuk seluruh aktivitas penyediaan dana dan proses manajemen risiko kredit. Bank telah melakukan penegasan ketentuan pelaksanaan *assessment* dengan pengisian Form Bukti Obyektif Penurunan Nilai, pelaksanaan Penilaian Kualitas Aset serta penilaian ulang agunan *property* untuk KPR dalam rangka meningkatkan pengendalian *intern* dan budaya risiko.

d. SKAI dan *Anti Fraud* melakukan validasi penetapan suku bunga DPK dan kredit pada unit operasional, yang hasilnya dilaporkan kepada Direktur Utama dan Direksi terkait. Perlu penyempurnaan kecukupan kaji ulang yang dilakukan oleh satuan kerja audit intern untuk menilai keandalan kerangka manajemen risiko pasar, yang mencakup kebijakan, susunan organisasi, alokasi sumber daya proses manajemen risiko pasar, sistem informasi, dan pelaporan risiko pasar.

e. SKAI dan *Anti Fraud* telah melakukan general audit menyangkut aktivitas treasuri.

f. Evaluasi oleh pihak independen (antara lain SKAI dan *Anti Fraud*) telah dilakukan berdasarkan laporan audit umum LHAU No.R.0633/SAF/AU2/2018 tanggal 27 Desember 2018 terkait kecukupan kebijakan dalam pelaksanaan aktivitas penyediaan dana dalam bentuk surat berharga dan surat berharga yang dibeli dengan janji dijual kembali, dimana Bank belum menyusun dan menetapkan mekanisme persetujuan transaksi untuk surat berharga, dengan komitmen tindaklanjut Divisi *Treasury* triwulan I tahun 2019.

g. Bank juga telah melaksanakan ketentuan Peraturan Bank Indonesia Nomor 19/5/PBI/2017 tentang Sertifikasi Treasury dan Penerapan Kode Etik Pasar, serta Peraturan Anggota Dewan Gubernur Nomor 19/5/PADG/2017 tentang Pelaksanaan Sertifikasi Treasury dan Penerapan Kode Etik Pasar, yaitu kewajiban menjadi anggota asosiasi profesi *Treasury* Konvensional dan memiliki Sertifikat Kompetensi Profesi *Treasury* sesuai dengan jenjang jabatan yang dipersyaratkan, yang mana ketentuan ini akan diberlakukan pada tanggal 13 April 2019. Hal ini mengacu pada Surat kepada Bank Indonesia dengan No. B-0093/DIR/TRS/2019 tanggal 9 Januari 2019.

related members of Board of Director. To confirm the adequacy of independent internal review that applied to all funding activities and credit Risk Management process, the Bank confirmed the regulation of assessment implementation by filling out the Objective Form of Impairment Losses, implementation of Asset Quality Assessment and property appraisal for collateral use in Housing Loan as part of efforts to strengthen internal control and risk culture.

d. IAU and Anti Fraud conducted validation over the determination of interest rate of third party fund and loans at operational units, whose results were reported to President Director and related members of Board of Directors. Internal audit unit should improve the adequacy of review to measure the reliability of the market Risk Management framework, which consisted of policy, organizational structure, allocation of resources to support market Risk Management process, information system and the parties that reported market risk.

e. SKAI and Anti Fraud had conducted general audit over treasury activities.

f. Assessment by independent parties (among which were IAU and Anti Fraud) was done based on general audit report LHAU No.R.0633/SAF/AU2/2018 dated 27 December 2018 about the adequacy of policy on the implementation of funding activity in the forms of securities and marketable securities, where Bank did not yet formulate and determine the transaction agreements for securities with commitment to follow up from Treasury Division in 1st quarter of 2019.

g. The Bank had fulfilled the requirements of Regulation of Bank of Indonesia Number 19/5/PBI/2017 about Certification of Treasury and Implementation of Market Code of Conduct as well as Regulation of Members of Board of Governors Number 19/5/PADG/2017 about the Implementation of Certification of Treasury and Implementation of Market Code of Conduct, that was, obligation to be member of professional association of Conventional Treasury and own Certification of Competence of Treasury Professions according to required job levels that starts to be applied on April 13, 2019. This referred to Letter of bank of Indonesia Number B-0093/DIR/TRS/2019 dated 9 January 2019.

h. Bank telah melakukan kaji ulang (*review*) guna menetapkan atau mengkinikan ketentuan intern sesuai dengan perubahan atau terbitnya peraturan dan perundang-undangan yang berlaku.

i. 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.

j. Peringkat risiko agregat PT. Bank Pembangunan Daerah Bali per Desember 2018, dengan Penilaian Tingkat Kesehatan Bank berada pada peringkat PK-2 sedangkan peringkat Profil Risiko yaitu PK-3 dengan Inheren pada peringkat "Moderate" dan KPMR pada peringkat "Fair".

h. The Bank conducted review to determine or update internal regulations according to the development or the issuance of applying laws and regulations.

i. The Bank enhanced regulatory compliance to control risk of reputation, handle customer complaints and legal claims that led to increasing risk exposures, among which were by establishing good and continuous communication with the customers and a bilateral commitment with the customers to anticipate ligitation and legal claims.

j. Aggregate risk rating of PT. Bank Pembangunan Daerah Bali as of December 2018, with results of self-assessment over Bank's Health at PK-2 while Risk Profile was at PK-3 with Inherent risk was at "Moderate" and KPMR was at "fair" level.

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JENIS RISIKO, *INHERENT RISK*, KPMR, DAN PERINGKAT KOMPOSIT

Risk Profile, Inherent Risk, Quality of Risk Management Implementation and Composite Rate

NO	JENIS RISIKO *Risk Types*	RISIKO INHEREN *Inherent Risk*	KPMR *KPMR*	KOMPOSIT *Composite*
1	Risiko Kredit *Credit Risk*	Moderate 2,82	Fair (OJK)	Moderate (OJK)
2	Risiko Pasar *Market Risk*	LowMod 1,63	Satisfactory 2,43	LowMod
3	Risiko Likuiditas *Liquidity Risk*	Moderate (OJK)	Satisfactory 2,00	LowMod
4	Risiko Operasional *Operational Risk*	Moderate 2,77	Fair (OJK)	Moderate (OJK)
5	Risiko Hukum *Legal Risk*	LowMod 1,66	Satisfactory 2,37	LowMod
6	Risiko Stratejik *Strategic Risk*	Moderate 2,50	Fair (OJK)	Moderate (OJK)
7	Risiko Kepatuhan *Compliance Risk*	Moderate 2,75	Satisfactory 2,17	LowMod
8	Risiko Reputasi *Reputation Risk*	LowMod 2,00	Satisfactory 2,27	LowMod
	Peringkat Rasio Agregat *Aggregate Ratio Level*	Moderate (OJK)	Fair (OJK)	Moderate (OJK)

KETERANGAN RANGE

Explanation on Range

RANGE	KETERANGAN
R <= 1,5	Low, Strong
1,5 < R <= 2,5	Low to Moderate (LowMod), Satisfactory
2,5 < R <= 3,5	Moderate, Fair
3,5 < R <= 4,5	ModerateTo High (ModHi), Marginal
R > 4,5	High, Unsatisfactory

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

Bank telah memiliki pedoman untuk penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*) sebagaimana diatur dalam Keputusan Direksi Nomor 0229/KEP/DIR/KRD/2014 tanggal 19 Maret 2014 tentang Buku Pedoman Perusahaan (BPP) Perkreditan.

Bank telah menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan penyediaan dana, khususnya penyediaan dana kepada pihak terkait (*related party*) dan atau penyediaan dana besar (*large exposures*) sesuai dengan ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK) dan independen tanpa ada intervensi dari pihak terkait atau pihak lainnya. Pelaksanaan penyediaan dana tersebut berpedoman pada kebijakan dan prosedur tentang Penyediaan Dana kepada Pihak Terkait dan/atau Penyediaan Dana Besar yang diatur dalam BPP Perkreditan. PT. Bank Pembangunan Daerah Bali telah menyampaikan Laporan Penyediaan Dana dimaksud kepada Otoritas Jasa Keuangan secara berkala, tepat waktu dan sesuai dengan ketentuan yang berlaku selama tahun 2018.

Selama tahun 2018, Dewan Komisaris memberikan surat persetujuan pemberian kredit kepada pihak terkait sebanyak 4 (empat) persetujuan yaitu :

1. Persetujuan Perpanjangan Kredit KMK *Revolving* An. Ni Made Juli Astini ipar dari Kepala Cabang Kantor Bank BPD Bali Cabang Gianyar
2. Persetujuan Fasilitas Kredit Multiguna An. I Ketut Sukewati Lanang Putra Perbawa (Dewan Komisaris Bank BPD Bali)
3. Persetujuan Fasilitas Kredit Pensiunan An. Luh Putu Marleni, istri dari I Gde Sudibia, S.H. (Dewan Komisaris PT. Bank Pembangunan Daerah Bali)
4. Persetujuan Fasilitas Kredit Multi Guna (KMG) an. I Wayan Sutela Negara selaku Direktur Kepatuhan PT. Bank Pembangunan Daerah Bali

DISBURSEMENT OF FUND TO RELATED PARTIES AND LARGE EXPOSURE

The Bank has already established a guidance concerning disbursement of fund to related parties and large exposure as stated in Board of Directors' Decision Letter Number 0229/KEP/DIR/KRD/2014 dated 19 March 2014 concerning Credit Guideline.

The Bank adheres to prudence and risk management principles in disbursing fund to related parties and large exposure in accordance with Regulation of Bank Indonesia concerning Maximum Limit for Loan Disbursement and it was done independently without intervention from any other parties. The fund disbursement was guided with the policy and procedures for disbursement of fund to related parties and large exposure which was regulated in Credit Guideline. PT. Bank Pembangunan Daerah Bali had submitted periodical Report on Fund Disbursement to Financial Service Authority on punctual basis and in accordance with the rules applied in 2018.

In 2018, Board of Commissioners issued 4 (four) approval letters about loan disbursement to related parties, as reported below:

1. *Approval for Extension of Revolving Working Capital Loan on behalf of Ni Made Juli Astini, the sister in law of Head of Bank BPD Bali of Gianyar Branch*
2. *Approval for Multipurpose Loan Facility on behalf of I Ketut Sukewati Lanang Putra Perbawa (Board of Commissioners' member of Bank BPD Bali)*
3. *Approval for Pension Loan Facility on behalf of Luh Putu Marleni, the wife of I Gde Sudibia, SH (member of Board of Commissioners of PT. Bank Pembangunan Daerah Bali)*
4. *Approval for Multipurpose Loan Facility (KMG) on behalf of I Wayan Sutela Negara as Compliance Director of PT. Bank Pembangunan Daerah Bali*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Berikut disampaikan data penyediaan dana kepada Debitur PT. Bank Pembangunan Daerah Bali untuk tahun 2018.

Below is the report on fund disbursement to Debtors of PT. Bank Pembangunan Daerah Bali for the period of 2018.

PENYEDIAAN DANA KEPADA DEBITUR

Fund Disbursement to Debtors

NO	PENYEDIAN DANA *Fund Disbursment*	JUMLAH DEBITUR *Total Debtors*	JUMLAH NOMINAL (JUTAAN) *Total Nominal (In Million Rupiah)*
1	**Kepada pihak terkait** *To Related Party*	91	31.287
2	**Kepada debitur inti** *To core debtors*		
	1. Individu *Individuals*	0	0
	2. Group *Group*	25	929.878

TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK, LAPORAN PELAKSANAAN TATA KELOLA DAN PELAPORAN INTERN

Transparansi kondisi keuangan dan non keuangan PT. Bank Pembangunan Daerah Bali mengacu dan tunduk pada ketentuan dan peraturan perbankan yang berlaku, dengan memperhatikan dan menerapkan prinsip kehati – hatian melalui prinsip mengenal nasabah maupun pengelolaan risiko operasional, risiko hukum dan risiko reputasi sesuai peraturan dan pedoman yang telah dimiliki Bank.

PT. Bank Pembangunan Daerah Bali telah mengungkapkan kondisi keuangan dan non keuangan secara lengkap dalam Laporan Publikasi dan Laporan Tahunan maupun laporan lainnya. Bank telah melakukan transparansi kondisi keuangan dan non keuangan kepada pemangku kepentingan (*stakeholders*) dan disampaikan kepada pihak-pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank

Akses Informasi dan Data Perusahaan

PT. Bank Pembangunan Daerah Bali telah menyediakan informasi kepada pemangku kepentingan (*stakeholders*) yang memungkinkan pemangku kepentingan (*stakeholders*) tersebut menggunakan haknya. Penyebaran informasi tersebut dilakukan melalui media:

a) Media elektronik yaitu *website* bank yang beralamat di *www.bpdbali.co.id* serta media *Electronic Mail* (*E-Mail*) yang beralamat di *info@bpdbali.co.id*
b) Dalam *website* bank juga telah disediakan khusus informassi mengenai Komposisi Saham serta berbagai laporan yang telah ditentukan oleh Otoritas Jasa Keuangan
c) Informasi perkembangan Bank yang berbentuk majalah "News PT. Bank Pembangunan Daerah Bali" yang terbit setiap Triwulan. Majalah tersebut distribusikan kepada Pemegang Saham, BI, OJK, PERBANAS, BPD Seluruh Indonesia dan ASBANDA.

BANK'S FINANCIAL AND NON FINANCIAL TRANSPARENCY, REPORT ON GOOD GOVERNANCE IMPLEMENTATION AND INTERNAL REPORTING

Transparency of financial and non financial conditions of PT. Bank Pembangunan Daerah Bali was done with reference to applying laws and regulations, and with respect to prudence principles and principle of know your customer as well as management of risks of operation, legal and reputation as the Bank's internal policy and regulation.

PT. Bank Pembangunan Daerah Bali has always been transparent in terms of financial and non financial condition by disclosing them in comprehensive reports, namely Publication Report and Annual Report as well as other reports. The Bank has also been transparent about its financial and non financial condition to stakeholders and reports it to Related Party as regulated in Financial Service Authority Regulation Number 6/POJK.03/2015 concerning Transparency and Publication of Bank's Report.

Access to Corporate Data and Information

PT. Bank Pembangunan Daerah Bali guarantees access to information for stakeholders, allowing them to exercise their rights. The bank distributes information through the following media:

a) Electronic Media, namely corporate website, www.bpdbali.co.id, and Electronic Mail (E-Mail), info@bpdbali.co.id
b) On the corporate website, the bank also provides information on Stock Composition and various reports as required by Financial Service Authority.
c) Information about Bank's Development is released in the form of "News PT. Bank Pembangunan Daerah Bali" magazine which is issued on quarterly basis. The magazine is distributed to Shareholders, Bank of Indonesia, FSA, PERBANAS, BPD across Indonesia and ASBANDA.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Laporan Publikasi

Bank telah melaporkan dan mempublikasikan laporan keuangan kepada Otoritas Jasa Keuangan serta lembaga-lembaga lainnya dalam bentuk laporan publikasi:

a) Laporan Publikasi Bulanan

Laporan Publikasi Bulanan PT. Bank Pembangunan Daerah Bali yang terdiri dari Laporan Posisi Keuangan (Neraca), Laporan Laba Rugi dan Penghasilan Komprehensif Lain dan Laporan Komitmen dan Kontinjensi selama tahun 2018 telah dimuat di *website* Bank (*www.bpdbali.co.id*) dari bulan Januari 2018 sampai dengan Desember 2018 yang dapat diakses dalam bentuk dokumen *excel* maupun laporan publikasi digital (pdf)

b) Laporan Publikasi Triwulanan

Laporan Publikasi Triwulanan telah dimuat di media cetak dan website Bank (*www.bpdbali.co.id*). Laporan Publikasi Triwulanan selama Tahun 2018 adalah sebagai berikut :

- Laporan Publikasi Triwulan IV Tahun 2017 pada tanggal 29 Maret 2018 yang telah dimuat di media cetak Nusa Bali, Pos Bali, dan Radar Bali.
- Laporan Publikasi Triwulan I Tahun 2018 pada tanggal 15 Mei 2018 yang telah dimuat di media cetak Bali Post, Bali Bank, dan Warta Bal
- Laporan Publikasi Triwulan II Tahun 2018 pada tanggal 13 Agustus 2018 yang telah dimuat di media cetak Bali Post, Bali Tribune, Fajar Bali, dan Bisnis Bal
- Laporan Publikasi Triwulan III Tahun 2018 pada tanggal 15 November 2018 yang telah dimuat di media cetak Bali Post, Denpost dan Bali Express.

Publication Reports

Bank issued reports and publications relating to the financial statements to Financial Service Authority and other institutions in the forms of publication reports:

a) Monthly Publication

Monthly publications of PT. Bank Pembangunan Daerah Bali consistes of Statement of Financial Position, Statement of Profit and Loss and Other Comprehensive Income as well as Commitment and Contingency Reports in 2018, which were already published on Bank's website (www.bpdbali. co.id) from January 2018 through December 2018 that was accessible in both excel format and digital publications (pdf).

b) Quarterly Publications

Quarterly Publication is published on both printed media and Bank's website (www.bpdbali.co.id). Quarterly reports issued in 2018 comprised of:

- *Publication of 4th Quarter of 2018 was published on Nusa Bali, Pos Bali and Radar Bali.*
- *Publication of 1st Quarter of 2018 was published on Bali Post, Bali Bank, May 15, 2018 and on Warta Bali.*
- *Publication of 2nd Quarter of 2018 was published on Bali Post, Bali Tribune, Fajar Bali, dan Bisnis Bali .*
- *Publication of 3rd Quarter of 2018 was published on Bali Post, Denpost, and Bali Express.*

c) Laporan Pelaksanaan Tata Kelola

Bank telah menyampaikan laporan pelaksanaan tata kelola sesuai dengan kondisi sebenarnya. Laporan pelaksanaan tata kelola telah dilaporkan dan diterima oleh Otoritas Jasa Keuangan sesuai dengan :

- Surat Direksi Nomor B-0349/DIR/MRO/2018 tanggal 27 Juli 2018 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 30 Juni 2018;
- Surat Direksi Nomor B-0031/DIR/MRO/2019 tanggal 30 Januari 2019 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 31 Desember 2018

d) Laporan Publikasi Tahunan

Laporan Publikasi Tahunan untuk Tahun Buku 2017 telah disampaikan pada tanggal 30 April 2018 kepada:

- Otoritas Jasa Keuangan;
- Yayasan Lembaga Konsumen Indonesia (YLKI);
- PT. Pemeringkat Efek Indonesia (PEFINDO);
- Asosiasi Bank Pembangunan Daerah (ASBANDA);
- Lembaga Pengembangan Perbankan Indonesia (LPPI);
- Lembaga Penjamin Simpanan (LPS);
- 2 (dua) Lembaga Penelitian di bidang Ekonomi dan Keuangan yaitu Lembaga Penelitian Bidang Ekonomi dan Keuangan Universitas Udayana dan PERBARINDO BALI;
- 2 (dua) Majalah Ekonomi dan Keuangan yaitu Majalah Economic Review dan Majalah Infobank.

c) Report on Good Corporate Governance Implementation

The Bank has submitted report on the implementation of good governance according to the actual condition. Reports on the good governance implementation have been submitted and accepted by Financial Service Authority according to:

- *Board of Directors' Decree Number B-0349/DIR/MRO/2018 dated 27 July 2018 about the Reporting of Bank's Health to FSA as of June 2018*
- *Board of Directors' Decree Number B-0031/DIR/MRO/2019 dated 30 January 2019 about the Reporting of Bank's Health to FSA as of December 31, 2018*

d) Annual Publication Reports

Annual Publication Reports for the Fiscal Year of 2017 were already submitted on April 30, 2017 to:

- *Otoritas Jasa Keuangan;*
- *Indonesian Consumer Foundation (Yayasan Lembaga Konsumen Indonesia/YLKI);*
- *PT Pemeringkat Efek Indonesia (PEFINDO);*
- *Regional Development Banks Association (ASBANDA)*
- *Indonesia Banking Development Agency (LPPI);*
- *Saving Guarantee Agency*
- *2 (two) Research Institutions in Economics and Finance, namely Economic and Financial Research Institution of University of Udayana, and PERBARINDO Bali;*
- *2 (two) Economic & Finance Magazine, namely Economic Review Magazine and Infobank Magazine.*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

e) Laporan Publikasi Lainnya

Bank juga telah mempublikasikan laporan lainnya yang meliputi Suku Bunga Dasar Kredit yang dipblikasikan setiap Bulan pada Website Bank (www.bpdbali.co.id) serta Triwulanan pada Media Cetak Koran Lokal Bali.

e. Other Publication Reports

Bank also published other reports consisting of loan interest rate published on the (www.bpdbali.co.id) every month and every quarter on local Bali's printed newspaper.

Shares Option, Buy Back Share dan *Buy Back* Obligasi Bank

Shares option adalah opsi untuk membeli saham oleh anggota Dewan Komisaris, Direksi dan Pejabat Eksekutif yang dilakukan melalui penawaran opsi saham dalam rangka pemberian kompensasi yang telah diputuskan dalam Rapat Umum Pemegang Saham. Sampai dengan 31 Desember 2018, PT. Bank Pembangunan Daerah Bali tidak melakukan *shares option*.

Buy Back Share dan/atau *Buy Back* Obligasi adalah upaya mengurangi jumlah saham atau obligasi yang telah diterbitkan oleh PT. Bank Pembangunan Daerah Bali dengan cara membeli kembali saham atau obligasi tersebut. Selama tahun 2018 PT. Bank Pembangunan Daerah Bali tidak pernah membeli kembali saham dan/atau obligasi yang telah dikeluarkan.

Shares Option, Share Buyback and Bond Buyback of the Bank

Shares option is an option to buy back shares by members of Board of Commissioners, Board of Directors and the Executives which is done through stock option as part of compensation as decided at General Meeting of Shareholders. Through December 31, 2018, PT. Bank Pembangunan Daerah Bali did not hold shares option.

Share Buyback and/or Bond Buyback are an effort to reduce the number of shares or bonds issued by PT. Bank Pembangunan Daerah Bali by buying back the shares or the bonds. During 2018, PT. Bank Pembangunan Daerah Bali did not buy back shares and/or bonds issued

RENCANA STRATEGIS

Rencana Strategis PT. Bank Pembangunan Daerah Bali telah disusun sesuai dengan visi dan misi PT. Bank Pembangunan Daerah Bali dalam bentuk Rencana Bisnis (Business Plan) sesuai dengan ketentuan yang berlaku, yaitu Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.03/2016 tentang Rencana Bisnis Bank (Tambahan Lembaran Negara Republik Indonesia Nomor 5841).

Rencana strategis bank telah disusun dalam bentuk *Corporate Plan* Tahun 2017-2021 dan telah disampaikan ke Otoritas Jasa Keuangan sesuai surat nomor B-1007/DIR/RENSTRA/2016 tanggal 21 Desember 2016.

Sedangkan Bank telah menyusun RBB tahun 2018-2020 yang telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor 0921/DIR/RENSTRA/2017 tanggal 24 Nopember 2017 dan telah mengalami perubahan dengan perubahan terkahir yang telah diampaikan kepada Otoritas Jasa Keuangan sesuai surat Nomor B-0462/DIR/RENSTRA/2018 tanggal 28 Juni 2018. Bank telah menyusun RBB secara :

1. Realistis : melihat kondisi historical *Intern*, kondisi perbankan di Bali dan kecukupan sumber daya internal
2. Komprehensif : rencana sudah dilakukan menyeluruh baik dari segi kualitatif maupun kuantitatif dan pembuatannya telah melibatkan pihak *top down* dan *bottom up*
3. Terukur : rencana dibuat dengan ukuran besaran kuantitatif (rupiah dan persentase) dan kualitatif (satuan) tertentu, sehingga dapat diukur keberhasilannya setiap triwulan

Dan semuanya tetap memperhatikan prinsip kehati-hatian serta responsif terhadap perubahan Intern dan Extern, yang dapat dilihat dari penetapan Kebijakan Umum Direksi dalam penyusunan RBB.

STRATEGIC PLANS

The Strategic Plans of PT. Bank Pembangunan Daerah Bali are prepared in accordance with the vision and mission of PT. Bank Pembangunan Daerah Bali in the form of a Business Plan as requirements of Financial Services Authority Regulation No. 5/ POJK.03/2016 about Bank Business Plan (Supplement to the State Gazette of the Republic of Indonesia Number 5841).

The strategic plan was prepared in the form of Corporate Plan of 2017-2021 and was already submitted to the FinancialServices Authority as the letter No.B-1007/DIR/ RENSTRA/2016 dated 21 December 2016.

Bank formulated BBP for the period of 2018-2020 which was submitted to Financial Service Authority according to letter Number 0921/DIR/RENSTRA/2017 dated 24 November 2017 and underwent some revisions with the latest revision already submitted to the Financial Service Authority through the letter Number B-0575/DIR/RENSTRA/2018 dated 1 August 2018 as well as to DSSK BI according to letter Number B-0576/DIR/RENSTRA/2018 dated 1 August 2018 The Bank compiled the BBP with emphasis on the following aspects:

1. *Realistic: considering the internal historical condition, banking condition in Bali and the adequacy of internal resources;*
2. *Comprehensive: the plan has been implemented comprehensively, in terms of qualitative and quantitative, and the formulation process involved top-down and bottom-up parties.*
3. *Achievable: the plan was formulated with certain quantitative (rupiah and percentage) and qualitative (unit) measures so the success level can be measured on a quarterly basis.*

All of these were formulated with respect to the prudence and responsive principles against Internal and External changes, which can be seen from the determination of the General Policy of the Board of Directors in the preparation of the BBP.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Selanjutnya, Direksi telah mengkomunikasikan Rencana Bisnis Bank kepada :

- Pemegang Saham Bank, melalui : Buku Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris disampaikan dalam RUPS Tahunan PT. Bank Pembangunan Daerah Bali.
- Seluruh jenjang organisasi yang ada pada Bank, melalui :
  1. Surat Direktur Utama Nomor B-0923/DIR/RENSTRA/2017 tanggal 24 Nopember 2017 tentang Penyampaian Rencana Bisnis PT.Bank Pembangunan Daerah Bali Tahun 2018-2020 ke Dewan Komisaris.
  2. Surat Divisi Renstra Nomor 0939/RENSTRA/PSR/2017 tanggal 30 Nopember 2017 perihal Penyampaian Rencana Bisnis Bank Tahun 2018-2020 ke seluruh unit kerja.
  3. Surat PLTS. Direksi Nomor B-0093/DIR/RENSTRA/2018 tanggal 6 Pebruari 2018 perihal Rencana Bisnis Bank (Penyesuaian) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 ke Dewan Komisaris.
  4. Surat Divisi Renstra Nomor 0095/RENSTRA/PSR/2018 tanggal 12 Pebruari 2018 perihal Penyampaian Buku Rencana Bisnis Bank (Penyesuaian) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 ke seluruh unit kerja.
  5. Surat PLTS. Direksi Nomor B-0269/DIR/RENSTRA/2018 tanggal 9 April 2018 perihal Penyampaian Program Kerja dan Anggaran Bisnis Tahun 2018 PT. Bank Pembangunan Daerah Bali ke Dewan Komisaris dan seluruh unit kerja.
  6. Surat Plt. Direktur Utama Nomor B-0464/DIR/RENSTRA/2018 tanggal 28 Juni 218 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 ke Dewan Komisaris.
  7. Surat Plt. Direktur Utama Nomor B-0478/DIR/RENSTRA/2018 tanggal 3 Juli 2018 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 ke seluruh unit kerja.

Furthermore, the Board of Directors has communicated the Bank's Business Plan to Bank Shareholders, through:

- *Annual Report and Report of the Oversight Duty of the Board of Commissioners as submitted in the AGMS of PT. Bank Pembangunan Daerah Bali*
- *The entire levels in Bank's organization, through:*
  1. *President Director's Letter Number B-0923/DIR/RENSTRA/2017 dated 24 November 2017 about Submission of Bank Business Plans of PT.Bank Pembangunan Daerah Bali for the period of 2018-2020 to Board of Commissioners.*
  2. *Strategic Planning Division' Letter Number 0939/RENSTRA/PSR/2017 dated 30 November 2017 about Submission of Bank Business Plans for the period of 2018-2020 to all working units.*
  3. *Acting Board of Directors' Letter Number B-0093/DIR/RENSTRA/2018 dated 6 February 2018 about Business Plans (Adjusted) of PT. Bank Pembangunan Daerah Bali for the period of 2018-2020 to Board of Commissioners.*
  4. *Strategic Planning Division' Letter Number 0095/RENSTRA/PSR/2018 dated 12 February 2018 about Submission of Bank Business Plan Book (Adjusted) of PT. Bank Pembangunan Daerah Bali for the period of 2018-2020 to all working units.*
  5. *Acting Board of Directors' Letter Number B-0269/DIR/RENSTRA/2018 dated 9 April 2018 about Submission of 2018 Work Program and Budget of PT. Bank Pembangunan Daerah Bali to Board of Commissioners and all working units.*
  6. *Acting President Director's Letter Number B-0464/DIR/RENSTRA/2018 dated 28 June 218 about Submission of Bank Business Plans (Revised) of PT. Bank Pembangunan Daerah Bali for the period of 2018-2020 to Board of Commissioners.*
  7. *Acting President Director's Letter Number B-0478/DIR/RENSTRA/2018 dated 3 July 2018 about Submission of Bank Business Plans (Revised) of PT. Bank Pembangunan Daerah Bali for the period of 2018-2020 to working units.*

8. Surat Plt. Direktur Utama Nomor B-0577/DIR/RENSTRA/2018 tanggal 1 Agustus 2018 perihal Penyampaiana Rencana Bisnis Bank (Penyesuaian Kedua) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 ke Dewan Komisaris.

9. Surat Divisi Renstra Nomor B-0585/RENSTRA/PSR/2018 tanggal 3 Agustus 2018 perihal Penyampaian Rencana Bisnis Bank (Penyesuaian Kedua) PT. Bank Pembangunan Daerah Bali Tahun 2018-2020 ke seluruh satuan kerja dan unit kerja.

Direksi telah melaksanakan RBB secara efektif melalui evaluasi (dana dan kredit) bulanan dan penyampaian *review* triwulanan, yaitu :

a. Surat PLTS. Direksi Nomor B-0023/DIR/RENSTRA/2018 tanggal 11 Januari 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan IV Tahun 2017 ke Dewan Komisaris dan seluruh unit kerja.
b. Surat PLTS. Direksi Nomor B-0118/DIR/RENSTRA/2018 tanggal 20 Pebruari 2018 perihal Penyampaian Laporan *Monthly Review* Periode 31 Januari 2018 ke Dewan Komisaris dan seluruh unit kerja.
c. Surat PLTS. Direksi Nomor B-0207/DIR/RENSTRA/2018 tanggal 20 Maret 2018 perihal Penyampaian Laporan *Monthly Review* Periode 28 Pebruari 2018 ke Dewan Komisaris dan seluruh unit kerja.
d. Surat PLTS. Direksi Nomor B-0307/DIR/RENSTRA/2018 tanggal 24 April 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan I Tahun 2018 ke Dewan Komisaris dan seluruh unit kerja.
e. Surat PLTS. Direksi Nomor B-0310/DIR/RENSTRA/2018 tanggal 25 April 2018 perihal Laporan Relisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi periode 29 Maret 2018 kepada OJK Regional 8 dan Nusa Tenggara.

8 Acting President Director's Letter Number B-0577/DIR/RENSTRA/2018 dated 1 August 2018 about the Reporting of Bank Business Plan (Second Revision) of PT. Bank Pembangunan Daerah Bali for the period of 2018-2020 to Board of Commissioners.

9. Strategic Plan Division's Letter Number B-0585/RENSTRA/PSR/2018 dated 3 August 2018 about the Reporting of Bank Business Plan (Second Revision) of PT. Bank Pembangunan Daerah Bali for the period of 2018-2020 to all units and working units.

The Board of Directors confirmed to have implemented the BBP effectively through monthly evaluation (fund and credit) and the submission of quarterly reviews, as reported as follows:

a. Acting Board of Directors' Letter Number B-0023/DIR/RENSTRA/2018 dated 11 January 2018 about Submission of Assesment on Bank Business Plan of 4th Quarter of 2017 to Board of Commissioners and all working units.
b. Acting Board of Directors' Letter Number B-0118/DIR/RENSTRA/2018 dated 20 February 2018 about Submission of report on Monthly Review for the period of 31 January 2018 to Board of Commissioners and all working units.
c. Acting Board of Directors' Letter Number B-0207/DIR/RENSTRA/2018 dated 20 March 2018 about Submission of report of Monthly Review for the period of 28 February 2018 to Board of Commissioners and all working units.
d. Acting Board of Directors' Letter Number B-0307/DIR/RENSTRA/2018 dated 24 April 2018 about Submission of Assesment on Bank Business Plans of 1st Quarter of 2018 to Board of Commissioners and all working units.
e. Acting Board of Directors' Letter Number B-0310/DIR/RENSTRA/2018 dated 25 April 2018 about the Reporting of Realized Bank Business Plan, Realized Activities to Improve Financial Literacy and Inclusion and Progress Report of Transformation Program Implementation as of March 29, 2018 to FSA of Bali and Nusa Tenggara Region 8.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

f. Surat PLTS. Direksi Nomor B-0311/DIR/RENSTRA/2018 tanggal 25 April 2018 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi periode 29 Maret 2018 kepada Dewan Komisaris.
g. Surat PLTS. Direksi Nomor B-0566/DIR/RENSTRA/2018 tanggal 27 Juli 2018 perihal Laporan Relisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi periode 29 Maret 2018 kepada OJK Regional 8 dan Nusa Tenggara.
h. Surat PLTS. Direksi Nomor B-0557/DIR/RENSTRA/2018 tanggal 27 Juli 2018 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi periode 29 Maret 2018 kepada Dewan Komisaris.
i. Surat Direktur Bisnis Non Kredit Nomor B-0444/DIR/RENSTRA/2018 tanggal 25 Juni 2018 perihal Penyampaian Laporan *Monthly Review* Periode 31 Mei 2018 ke Dewan Komisaris dan seluruh unit kerja.
j. Surat Plt Direktur Utama Nomor B-0545/DIR/RENSTRA/2018 tanggal 23 Juli 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan II Tahun 2018 kepada Dewan Komisaris.
k. Surat Plt. Direktur Utama Nomor B-0547/DIR/RENSTRA/2018 tanggal 23 Juli 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan II Tahun 2018 kepada Seluruh Kepala Divisi dan Kepala SKAI & AF.
l. Surat Plt. Direktur Utama Nomor B-0548/DIR/RENSTRA/2018 tanggal 23 Juli 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan II Tahun 2018 kepada Seluruh Kepala Cabang.
m. Surat Plt. Direktur Utama Nomor B-0662/DIR/RENSTRA/2018 tanggal 28 Agustus 2018 perihal Penyampaian Laporan *Monthly Review* Periode 31 Juli 2018 kepada Dewan Komisaris.
n. Surat Plt. Direktur Utama Nomor B-0747/DIR/RENSTRA/2018 tanggal 17 September 2018 perihal Penyampaian Laporan *Monthly Review*

f. Acting Board of Directors' Letter Number B-0311/DIR/RENSTRA/2018 dated 25 April 2018 about the Reporting of Realized Bank Business Plan, Realized Activities to Improve Financial Literacy and Inclusion and Progress Report of Transformation Program Implementation as of March 29, 2018 to Board of Commissioners.
g. Acting Board of Directors' Letter Number B-0566/DIR/RENSTRA/2018 dated 27 July 2018 about the Reporting of Realized Bank Business Plan, Realized Activities to Improve Financial Literacy and Inclusion and Progress Report of Transformation Program Implementation as of March 29, 2018 to FSA of Bali and Nusa Tenggara Region 8.
h. Acting Board of Directors' Letter Number B-0557/DIR/RENSTRA/2018 dated 27 July 2018 about the Reporting of Realized Bank Business Plan, Realized Activities to Improve Financial Literacy and Inclusion and Progress Report of Transformation Program Implementation as of March 29, 2018 to Board of Commissioners
i. Letter from Non-Loan Business Director Number B-0444/DIR/RENSTRA/2018 dated 25 June 2018 about Submission of report on Monthly Review for the period of 31 May 2018 to Board of Commissioners and all working units.
j. Acting President Director's Letter Number B-0545/DIR/RENSTRA/2018 dated 23 July 2018 about Submission of Assesment on Bank Business Plans of 2nd Quarter of 2018 to Board of Commissioners.
k. Acting President Director's Letter Number B-0547/DIR/RENSTRA/2018 dated 23 July 2018 about Submission of Assesment on Bank Business Plans of 2nd Quarter of 2018 to All Division Head and Head of IAU & AF.
l. Acting President Director's Letter Number B-0548/DIR/RENSTRA/2018 dated 23 July 2018 about Submission of Assesment on Bank Business Plans of 2nd Quarter of 2018 to all Branch Heads.
m. Acting President Director's Letter Number B-0662/DIR/RENSTRA/2018 dated 28 August 2018 about Submission of report on Monthly Review for the period of 31 July 2018 to Board of Commissioners.
n. Acting President Director's Letter Number B-0747/DIR/RENSTRA/2018 dated 17 September 2018 about Submission of report on Monthly Review

Periode 31 Agustus 2018 kepada Dewan Komisaris.

o. Surat Plt. Direktur Utama Nomor B.0875/DIR/RENSTRA/2018 tanggal 19 Oktober 2018 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 28 September 2018 kepada OJK Regional 8 Bali dan Nusa Tenggara.
p. Surat Plt. Direktur Utama Nomor B-0876/DIR/RENSTRA/2018 tanggal 19 Oktober 2018 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 28 September 2018 kepada Dewan Komisaris.
q. Surat Plt. Direktur Utama Nomor B-0894/DIR/RENSTRA/2018 tanggal 26 Oktober 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan III Tahun 2018 ke Dewan Komisaris.
r. Surat Plt. Direktur Utama Nomor B-0895/DIR/RENSTRA/2018 tanggal 26 Oktober 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan III Tahun 2018 ke seluruh Kepala Divisi dan Kepala SKAI & AF.
s. Surat Plt. Direktur Utama Nomor B-0896/DIR/RENSTRA/2018 tanggal 26 Oktober 2018 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan III Tahun 2018 ke seluruh Kepala Cabang.
t. Surat Plt. Direktur Utama Nomor B-0963/DIR/RENSTRA/2018 tanggal 19 Nopember 2018 perihal Penyampaian Laporan *Monthly Review* Periode 31 Oktober 2018 kepada Dewan Komisaris.
u. Surat Plt. Direktur Utama Nomor B-1056/DIR/RENSTRA/2018 tanggal 13 Desember 2018 perihal Penyampaian Laporan *Monthly Review* Periode 30 Nopember 2018 kepada Dewan Komisaris.

Pemilik telah menunjukkan keseriusan dalam mengambil langkah-langkah dalam mendukung rencana strategis Bank, dengan melakukan penyetoran modal. Penyetoran modal oleh pemegang saham perseroan yaitu :

for the period of August 31, 2018 to Board of Commissioners.

o. Acting President Director's Letter Number B.0875/DIR/RENSTRA/2018 dated 19 October 2018 about Report on Realization of Business Bank Plans, Report on Realization of Activities as part of encouraging Financial Literacy and Inclusion as well as Progress of Implementation of Transformation Program for the period of 28 September 2018 to FSA of Regional 8 Bali and Nusa Tenggara.
p. Acting President Director's Letter Number B-0876/DIR/RENSTRA/2018 dated 19 October 2018 aboutReport on Realization of Business Bank Plans, Report on Realization of Activities as part of encouraging Financial Literacy and Inclusion as well as Progress of Implementation of Transformation Program for the period of 28 September 2018 to Board of Commissioners.
q. Acting President Director's Letter Number B-0894/DIR/RENSTRA/2018 dated 26 October 2018 about Submission of Assesment on Bank Business Plans of 3rd Quarter of 2018 to Board of Commissioners.
r. Acting President Director's Letter Number B-0895/DIR/RENSTRA/2018 dated 26 Oktober 2018 about Submission of Assesment on Bank Business Plans of 3rd Quarter of 2018 to all Division Heads and Head of IAU & AF.
s. Acting President Director's Letter Number B-0896/DIR/RENSTRA/2018 dated 26 October 2018 about Submission of Assesment on Bank Business Plans of 3rd Quarter of 2018 to all Branch Heads.
t. Acting President Director's Letter Number B-0963/DIR/RENSTRA/2018 dated 19 November 2018 about Submission of report on Monthly Review for the period of 31 October 2018 toBoard of Commissioners.
u. Acting President Director's Letter Number B-1056/DIR/RENSTRA/2018 dated 13December 2018 about Submission of report on Monthly Review for the period of 30 November 2018 to Board of Commissioners.

The owners have been very serious in taking steps to support the Bank Strategic Plans by depositing capital shares. Capital shares deposited by shareholders of the Company were:

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

a. Sesuai Akta nomor 14 tanggal 11 Januari 2018, total penyetoran modal sebanyak 4.500 (empat ribu lima ratus) lembar saham, sehingga menjadi 1.746.492 (satu juta tujuh ratus empat puluh enam ribu empat ratus sembilan puluh dua) lembar saham.
b. Sesuai Akta nomor 42 tanggal 20 April 2018, dilakukan total penyetoran modal sebanyak 17.500 (tujuh belas ribu lima ratus) lembar saham, sehingga menjadi 1.763.992 (satu juta tujuh ratus enam puluh tiga ribu sembilan ratus sembilan puluh dua) lembar saham.
c. Sesuai Akta nomor 62 tanggal 25 Oktober 2018, dilakukan total penyetoran modal sebanyak 3.500 (tiga ribu lima ratus) lembar saham, sehingga menjadi 1.767.492 (satu juta tujuh ratus enam puluh tujuh ribu empat ratus sembilan puluh dua) lembar saham.
d. Sesuai Akta nomor 84 tanggal 28 Desember 2018, dilakukan total penyetoran modal sebanyak 21.000 (dua puluh satu ribu) lembar saham, sehingga menjadi 1.788.492 (satu juta tujuh ratus delapan puluh delapan ribu empat ratus sembilan puluh dua) lembar saham.

a. According to the Deed Number 14 dated 11 January 2018, total additional paid-in capital amounted to 4,500 (four thousand five hundred) shares, thus bringing the number to reach 1,746,492 (one million seven hundred forty six thousand four hundred and ninety two) stocks.
b. According to the Deed Number 42 dated 20 April 2018, total additional paid-in capital amounted to 17,500 (seventeen thousand five) shares, thus bringing the number to reach 1,763,992 (one million seven hundred sixty three thousand nine hundred ninety two) shares.
c. According to the Deed Number 62 dated 25 October 2018, total additional paid-in capital amounted to 3,500 (three thousand five hundred) shares, thus bringing the total to 1,767,492 (one million seven hundred sixty seven thousand four hundred and ninety two) shares.
d. According to the Deed Number 84 dated 28 December 2018, total additional paid-in capital amounted to 21,000 (twenty one thousand) shares, thus bringing the total to 1,788,492 (one million seven hundred eighty eight thousand four hundred and ninety two) shares.

Target Jangka Pendek Tahun 2018

Tahun 2018, PT. Bank Pembangunan Daerah Bali telah menetapkan beberapa kinerja kunci sebagai berikut :

a. Menjaga rentabilitas Bank
b. Meningkatkan pertumbuhan dana pihak ketiga sebesar 10%, dengan komposisi giro 16%, tabungan sebesar 44%, dan deposito sebesar 40%
c. Pertumbuhan kredit sebesar 9%, dengan komposisi kredit produktif sebesar 42,5% dan kredit konsumtif 57,5%
d. Pengendalian *Non Performing Loan* (NPL) *Gross* maksimal 2,50%
e. Mendorong penguatan permodalan
f. Meningkatkan pembiayaan kredit UMKM sebesar 37,82% dari total kredit

Short-Term Targets for 2018

In 2018, PT. Bank Pembangunan Daerah Bali set some key performances, they were:

a. Maintaining Bank's rentability
b. Driving growth of third party fund by 10%, composing of current account at 16%, saving at 44%, and time deposits at 40%
c. Credit grew by 9%, composing of productive loans at 42.5% and consumer loans at 57.5%
d. Controlling Non Performing Loan (NPL)-Gross at 2.50% at maximum
e. Strengthening the capitalization
f. Increasing SME loans amounting to 37.82% of total loans

g. Memperluas jangkauan layanan
h. Meningkatkan layanan dan produk
i. Meningkatkan loyalitas pelanggan
j. Meningkatkan aliansi strategis
k. Meningkatkan kualitas pengelolaan *Governance*, *Risk Management*, dan *Compliance*
l. Meningkatkan kepedulian sosial dan lingkungan
m. Penguatan Organisasi dan Sumber Daya Manusia
n. Penguatan Teknoogi Informasi

Target Jangka Menengah Tahun 2018

PT. Bank Pembangunan Daerah Bali telah menyusun Arah Kebijakan Bank Tahun 2018 dengan langkah-langkah strategis sebagai berikut :

a. Menjaga rentabilitas Bank
b. Pengendalian *Non Performing Loan* (NPL) *Gross*
c. Mendorong penguatan permodalan
d. Meningkatkan pembiayaan kredit UMKM
e. Meningkatkan layanan dan produk
f. Meningkatkan loyalitas pelanggan
g. Meningkatkan aliansi strategis
h. Meningkatkan kualitas pengelolaan *Governance*, *Risk Management* dan *Compliance*
i. Penguatan Organisasi dan Sumber Daya Manusia
j. Penguatan Teknologi Informasi

g. Expanding services
h. Increasing products and services
i. Promoting customer loyalty
j. Promoting strategic alliance
k. Enhancing the quality of implementation of Good Governance, Risk Management, and Compliance
l. Encouraging social and environmental care
m. Strengthening organization and human resources
n. Strengthening information technology

Medium-Term Targets for 2018

PT. Bank Pembangunan Daerah Bali also set policies for 2018 with the following strategic initiatives:

a. Maintaining Bank's rentability
b. Controlling Non Performing Loan (NPL) Gross
c. Mendorong penguatan permodalan
d. Encouraging SME loans
e. Increasing products and services
f. Promoting customer loyalty
g. Promoting strategic alliance
h. Enhancing the quality of management of Good Governance, Risk Management and Compliance
i. Strengthening Organization and Human Resources
j. Enhancing Information Technology

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

KESIMPULAN HASIL *SELF ASSESSMENT* PELAKSANAAN TATA KELOLA

Adapun penilaian pelaksanaan tata kelola PT. Bank Pembangunan Daerah Bali untuk tahun 2018 secara komposit berada pada peringkat 2 (dua) atau predikat "Baik" dengan uraian sebagai :

Semester I (Januari 2018 – Juni 2018)

Berdasarkan hasil *Self Assessment* serta sesuai dengan surat Direksi Nomor B-0349/DIR/MRO/2018 tanggal 27 Juli 2018 tentang Penyampaian Laporan Tingkat Kesehatan Bank ke OJK, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai 2 (baik)

SUMMARY OF IMPLEMENTATION OF SELF ASSESSMENT ON GOD GOVERNANCE

The implementation of good governance of PT. Bank Pembangunan Daerah Bali for the year of 2018 achieved composite rating of 2 (two) or "Good" predicate as detailed out as follows:

1st Half (January – June 2018)

Results of assessment on the GCG implementation in PT. Bank Pembangunan Daerah Bali based on the Board of Directors Number B-0349/DIR/MRO/2018 dated 27 July 2018 about the Submission of Report on Bank's Health to FSA, said that GCG implementation was rated 2 (two).

HASIL PENILAIAN SENDIRI SEMESTER 1 TAHUN 2018

Self-Assessment Result 1st Semester 2018

HASIL PENILAIAN SENDIRI PELAKSANAAN TATA KELOLA *Result of Self-Assessment on The Implementation of Good Corporate Governance*		
	PERINGKAT *Ranked*	DEFINISI PERINGKAT *Rank Definition*
Individual *Individual*	2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. *Reflecting the Bank's management has implemented good governance in general. This is reflected in the adequate fulfilment of governance principles. Related to the weaknesses in the implementation of governance principles, the weaknesses in general are less significant and can be resolved through normal actions by the Bank's management.*
Konsolidasi *Consolidation*	-	-

Berdasarkan hasil Penilaian (OJK) serta sesuai dengan surat OJK Nomor SR-63/KR.08/2018 tanggal 6 September 2018 tentang Tingkat Kesehatan Bank Saudara Posisi 30 Juni 2018, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai 3 (cukup baik)

Based on the FSA Assessment and the FSA Letter Number SR-63/KR.08/2018 dated 6 September 2018 about the Bank's health as of June 2018, the implementation of Bank's good governance was rated 3 (fairly good).

HASIL PENILAIAN (OJK) SEMESTER 1 TAHUN 2018

Results of FSA Assessment in 1st Half of 2018

HASIL PENILAIAN SENDIRI PELAKSANAAN TATA KELOLA *Result of Self-Assessment on The Implementation of Good Corporate Governance*		
	PERINGKAT *Ranked*	DEFINISI PERINGKAT *Rank Definition*
Individual *Individual*	3	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum cukup baik. Hal ini tercermin dari pemenuhan yang cukup memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut cukup signifikan dan memerlukan perhatian yang cukup dari manajemen Bank. *Representing Bank Management's relatively good ability to implement the good corporate governance, the implementation of good governance principles are adequate. If there is weakness in the good governance implementation, the weakness is generally significant and requires the adequate attention from the Bank Management.*
Konsolidasi *Consolidation*	-	-

Semester II (Juli 2018 – Desember 2018)

Berdasarkan hasil *Self Assessment* serta sesuai dengan surat Direksi Nomor B-0031/DIR/MRO/2019 tanggal 30 Januari 2019 tentang Penyampaian Laporan Tingkat Keshatan Bank ke OJK, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai 2 (baik)

2nd Half (July – December 2018)

Results of assessment on the GCG implementation in PT. Bank Pembangunan Daerah Bali based on the Board of Directors Number B-0031/DIR/MRO/2018 dated 30 January 2019 about the Submission of Report on Bank's Health to FSA, said that GCG implementation was rated 2 (two).

HASIL PENILAIAN SENDIRI SEMESTER 2 TAHUN 2018

Self-Assessment Result in 2nd Semester 2018

HASIL PENILAIAN SENDIRI PELAKSANAAN TATA KELOLA *Result of Self-Assessment on The Implementation of Good Corporate Governance*		
	PERINGKAT *Ranked*	DEFINISI PERINGKAT *Rank Definition*
Individual *Individual*	2	Mencerminkan Manajemen Bank telah melakukan penerapan tata kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola. Dalam hal terdapat kelemahan penerapan prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. *Reflecting the Bank's management has implemented good governance in general. This is reflected in the adequate fulfilment of governance principles. Related to the weaknesses in the implementation of governance principles, the weaknesses in general are less significant and can be resolved through normal actions by the Bank's management.*
Konsolidasi *Consolidation*	-	-

Berdasarkan analisis terhadap seluruh kriteria/indikator penilaian tersebut diatas maka dapat disimpulkan bahwa:

1. Dilihat dari *governance structure*, telah dipenuhinya prinsip-prinsip dalam Tata Kelola oleh Direksi antara lain seluruh Direksi berdomisili di Bali, memiliki tata tertib kerja Direksi, tidak memiliki rangkap jabatan, baik bersama-sama maupun sendiri-sendiri tidak memiliki saham di perusahaan lain, tidak menunjuk penasehat perorangan dan/atau jasa professional sebagai konsultan, serta telah menetapkan arah perencanaan dan pengembangan SDM yang jelas dan terarah sesuai *Blueprint* SDM. Namun jumlah direksi masih belum lengkap sesuai dengan susunan organisasi atau kebutuhan operasional Bank, dimana sesuai Akta No. 36 Tahun 2018 tanggal 22 Juni 2018 telah menetapkan 3 (tiga) Direksi I Nyoman Sudharma, S.H., M.H. selaku Direktur Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom, M.M. selaku Direktur Operasional serta Drs. I Wayan Sutela Negara, MM. selaku Direktur Kepatuhan. Selanjutnya untuk mengisi jabatan Direktur Utama dan Direktur Kredit ditunjuk I Nyoman Sudharma, S.H., M.H. sebagai Pelaksana Tugas Direktur Utama dan Ida Bagus Gede Setia Yasa, S.Kom, M.M., sebagai Pelaksana Tugas Direktur Kredit berdasarkan Keputusan

Based on analysis against the whole assessment criteria/indicators, then it can be summarised as follows:

1 In term of governance structure, Board of Directors already met the good governance principles, including that Board of Directors domiciled in Bali, has code of conduct Board of Directors, did not occupy dual positions, collectively and individually have shares in other companies, do not appoint individual consultant and or professional consultant, as well as determine the planning and development directions for human resources as the HR Blueprint. Yet the number of Board of Directors was still incomplete according the structure of the organization or operational needs of the Bank, as required in Act No. 36 of 2018 dated 22 June 2018 has determined 3 (three) members of Board of Directors: I Nyoman Sudharma, SH, MH. as Non Loan Business Director, Ida Bagus Gede Setia Yasa, S.Kom, MM. as Operational Director and Drs. I Wayan Sutela Negara, MM. as Compliance Director. Then to fill the positions of President Director and and Loan Director, the bank appointed I Nyoman Sudharma, SH, MH. As Acting President Director and Ida Bagus Gede Setia Yasa, S.Kom, MM. as Acting Loan Director pursuant to Board of Commissioners' Decree No. 001/KEP/DK/BPD/2018 about the Appointment of Acting President Director and Loan

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Dewan Komisaris No. 001/KEP/DK/BPD/2018 tentang Penunjukkan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT. Bank Pembangunan Daerah Bali. Pada Dewan Komisaris integritas dan kompetensi anggota Dewan Komisaris telah sesuai dibandingkan dengan ukuran dan kompleksitas usaha Bank serta mampu bertindak dan mengambil keputusan secara independen. Disamping juga kompetensi anggota komite-komite pada Dewan Komisaris sudah memadai sesuai dengan ukuran dan kompleksitas usaha Bank.

Director of PT. Bank Pembangunan Daerah Bali. Board of Commissioners also has showed integrity and competence as requirement compared to the size and complexity if the Bank and act and make decision independently. Then competence of the members of Committees to Board of Commissioners was adequate with the size and complexity of the Bank.

Bank telah memiliki Divisi Kepatuhan yang bekerja tanpa pengaruh dari satuan kerja atau unit lain serta memiliki akses lain yang bertanggung jawab langsung kepada Direktur Kepatuhan, disamping juga telah memiliki pedoman mengenai penanganan benturan kepentingan. Bank juga telah memiliki Piagam Audit Intern (*Internal Audit Charter*), Kode Etik Profesi Auditor Intern, BPP & SOP Audit Berbasis Risiko, BPP & *SOP* Strategi *Anti Fraud* dan Program Kerja Audit Tahunan (PKAT) serta didukung oleh Struktur Tata Kelola dan SDM yang memadai. Namun pemeriksaan dalam bidang treasury dan bidang TI masih memerlukan waktu dalam meningkatkan kompetensi SDM untuk memahami dalam aktivitas operasional Bank dan ketentuan yang berlaku. Aspek penugasan audit kepada KAP dan Akuntan Publik telah sesuai baik dari segi kapasitas KAP, legalitas perjanjian kerja, ruang lingkup, standar professional Akuntan Publik, dan lain-lain yang tertuang dalam perjanjian kerja yang telah disepakati antara KAP dengan Bank BPD Bali.

Bank has Compliance Division which worked independently as well as had other access with direct report to Compliance Director, and guidance to handle conflict of interest. Bank also had Internal Audit Charter, Code of Conduct for Internal Auditor Profession, BBP & SOP of Risk Based Audit, BBP & SOP of Anti Fraud Strategies and Annual Audit Work Plan (PKAT) as well as Good Governance Structure and adequate human resources. Yet audit in treasury and IT sectors still required some improvements in HR competence to understand Bank's operation and applying regulations. Audit Assignment to PAF and Public Accountants was also in compliance with the PAF capacity, legality of work agreement, scope, professional standards of Public Accountants, and others that were accommodated in agreement signed by PAF and Bank BPD Bali.

Bank telah memiliki struktur organisasi, kebijakan, sistem, dan prosedur tertulis yang memadai dan telah di *review* sesuai peraturan perundang-undangan yang berlaku maupun kebutuhan bisnis saat ini. Akan tetapi masih ada Unit Operasional yang belum sepenuhnya memahami kebijakan, sistem, dan prosedur tertulis secara optimal.

Bank had adequate organizational standards, policy, system, and written procedures which were reviewed according the regulations and business needs. However, there were operational units that still failed to understand policy, system and written procedures well.

Bank telah memiliki pedoman dan standar prosedur yang cukup dalam penerapan transparansi publikasi keuangan dan non keuangan Bank, termasuk penyelesaian pengaduan konsumen Bank, dimana semua hal itu telah didukung oleh infrastruktur yang memadai yaitu website yang beralamat pada *www.bpdbali.co.id* serta majalah internal Bank "News Bank BPD Bali" yang terbit setiap triwulanan.

Bank had good guidance and procedure standards to implement the transparency in financial and non financial publications including settlement to customer complaints, as all have been supported by the adequate infrastructure, namely the website: www.bpdbali.co.id and internal magazine "News Bank BPD Bali" which was published on every quarter.

Bank telah memiliki *Corporate Plan*, *Business Plan*, dan Rencana Strategis Bank yang juga mendapat dukungan dari pemilik dengan adanya tambahan setoran modal sehingga mendukung bisnis Bank. Hal ini juga didukung adanya BPP Sistem Perencanaan, Anggaran, dan Kinerja, BPP Susunan Organisasi dan Uraian Tugas, *SOP* Standarisasi Kantor Cabang Pembantu & Kas, BPP Sistem Klasifikasi Kantor Cabang dan Kantor Cabang Pembantu dan *SOP* Sistem Penilaian Kinerja Satuan Kerja sehingga dapat mendukung operasional Bank.

Bank also had good Corporate Plan, Business Plan, and Strategic Plan and obtaind support from the owners through additional paid-in capital to support the Bank's business development. This was supported by Corporate Standards for Planning System, Budget and Performance, Corporate Standards for Organization and Job Description, SOP of Supporting Branch & Cash Office, Corporate Standards for Classification System of Branch and Supporting Branch and SOP of Performance Appraisal System for Working Units thus supporting the Bank's operations.

2. Dilihat dari *governance process*, Direksi tidak memberikan kuasa umum kepada pihak lain yang dapat mengakibatkan pengalihan tugas dan fungsi Direksi, telah melaksanakan tugas sesuai dengan prinsip-prinsip tata kelola yang baik, telah menetapkan Kebijakan Umum Direksi dan melaksanakan keputusan yang bersifat strategis, telah menindaklanjuti temuan dari tahun 2016 sampai dengan tahun 2018 sebesar 94,8%, telah memiliki dan menunjuk Komite Manajemen Risiko, Komite Kebijakan Perkreditan, *ALCO*, dan Komite Pengarah Teknologi Informasi dalam membantu Direksi dalam mengambil keputusan yang dilakukan Direksi secara musyawarah mufakat dan dapat diimplementasikan. Pelaksanaan tugas dan tanggung jawab oleh Dewan Komisaris telah sepenuhnya memenuhi prinsip-prinsip Tata Kelola yang berjalan secara efektif walaupun masih

2. *Then from the governance process view, the Board of Directors did not delegate authorities to other parties which can result in the assignment of functions and the Board of Directors has carried out duties in accordance with the principles of good governance, has established the General Board of Directors Policy and implemented strategic decisions, following up on findings from 2016 to 2018 of 94.8%, having and appointing a Risk Management Committee, Credit Policy Committee, ALCO, and Information Technology Steering Committee in assisting the Board of Directors in making decisions made The Board of Directors deliberately consents and could be implemented. The implementation of the duties and responsibilities of the Board of Commissioners has fully met the principles of Governance that were running effectively even though there are still weaknesses, but they were less significant and*

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

terdapat kelemahan, tetapi kurang signifikan dan dapat diatasi secara baik dengan tindakan normal. Aspek transparansi dan akuntabilitas dari anggota Dewan Komisaris baik dan tidak pernah melanggar ketentuan/peraturan yang berlaku. Pelaksanaan tugas-tugas komite pada Dewan Komisaris dalam membantu pelaksanaan tugas pengawasan Dewan Komisaris telah berjalan secara efektif, dimana rekomendasi komite cukup bermanfaat dan dapat dipergunakan sebagai bahan pertimbangan dalam pengambilan keputusan Dewan Komisaris.

can be addressed properly with normal actions. The aspects of transparency and accountability of members of the Board of Commissioners were good and have never violated the applicable provisions / regulations. The implementation of the committee's duties on the Board of Commissioners in assisting the implementation of the Board of Commissioners supervisory duties has been effective, where committee recommendations are quite useful and can be used as important information to consider by the Board of Commissioners in decision making process.

Bank telah melakukan audit keuangan tahunan oleh pihak independen dimana mekanisme pengajuan dan pemilihan Akuntan Publik dan Kantor Akuntan Publik (KAP) yang independen untuk audit tahunan bank, baik di bidang kinerja maupun di bidang keuangan telah dilakukan sesuai dengan ketentuan perundang-undangan yang berlaku. Bank secara maksimal juga telah melakukan proses Audit sesuai ketentuan intern dan Program Kerja Audit Tahunan yang dibuat.

The Bank has conducted an annual financial audit by an independent party where the mechanism for submitting and selecting an independent Public Accountant and Public Accountant Office (KAP) for bank annual audits, both in the field of performance and in the financial sector, has been carried out in accordance with the applicable legislation. The Bank has also maximally carried out the Audit process in accordance with internal regulations and the Annual Audit Work Program made.

Bank juga telah melakukan pemeringkatan melalui lembaga pemeringkat eksternal yaitu PT. Fitch Ratings Indonesia ("Fitch") dengan hasil Peringkat Nasional Jangka Panjang di *'A'(idn)* : *outlook* stabil untuk tahun 2018.

The bank has ben rated by an external rating agency, PT. Fitch Ratings Indonesia ("Fitch") with the results of the Long-Term National Rating at "A" (idn): a stable outlook for 2018.

Dewan Komisaris telah melakukan tugas dalam menyetujui kebijakan Manajemen Risiko sesuai RBB, mengevaluasi kebijakan Manajemen Risiko dan Strategi Manajemen Risiko melalui evaluasi Laporan Profil Risiko, mengevaluasi pertanggungjawaban Direksi serta memberikan arahan perbaikan atas pelaksanaan kebijakan Manajemen Risiko secara berkala melalui Rapat Evaluasi dan Evaluasi Laporan Keuangan. Sedangkan Direksi telah melakukan tugas menyusun kebijakan Manajemen Risiko melalui

The Board of Commissioners has carried out the task of approving the Risk Management policy in accordance with the RBB, evaluating the Risk Management policy and the Risk Management Strategy through evaluating the Risk Profile Report, evaluating the Board of Directors' responsibilities and providing periodic improvement on the implementation of Risk Management policies regularly through Report Evaluation and Evaluation Meetings Finance. While the Board of Directors has done the task of compiling a Risk Management policy through KUD and RBB,

KUD dan RBB, menetapkan prosedur identifikasi berupa aplikasi *Loss Event Database*, Profil Risiko Cabang, Tingkat Kesehatan Bank dan ICAAP, telah menyusun dan menetapkan mekanisme persetujuan transaksi termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan *SOP*, melakukan evaluasi pada RBB, Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank, menetapkan struktur organisasi dan uraian tugas, bertanggung jawab terhadap kebijakan, strategi, dan kerangka Manajemen Risiko melalui Komite Manajemen Risiko, melakukan perbaikan melalui tindak lanjut hasil temuan SKAI dan *Anti Fraud*. Direksi juga telah menetapkan program pelatihan dan mengalokasikan anggaran dan SDM serta menetapkan Divisi Manajemen Risiko dan SKAI yang independen.

establishing identification procedures in the form of Loss Event Database applications, Branch Risk Profiles, Bank Soundness and ICAAP, have compiled and established transaction approval mechanisms including those that exceed the limit and authority for each the position levels listed on the BPP and SOP, carry out evaluations on the RBB, Risk Profile Reports and Bank Soundness Reports, establish organizational structures and job descriptions, are responsible for the Risk Management policy, strategy and framework through the Risk Management Committee, make corrective actions continued findings of IAU and Anti-Fraud. The Board of Directors has also set up a training program and allocated budgets and human resources and has established an independent Risk Management and IAU Division.

Bank telah memiliki kebijakan dan sistem prosedur diantaranya BPP Manajemen Risiko, *SOP* Profil Risiko Kantor Cabang, SOP ICAAP (*Internal Capital Adequacy Assesment Process*), SOP Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (Risk Limit), SOP Key Risk Indicator (KRI), dan *Blueprint Manajemen* Risiko PT. Bank Pembangunan Daerah Bali Tahun 2018-2022 serta telah memiliki aplikasi Profil Risiko yang berfungsi memberikan gambaran profil risiko Satuan Kerja di Kantor Pusat Bank BPD Bali sehingga dapat melakukan indentifikasi dan mitigasi risiko secara lebih dini untuk menghindari kerugian.

The Bank has a policy and procedure system including BPP Risk Management, Branch Office Risk Profile SOP, ICAAP SOP (Internal Capital Adequacy Assessment Process), Risk Appetite SOP, Risk Tolerance and Risk Limit, SOP Key Risk Indicator (KRI), and Blueprint Risk Management PT. Bali Regional Development Bank Year 2018-2022 and has a Risk Profile application that serves to provide an overview of the risk profile of the Work Unit at Bank BPD Bali Headquarters so that it can carry out identification and mitigation of risks earlier to avoid losses.

Proses Bisnis Bank masih belum berjalan sesuai susunan organisasi dan uraian tugas, hal ini mengacu pada Akta No. 36 Tahun 2018 Tanggal 22 Juni 2018 PT. Bank Pembangunan Daerah Bali yang menetapkan adanya 3 (tiga) Direksi yaitu I Nyoman Sudharma, S.H., M.H. selaku Direktur Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom, M.M. selaku Direktur Operasional serta

The Bank's Business Process was still not running according to the organizational structure and job description, this refers to Deed No. 36 of 2018 Dated June 22, 2018 PT. Bali Regional Development Bank which stipulates that there are 3 (three) members of Board of Directors, namely I Nyoman Sudharma, SH, MH. as Director of Non Credit Business, Ida Bagus Gede Setia Yasa, S.Kom, MM. as Director of

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

Drs. I Wayan Sutela Negara, M.M. selaku Direktur Kepatuhan. Selanjutnya untuk mengisi jabatan Direktur Utama dan Direktur Kredit ditunjuk I Nyoman Sudharma, S.H., M.H. sebagai Pelaksana Tugas Direktur Utama dan Ida Bagus Gede Setia Yasa, S.Kom, M.M., sebagai Pelaksana Tugas Direktur Kredit berdasarkan Keputusan Dewan Komisaris No. 001/KEP/DK/BPD/2018 tentang Penunjukkan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT. Bank Pembangunan Daerah Bali. Sebelum menjalankan kebijakan, sistem dan prosedur tertulis Bank selalu melakukan sosialisasi dan dalam pelaksanaannya dilakukan pemantauan serta tetap memberikan bimbingan teknis dan evaluasi secara rutin, namun pelaksanaannya belum optimal sehingga masih ditemukan kelemahan-kelemahan oleh audit internal maupun eksternal.

Operations and Drs. I Wayan Sutela Negara, MM. as Director of Compliance. Then to fill the position of President Director and Credit Director appointed I Nyoman Sudharma, SH, MH. as Acting President Director and Ida Bagus Gede Setia Yasa, S.Kom, MM. as Acting Director of Credit based on Decree of Board of Commissioners No. 001 / KEP / DK / BPD / 2018 concerning Appointment of Acting Director and Director of Credit of PT. Bali Regional Development Bank. Before carrying out written policies, systems and procedures the Bank always conducts socialization and in its implementation is monitored and continues to provide routine technical and evaluation guidance, but its implementation is not optimal so weaknesses are still found by internal and external audits.

Bank telah menyusun laporan-laporan terkait publikasi keuangan dan non keuangan Bank sesuai dengan cakupan yang tertuang di dalam POJK tentang Transparansi dan Publikasi Laporan Bank. Penyampaian laporan tersebut telah dilaksanakan tepat waktu kepada Otoritas Jasa Keuangan (OJK) dan lembaga-lembaga lainnya, juga telah ditindaklanjutinya semua pengaduan konsumen dengan berdasarkan pada mekanisme operasional pengaduan Konsumen yang dilaporkan setiap triwulan.

The Bank has prepared reports relating to the Bank's financial and non-financial publications in accordance with the scope stated in POJK concerning Transparency and Publication of Bank Reports. The submission of the report has been carried out on time to the Financial Services Authority (OJK) and other institutions, and all consumer complaints have been followed up based on the Consumer complaints operational mechanism reported every quarter.

Bank telah menyusun RBB yang disetujui oleh Dewan Komisaris dan telah dikomunikasikan oleh Direksi kepada pemegang saham serta di seluruh jenjang organisasi.

The Bank has compiled an RBB approved by the Board of Commissioners and has been communicated by the Board of Directors to shareholders and at all levels of the organization.

Dalam penyusunan dan penyampaian RBB, Bank BPD Bali telah berpedoman pada ketentuan OJK tentang Rencana Bisnis Bank dengan tetap memperhatikan faktor eksternal dan internal yang dapat mempengaruhi kelangsungan usaha Bank; prinsip kehati-hatian; penerapan manajemen risiko; azas perbankan yang sehat; serta didukung oleh pemegang saham yang telah menunjukkan keseriusan dalam mengambil langkah-langkah dalam mendukung rencana strategis Bank, dengan melakukan penyetoran modal. Direksi dan Dewan Komisaris telah melaksanakan pengawasan terhadap pelaksanaan RBB tersebut melalui Laporan Realisasi RBB, Laporan Realisasi Kegiatan Edukasi di Bidang Perbankan, Laporan Perkembangan Pelaksanaan Program Transformasi serta Laporan *Monthly Review*.

In the preparation and delivery of the RBB, Bank BPD Bali has guided the OJK's provisions regarding the Bank's Business Plan while still paying attention to external and internal factors that can affect the Bank's business continuity; the principle of caution; implementation of risk management; sound banking principles; and supported by shareholders who have shown seriousness in taking steps to support the Bank's strategic plan, by depositing capital. The Board of Directors and Board of Commissioners have supervised the implementation of the RBB through the RBB Realization Report, the Realization of Banking Education Activity Reports, the Progress Report on the Transformation Program Implementation and the Monthly Review Report.

Pelaksanaan RBB telah dipantau secara triwulan, tetapi pencapaian kinerja untuk triwulan IV 2018 belum sesuai target, seperti : pencapaian kredit 92,91% dan pencapaian dana pihak ketiga 93,58%. Penerbitan/pelaksanaan produk dan/atau pelaksanaan aktivitas baru sampai dengan Semester II 2018, baru terealisasi Internet Banking Bisnis/Korporasi dan Bancassurance Model Bisnis Referensi. Sedangkan rencana perluasan dan/perubahan jaringan kantor sampai dengan Tahun 2018 baru terealisasi sebesar 47,76%.

The implementation of the RBB has been monitored on a quarterly basis, but the performance achievements for the fourth quarter of 2018 have not met the target, such as: credit achievement of 92.91% and achievement of third party funds 93.58%. Issuance / implementation of products and / or the implementation of new activities until the 2nd Half of 2018, the realization of the Internet Banking Business / Corporation and the Reference Business Model Bancassurance. In the meantime, the planned expansion and / or change of office networks up to 2018 has only been realized at 47.76%.

PELAKSANAAN TATA KELOLA

Good Corporate Governance Implementation

3. Dan dilihat dari *governance outcome*, bahwa Direksi (dalam hal ini Pelaksana Tugas Sementara Direksi) telah memberikan laporan pertanggungjawaban pelaksanaan tugas Tahun 2017 kepada Pemegang Saham pada Rapat Umum Pemegang Saham Tahunan tanggal 20 April 2018 serta Otoritas Jasa Keuangan, dan Pemegang Saham telah menerima pertanggungjawaban pelaksanaan tugas tersebut. Direksi juga telah mensosialisasikan arah kebijakan Bank melalui rapat kerja, dan hasil rapat Direksi telah dituangkan dalam risalah rapat sebagai dokumen perusahaan. Direksi juga telah menandatangani Pakta Integritas. Namun pencapaian kinerja untuk triwulan IV 2018 belum sesuai target dimana pencapaian kredit sebesar 92,91%, pencapaian dana pihak ketiga sebesar 93,58%. Sedangkan penerbitan/pelaksanaan produk dan/atau pelaksanaan aktivitas baru sampai dengan Semester II 2018, baru terealisasi Internet Banking Bisnis/Korporasi dan Bancassurance Model Bisnis Referensi. Dan, rencana perluasan dan/perubahan jaringan kantor sampai dengan Tahun 2018 terealisasi sebesar 47,76%.

3 In term of governance outcome, Board of Directors (or the Acting Board of Directors) had submitted the Accountability Report for the year of 2017 to Shareholders on Annual General Meeting of Shareholders on April 20, 2018 and was accepted by Financial Service Authority. Board of Directors also conducted socialization over the Bank's policy through working meetings and meeting results of Board of Directors were documented in minutes meetings. Board of Directors also signed for Integrity Pact. Yet the achievement in 4th quarter of 2018 was still below target with credit realization at 92.91%, third party fund realized at 93.58%. meanwhile the issuance of products and/or new activities through 2nd half of 2018, showed the bank could only launch Corporate Internet Banking and Reference Business Model Bancassurance products whereas the planned expansion and/or change of office networks in 2018 realized at 47.76%.

Rapat-rapat Dewan Komisaris dan komite-komite pada Dewan Komisaris telah terselenggara dan berjalan secara efektif dan efisien, terdokumentasi dengan baik, serta telah sesuai dengan pedoman dan tata tertib kerja.

Meetings of the Board of Commissioners and committees in the Board of Commissioners have been held and run effectively and efficiently, were well-documented, and were in accordance with the guidelines and policies.

Bank telah menyampaikan laporan pokok pelaksanaan tugas Direktur yang membawahkan Fungsi Kepatuhan, tidak terdapatnya benturan kepentingan, serta tidak terdapat intervensi pemilik/pihak terkait/pihak lainnya dalam kegiatan operasional Bank.

The Bank has submitted the principal report on the implementation of the duties Director in charge of the Compliance Function, showing that there was neither conflict of interest, nor intervention by the owner / related parties / other parties in the Bank's operational activities.

Bank telah melakukan audit di beberapa unit kerja dan telah dapat menyelesaikan tindak lanjut dari temuan termasuk mitigasi risiko yang mungkin terjadi. Hasil dari audit telah mencakup ruang lingkup sesuai dengan ketentuan yang berlaku dan telah menggambarkan permasalahan bank yang signifikan.

The bank has conducted audits in several work units and has been able to complete follow-up of findings including risk mitigation that might occur. The results of the audit have covered the scope in accordance with applicable regulations and have illustrated significant bank problems.

Profil Risiko Bank berada pada peringkat PK-2 *LowMod*, menunjukkan bahwa Komisaris dan Direksi telah melakukan pengawasan terhadap pelaksanaan kebijakan dan strategi manajemen risiko dan bank tidak melakukan aktivitas bisnis yang melampaui kemampuan permodalan. Namun masih lambatnya akselerasi Bank dalam merealisasikan Proses Bisnis Bank sesuai target dan komitmen yang telah dituangkan dalam RBB Tahun 2018 diakibatkan proses pemilihan dan pelengkapan Direksi sesuai susunan organisasi dan uraian tugas yang sebelumnya membutuhkan waktu cukup lama hingga akhir tahun 2018 masih dalam proses pemenuhan.

The Bank's Risk Profile is ranked PK-2 LowMod, indicating that the Board of Commissioners and Board of Directors have considerably overseen the implementation of risk management policies and strategies and the bank does not carry out business activities that exceed capital capabilities. However, the slow acceleration of the Bank in realizing the Bank's Business Process according to the target and the commitments outlined in the 2018 RBB due to the selection process and completeness of the Board of Directors according to the organizational structure and job descriptions that previously took a long time until the end of 2018 are still in the fulfillment process.

Bank sangat mendukung program Pemerintah dalam mengedepankan UMKM sebagai penggerak perekonomian daerah, dimana Bank BPD Bali telah menyalurkan kredit kepada UMKM sampai dengan periode 31 Desember 2018 sudah mencapai 37.01% dari total kredit. Hal ini jauh melampaui ketentuan yang menetapkan bahwa kredit kepada UMKM sejak tahun 2018 sudah harus mencapai rasio 20%. Satu prestasi telah diraih Bank BPD Bali tahun 2018 sebagai Bank Penyalur KUR terbaik Peringkat 2. Namun hal ini tidak didukung dengan pertumbuhan kredit dan kualitas kredit, dimana masih belum sesuai dengan target dalam Rencana Bisnis Bank.

The Bank strongly supports the Government's program in promoting MSMEs as the catalyst of the regional economy, where Bank BPD Bali has channeled loans to MSMEs until the period 31 December 2018 amounting to 37.01% of total loans. This far exceeded the requirement that credit to MSMEs since 2018 had to reach a ratio of 20%. One achievement has been achieved by Bank BPD Bali in 2018 as the Second best KUR channeling bank. However, this was not supported by credit growth and credit quality, which was still not in line with the targets in the Bank's Business Plan.

Bank telah menyampaikan Laporan Publikasi Bulanan, Triwulanan, Tahunan dan SBDK sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Transparansi dan Publikasi Laporan Bank, secara tepat waktu dan disampaikan kepada Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) dan lembaga-lembaga lainnya.

The Bank has submitted Monthly, Quarterly, Annual and Prime Lending Publications Reports in accordance with the Financial Services Authority Regulation on Transparency and Publication of Bank Reports, in a timely manner and submitted to the Financial Services Authority (OJK), Bank Indonesia (BI) and other institutions.

Bank BPD Bali menjadikan program kepedulian dan tanggungjawab sosial sebagai bagian yang tidak terpisahkan dari aktivitas Bank. Program-program *CSR* Bank BPD Bali dilakukan untuk menjaga hubungan baik dan menciptakan suasana harmonis yang berdampak positif bagi perkembangan usaha Bank.

Bank BPD Bali's social responsibility and care programs have been an integral part of the Bank's activities. CSR programs of Bank BPD Bali are aimed at maintaining good relations and creating harmony that will bring impacts to the Bank's business development.

Kepedulian dan Tanggung Jawab Sosial

Corporate Social Responsibility

KEPEDULIAN DAN TANGGUNG JAWAB SOSIAL

Corporate Social Responsibility

LATAR BELAKANG

PT. Bank Pembangunan Daerah Bali dalam menjalankan aktivitas bisnisnya selain berorientasi pada profit atau keuntungan untuk kelangsungan bisnis, juga tetap memperhatikan pembangunan lingkungan sosial ekonomi sebagai bentuk kepedulian dalam upaya meningkatkan kualitas kehidupan di sekitar wilayah operasionalnya. Upaya tersebut dilakukan melalui pelaksanaan Tanggung Jawab Sosial Perusahaan atau *Corporate Social Responsibility* (*CSR*).

PT. Bank Pembangunan Daerah Bali berkomitmen untuk dapat berperan serta dalam pembangunan sosial dan ekonomi berkelanjutan guna meningkatkan kualitas kehidupan dan lingkungan, yang bermanfaat baik bagi perusahaan, komunitas setempat, maupun masyarakat pada umumnya. Dengan mengembalikan sebagian keuntungan perusahaan kepada masyarakat melalui bantuan *CSR*, diharapkan masyarakat akan senantiasa memberikan dukungan bagi kelangsungan PT. Bank Pembangunan Daerah Bali.

Pada hakekatnya setiap orang, kelompok dan organisasi mempunyai tanggung jawab sosial (*social responsibility*) pada lingkungannya. Tanggung jawab sosial seseorang atau organisasi adalah etika dan kemampuan berbuat baik pada lingkungan sosial. Berbuat baik atau kebajikan merupakan bagian dari kehidupan sosial. Dari segi kecerdasan, berbuat kebajikan adalah salah satu unsur kecerdasan spiritual. Sementara dalam konteks perusahaan, tanggung jawab sosial itu disebut tanggung jawab sosial perusahaan (*Corporate Social Responsibility*).

Dalam menghadapi persaingan bisnis dan perubahan paradigma pembangunan, maka perusahaan harus memiliki strategi untuk keberlangsungan bisnisnya. Salah satu strategi tersebut dikonsep dalam bentuk tanggung jawab sosial perusahaan. *The Word Business Council for Sustainable Development* (WBCSD) dalam publikasinya mendefinisikan bahwa *Corporate Social Responsibility* merupakan komitmen dunia usaha untuk terus menerus bertindak secara etis, beroperasi secara legal dan berkontribusi untuk peningkatan ekonomi, bersamaan dengan peningkatan kualitas hidup dari karyawan dan keluarganya sekaligus juga peningkatan kualitas komunitas lokal dan masyarakat secara lebih luas.

BACKGROUND

To ensure the business continuity, PT Bank Pembangunan Daerah Bali does not only put profit as first priority but also the development of socio-economic environment to show its care for the improvement of the quality of life to the surrounding business locations. The effort is one of which realized through the implementation of Corporate Social Responsibility activities.

PT. Bank Pembangunan Daerah Bali is commited to pay active role in the sustainable socio-economic development to improve the quality of living and environment that will benefit the company itself, local community, and the people in general. By bringing back some of the profit to the people through CSR aids, the Bank expects to gain continuous support from the people in the interest of the business sustainability of the PT. Bank Pembangunan Daerah Bali.

Every person, group and organizational basically has social responsibility to the surrounding environment. Social responsibility of an individual or organization represents ethical behaviour and capability to deliver good deed to the social environment. Doing a good deed is part of social life. From intelligence perception, doing a good deed forms part of spiritual intelligence. Meanwhile, in the context of a company, social responsibility is realized in the form of Corporate Social Responsibility.

To be able to address business competition and change of development paradigm, the company is required to have certain strategies to maintain business continuity. One of the strategies is designed in the form of corporate social responsibilities. The Word Business Council for Sustainable Development (WBCSD) in one publication defines Corporate Social Responsibility as a commitment of a company to continue acting in ethical manner, conducting legal operation, and contributing to the economic development, in line with the improvement of state of welfare of the employees and their families as well as the improvement of quality of local community and the society.

ANGGARAN PROGRAM TAHUN 2018

Program *CSR* telah dicanangkan dalam Rencana Bisnis Bank setiap tahunnya. Untuk tahun 2017, Program *CSR* dituangkan dalam Keputusan Direksi Nomor 0062/KEP/DIR/RENSTRA/2017 tanggal 02 Februari 2017 tentang Rencana Bisnis Bank PT. Bank Pembangunan Daerah Bali Tahun 2017 – 2019 dengan tetap memperhatikan asas kepatutan dan kewajaran yang merupakan salah satu bentuk implementasi dari konsep tata kelola perusahaan yang baik.

Program *CSR* tahun 2018 telah dianggarkan sebesar Rp 8.000.000.000,00 (delapan miliar rupiah) yang terdiri dari 8 (delapan) bidang sebagaimana disampaikan pada tabel berikut:

BUDGET OF 2018

We include the CSR Program in Bank Business Plan every year. In 2017, CSR Program was stated in the Board of Directors' Decree Number 0062/KEP/DIR/RENSTRA/2017 dated 02 February 2017 about Bank Business Plan of PT. Bank Pembangunan Daerah Bali for the period of 2017 – 2019, which was determined with respect to the fairness and eligibility aspects of the implementation of good corporate governance. For 2018.

CSR Programs received an allocation of Rp8,000,000,000.00 (eight billion rupiah) to cover 8 (eight) programs, they were:

ANGGARAN PROGAM CSR TAHUN 2018
2018 CSR Budget

NO	PROGRAM ANGGARAN *Program Budget*	ANGGARAN (RP.) *Budget*	PROSENTASE (%) *Percentage*
1.	**Pendidikan** *Education*	200.000.000	2,50
2.	**Kesehatan** *Health*	960.000.000	12,00
3.	**Seni & Budaya** *Art & Culture*	600.000.000	7,50
4.	**Olahraga** *Sport*	195.000.000	2,44
5.	**Sosial Lainnya** *Other Social Activities*	4.245.000.000	53,06
6.	**Bantuan Sarana & Prasarana Pelestarian Alam, Lingkungan, dan Kebersihan** *Infrastructure and Facility Aids for Natural Preservation, Sanitation, and Enviromental Care*	445.000.000	5,56
7.	**Bantuan Sarana & Prasarana selain yang tercakup dalam Program Pendidikan, Kesehatan, Seni dan Budaya, Olahraga, Sosial Lainnya dan Pelestarian Alam, Lingkungan, dan Kebersihan** *Infrastructure and Facility Aids Other than Those Included in Educational Program, Health, Art and Culture, other Social and Natural Preservation, Sanitation and Environmental Care*	1.280.000.000	16,00
8.	**Kemitraan** *Partnership*	75.000.000	0,94
	TOTAL *Total*	**8.000.000.000**	**100**

KEPEDULIAN DAN TANGGUNG JAWAB SOSIAL

Corporate Social Responsibility

REALIASASI PROGRAM TAHUN 2018

Adapun realisasi pogram CSR tahun 2018 dapat diklasifikasikan berdasarkan masing-masing program serta realisasi berdasarkan wilayah bantuan CSR dengan rincian sebagai berikut:

Berdasarkan Program

Adapun Realisasi anggaran Program CSR Tahun 2018 sebesar Rp 7.069.462.500 (tujuh miliar enam puluh sembilan juta empat ratus enam puluh dua ribu lima ratus rupiah) dengan rincian sebagai berikut:

PROGRAM REALIZATION IN 2018

Realized CSR programs in 2018 could be classified based on each program and regions of distributed CSR aids, with details as follows:

Based on Programs

Budget of CSR programs in 2018 was realized at Rp 7,069,462,500.00 (seven billion sixty nine million four hundred sixty two thousand five hundred rupiah) with the details as follows:

REALISASI ANGGARAN PROGAM CSR TAHUN 2018

Realization of CSR Program's Budget in 2018

NO	PROGRAM ANGGARAN *Program Budget*	RAB (RP.) *Budget*	(%)	REALISASI *Realization*	(%)
1.	Pendidikan *Education*	200.000.000	2,50	198.873.400	99,44
2.	Kesehatan *Health*	960.000.000	12,00	875.247.500	91,17
3.	Seni & Budaya *Art & Culture*	600.000.000	7,50	585.000.000	97,50
4.	Olahraga *Sport*	195.000.000	2,44	193.625.000	99,29
5.	Sosial Lainnya *Other Social Activities*	4.245.000.000	53,06	3.541.559.500	83,43
6.	Bantuan Sarana & Prasarana Pelestarian Alam, Lingkungan, dan Kebersihan *Infrastructure and Facility Aids for Natural Preservation, Sanitation, and Enviromental Care*	445.000.000	5,56	442.556.400	99,45
7.	Bantuan Sarana & Prasarana selain yang tercakup dalam Program Pendidikan, Kesehatan, Seni dan Budaya, Olahraga, Sosial Lainnya dan Pelestarian Alam, Lingkungan, dan Kebersihan *Infrastructure and Facility Aids Other than Those Included in Educational Program, Health, Art and Culture, other Social and Natural Preservation, Sanitation and Environmental Care*	1.280.000.000	16,00	1.186.344.500	92,68
8.	Kemitraan *Partnership*	75.000.000	0,94	46.256.200	61,67
TOTAL *Total*		8.000.000.000	100	7.069.462.500	88,37

Bidang Sosial Lainnya memiliki persentase tertinggi dikarenakan adanya Program Bedah Rumah Untuk Rumah Tangga Miskin. Program Bedah Rumah Untuk Rumah Tangga Miskin merupakan salah satu program yang mendukung program Pemerintah Provinsi Bali dan Pemerintah Kabupaten/Kota yang bertujuan untuk mengurangi angka kemiskinan yang ada di Provinsi Bali. Realisasi program Bantuan Bedah Rumah untuk Rumah Tangga Miskin tahun 2018 dapat dijelaskan pada tabel berikut :

Other social activities had the highest percentage due to the implementation of Bedah Rumah Untuk Rumah Tangga Miskin Program. Bedah Rumah Untuk Rumah Tangga Miskin Program is one of programs that is designed to to support programs of the Bali Province Government and City/Regent Administrations aimed at reducing the poverty rate in Bali Province. The realization of Bantuan Bedah Rumah untuk Rumah Tangga Miskin in 2018 is explained as follows:

REALISASI PROGRAM BEDAH RUMAH TAHUN 2018
Realization of of Home Renovation Program 2018

NO	KABUPATEN *Regencies*	JUMLAH BANTUAN RUMAH *Total Home Renovation Aids*	BESAR NILAI BANTUAN *Amount of Aids*
1.	**Kab. Badung** *Badung Regency Administration*	9	490.991.000
2.	**Kab. Karangasem** *Karangasem Regency Administration*	3	90.000.000
3.	**Kab. Buleleng** *Buleleng Regency Administration*	23	690.000.000
4.	**Kab. Tabanan** *Tabanan Regency Administration*	2	60.000.000
5.	**Kab. Gianyar** *Gianyar Regency Administration*	8	240.000.000
6.	**Kab. Jembrana*** *Jembrana Regency Administration*	16	400.000.000
7.	**Kab. Klungkung** *Klungkung Regency Administration*	14	420.000.000
8.	**Kab. Bangli** *Bangli Regency Administration*	20	600.000.000
9.	**Kota Denpasar** *Denpasar City*	2	45.000.000
TOTAL *Total*		**97**	**3.035.991.000**

KEPEDULIAN DAN TANGGUNG JAWAB SOSIAL

Corporate Social Responsibility

Bantuan Bedah Rumah untuk Rumah Tangga Miskin dilaksanakan di seluruh Kabupaten/Kota Se-Provinsi Bali dengan penyebaran secara merata sesuai dengan penyebaran KK Miskin yang tersebar di seluruh Provinsi Bali (Sumber Data Dinas Sosial Provinsi Bali dan Dinas Sosial Kabupaten/Kota Se Provinsi Bali). Tiga wilayah penyaluran Bantuan Bedah Rumah tertinggi berada di wilayah Kabupaten Buleleng (23 unit), Bangli (20 unit), dan Kabupaten Jembrana (16 unit) dikarenakan 3 (tiga) wilayah tersebut merupakan wilayah persentase KK Miskin yang tergolong tinggi di Provinsi Bali.

Bedah Rumah untuk Rumah Tangga Miskin Program was held across Regencies/Cities across Bali Province and fairly distributed according to the spread locations of the poor families in Bali (Data Source: Social Service Office of Bali Province and Social Service Office of Regencies/Cities in Bali Province). Three regions where the distribution of Bedah Rumah aids was concentrated on Buleleng Regency (23 units), Bangli Regency (20 units), and Jembrana Regency (16 units) as in the 3 (three) regions, the percentage of poor families reached the highest compared to any other places in Bali Province.

Program Kemitraan menjadi program dengan penyaluran yang paling terendah dengan persentase sebesar 0,94% dibandingkan dengan Program CSR dengan bidang lainnya. Hal ini dikarenakan jumlah permohonan yang masuk dan kriteria yang cukup sulit untuk menentukan kelayakan penerima bantuan menjadi hambatan yang utama dalam menyalurkan program kemitraan. Kriteria yang diberikan ditujukan untuk mengurangi resiko yang muncul dari pemberian bantuan.

The aid distribution for Partnership Program was the lowest with 0.94% compared to aids distributed to other CSR program activities. The high applications and the difficult criteria to determine the eligibility of the donation recipients became the main obstacle in distributing the partnership aids. Certain criteria was merely applied to minimize risks of the aid distribution.

Berdasarkan Wilayah

Realisasi program CSR berdasarkan wilayah dapat dijelaskan sebagai berikut:

Provinsi Bali

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 di wilayah kerja Pemerintah Provinsi Bali yang mewilayahi seluruh Bali adalah sebesar Rp 1.060.586.000,00 (satu miliar enam puluh juta lima ratus delapan puluh enam ribu rupiah).

Kota Denpasar

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 di wilayah kerja Pemerintah Kota Denpasar adalah sebesar Rp. 212.449.500,00 (dua ratus dua belas juta empat ratus empat puluh sembilan ribu lima ratus rupiah).

Based on Regions

Realization of CSR programs based on regions is explained as follows:

Bali Province

Distribution of CSR Programs of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Bali Province Government that covers the whole Bali Island was realized amounting to Rp1,060,586,000.00 (one billion sixty million five hundred eighty six thousand rupiah).

Denpasar City

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the scope of working areas of Denpasar City Government was realized amounting to Rp212,449,500.00 (two hundred twelve million four hundred forty nine thousand five hundred rupiah).

KEPEDULIAN DAN TANGGUNG JAWAB SOSIAL

Corporate Social Responsibility

Kabupaten Badung

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Badung adalah sebesar Rp. 605.948.400,00 (enam ratus lima juta sembilan ratus empat puluh delapan ribu empat ratus rupiah).

Kabupaten Karangasem

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Karangasem adalah sebesar Rp. 1.007.367.000,00 (satu miliar tujuh juta tiga ratus enam puluh tujuh ribu rupiah).

Kabupaten Buleleng

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Buleleng adalah sebesar Rp 833.182.000 (delapan ratus tiga puluh tiga juta seratus delapan puluh dua ribu rupiah)

Kabupaten Tabanan

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Tabanan adalah sebesar Rp. 817.448.000,00 (delapan ratus tujuh belas juta empat ratus empat puluh delapan ribu rupiah).

Badung Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Badung Regency was realized amounting to Rp605,948,400.00 (six hundred five million nine hundred forty eight thousand rupiah).

Karangasem Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Karangasem Regency was realized amounting to Rp. 1,007,367,000.00 (one billion seven million three hundred sixty seven thousand rupiah).

Buleleng Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Buleleng Regency was realized amounting to Rp833.182.000.00 (eight hundred thirty three million one hundred and eighty two thousand rupiah).

Tabanan Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Tabanan Regency was realized amounting to Rp817,448,000.00 (eight hundred seventeen million four hundred forty eight thousand rupiah).

Kabupaten Gianyar

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Gianyar adalah sebesar Rp. 640.000.000,00 (enam ratus empat puluh juta rupiah).

Gianyar Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Gianyar Regency was realized amounting to Rp640,000,000.00 (six hundred forty million rupiah).

Kabupaten Jembrana

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Jembrana adalah sebesar Rp. 533.024.000,00 (lima ratus tiga puluh tiga juta dua puluh empat ribu rupiah).

Jembrana Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Jembrana Regency was realized amounting to Rp533,024,000.00 (five hundred thirty three million twenty four thousand rupiah).

Kabupaten Klungkung

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Klungkung adalah sebesar Rp. 585.500.000,00 (lima ratus delapan puluh lima juta lima ratus ribu rupiah).

Klungkung Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Klungkung Regency was realized amounting to Rp585,500,000.00 (five hundred eighty five million five hundred thousand rupiah).

KEPEDULIAN DAN TANGGUNG JAWAB SOSIAL

Corporate Social Responsibility

Kabupaten Bangli

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kabupaten Bangli adalah sebesar Rp 698.957.600 (enam ratus sembilan puluh delapan juta sembilan ratus lima puluh tujuh ribu enam ratus rupiah).

Bangli Regency

Distribution of CSR Program of PT. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Bangli Regency was realized amounting to Rp. 698.957.600.00 (six hundred ninety eight million nine hundred fifty seven thousand and six hundred rupiah).

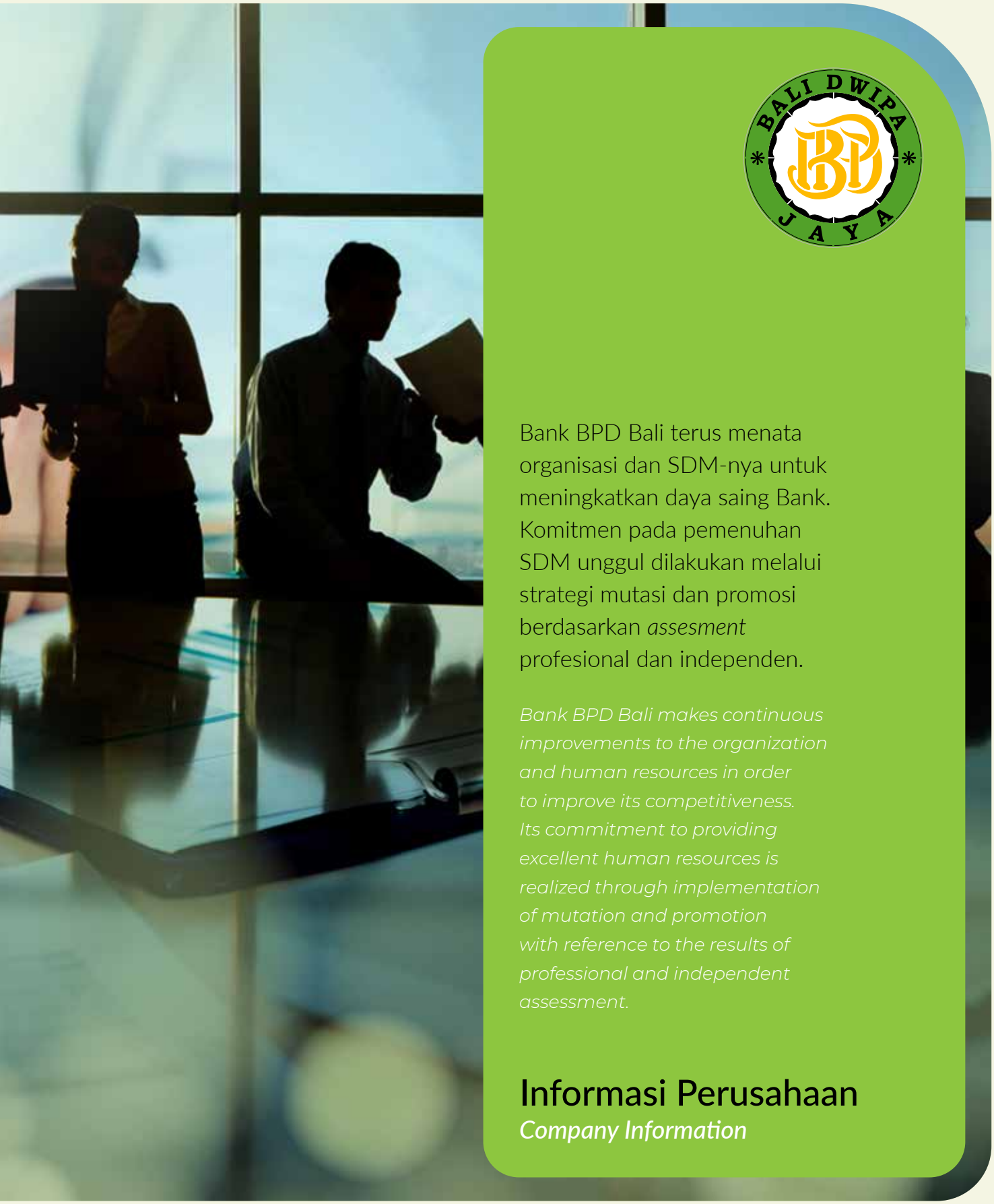
Kota Mataram

Penyaluran Program CSR PT. Bank Pembangunan Daerah Bali tahun 2018 untuk wilayah Kota Mataram adalah sebesar Rp. 75.000.000,00 (tujuh puluh lima juta rupiah).

Mataram City

Distribution of CSR Program of PT.. Bank Pembangunan Daerah Bali in 2018 within the administered areas of Government of Mataram City was realized amounting to Rp.75,000,000,00 (seventy five million rupiah).

BANK BPD BALI
Bersama Anda Membangun Bali
BANTUAN CSR
2000 PCS
TAS RAMAH LINGKUNGAN



Bank BPD Bali terus menata organisasi dan SDM-nya untuk meningkatkan daya saing Bank. Komitmen pada pemenuhan SDM unggul dilakukan melalui strategi mutasi dan promosi berdasarkan *assesment* profesional dan independen.

Bank BPD Bali makes continuous improvements to the organization and human resources in order to improve its competitiveness. Its commitment to providing excellent human resources is realized through implementation of mutation and promotion with reference to the results of professional and independent assessment.

Informasi Perusahaan

Company Information

PROFIL DEWAN KOMISARIS *Profile of Board of Commissioners*

Dewan Komisaris *Board of Commissioners*
Periode 1 Januari 2018 - 21 Juni 2018 *January 1, 2018 - June 21, 2018 Period*

DR. I KETUT SUKAWATI LANANG PUTRA PERBAWA, S.H., M.HUM.
Komisaris Independen
Independent Commissioner

WISNU BAWA TEMAJA, S.H., M.H.
Komisaris Non Independen
Non Independent Commissioner

Dewan Komisaris *Board of Commissioners*
Periode 22 Juni 2018 - 31 Desember 2018 *June 22, 2018 - December 31, 2018 Period*

1. **DRS. I KETUT NURCAHYA, M.M.**
   Komisaris Utama Independen
   Independent President Commissioner

2. **DR. I KETUT SUKAWATI LANANG PUTRA PERBAWA, S.H., M.HUM.**
   Komisaris Independen
   Independent Commissioner

3. **I GDE SUDIBIA, S.H.**
   Komisaris Non Independen
   Non Independent Commissioner

4. **WISNU BAWA TEMAJA, S.H., M.H.**
   Komisaris Non Independen
   Non Independent Commissioner

PROFIL DEWAN KOMISARIS *Profile of Board of Commissioners*

DRS. I KETUT NURCAHYA, M.M.
Komisaris Utama Independen
Independent President Commissioner

Lahir di Denpasar tanggal 10 Desember 1952. Menyelesaikan pendidikan Pasca Sarjana di Universitas Udayana Denpasar tahun 2003. Meniti karir sebagai karyawan di perusahaan NV. GIEB Denpasar. Beliau adalah dosen Fakultas Ekonomi dan Bisnis Universitas Udayana Denpasar, Konsultan PUK-PHBK di Bank Indonesia Denpasar dengan posisi terakhir sebagai *Team leader GTZ-ProFI* Bank Indonesia Denpasar. Menjabat sebagai Komisaris Utama Independen PT Bank Pembangunan Daerah Bali sejak tanggal 5 Mei 2011 sampai saat ini. Ditugaskan sebagai PLTS Direksi sejak 24 November 2017 sampai saat ini.

Born in Denpasar on December 10, 1952. Earning a Post- Graduate degree from Udayana University in Denpasar in 2003. He built his professional career as an employee of NV. GIEB Denpasar. The lecturer at Faculty of Economics and Bussinnes at Udayana University, Denpasar, PUKPHBK Consultant at Bank Indonesia Denpasar Office with the latest position as Team Leader of GTZ-ProFI of Bank Indonesia Denpasar Office. Holding the position of Independent President Commissioner of PT Bank Pembangunan Daerah Bali as of May 5, 2011 until now. Has been appointed as Acting of Director since November 24, 2017 until now.

DR. I KETUT SUKAWATI LANANG PUTRA PERBAWA, S.H., M.HUM.
Komisaris Independen
Independent Commissioner

Lahir di Singaraja tanggal 11 Juli 1974. Menyelesaikan pendidikan Program Doktor di Universitas Brawijaya, Malang pada tahun 2013. Meniti karir sebagai *Legal Drafting* di Departemen Hukum dan Hak Asasi Manusia (HAM) pada tahun 1997 s.d. 2002. Aktif sebagai pendiri dan pembina beberapa Lembaga Swadaya Masyarakat (LSM), dan Yayasan. Ketua Komisi Pemilihan Umum (KPU) Propinsi Bali periode 2008 s.d. 2013 ini, juga aktif mengajar diberbagai Perguruan Tinggi di Bali. Dewan Pembina di Media Nasional *Buser Kriminal* serta media *Restorasinews* ini ditugaskan sebagai Komisaris Independen PT Bank Pembangunan Daerah Bali sejak tanggal 20 Agustus 2014 sampai saat ini.

Born in Singaraja on July 11, 1974. Earning a Doctoral Degree from Brawijaya University Malang in 2013. He started his career as a Legal Drafting at Department of Justice and Human Rights for the period of 1997 to 2002. He has been active as the founder and advisor to some Mass Organizations and as Head of Foundation. Head of Election Commission of Bali Province for the period of 2008 to 2013, has also been active as lecturer at some universities in Bali. The member of Advisor Board at National Media Buser Kriminal and Restorasinews has been serving as Independent Commissioner of PT Bank Pembangunan Daerah Bali as of August 20, 2014 until now.

I GDE SUDIBIA, S.H.
Komisaris Non Independen
Non Independent Commissioner

Lahir di Buleleng tanggal 17 April 1953. Menyelesaikan pendidikan tinggi di Universitas Marhaen Denpasar pada tahun 1984. Meniti karir sebagai Pegawai Negeri Sipil pada Dinas Pendapatan Daerah Provinsi Bali sejak tahun 1975-1999. Bertugas di Badan Koordinasi Penanaman Modal Daerah Provinsi Bali dari tahun 1999 - 2001, dan Badan Pengawasan Daerah dari tahun 2001 - 2005. Jabatan terakhir adalah Kepala Biro Hukum dan HAM Sekretariat Daerah Provinsi Bali, dan Kelompok Ahli Bidang Hukum Pemerintah Provinsi Bali dari tahun 2010 sampai sekarang. Menjabat sebagai Komisaris Non Independen PT Bank Pembangunan Daerah Bali sejak tanggal 5 Mei 2011 sampai saat ini. Ditugaskan sebagai PLTS Direksi sejak 24 November 2017 sampai saat ini.

Born in Buleleng on April 17, 1953. Earning a degree from Marhaen University in Denpasar in 1984. He built his career as a Civil Servant at the Revenue Office of Bali Province since 1975-1999. He joined Bali Investment Coordinating Board in 1999-2001, and Regional Supervisory Board in 2001-2005. His latest position was Head of Justice and Human Rights Bureau of Bali Secretariat Office and Expert Group in Bali Government Laws from 2010 until now. He has been Non Independent Commissioner of PT Bank Pembangunan Daerah Bali since May 5, 2011 until now. Has been appointed as Acting of Director since November 24, 2017 until now.

WISNU BAWA TEMAJA, S.H., M.H.
Komisaris Non Independen
Non Independent Commissioner

Lahir di Denpasar tanggal 11 April 1956. Menyelesaikan pendidikan Pasca Sarjana di Universitas Udayana Denpasar pada tahun 2004. Mengawali karir sebagai Pegawai Negeri Sipil (PNS) di Pemerintah Kabupaten (Pemkab) Karangasem tahun 1982. Sepanjang tahun 1982 s.d. 1988, beliau ditugaskan sebagai Kepala Bagian (Kabag) Humas & Protokol dan Kabag Kesra. Pada tahun 1988 ditugaskan di Pemerintah daerah (Pemda) Propinsi Bali sampai tahun 1993 dengan penugasan sebagai Kabag Pengembangan Karier pada Biro Personalia, Kabag Pemuda dan Olahraga Biro Mental dan Spiritual. Pada tahun 1993 s.d. 2014, beliau bertugas di Pemkab Badung dan menduduki berbagai jabatan penting di antaranya: Kepala Dinas (Kadis) PMD, Kadis DKP, Kepala Badan Kesbang & Limas, Kadis Tenaga Kerja, Asisten I Bidang Tata Pemerintahan, dan Inspektur Inspektorat Kabupaten Badung. Bertugas sebagai Komisaris Non Independen PT Bank Pembangunan Daerah Bali sejak tanggal 20 Agustus 2014 sampai saat ini.

Born in Denpasar, April 11, 1956. Completing a Post- Graduate degree at Udayana University of Denpasar in 2004. He built a career as Civil Servant at the Office of Karangasem Regency Administration in 1982. For the period of 1982 to 1988, he was assigned as Head of Public Relations & Protocol Division and Head of Public Welfare Division. In 1988, he served Bali Province Government as Head of Career Development Division at Personnel Bureau in 1993, Head of Youth and Sport at Mental and Spiritual Bureau. For the period of 1993 to 2014, he was assigned at Badung Regency Administration and sat on several strategic positions, i.e.: Head of PMD Office, Head of DKP Office, Head of Kesbang & Limas Unit, Head of Labor Office, First Assistant of Administration Governance, and Inspector at Inspectorate of Badung Regency. He has been serving as Non Independent Commissioner of PT Bank Pembangunan Daerah Bali since August 20, 2014 until now.

PROFIL DIREKSI *Profile of Board of Directors*

Pelaksana Tugas Sementara Direksi *Acting Directors*
Periode 1 Januari 2018 - 21 Juni 2018 *January 1, 2018 - June 21, 2018 Period*

DRS. I KETUT NURCAHYA, M.M.
Pelaksana Tugas Sementara Direksi
Acting Directors

I GDE SUDIBIA, S.H.
Pelaksana Tugas Sementara Direksi
Acting Directors

Direksi *Board of Director*
Periode 2018-2023 *2018-2023 Period*

1 I NYOMAN SUDHARMA, S.H., M.H.
Plt. Direktur Utama and Direktur Bisnis Non Kredit
Acting President Director and Acting Non Loan Business Director

2 IDA BAGUS GEDE SETIA YASA, S.Kom., M.M.
Direktur Operasional dan Plt. Direktur Kredit
Operational Director and Acting Loan Director

3 DRS. I WAYAN SUTELA NEGARA, M.M.
Direktur Kepatuhan
Compliance Director

PROFIL DIREKSI *Profile of Board of Directors*

I NYOMAN SUDHARMA, S.H., M.H.
Plt. Direktur Utama and Direktur Bisnis Non Kredit
Acting President Director and
Acting Non Loan Business Director

Lahir di Ungasan, tanggal 9 Agustus 1972. Menyelesaikan pendidikan Pasca Sarjana di Universitas Udayana tahun 2000. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1997. Pernah bertugas sebagai Kepala Bagian Kepatuhan dan Hukum, Kepala Bagian Kepatuhan, Kepala Cabang Singaraja, Kepala Divisi Kredit, Kepala Divisi SDM. Pernah menjabat sebagai Plt. Direktur Utama dan Direktur Bisnis Non Kredit sejak tanggal 22 Juni 2018. Saat ini menjabat sebagai Plt. Direktur Utama dan Direktur Bisnis Non Kredit sejak tanggal 14 Pebruari 2019.

Born in Ungasan, on August 9, 1972. A graduate with Master Degree from Udayana University in 2000. Building a career life at PT Bank Pembangunan Daerah Bali since 1997. Having served as Head of Compliance and Legal Division, Head of Compliance Division, Head of Singaraja Branch, Head of Loan Division, Head of HR Division. Being appointed as Acting President Director and Non Loan Business Director since June 22, 2018. Currently serving as Acting President Director and Non Loan Business Director since February 14, 2019.

IDA BAGUS GEDE SETIA YASA, S.Kom., M.M.
Direktur Operasional and Plt. Direktur Kredit
Operational Director and Acting Loan Director

Lahir di Karangasem, tanggal 13 Agustus 1970. Menyelesaikan program Pasca Sarjana di Universitas Udayana pada tahun 2005. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1997. Pernah bertugas sebagai Senior *Officer* Satuan Pengawasan Intern (SPI) & *QA*, Kepala Cabang Bangli, Kepala Divisi Perencanaan Strategis, Kepala Divisi Teknologi Informasi, Kepala Divisi Teknologi Informasi dan Akuntansi. Pernah menjabat sebagai Direktur Operasional dan Plt. Direktur Kredit sejak tanggal 22 Juni 2018. Saat ini menjabat sebagai Direktur Operasional dan Plt Direktur Kredit sejak tanggal 14 Pebruari 2019.

Born in Karangasem, on August 13, 1970. A graduate with Master degree from Udayana University in 2005. Building a career life at PT Bank Pembangunan Daerah Bali since 1997. Having served as Senior Officer of Internal Control Unit & QA, Head of Bangli Branch, Head of Strategic Planning Division, Head of Information Technology Division, Head of Information and Accounting Division. Being appointed as Operational Director and Acting Loan Director since June 22, 2018. Currently serving as Operational Director and Acting Loan Director on February 14, 2019.

DRS. I WAYAN SUTELA NEGARA, M.M.
Direktur Kepatuhan
Compliance Director

Lahir di Jembrana, tanggal 18 Juni 1963. Menyelesaikan Pendidikan Pasca Sarjana di Universitas Udayana pada tahun 2002. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1990. Pernah bertugas sebagai Kepala Bagian Prosedur & Strategis Divisi Perencanaan Strategis, Kepala Cabang Negara, Kepala Bagian *Foreign Exchange* & Jasa Luar Negeri Divisi Treasury, Kepala Cabang Mangupura, Wakil Kepala Divisi Sumber Daya Manusia, Pelaksana Tugas Kepala Divisi Dana dan Jasa, Kepala Divisi Manajemen Risiko dan Kepala SKAI & *Anti Fraud*. Saat ini menjabat sebagai Direktur Kepatuhan sejak tanggal 22 Juni 2018.

Born in Jembrana, on June 18, 1963. A graduate with Master degree from Udayana University in 2002. Building a career life at PT Bank Pembangunan Daerah Bali since 1990. Having served as Head of Procedure and Strategic Section of Strategic Planning Division, Head of Negara Branch, Head of Foreign Exchange & International Services of Treasury Division, Head of Mangupura Branch, Vice Head of Human Resources Division, Acting Head of Fund and Service Division, Head of Risk Management Division, and Head of IAU & Anti Fraud. Currently serving as Compliance Director since June 22, 2018.

PROFIL KEPALA DIVISI *Profile of Heads of Divisions*

ANAK AGUNG ISTRI EKA PARWITA DEWI, S.E., M.M.
Kepala Divisi SDM
Head of Human Resources Division

Lahir di Denpasar tanggal 31 Agustus 1973. Menyelesaikan pendidikan S2 di Universitas Udayana. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1997. Pernah bertugas diantaranya sebagai Kepala Bidang Dana dan Jasa Cabang Utama Denpasar, Kepala Cabang Pembantu Gatot Subroto, Wakil Kepala Cabang Badung, Wakil Kepala Cabang Renon, dan Kepala Bagian Pengembangan & Pelatihan Divisi Sumber Daya Manusia. Menjabat sebagai Kepala Divisi Sumber Daya Manusia sejak Tahun 2017 sampai saat ini.

Born in Denpasar on August 31, 1973. Graduating from Udayana University with Master degree. Building a career life at PT. Bank Pembangunan Daerah Bali since 1997. Having served as Head of Service and Fund of Denpasar Main Branch, Head of Gatot Subroto Supporting Branch, Vice Head of Badung Branch, Vice Head of Renon Branch, and Head of Training and Development of Human Resources Division. Serving as Head of Human Resources Division sebagai Kepala Divisi since 2017 until today.

I MADE WISMANA, S.E.
Kepala Divisi Manajemen Risiko
Head of Risk Management Division

Lahir di Singaraja, tanggal 12 September 1968. Meraih gelar Sarjana bidang Ekonomi jurusan Manajemen Keuangan di Undiknas Denpasar tahun 1993. Meniti karir di Bank BPD Bali sejak tahun 1997. Pernah menjabat antara lain sebagai: Kepala Satuan Kerja Audit *Intern* dan *Anti Fraud*, Kepala Bagian Pengendalian Divisi Manajemen Risiko, Kepala Bagian Administrasi Umum, Kepala Bidang Cabang Tabanan, dan Kepala Seksi Pemasaran Kredit Cabang Singaraja. Menjabat sebagai Kepala Divisi Manajemen Risiko PT Bank Pembangunan Daerah Bali sejak tahun 2016 sampai saat ini.

Born in Singaraja, on September 12, 1968. He earned a degree in Economics majoring Financial Management from UNDIKNAS of Denpasar in 1993. He has built a career in Bank BPD Bali since 1997. He was appointed to positions including: Head of Internal Audit Unit and Anti Fraud, Head of Control of Risk Management Division, Head of General Administration Division, Section Head of Tabanan Branch and Loan Marketing Section Head of Singaraja Branch. Serving as Head of Risk Management Division of PT Bank Pembangunan Daerah Bali since 2016 until now.

I GEDE SUKANADA, S.E.
Kepala SKAI & *Anti Fraud*
Head of Internal Audit & Anti Fraud

Lahir di Denpasar, tanggal 4 Mei 1973. Meraih gelar S1 bidang Ekonomi Manajemen dari STIMI Handayani Denpasar tahun 1996. Meniti karir di PT Bank Pembangunan Daerah Bali sejak tahun 1998. Pernah menjabat posisi antara lain sebagai: Kepala Seksi Kredit Cabang Singaraja, Wakil Kepala Cabang Singaraja, Kepala Cabang Singaraja, Kepala Cabang Badung dan, Wakil Kepala Divisi Kredit, di Tim Penyelamatan Kredit Bermasalah, Kepala Divisi Umum dan Kesekretariatan. Menjabat sebagai Kepala SKAI & Anti Fraud PT. Bank Pembangunan Daerah Bali sejak tahun 2018 sampai saat ini.

Born in Denpasar, on May 4, 1973. He earned an S1 degree in Management Economy from STIMI Handayani Denpasar in 1996. His career in PT Bank Pembangunan Daerah Bali started in 1998. He was once serving as: Head of Loan Section of Singaraja Branch, Deputy Head of Singaraja Branch, Head of Singaraja Branch, Head of Badung Branch and, Deputy Head of Loan Division of Non Performing Loan Settlement. Assigned for a Non Performing Loan Settlement, Head of General and Secretariat Division. Serving as Head of IAU Unit & Anti Fraud of PT. Bank Pembangunan Daerah Bali since 2018 until today.

Ir. GEDE ARIMBAWA
Kepala Divisi Kepatuhan
Head of Compliance Division

Lahir di Singaraja, tanggal 13 Juli 1964. Meraih gelar S1 bidang Peternakan di Universitas Udayana tahun 1991. Meniti karir di Bank BPD Bali sejak tahun 1990. Pernah menduduki jabatan: Kepala Bagian Cabang Renon, Kepala Bagian Pengadaan, Kepala Bagian Pengendalian Risiko, Kepala Bagian Cabang Singaraja, Kepala Bagian Cabang Gianyar dan Kepala Bagian Operasional Kredit *Wholesale* dan Kepala Cabang Renon. Menjabat sebagai Kepala Divisi Kepatuhan sejak tahun 2018 sampai saat ini.

Born in Singaraja, on July 13, 1964. He earned S1 in Animal Farming from Udayana University in 1991. His career in Bank BPD Bali started in 1990. He was positioned as: Head of Renon Branch, Procurement Division Head, Risk Control Division Head, Section Head of Singaraja Branch, Section Head of Gianyar Branch and Head of Wholesale Credit Operation and Head of Renon Branch. Serving as Head of Compliance Division since 2018 until today.

PROFIL KEPALA DIVISI *Profile of Heads of Divisions*

IDA BAGUS GD. ARY WIJAYA GUNTUR, S.E., M.M.
Kepala Divisi Umum & Kesekretariatan
Head of General & Secretariat Affairs Division

Lahir di Denpasar pada tanggal 29 Januari 1970. Menyelesaikan program Pasca Sarjana di Universitas Udayana tahun 2006. Merintis karir di PT Bank Pembangunan Daerah Bali sejak tahun 1990. Pernah bertugas sebagai Sekretaris Direktur Utama, Kabag Kesekretariatan Humas dan Protokol di Divisi SUM, Kabag Sekretariat dan Rumah Tangga serta Kepala Cabang Gianyar, dan Kepala Cabang Tabanan. Menjabat sebagai Kepala Divisi Umum dan Kesekretariatan PT. Bank Pembangunan Daerah Bali sejak tahun 2018 sampai saat ini.

Born in Denpasar, on January 29, 1970. He held a Post-Graduate degree from Udayana University in 2006. He has been building a career at PT Bank Pembangunan Daerah Bali since 1990. He was once appointed to serve as Secretary to President Director, Head of Public Relations and Protocol at SUM Head of Secretariat and Internal Affairs Division, Head of Gianyar Division, and Head of Tabanan Division. Serving as Head of General and Secretariat Division of PT. Bank Pembangunan Daerah Bali since 2018 until today.

I KOMANG WIRATNA JAYA, S.T., M.M.
Kepala Divisi Perencanaan Strategis
Head of Strategic Planning Division

Lahir di Yeh Embang, 24 Juli 1971. Menyelesaikan program Pasca Sarjana di Universitas Udayana Denpasar tahun 2001. Meniti karir di PT Bank Pembangunan Daerah Bali sejak tahun 1998. Pernah bertugas di antaranya sebagai: Wakil Kepala Cabang Badung, Kepala Cabang Negara, Wakil Kepala Divisi Perencanaan Strategis (RENSTRA), dan Kepala Cabang Utama Denpasar. Menjabat sebagai Kepala Divisi Perencanaan Strategis PT. Bank Pembangunan Daerah Bali sejak tahun 2016 sampai saat ini.

Born in Yeh Embang, on July 24, 1971. Holding a Post-Graduate Degree from Udayana University in Denpasar in 2001. He has been joining in PT Bank Pembangunan Daerah Bali in 1998. He was once appointed as, Deputy Head of Badung Branch, Head of Negara Branch, Deputy Head of Strategic Planning Division (RENSTRA) and Head of Denpasar Main Branch of PT Bank Pembangunan Daerah Bali. He has been serving as Head of Strategic Planning Division of PT Bank Pembangunan Daerah Bali since 2016 until now.

IDA AYU PUTRI YUNIAWATI, S.E.
Kepala Divisi Treasury
Head of Treasury Division

Lahir di Denpasar 10 Juni 1974. Menyelesaikan pendidikannya di Universitas Pendidikan Nasional jurusan Ekonomi pada tahun 1997. Meniti karirnya di Bank BPD Bali sejak tahun 1998. Pernah menjabat sebagai *Assistant Officer Treasury* & Luar Negeri, Kepala Cabang Pembantu Monang-Maning, Kepala Bidang Pelayanan Tunai & Non Tunai Cabang Utama Denpasar. Menjabat sebagai Kepala Divisi *Treasury* sejak 2017 sampai saat ini.

Born in Denpasar, on June 10 1974. Earning S1-Degree in Economy From Universitas Pendidikan Nasional in 1997. She started her carreer in PT Bank Pembangunan Daerah Bali since 1998. She was once appointed as Assistant Officer of Treasury & Foreign Division, Head of Monang-Maning Supporting Branch, Head of Cash & Non Cash Service of Denpasar Main Branch. Has been serving as Head of Treasury Division since 2017 until today.

I GUSTI AYU CITRAWATI, S.E.
Kepala Divisi Kredit
Head of Credit Division

Lahir di Karangasem pada 3 Agustus 1970. Menyelesaikan pendidikannya di Universitas Udayana jurusan Akuntansi pada tahun 1995. Mengawali karirnya di Bank BPD Bali sejak tahun 1997. Pernah menjabat sebagai Analis Kredit, *Assistant Officer* Divisi Kredit, Kepala Cabang Ubud dan Wakil Kepala Divisi Kredit, Kepala Cabang Utama Denpasar. Menjabat sebagai Kepala Divisi Kredit sejak Tahun 2018 sampai saat ini.

Born in Karangasem, on August 3, 1970. Earning an S-1 degree in Accounting from Udayana University on 1995. Started her career at PT Bank Pembangunan Daerah Bali since 1997. She once appointed as Credit Analyst, Assistant Officer of Credit Division, Head of Ubud Branch and Vice Head of Loan Division, Head of Denpasar Main Branch. Serving as Head of Loan Division since 2018 until today.

PROFIL KEPALA DIVISI *Profile of Heads of Divisions*

I NYOMAN SUMANAYA, S.E., M.M.
Kepala Divisi Dana dan Jasa
Head of Fund and Service Foundation

Lahir di Denpasar, tanggal 23 Nopember 1973. Menyelesaikan pendidikan tinggi (S1) di Fakultas Ekonomi Akuntansi Universitas Pendidikan Nasional (Undiknas), Denpasar dan strata 2 (S2) di Universitas Udayana. Meniti karir di Bank BPD Bali sejak tahun 1998. Pernah bertugas di antaranya sebagai: Wakil Kepala Cabang Seririt, Wakil Kepala Cabang Tabanan, Kepala Bagian Kredit Korporasi Kantor Pusat, Kepala Cabang Mangupura, Pjs. Kepala Cabang Denpasar dan Kepala Divisi Kepatuhan. Menjabat sebagai Kepala Divisi Dana dan Jasa sejak Tahun 2018 sampai saat ini.

Born in Denpasar, on November 23, 1973. Earning an S-1 degree in Accounting Economic Faculty of Pendidikan Nasional University (Undiknas), Denpasar and an S-2 degree from Udayana University. His career in Bank BPD Bali started in 1998. He was appointed to positions including: Vice Deputy Head of Seririt Branch, Vice Deputy Head of Tabanan Branch, Head of Corporate Loans at Head Office, Head of Mangupura Branch, Acting Head of Denpasar Branch and Head of Compliance Division. Serving as Head of Fund and Services Division since 2018 until today.

A.A. INDRAPRASTA YASA, S.Kom., M.M.
Kepala Divisi Teknologi Informasi & Akuntansi
Head of Information Technology & Accounting Division

Lahir di Denpasar tanggal 26 Januari 1972. Menyelesaikan pendidikan S2 di Universitas Pendidikan Nasional. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1997. Pernah bertugas diantaranya sebagai Kepala Bidang Biro TSI, Kepala Bagian Pengembangan Aplikasi Divisi TIF dan Wakil Kepala Divisi Teknologi & Akuntansi. Menjabat sebagai Kepala Divisi Teknologi dan Akuntansi sejak Tahun 2018 sampai saat ini.

Born in Denpasar on Januari 26, 1972. Graduating from Pendidikan Nasional University with Master degree. Building a career life at PT. Bank Pembangunan Daerah Bali since 1997. Having served as Head of TSI Bureau, Head of Application Development of TIF Division and Vice Head of Technology & Accounting Division. Serving as Head of Technology & Accounting Division since 2018 until today.

PROFIL KEPALA CABANG *Profile of Branch Heads*

MADE LESTARA WIDIATMIKA, S.E.
Kepala Cabang Renon
Head of Renon Branch

Lahir di Denpasar tanggal 13 April 1964. Menyelesaikan pendidikan tinggi (S1) di Fakultas Ekonomi Universitas Panji Sakti Singaraja. Meniti karir di Bank BPD Bali sejak tahun 1990. Pernah bertugas di antaranya sebagai: Kepala Kas Lovina-Singaraja, Kepala Seksi Pemasaran Cabang Singaraja, dan Wakil Kepala Cabang Seririt dan Kepala Cabang Singaraja. Saat ini menjabat sebagai Kepala Cabang Renon sejak tahun 2018 sampai saat ini.

Born in Denpasar, on April 13,1964. A graduate with Bachelor Degree from Faculty of Economics of Panji Sakti University of Singaraja. Building a career life at Bank BPD Bali since 1990. Having served among which as: Head of Lovina-Singaraja Cash Office, Head of Marketing Section of Singaraja Branch, and Vice Head of Seririt Branch, and Head of Singaraja Branch. Currently serving as Head of Renon Branch since 2018 until now.

PUTU DHARMAPATNI, S.E., M.M.
Kepala Cabang Denpasar
Head of Denpasar Branch Office

Lahir di Denpasar, tanggal 20 Juli 1971. Meraih gelar S1 bidang Administrasi Niaga Ekonomi dari STIMI Handayani Denpasar tahun 1998 dan S2 Magister Manajemen dari Undiknas tahun 2000. Mulai meniti karir di Bank BPD Bali sejak 1995. Pernah menduduki jabatan sebagai Kepala Seksi Kredit Di Cabang Pembantu Nusa Dua dan Ngurah Rai, *Head Teller* di Kantor Cabang Utama Denpasar dan Kantor Pusat Renon, Kepala Seksi Administrasi Kredit di Divisi Kredit Kantor Pusat, Kepala Seksi Pemasaran Dana Cabang Badung, Kepala Cabang Pembantu Sanur, serta Kabag Humas dan Kesekretarian di Divisi Divisi Sekper dan Kepala Cabang Mangupura. Menjabat sebagai Kepala Cabang Utama Denpasar sejak tahun 2018 sampai saat ini.

Born in Denpasar, on July 20, 1971. She earned an S-1 degree in Economic Commercial Administration from STIMI Handayani Denpasar in 1998 and a Master degree in Management from Undiknas in 2000. Started her career at Bank BPD Bali since 1995. She was appointed as Head of Credit Section at Nusa Dua and Ngurah Rai Supporting Branch, Head Teller of Denpasar Main Branch Office and Renon Head Office, Head of Credit Administration Section at Credit Division's Head Office, Head of Fund Marketing Section at Badung Branch Office, Head of Sanur Supporting Branch, as well as Head of Public Relations of Corporate Secretary Division and Head of Mangupura Branch. Serving as Head of Denpasar Main Branch since 2018 until today.

PROFIL KEPALA CABANG *Profile of Branch Heads*

IG AGUNG GEDE SUADNYANA, S.T.
Kepala Cabang Badung
Head of Badung Branch Office

Lahir di Badung pada tanggal 19 Maret 1969. Meraih gelar S1 bidang Teknik Sipil di Universitas Warmadewa tahun 1995. Meniti karir di Bank BPD Bali sejak tahun 1997. Pernah menjabat sebagai Kepala Bagian Kredit Korporasi Divisi Kredit, Kepala Bagian Pengadaan Divisi Administrasi Umum dan Wakil Kepala Cabang Tabanan. Menjabat sebagai Kepala Cabang Badung sejak tahun 2018 sampai saat ini.

Born in Badung, on March 19, 1969. Graduating from Warmadewa University in 1995 with Bachelor Degree in Civil Engineering. Building a career life at Bank BPD Bali since 1997. Having served as Head of Corporate Loans of Credit Division, Head of Procurement of General Administration Division and Vice Head of Tabanan Branch. Serving as Head of Badung Branch since 2018 until today.

I GST. N. BAGUS ARTAWAN, S.H.
Kepala Cabang Mangupura
Head of Mangupura Branch Office

Lahir di Badung pada tanggal 25 Juli 1966. Meraih gelar S1 bidang Hukum di Universitas Ngurah Rai Denpasar tahun 1994. Meniti karir di Bank BPD Bali sejak tahun 1990. Pernah menjabat sebagai Kepala Bagian Divisi Kepatuhan, Kepala Bidang Cabang Utama Denpasar, Kepala Seksi Cabang Pembantu Ngurah Rai, dan Kepala Seksi Pemasaran Kredit Cabang Pembantu Sanur, Kepala Cabang Negara. Menjabat sebagai Kepala Cabang Mangupuran sejak tahun 2018.

Born in Badung Regency 1966, on July 25, 1966. He earned an S-1 degree in Law from Ngurah Rai University of Denpasar in 1994. He started his career in Bank BPD Bali since 1990. He was once appointed to positions including Head of Compliance Division, Section Head of Denpasar Main Branch, Section Head of Ngurah Rai Supporting Branch and Head of Credit Marketing Section at Sanur Supporting Branch, Head of Negara Branch. Serving as Head of Mangupura Branch since 2018.

I GUSTI NGURAH MADE SUPARDI, S.E.
Kepala Cabang Tabanan
Head of Tabanan Branch Office

Lahir di Kabupaten Badung, tanggal 24 Pebruari 1969. Menyelesaikan pendidikan Sarjana (S1) Jurusan Ekonomi Manajemen di Universitas Udayana Denpasar. Sepanjang karirnya di PT Bank Pembangunan Daerah Bali sempat ditugaskan sebagai: Kepala Cabang Pembantu Mengwi, Wakil Kepala Cabang Mangupura dan Kepala Bagian Kredit Korporasi di Divisi Kredit dan Kepala Cabang Mataram. Menjabat sebagai Kepala Cabang Tabanan sejak tahun 2018 sampai saat ini.

Born in Badung Regency, on February 24, 1969. He earned an S-1 degree in Management Economy from Udayana University of Denpasar. In his career life at PT Bank Pembangunan Daerah Bali, he was once positioned as: Head of Mengwi Supporting Branch, Vice Head of Mangupura Branch and Head of Credit Marketing Section at Sanur Supporting Branch, Head of Negara Branch. Serving as Head of Mangupura Branch since 2018 until now.

I MADE ARTAWA, S.E.
Kepala Cabang Gianyar
Head of Gianyar Branch Office

Lahir di Tabanan, 19 Agustus 1968. Meraih gelar sarjana di bidang Ekonomi Pembangunan dari Universitas Maha-saraswati pada tahun 1997. Pernah bertugas sebagai *Assisten Officer* di Biro Sekretariat & Umum, Kepala Bagian Pengembangan Divisi Sumber Daya Manusia, Kepala Cabang Ubud dan Kepala Bagian Pengembangan Produk & Organisasi Divisi Perencanaan Strategis. Menjabat sebagai Pejabat Detasir Kepala Cabang Gianyar sejak Agustus 2017.

Born in Tabanan, on August 19, 1968. Earning an S-1 degree in Economic Development from Mahasaraswati University in 1997. He was appointed as Assistant Officer at General & Secretariat Affairs Division, Head of Human Resource Development Division, Head of Ubud Branch Office and Head of Product and Organization Development at Strategic Planning Division. Appointed as Detached Executive Head of Gianyar Branch since August 2017.

PROFIL KEPALA CABANG *Profile of Branch Heads*

IA SRI WAHYUNI DARMAWATI, S.E., M.M.
Kepala Cabang Ubud
Head of Ubud Branch Office

Lahir di Denpasar tanggal 9 Juni 1974. Menyelesaikan pendidikan S2 di Universitas Udayana. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1998. Pernah bertugas diantaranya sebagai Kepala Cabang Pembantu Gatot Subroto, Kepala Bidang Dana dan Jasa Cabang Utama Denpasar, Wakil Kepala Cabang Ubud, Kepala Bagian Project Management Divisi Perencanaan Strategis dan Wakil Kepala Cabang Tabanan. Menjabat sebagai Kepala Cabang Ubud sejak Tahun 2018 sampai saat ini.

Born in Denpasar on June 9, 1974. Graduating from Udayana University with Master degree. building a career life at PT. Bank Pembangunan Daerah Bali since 1998. Having served as Head of Gatot Subroto Supporting Branch, Head of Fund and Services Division at Denpasar Main Branch, Vice Head of Ubud Branch, Head of Project Management of Strategic Planning Division, and Vice Head of Tabanan Branch. Serving as Head of Ubud Branch since 2018 until today..

IB NYOMAN ARI SURYANTARA, S.H., M.M.
Kepala Cabang Karangasem
Head of Karangasem Branch Office

Lahir di Klungkung 10 Januari 1972. Menyelesaikan pendidikan tinggi S1 di Universitas Atmajaya Yogyakarta dan Pendidikan S2 di Universitas Udayana. Meniti karir di PT Bank Pembangunan Daerah Bali sejak tahun 1998. Pernah bertugas di antaranya sebagai: Kepala Seksi Biro *Treasury* dan Pelayanan, Kepala Bidang Biro *Treasury* dan Pelayanan, Kepala Bagian Pelayanan Divisi Dana, Kepala Cabang Seririt, dan Kepala Cabang Singaraja. Menjabat Kepala Cabang Karangasem sejak tahun 2016 sampai saat ini.

Born in Klungkung, January 10, 1972. Earning as S-1 degree from Atmajaya University of Yogyakarta and an S-2 degree from Udayana University. His career in PT Bank Pembangunan Daerah Bali started in 1998. He was appointed to positions including: Head of Treasury and Service Bureau, Head of Treasury and Service Bureau, Head of Service of Fund Division, Seririt Branch Head and Singaraja Branch Head. Serving as Karangasem Branch Head since 2016 until now.

AA NGURAH AGUNG BIMARTHAMA, S.T., M.M.
Kepala Cabang Singaraja
Head of Singaraja Branch Office

Lahir di Denpasar tanggal 25 Maret 1979. Menyelesaikan pendidikan S2 di Universitas Udayana. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 2003. Pernah bertugas diantaranya sebagai Kepala Cabang Pembantu Baturiti dan Kepala Bagian Pengadaan Divisi Umum dan Kesekretariatan. Menjabat sebagai Kepala Cabang Singaraja sejak Tahun 2018 sampai saat ini.

Born in Denpasar on March 25, 1979. Graduating from Udayana University with Master Degree. Building a career life at PT. Bank Pembangunan Daerah Bali since 2003. Having served as Head of Baturiti Supporting Branch and Head of Procurement of General and Secretariat Division. Serving as Head of Singaraja Branch since 2018 until today.

I MADE SUDARMA, S.E., M.M.
Kepala Cabang Seririt
Head of Seririt Branch Office

Lahir di Tabanan tanggal 9 Maret 1971. Menyelesaikan pendidikan S2 di Universitas Warmadewa. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1990. Pernah bertugas diantaranya sebagai Kepala Seksi Kredit Cabang Bangli dan Kepala Bidang Kredit Cabang Utama Denpasar. Menjabat sebagai Kepala Cabang Seririt sejak Tahun 2018 sampai saat ini.

Born in Tabanan on March 9, 1971. Graduating from Warmadewa University with Master degree. Buiding a career life at PT. Bank Pembangunan Daerah Bali since 1990. Having served as Head of Credit Section of Bangli Branch and Head of Credit Section of Denpasar Main Branch. Serving as Head of Seririt Branch since 2018 until today.

PROFIL KEPALA CABANG *Profile of Branch Heads*

IDA BAGUS MADE SURAWAN, S.Pi.
Kepala Cabang Negara
Head of Negara Branch Office

Lahir di Denpasar tanggal 23 Desember 1972. Menyelesaikan pendidikan S1 di Universitas Warmadewa. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 1998. Pernah bertugas diantaranya sebagai Kepala Cabang Pembantu Bajera, Kepala Cabang Pembantu Ngurah Rai, Wakil Kepala Cabang Mangupura dan Kepala Bagian Pengembangan Produk dan Organisasi Divisi Perencanaan Strategis. Menjabat sebagai Kepala Cabang Negara sejak Tahun 2018 sampai saat ini.

Born in Denpasar on December 23, 1972. Earning an S1 degree from Warmadewa University. Building a career life at PT. Bank Pembangunan Daerah Bali since 1998. Having served as Head of Bajera Supporting Branch, Head of Ngurah Rai Supporting Branch, Vice Head of Mangupura Branch and Head of Product and Organizational Development of Strategic Plan Division. Serving as Head of Negara Branch since 2018 until now.

KETUT ANDAYANA KUSUMA YASA, S.E.
Kepala Cabang Mataram
Head of Mataram Branch Office

Lahir di Denpasar tanggal 24 Oktober 1977. Menyelesaikan pendidikan S2 di Universitas Pendidikan Nasional. Meniti karir di PT. Bank Pembangunan Daerah Bali sejak tahun 2003. Pernah bertugas diantaranya sebagai Kepala Bidang Monitoring dan Pelaporan Divisi Kepatuhan, Kepala Bagian Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan. Menjabat sebagai Kepala Cabang Mataram sejak Tahun 2018 sampai saat ini.

Born in Denpasar on October 24, 1977. Graduating from Pendidikan Nasional University with Master degree. Building a carerr life at PT. Bank Pembangunan Daerah Bali since 2003. Having served as Head of Monitoring and Report of Compliance Division, Head of Operational and Non Operational Policies abd Procedures of Compliance Division. Serving as Head of Mataram Branch since 2018 until today.

NI NYOMAN SRI UTARI TRESNA, S.E.
Kepala Cabang Bangli
Head of Bangli Branch Office

Lahir di Singaraja, tanggal 3 September 1974. Menyelesaikan pendidikan S-1 bidang Ekonomi di Universitas Pendidikan Nasional tahun 1996. Meniti karir di Bank BPD Bali sejak Mei 1998. Pernah bertugas antara lain sebagai: Kepala Divisi Dana dan Jasa, Kepala Cabang Pembantu Sukawati, Wakil Kepala Cabang Gianyar, dan Kepala Seksi Bagian Luar Negeri Cabang Utama Denpasar. Menjabat sebagai Kepala Cabang Bangli sejak tahun 2016 hingga kini.

Born in Singaraja, on September 3, 1974. She earned as S-1 degree in Economics at Pendidikan Nasional University in 1996. Her career in Bank BPD Bali started in May 1998. She was appointed to the positions including: Fund and Service Division Head, Sukawati Supporting Branch Head, Deputy Head of Gianyar Branch and International Section Head of Denpasar Main Branch. Serving as Bangli Branch Head since 2016 until now.

I KETUT ADI, S.E.
Kepala Cabang Klungkung
Head of Klungkung Branch Office

Lahir di Klungkung, tanggal 12 Agustus 1968. Meraih gelar S-1 bidang Ekonomi pada tahun 2000. Meniti karir di Bank BPD Bali sejak tahun 1990. Pernah ditugaskan antara lain sebagai: Kepala Bagian Operasional & *Data Center*, Kepala Cabang Pembantu Sanur, Kepala Cabang Pembantu Nusa Penida, dan Kepala Kantor Kas Jungut Batu. Menjabat sebagai Kepala Cabang Klungkung sejak tahun 2016.

Born in Klungkung, on August 12, 1968. He earned a S-1 in Economics in 2000. His career in Bank BPD Bali started in 1990. He was positioned as: Head of Operation & Data Center, Head of Sanur Supporting Branch, Nusa Penida Supporting Branch Head and Head of Jungut Batu Cash Office. Serving as Klungkung Branch Head since 2016.

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ATM
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Kantor Pusat
Jl. Raya Puputan, Niti Mandala, Renon Denpasar
Kas Gubernur
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Kas Warmadewa
Jl. Terompong (kampus Warmadewa) Denpasar 80235
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Jl. Raya Puputan Niti Mandala Renon Denpasar 80235
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ATM Hayam Wuruk
Jl Hayam Wuruk No. 98 Denpasar 80235
ATM KK Renon
Jl. Tukad Bilok No. 90 Kelurahan Renon Kecamatan Denpasar Selatan 80226
Capem Sanur
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Capem Tohpati
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ATM Semawang
Jl. Danau Poso No. 110 Denpasar 80228
RSU Puri Raharja
Jl. W R Supratman, Denpasar
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ATM Undiknas II
Jl. Waturenggong No. 164, Kelurahan Panjer, Kecamatan Denpasar Selatan, Kota Denpasar (80225)
ATM Rumah Sakit Bali Mandara
Jl. By Pass Ngurah Rai No. 554, Desa Sanur Kauh, Kecamatan Denpasar Selatan, Kota Denpasar (80227)

ATM Mahagatsu
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ATM Universitas Mahasaraswati Denpasar
Jl. Kamboja No. 11 A, Desa Dangin Puri Kangin, Kecamatan Denpasar Utara, Kota Denpasar (80233)

ATM Kantor Dinas Tanaman Pangan, Hortikultura dan Perkebunan Provinsi Bali
Jl. WR Supratman No. 71, Desa Sumerta Kaja, Kecamatan Denpasar Timur, Kota Denpasar (80236)

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ATM Sekretariat DPRD Bali
Jl. Dr. Kusuma Atmaja No.3 Niti Mandala, Desa Sumerta Kelod, Kecamatan Denpasar Timur, Kota Denpasar (80235)

CDM

CDM Cabang Renon
Kantor Cabang Renon, Jl. Raya Puputan Niti Mandala, Denpasar (80235)

EDC

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EDC Cabang Renon III
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KANTOR CABANG DENPASAR

Cabang Utama Denpasar
Jl. Gajah Mada No. 6 Denpasar 80111
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Telex : 35710
Fax. : (0361) 234865

KANTOR CAPEM

Capem Gatot Subroto
Jl. Gatot Subroto No. 268 Blok E-F, Desa Tonja, Kecamatan Denpasar Utara, Denpasar (80239)
Telp. : (0361) 430337
Fax : (0361) 430378

Capem Teuku Umar
Jl. Teuku Umar No. 246, Denpasar 80113
Telp. : (0361) 245766
Fax : (0361) 226108

Capem Fak. Ekonomi UNUD
Jl. Ir. Ida Bagus Oka, Denpasar 80232
Telp. : (0361) 241932

Capem Kamboja
Jl. Kamboja No. 23 Denpasar 80233
Telp. : (0361) 261359, 264288
Fax. : (0361) 261327, 261601

Capem Monang -Maning
Jl. Gunung Batukaru No. 49 A Denpasar
Telp. : (0361) 481247

Capem Sesetan
Jl. Raya Sesetan No.644, 646 Denpasar
Telp. : (0361) 728356
Fax : (0361) 429057

Capem Ubung
Jl. Cokroaminoto No. 96 Ubung Denpasar 80116
Telp. : (0361) 434263
Fax. : (0361) 429057

KANTOR KAS

Kantor Kas Sanglah
Komp. RSUP Sanglah
Jl. Pulau Nias Denpasar 80114
Telp. : (0361) 7474291

Kantor Kas RS Bali Med.
RS. Bali Med
Jl. Mahendradatta Denpasar No. 139, 80117
Telp. : (0361) 482168

Kantor Kas RSUD Wangaya
RSUD Wangaya Jl. Kartini Denpasar 80111
Telp. : (0361) 237230

Kantor Kas Penatih
Jl. Padma, Kelurahan Penatih Denpasar 80238
Telp. : (0361) 3350069

Kantor Kas Uma Anyar
Jl. Gunung Galunggung (depan pasar Batu Kandik) Desa Ubung Kaja 80116
Kecamatan Denpasar Utara
Telp. : (0361) 8442951

JARINGAN KANTOR *Office Network*

Kantor Kas Gunung Agung
Jl. Gunung Agung No. 133
Kelurahan Pemecutan, Kec.
Denpasar Barat 80119
Telp. : (0361) 9008855

Kantor Kas Peguyangan
Jl. Ahmad Yani, Banjar Den Yeh,
Desa Peguyangan Kaja, Kec.
Denpasar Utara Kota Denpasar
80115
Telp. : (0361) 9008075

Kantor Kas Pemogan
Jl. Raya Pemogan No. 102,
Kelurahan Pemogan, Kecamatan
Denpasar Selatan, Kota Denpasar
(80221)
Telp. : (0361) 4745380

UPT

Kantor UPT Pelayanan Kantor Cat. Sipil
Jl. Majapahit Lumintang Denpasar
(Gedung Pelayanan Publik Graha
Sewaka Dharma) Telp. :
(0361) 430820

Mess Seruni
Jl. Seruni Denpasar 80239

Mess Waturenggong
Jl. Waturenggong Panjer Denpasar
80225

Mess Nusa Barung
Jl. Nusa Barung Denpasar 80114

KPK Dispenda Kota Denpasar
Jl. Letda Tantular No.12 Denpasar

KPK Pasar Kumbasari
Komp. Ps Kumbasari Lt V
Denpasar

Gerai Samsat Penatih
Jl. Padma No 35, Penatih
Denpasar 80238

KAS MOBIL

Kas Mobil Kantor Cabang Utama Denpasar
Kantor Cabang Utama Denpasar,
Jl. Gajah Mada No. 6 Denpasar

ATM

Cabang Denpasar
Jl. Gajah Mada No. 6, Kodya
80111 Denpasar

Capem Fak. Ekonomi UNUD
Jl. Ir. Ida Bagus Oka, Denpasar

Capem Teuku Umar
Jl. Teuku Umar No. 246, Denpasar

Capem Gatot Subroto Timur
Jl. Gatot Subroto No. 268 Blok
E-F, Denpasar Desa Tonja,
Kecamatan Denpasar Utara, Kota
Denpasar (80239)

Kas RSUP Sanglah
Jl. Pulau Nias, Komplek RSUP,
Denpasar

Capem Kamboja
Jl. Kamboja No. 23 Denpasar

Supermarket Ramayana Bali Mall
Jl. Diponegoro, Denpasar

Capem Monang – Maning
Jl. Gunung Batukaru No. 49 A.
Denpasar

Swalayan Hardy'S
Jl. Raya Sesetan No. 122,
Denpasar

ATM Tiara Grosir
Areal RSU Manuaba,
Jl. Cokroaminoto No. 28 Denpasar

Tiara Dewata
Jl. Mayjen Sutoyo Denpasar

Capem Ubung
Jl. Cokroaminoto No. 96 Ubung
Denpasar

Capem Sesetan
Jl. Raya Sesetan 644,646
Denpasar

RS. Medistra
Jl. Mahendradatta Denpasar

RSU. Wangaya
Jl. Kartini Denpasar

Cabang Denpasar II
Jl. Gajah Mada No. 6 Denpasar

ATM Prima Medika
Jl. Pulau Serangan No.9x
Denpasar
(RS. Prima Medika)

Cabang Denpasar III
Jl. Gajah Mada No. 6 Denpasar

ATM Pasar Kumbasari
Jalan Sulawesi No. 1 Denpasar
(Areal parkir Pasar Badung)

ATM Penatih
Jl. Padma Kelurahan Penatih
Denpasar Timur, Kota Denpasar

ATM Warung Bendega
Jl. Cok Agung Tresna No. 37
Denpasar

ATM UPT Lumintang
Jl. Majapahit, Denpasar 80111

ATM SPBU A. Yani
SPBU 54.801.12
Jl. Ahmad Yani Utara, Peguyangan
Denpasar Utara 80115

ATM RSUP Sanglah II
Komplek RSUP Sanglah,
Jl. Kesehatan No. 1 Denpasar
(Areal parkir RSUP Sanglah) 80114

ATM Kantor Walikota
Kantor Walikota, Jl. Gajah Mada
No. 1 Denpasar 80111

ATM Kantor Kas Uma Anyar
Jl. Gn Galunggung (Ps. Batu
Kandik),
Desa Ubung Kaja Denpasar
80116

ATM SPBU Nangka Utara
SPBU No. 54.801.41,
Jl. Antasura, Desa Peguyangan
Kangin, Kecamatan Denpasar
Utara 80115

ATM Kantor Kas Gunung Agung
Jl. Gunung Agung No. 133
Kelurahan Pemecutan, Kec.
Denpasar Barat 80119

ATM KK Peguyangan
Jl. Ahmad Yani, Banjar Den Yeh, Desa Peguyangan Kaja, Kecamatan Denpasar Utara, Kota Denpasar 80115

ATM Teuku Umar II
Jl. Teuku Umar, Kelurahan Dauh Puri Kelod, Kecamatan Denpasar Barat, Kota Denpasar 80114

ATM Imam Bonjol
Areal Parkir Alfamart, Banjar Baler Gria, Jl. Imam Bonjol, Kecamatan Denpasar Barat, Kota Denpasar 80119

ATM Monang-Maning II
Jl. Gunung Lempuyang No. 26, Kecamatan Denpasar Barat Kota Denpasar 80119

ATM PDAM Kota Denpasar
Kantor PDAM Kota Denpasar, Jl. Ahmad Yani No. 98, Kelurahan Dauh Puri Kaja, Kecamatan Denpasar Utara, Kota Denpasar 80111

ATM SPBU Gatsu Timur
SPBU No. 5480111, Jl. Gatot Subroto No. 394 X, Kecamatan Denpasar Timur, Kota Denpasar 80238

ATM Kantor Kas Pemogan
Jl. Raya Pemogan, Desa Pemogan, Kecamatan Denpasar Selatan 80221

ATM STIKES Bali
Jl. Tukad Balian No. 180

Cash Deposit Machine (CDM)

CDM Cabang Denpasar
Jl. Gajah Mada No. 6 Denpasar (80111)

CDM Capem Gatot Subroto
Jl. Gatot Subroto No. 268 Blok E-F, Desa Tonja, Kec. Denpasar Utara Kota Denpasar (80239)

EDC

EDC Cabang Denpasar I
Jl. Gajah Mada No. 6, Kelurahan Dauh Puri Kangin, Kecamatan Denpasar Barat, Kota Denpasar 80111

EDC Cabang Denpasar II
Jl. Gajah Mada No. 6, Kelurahan Dauh Puri Kangin, Kecamatan Denpasar Barat, Kota Denpasar 80111

EDC Cabang Denpasar III
Jl. Gajah Mada No. 6, Kelurahan Dauh Puri Kangin, Kecamatan Denpasar Barat, Kota Denpasar 80111

EDC Capem Monang-Maning I
Jalan Gunung Batukaru No. 49 A, Kecamatan Denpasar Barat, Kota Denpasar 80119

EDC Capem UNUD I
Jl. Ir. Ida Bagus Oka, Denpasar 80232

EDC Capem Teuku Umar I
Jl. Teuku Umar No. 246, Kelurahan Dauh Puri Kauh, Kecamatan Denpasar Barat, Kota Denpasar 80113

EDC Capem Sesetan I
Jl. Raya Sesetan No.644-646, Kelurahan Sesetan, Kecamatan Denpasar Selatan, Kota Denpasar 80223

EDC Capem Kamboja I
Jl. Kamboja No. 23, Kelurahan Dangin Puri, Kec. Denpasar Timur 80232

EDC Capem Gatot Subroto I
Jl. Gatot Subroto No. 268 Blok E-F, Desa Tonja, Kec. Denpasar Utara,
Kota Denpasar 80239

EDC Capem Ubung I
Jl. Cokroaminoto No.96, Desa Ubung, Kecamatan Denpasar Utara, Kota Denpasar 80116

EDC KK Gunung Agung
Jl. Gunung Agung No. 133 Kelurahan Pemecutan, Kec. Denpasar Barat, Kota Denpasar 80119

EDC KK Uma Anyar
Jl. Gunung Galunggung (depan pasar Batu Kandik) Desa Ubung Kaja, Kec. Denpasar Utara, Kota Denpasar 80116

EDC KK Penatih
Jl. Padma, Kelurahan Penatih, Kec. Denpasar Timur, Kota Denpasar 80238

EDC KK Peguyangan
Jl. Ahmad Yani, Banjar Den Yeh, Desa Peguyangan Kaja, Kecamatan Denpasar Utara Kota Denpasar 80115

EDC Cabang Denpasar IV
Jl. Gajah Mada No. 6, Kelurahan Dauh Puri Kangin, Kecamatan Denpasar Barat, Kota Denpasar 80111

KANTOR CABANG SINGARAJA

Cabang Singaraja
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Telex : 35870
Fax. : (0362) 23240

KANTOR CAPEM

Capem Tamblang
Jl. Raya Kubutambahan Air Sanih, Desa Kubutambahan, Kecamatan Kubutambahan, Kabupaten Buleleng 81172
Telp/Fax. (0362) 3435031

Capem Lovina
Jl. Raya Seririt, Kecamatan Buleleng Kabupaten Buleleng 81119
Telp. : (0362)3391537
Fax. : (0362) 41053

JARINGAN KANTOR *Office Network*

KANTOR KAS

Kantor Kas A. Yani
Jl. Jenderal A. Yani No. 56
Singaraja 81116
Telp. (0362)28026

Kantor Kas Tejakula
Jl. Raya Singaraja, Kec. Tejakula, Kabupaten Buleleng 81161
Telp. (0362) 3436337

Kantor Kas Pasar Buleleng
Jl. Mayor Metra, Singaraja, 81151
Telp. : (0362) 32871
Fax. : (0362) 29959

Kantor Kas Sawan
Jl. Raya Kerobokan, Desa Kerobokan Kec. Sawan Kabupaten Buleleng, 81171
Telp. : (0362) 3436033

UPT

UPT Samsat Buleleng
Ds. Panji Buleleng 81114

KPK Dispenda Kabupaten Buleleng
Jl. Ngurah Rai No. 2 Singaraja 81116

KPK Tamblang
Jl. Raya Tamblang, Kec. Kubutambahan, Kabupaten Buleleng 81172
Telp. : (0362) 24033
Fax. : (0362) 712444

Gerai Samsat Tejakula
di Kubutambahan KCP Tamblang, Jl. Raya Kubutambahan Air Sanih, Desa Kubutambahan, Kec. Kubutambahan, Kabupaten Buleleng 81172
Telp/Fax. : (0362) 3435031

KPK RSUD Buleleng
Jl. Ngurah Rai No. 30 Singaraja, Kabupaten Buleleng 81113,
Telp. : (0362) 3303322

ATM

Cabang Singaraja
Jl. Dewi Sartika No. 30 Singaraja

HARDYS Singaraja
Jl. Surapati, Singaraja

RSUD Buleleng
Jl. Ngurah Rai No. 30 Singaraja

Kantor Kas Ahmad Yani
Jl. Jendral Ahmad Yani No.56 Singaraja

Kantor Kas Lovina
Jl. Raya Seririt, Kec. Buleleng, Singaraja 81151

Kantor Kas Tejakula
Jl. Raya Singaraja, Kec. Tejakula, Kabupaten Buleleng

ATM KK Pasar Buleleng
Kantor Kas Pasar Buleleng, Jl. Mayor Metra, Singaraja,

ATM Kantor Kas Sawan
Jl. Raya Kerobokan, Desa Kerobokan
Kec. Sawan Kabupaten Buleleng 81171

ATM Capem Tamblang
Jl. Raya Tamblang, Kec. Kubutambahan, Kabupaten Buleleng 81172

ATM Pemerintah Kabupaten Buleleng (Pemkab Buleleng)
Jl. Pahlawan No. 1 Singaraja 81116

ATM Laksamana
Jl. Laksamana No. 106, Desa Baktiseraga, Kec. Buleleng, Singaraja 81116

ATM Kantor Cabang Pembantu Tamblang II
Jl. Raya Kubutambahan Air Sanih, Desa Kubutambahan, Kecamatan Kubutambahan, Kabupaten Buleleng 81172

ATM Kantor Cabang Singaraja II
Jl. Dewi Sartika No. 30, Kecamatan Buleleng, Kabupaten Buleleng 81116

ATM Kantor Cabang Singaraja III
Jl. Dewi Sartika No. 30, Kecamatan Buleleng, Kabupaten Buleleng (81116)

ATM Banyuning
Jl. Setia Budi No. 19, Kelurahan Banyuning, Kecamatan Buleleng, Kabupaten Buleleng (81119)

ATM Baktiseraga
Jl. Ahmad Yani No. 167, Desa Baktiseraga, Kecamatan Buleleng, Kabupaten Buleleng (81119)

EDC

EDC Cabang Singaraja I
Jl. Dewi Sartika No. 30, Singaraja, Kabupaten Buleleng 81116

EDC Capem Tamblang I
Jl. Raya Kubutambahan Air Sanih, Desa Kubutambahan, Kecamatan Kubutambahan, Kabupaten Buleleng 81172

EDC Capem Lovina I
Jl. Raya Seririt, Kecamatan Buleleng Kabupaten Buleleng 81119

EDC KK Pasar Buleleng
Jl. Mayor Metra, Singaraja, Kabupaten Buleleng 81116

EDC KK Sawan
Jl. Raya Kerobokan, Desa Kerobokan Kecamatan Sawan Kabupaten Buleleng 81171

EDC KK A.Yani
Jl. Jenderal A. Yani No.56 Singaraja, Kabupaten Buleleng 81116

EDC KK Tejakula
Jalan Raya Singaraja, Kecamatan Tejakula, Kabupaten Buleleng 81173

EDC Cabang Singaraja II
Jl. Dewi Sartika No. 30, Singaraja, Kabupaten Buleleng 81116

KAS MOBIL

Kas Mobil Cabang Singaraja
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KANTOR CABANG TABANAN

Cabang Tabanan
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Telex : 35842
Fax : (0361) 811981

KANTOR CAPEM

Capem Kediri
Jl. Ngurah Rai No. 86 Kediri Tabanan 82123
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Capem Bajera
Jl. Ngurah Rai, Banjar Bajera Jero, Desa Bajera, Kec. Selemadeg Kab. Tabanan
Telp. : (0361) 8943661
Fax. : (0361) 8943543

Capem Penebel
Jl. Raya Penebel Kec. Tabanan 82152
Telp. : (0361) 819434

Capem Baturiti
Jl. Raya Denpasar-Singaraja, Desa Baturiti, Kec. Baturiti, Kabupaten Tabanan 82191
Telp. : (0368) 21135
Fax. : (0368) 21444

Capem Marga
Jl. Wisnu No 88 Marga Tabanan 82181
Telp. : (0361) 8946014
Fax. : (0361) 8946125

Capem Ir. Soekarno
Jl. Ir. Soekarno, Banjar Tegal Delodan,
Desa Dauh Peken, Kec. Tabanan, Kabupaten Tabanan 82151
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KANTOR KAS

Kantor Kas Pancasari
Jl. Desa Pancasari, Kab. Buleleng 81161
Telp. : (0362) 3429178

Tanah Lot
Jl. Raya Tanah Lot, Br. Batugaing, Beraban, Kediri Tabanan 82121
Telp. : (0361) 8311163

Kantor Kas Kerambitan
Jl. Raya Kelating, Br. Wani, Kerambitan Tabanan
Telp. : (0361) 7809068

Kantor Kas Pemda Tabanan
Kantor Pesedahan Agung Pemda Tabanan, Jl. Pahlawan No. 19 Tabanan 82151
Telp. : (0361) 7809034

Kantor Kas Bantas
Jl. Raya Denpasar-Gilimanuk No. 135, Desa Bantas, Kecamatan Selemadeg Timur, Kabupaten Tabanan (82162), Telp. (0361) 8311619, Fax. (0361) 8311618

Kantor Kas Subrata
Jl. Raya Denpasar- Gilimanuk, Banjar Surabrata, Desa Lalang Linggah, Kecamatan Selemadeg Barat Kabupaten Tabanan 82162

UPT

UPT Samsat Tabanan
Jl. Katamso No. 6 Tabanan 82114
Telp. : (0361) 811559

UPT Samsat Bajera
Jl. Ngr Rai Bajera, Selemadeg Tabanan 82162
Telp. : (0361) 811559

Gerai Samsat Baturiti
KCP Baturiti, Jl. Raya Denpasar-Singaraja, Desa Baturiti, Kec. Baturiti, Kabupaten Tabanan 82191

KPK BRSU Tabanan
Jl. Pahlawan No. 14, Kecamatan Tabanan, Kabupaten Tabanan 82121

KPK Dinas Perhubungan Tabanan
Jl. Wagimin No. 8 Kecamatan Kediri Kabupaten Tabanan 82121

KAS MOBIL

Kas Mobil Kantor Cabang Tabanan
Kantor Cabang Tabanan,
Jl. Gunung Batur No. 1 Tabanan 82114
Telp. : (0361) 811253, 811560

ATM

Cabang Tabanan
Jl. Gunung Batur No. 1 Tabanan
Telp. : (0361) 811253, 811560, 814762

Capem Kediri
Jl. Ngurah Rai No. 86 Kediri, Tabanan

Capem Bajera
Jl. Ngurah Rai No. 5 Bajera, Tabanan

Capem Penebel
Jl. Raya Penebel Tabanan

Capem Baturiti
Jl. Raya Baturuti Tabanan

RSUD Tabanan
Jl. Pahlawan Tabanan

Hardy's Tabanan
Jl. *Bay Pass* Kediri Tabanan

ATM Tanah Lot
Kantor Kas Tanah Lot
Jl. Raya Tanah Lot, Br. Batugaing, Beraban, Kediri Tabanan 82121

JARINGAN KANTOR *Office Network*

ATM KK Marga
Kantor Kas Marga,
Jl. Wisnu No 88 Marga Tabanan 82181

ATM KK Kerambitan
Kantor Kas Kerambitan
Jl. Raya Kelating, Br. Wani, Kerambitan Tabanan 82161

ATM KCP Ir. Soekarno
Jl. Ir. Soekarno, Banjar Tegal Delodan, Desa Dauh Peken, Kec. Tabanan, Kab. Tabanan 82151

ATM Pemkab Tabanan
Jl. Pahlawan No. 19, Kecamatan Tabanan, Kabupaten Tabanan 82113

ATM Bedugul
Areal Daya Tarik Wisata Ulundanu Beratan, Jl Bedugul-Singaraja, Desa Candikuning, Kecamatan Baturiti, Kabupaten Tabanan 82191

ATM Kantor Cabang Tabanan II
Jl. Gunung Batur No. 1, Kecamatan Tabanan, Kabupaten Tabanan 82113

ATM Kantor Kas Bantas
Jl. Raya Denpasar-Gilimanuk No. 135, Desa Bantas, Kecamatan Selemadeg Timur, Kabupaten Tabanan 82162

EDC

CDM Cabang Tabanan
Jl. Gunung Batur No. 1, Kecamatan Tabanan, Kabupaten Tabanan 82114

EDC Cabang Tabanan I
Jl. Gunung Batur No. 1, Kecamatan Tabanan, Kabupaten Tabanan 82114

EDC Cabang Tabanan II
Jl. Gunung Batur No. 1, Kecamatan Tabanan, Kabupaten Tabanan 82114

EDC Capem Baturiti I
Jl. Raya Denpasar-Singaraja, Desa Baturiti, Kecamatan Baturiti, Kabupaten Tabanan 82191

EDC Capem Bajera I
Jl. Ngurah Rai, Banjar Bajera Jero, Desa Bajera, Kecamatan Selemadeg Kabupaten Tabanan 82162

EDC Capem Penebel I
Jl. Raya Penebel, Kecamatan Penebel, Kabupaten Tabanan 82152

EDC Capem Marga I
Jl. Wisnu No 88, Kecamatan Marga, Kabupaten Tabanan 82181

EDC Capem Ir. Soekarno I
Jl. Ir. Soekarno, Banjar Tegal Delodan, Desa Dauh Peken, Kecamatan Tabanan, Kabupaten Tabanan 82111

EDC Capem Kediri I
Jl. Ngurah Rai No. 86, Kecamatan Kediri, Kabupaten Tabanan 82123

EDC KK Kerambitan
Jl. Raya Kelating, Br. Wani, Kecamatan Kerambitan, Kabupaten Tabanan 82161

EDC KK Tanah Lot
Jl. Raya Tanah Lot, Br. Batugaing, Desa Beraban, Kecamatan Kediri, Kabupaten Tabanan 82123

EDC KK Bantas
Jl. Raya Denpasar-Gilimanuk No. 135, Desa Bantas, Kecamatan Selemadeg Timur, Kabupaten Tabanan 82162

EDC KK Pancasari
Jl. Desa Pancasari, Kabupaten Buleleng 81161

EDC Cabang Tabanan III
Jl. Gunung Batur No. 1, Kecamatan Tabanan, Kabupaten Tabanan 82114

KANTOR CABANG KLUNGKUNG

Cabang Klungkung
Jl. Gajahmada No. 4 , Semarapura 80712
Telp. : (0366) 21060, 21772, 24385
Fax. : (0366) 21196

KANTOR CAPEM

Capem Nusa Penida
Jl. Nusa Indah, Kec. Nusa Penida 80771
Kab. Klungkung
Telp. : (0366) 23583
Fax. : (0366) 23584

KANTOR KAS

Kantor Kas Kusamba
Jl. Raya Pesinggahan, Klungkung 80761
Telp. : (0366) 30792

Kantor Kas Jungut Batu
Jl. Menara, Br. Kaja, Ds. Jungut Batu, Nusa Penida, Klungkung 80711
Telp. : (0366) 23583

UPT

UPT Samsat Klungkung
Jl. Ngurah Rai No. 3 Klungkung
Telp. : (0366) 21162

UPT Samsat Nusa Penida
Jl. Nusa Penida Klungkung

KPK Pasar Galiran Klungkung
Jl. Puputan N0. 108 Blok B, Kelurahan Semarapura Klod Kangin Klungkung 80715

ATM

Cabang Klungkung
Jl. Gajah Mada No. 4, Semarapura

Cabang Klungkung 2
Jl. Untung Suropati No. 2 Semarapura

RSUD Klungkung
Jl. Flamboyan No. 40 Semarapura
Capem Nusa Penida
Jl. Nusa Indah Nusa Penida Klungkung
ATM Pasar Galiran Klungkung
Jl. Puputan No. 108 Blok B, Desa Semarapura, Klungkung 80715
ATM Banjarangkan
SPBU Banjarangkan,
Jl. Lettu Ida Bagus Puja, Desa Banjarangkan, Kec. Banjarangkan Kabupaten Klungkung 80752
ATM KK Kusamba
Jl. Desa Pesinggahan, Kecamatan Dawan Kabupaten Klungkung Kabupaten Klungkung 80761
ATM Jungut Batu
Puskesmas Nusa Penida II, Desa Jungut Batu, Kecamatan Nusa Penida, Kabupaten Klungkung 80771
ATM Kantor Cab. Klungkung III
Jl. Gajah Mada No. 4, Kelurahan Semarapura Kelod Kangin, Kecamatan Klungkung, Kabupaten Klungkung 80716
ATM Pura Ped Nusa Penida
Pura Dalem Ped, Kecamatan Nusa Penida, Kabupaten Klungkung 80771

EDC
EDC Cabang Klungkung I
Jl. Gajahmada No. 4, Semarapura, Kabupaten Klungkung 80711
EDC Cabang Klungkung II
Jl. Gajahmada No. 4, Semarapura, Kabupaten Klungkung 80711
EDC Capem Nusa Penida I
Jl. Nusa Indah, Kecamatan Nusa Penida, Kabupaten Klungkung 80771
EDC KK Jungutbatu
Jl. Menara, Banjar Kaja, Desa Jungut Batu, Kecamatan Nusa Penida, Kabupaten Klungkung 80771
EDC Cabang Klungkung III
Jl. Gajahmada No. 4, Semarapura, Kabupaten Klungkung 80711

KANTOR CABANG NEGARA

Cabang Negara
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KANTOR CAPEM
Capem Gilimanuk
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Capem Pekutatan
Jl. Raya Pekutatan, Jembrana 82262
Telp. : (0365) 4700093

KANTOR KAS
KK Yeh Embang
Ds. Yeh Embang, Kec. Mendoyo, Jembrana 82261
Telp. : Telp. (0365) 4702155
KK Melaya
Jl. Raya Gilimanuk-Denpasar, Br. Pasar, Ds. Melaya, Jembrana 82252
Telp. : (0365) 4761117

KAS MOBIL
Kas Mobil Cabang Negara
Jl. Gatot Subroto No. 24 Negara (82216) Telp. (0365) 41120, 41159

UPT
UPT Samsat Jembrana
Jl. Denpasar Gilimanuk
Ds. Banyubiru Negara
Telp. : (0365) 43068
KPK Pemkab Jembrana
Jl. Surapati No.1 Negara
Telp. : (0365) 40514
KPK UPT Dispenda Jembrana
Jl. Mayor Sugianyar No. 17 Negara 82217
Telp. : (0365) 4545120
Gerai Samsat Gilimanuk
KCP Gilimanuk,
Jl Raya Pelabuhan Gilimanuk, Kabupaten Jembrana
Telp. : (0365) 61085
Fax. : (0365) 61256

ATM
Cabang Negara
Jl. Gatot Subroto No. 24, Negara
Cabang Negara
Jl. Gatot Subroto No. 24, Negara
Komplek Perkantoran Pemda Jembrana
Jl. Surapati No. 1 Negara
Capem Pekutatan
Jl. Raya Pekutatan, Jembrana 82262
Kantor Kas Yeh Embang
Ds. Yeh Embang, Kec. Mendoyo, Jembrana
Kantor Capem Gilimanuk
Jl. Raya Pelabuhan Gilimanuk, Kabupaten Jembrana
Kantor Kas Melaya
Jl. Raya Denpasar Gilimanuk, Br. Pasar,
Ds Melaya, Kec. Melaya
ATM Tegalcangkring
Komp. Pertokoan Tegalcangkring, Jl. Raya Denpasar-Gilimanuk Kel. Tegalcangkring Kec. Mendoyo Kab. Jembrana 82261

JARINGAN KANTOR *Office Network*

ATM Udayana Negara
Hotel Jimbarwana,
Jl. Udayana No. 02 Negara 82212
ATM RSU Negara
Jl. Wijaya Kusuma No. 17, Kecamatan Negara, Kabupaten Jembrana (82218)
ATM Ngurah Rai Negara
Jl. I Gusti Ngurah Rai No. 52, Kecamatan Jembrana, Kabupaten Jembrana (82218)
ATM Rumah Sakit Balimed Negara
Jl. Hayam Wuruk No. 23, Kecamatan Jembrana, Kabupaten Jembrana (82218)

EDC
EDC Cabang Negara I
Jl. Gatot Subroto No. 24, Kecamatan Negara, Kabupaten Jembrana 82218
EDC Cabang Negara II
Jl. Gatot Subroto No. 24, Kecamatan Negara, Kabupaten Jembrana 82218
EDC Capem Gilimanuk I
Jl. Raya Pelabuhan Gilimanuk, Kabupaten Jembrana 82252
EDC Capem Pekutatan I
Jl. Raya Pekutatan, Kecamatan Pekutatan, Kabupaten Jembrana 82262
EDC KK Yeh Embang
Desa Yeh Embang, Kecamatan Mendoyo, Kabupaten Jembrana 82261
EDC KK Melaya
Jl. Raya Gilimanuk-Denpasar, Br. Pasar, Desa Melaya, Kecamatan Melaya, Kabupaten Jembrana 82252
EDC Cabang Negara III
Jl. Gatot Subroto No. 24

KANTOR CABANG GIANYAR

Cabang Gianyar
Jl. *Bay Pass* Dharma Giri Gianyar 80511
Telp. : (0361) 942341, 943093
Fax.: : (0361) 943977

KANTOR CAPEM
Capem Sukawati
Jl. Raya Sukawati, Kec. Sukawati, Kabupaten Gianyar 80582
Telp. : (0361) 298936
Fax. : (0361) 296727
Capem Tampaksiring
Jl. Dr. Ir. Soekarno, Banjar Penaka, Desa Tampaksiring, Gianyar 80552
Telp/Fax. : (0361) 902043

KANTOR KAS
Kantor Kas I.B. Mantra
Jl. *Bay Pass* Prof. Dr. Ida Bagus Mantra, Gianyar 80582
Telp. (0361) 4013978
Kantor Kas Ngurah Rai Gianyar
Jl. Ngurah Rai No. 17 Gianyar 80511
Telp. : (0361) 942341, 943093
Fax. : (0361) 943977
Kantor Kas Batubulan
Jl. Raya Batubulan, Ds. Batubulan, Kec. Sukawati, Kab. Gianyar 80582
Telp. : (0361) 8497367
Kantor Kas Blahbatuh
Jl. Wisma Gajah Mada, Banjar Laud, Desa Blahbatuh, Kec. Blahbatuh,
Kabupaten Gianyar 80581
Telp. : (0361) 943922

UPT
UPT Samsat Gianyar
Jl. Raya Samplangan Gianyar 80512
Telp. : 0361 942190
KPK Dispenda Gianyar
Kantor Dispenda Kabupaten Gianyar,
Jl. Ciung Wenara No. 16 Gianyar
Telp. : (0361) 950237 ext. 111

ATM
Cabang Gianyar
Jl. Ngurah Rai No. 17, Gianyar
Capem Sukawati
Jl. Raya Sukawati, Kec. Sukawati, Kab. Gianyar
Celuk
Jl. Raya Celuk, Sukawati, Gianyar
ATM KK *ByPass* I.B. Mantra
Kantor Kas *Bay Pass* I.B. Mantra, Jl. *Bay Pass* Prof. Dr. Ida Bagus Mantra Desa Ketewel, Sukawati
ATM RSU Sanjiwani
RSU Sanjiwani, Jl. Ciung Wenara No. 2 Gianyar 80511
ATM Blahbatuh
Kantor Camat Blahbatuh, Jl. Raya Blahbatuh Gianyar 80581
ATM 1 Kantor Cabang Gianyar
Jl. *Bay Pass* Dharma Giri Gianyar 80511
ATM Capem Tampaksiring
Jl. Dr. Ir. Soekarno, Tampaksiring Gianyar (80552)
ATM Batubulan
Areal Cening Bagus Batubulan, Jl. Raya Batubulan, Sukawati, Gianyar 80581
ATM SPBU Keramas Gianyar
Jl. *Bay Pass* B. Mantra Desa Keramas, Kecamatan Blahbatuh, Kabupaten Gianyar 80581

EDC

EDC Cabang Gianyar I

Jl. By Pass Dharma Giri, Kecamatan Gianyar, Kabupaten Gianyar 80511

EDC Cabang Gianyar II

Jl. By Pass Dharma Giri, Kecamatan Gianyar, Kabupaten Gianyar 80511

EDC Capem Tampaksiring I

Jl. Dr. Ir. Soekarno, Banjar Penaka, Desa Tampaksiring, Kecamatan Tampaksiring, Kabupaten Gianyar 80552

EDC Capem Sukawati I

Jalan Raya Sukawati, Kecamatan Sukawati, Kabupaten Gianyar 80582

EDC KK Ngurah Rai

Jl. Ngurah Rai No. 17, Kecamatan Gianyar, Kabupaten Gianyar 80511

EDC Cabang Gianyar III

Jl. By Pass Dharma Giri, Kecamatan Gianyar, Kabupaten Gianyar 80511

KAS MOBIL

Kas Mobil Cabang Gianyar

Jl. By Pass Dharma Giri Gianyar (80511)
Telp. : (0361) 942341, 943093

KANTOR CABANG BANGLI

Cabang Bangli

Jl. Mojopahit No. 1 Bangli (80613)
Telp. : (0366) 91191, 92356
Fax. : (0366) 91527

KANTOR CAPEM

Kantor Capem Kintamani

Jl. Raya Kintamani, Bangli 80652
Telp. : (0366) 51022

KANTOR KAS

Kantor Kas Kayu Ambua

Jl. Sribatu, Komp. Ps. Kayu Ambua, Susut, Bangli 80661
Telp: (0366) 51008

Kantor Kas Tembuku

Jl. Besakih No.1 Kecamatan Tembuku Bangli (80671)
Telp. : 081246379128

KK RSU Bangli

RSU Bangli
Jl. Brigjen Ngurah Rai No. 99X Bangli 80631
Telp. : (0366) 93518

Kantor Kas Penelokan

Jl. Raya Penelokan, Desa Kedisan, Kec. Kintamani, Kab. Bangli 80652
Telp. : 082147663874

UPT

UPT Samsat Bangli

Jl. Lettu Kanten 11 Bangli 80613
Telp. : (0366) 91096

KPK Dispenda Bangli

Kantor Badan Keuangan Pendapatan dan Aset Daerah Kabupaten Bangli, Jalan Brigjen Ngurah Rai No.79 Bangli (80614)

ATM

Cabang Bangli

Jalan Mojopahit No. 1, Bangli
Telp. : (0366) 91191, 92356, 92293

Capem Kintamani

Jalan Raya Kintamani Bangli

Lingkar Kantor Pemda Bangli

Jl. Brigjen Ngurah Rai No. 30 Bangli

Tembuku Bangli

Jalan Besakih No. 1 Tembuku

ATM KK Kayuambua

Kantor Kas Kayuambua, Jl. Sribatu, Komp. Ps. Kayu Ambua, Susut, Bangli 80661
Telp. : (0366) 51008

ATM Kantor Cabang Bangli II

Jl. Majapahit No. 1, Kelurahan Kawan, Kecamatan Bangli, Kabupaten Bangli 80613

ATM RSUD Bangli

Jl. Brigjen Ngurah Rai No. 10, Kecamatan Bangli, Kabupaten Bangli 80613

ATM Kantor Kas Penelokan

Jl. Raya Penelokan, Desa Kedisan, Kecamatan Kintamani, Kabupaten Bangli 80652

ATM Batur

Kantor Perbekel Desa Batur Selatan, Jl. Raya Kintamani, Kecamatan Kintamani, Kabupaten Bangli (80652)

EDC

EDC Cabang Bangli I

Jl. Mojopahit No. 1, Kecamatan Bangli, Kabupaten Bangli 80613

EDC Cabang Bangli II

Jl. Mojopahit No. 1, Kecamatan Bangli, Kabupaten Bangli 80613

EDC Capem Kintamani I

Jl. Raya Kintamani, Kecamatan Kintamani, Kabupaten Bangli 80652

EDC KK Kayu Ambua

Jl. Sribatu, Komp. Pasar Kayu Ambua, Kecamatan Susut, Kabupaten Bangli 80661

EDC KK Tembuku

Jl Besakih No.1, Kecamatan Tembuku, Kabupaten Bangli 80671

EDC Cabang Bangli III

Jl. Mojopahit No. 1, Kecamatan Bangli, Kabupaten Bangli 80613

JARINGAN KANTOR *Office Network*

KANTOR CABANG KARANGASEM

Cabang Karangasem
Jl. Ahmad Yani, Subagan Karangasem (80813)
Telp. : (0363) 21014
Fax. : (0363) 21017

KANTOR CAPEM

Capem Selat
Desa Duda, Kec. Selat, Kab. Karangasem 80862
Telp. : (0363) 23034

Capem Candidasa
Jalan Raya Candidasa, Kec. Manggis, Karangasem 80871
Telp. : (0363) 41141

Capem Menanga
Ds. Menanga Kec. Rendang Karangasem 80863
Telp. : (0363) 534999

Capem Amlapura
Jl. Diponegoro, Amlapura 80811
Telp. : (0363) 22473
Fax. : (0363) 21611

KANTOR KAS

Kantor Kas Bebandem
Desa Bebandem, Karangasem 80861
Telp. : (0363) 22664

Kantor Kas Sidemen
Jl. Raya Sidemen Banjar Budhamanis
Desa Sidemen, Kec. Sidemen 80864)

Kantor Kas Kubu
Jl. Raya Tulamben Banjar Beluhu Kangin Desa Tulamben, Kec. Kubu 80853

Kantor Kas Padangbai
Jl. Raya Ulakan Banjar Tengah Desa Ulakan Kec. Manggis 80871

Kantor Kas Abang
Jalan Raya Desa Culik, Kec. Abang, Kabupaten Karangasem 80852
Telp. : (0363) 23298, 21705

UPT

UPT Samsat Karangasem
Jl. A. Yani Amlapura 80813
Telp. : (0363) 21667

KPK Pemkab Karangasem
Mall Pelayanan Publik, Karangasem
Jl. Gajah Mada, Amlapura, Kabupaten Karangasem 80811

KAS MOBIL

Kas Mobil Cabang Karangasem
Jl. Diponegoro, Amlapura 80811
Telp. (0363) 21014, 21165

ATM

Cabang Karangsem
Jl. Diponegoro, Amlapura

Capem Candidasa
Jl. Raya Candidasa, Kec. Manggis, Kab. Karangasem

Capem Menanga
Desa Menanga Kec. Rendang, Kab. Karangasem

Capem Selat
Desa Duda, Kec. Selat, Kab. Karangasem

ATM RSUD Karangasem
Jl. Ngurah Rai Karangasem

Kas Bebandem Karangasem
Desa Bebandem, Karangasem 80861

ATM 1 Kantor Cabang Karangasem
Jl. Ahmad Yani, Subagan Karangasem 80813

ATM Kantor Kas Sidemen
Jl. Raya Sidemen Banjar Budhamanis Desa Sidemen, Kecamatan Sidemen 80864)

ATM Kantor Kas Abang
Jl. Raya Desa Culik, Kec. Abang, Kabupaten Karangasem 80852

ATM Kantor Kas Kubu
Jl. Raya Tulamben Banjar Beluhu Kangin
Desa Tulamben Kec. Kubu 80853

ATM Kantor Kas Padangbai
Jl. Raya Ulakan Banjar Tengah Desa Ulakan Kec. Manggis 80871

ATM Pemkab Karangasem
Kantor Bupati Karangasem, Jl. Ngurah Rai, Amlapura 80811

ATM Kantor Cab. Karangasem II
Jl. Ahmad Yani, Desa Subagan, Kecamatan Karangasem, Kabupaten Karangasem 80813

ATM RS Bali Med Karangasem
Jl. Nenas, Desa Bungaya Kangin Kecicang, Kecamatan Bebandem, Kabupaten Karangasem 80861

ATM Besakih
Areal Pura Besakih, Desa Besakih, Kecamatan Rendang, Kabupaten Karangasem 80863

EDC

EDC Cabang Karangasem I
Jl. Ahmad Yani, Desa Subagan, Kecamatan Karangasem, Kabupaten Karangasem 80813

EDC Capem Amlapura I
Jl. Diponegoro, Kecamatan Karangasem, Kabupaten Karangasem 80811

EDC Capem Selat I
Desa Duda, Kecamatan Selat, Kabupaten Karangasem 80862

EDC Capem Menanga I
Desa Menanga, Kecamatan Rendang, Kabupaten Karangasem 80863

EDC Capem Candidasa I
Jalan Raya Candidasa, Kecamatan Manggis, Kabupaten Karangasem 80871

EDC KK Abang
Jalan Raya Desa Culik, Kecamatan Abang, Kabupaten Karangasem 80852

EDC KK Kubu
Jl. Raya Tulamben Banjar Beluhu Kangin Desa Tulamben, Kecamatan Kubu, Kabupaten Karangasem 80853

EDC KK Bebandem
Desa Bebandem, Kecamatan Bebandem, Kabupaten Karangasem 80861

EDC KK Padangbai
Jl. Raya Ulakan Banjar Tengah Desa Ulakan, Kecamatan Manggis, Kabupaten Karangasem 80871

EDC KK Sidemen
Jl. Raya Sidemen Banjar Budhamanis Desa Sidemen, Kecamatan Sidemen, Kabupaten Karangasem 80864

EDC Cabang Karangasem II
Jl. Ahmad Yani, Desa Subagan, Kecamatan Karangasem, Kabupaten Karangasem 80813

KANTOR CABANG SERIRIT

Cabang Seririt
Jl. Jend. Sudirman No. 1 Seririt 81153
Telp. : (0362) 92060, 92764
Fax. : (0362) 92305

KANTOR CAPEM

Kantor Capem Pupuan
Komp. Terminal, Pasar Pupuan, Kec. Pupuan 82163
Telp. : (0362) 71144

KANTOR KAS

Kantor Kas Sumberkima
Ds. Sumberkima, Kec. Gerokgak Buleleng 81155

Kantor Kas Banyuatis
Desa Banyuatis Kecamatan Banjar
Telp. : 087762845729

UPT

KPK Dispenda Buleleng
di Kec. Seririt
Jl. Seririt Singaraja, Kec. Seririt, Kab. Buleleng

Gerai Samsat Pupuan
Komp. Terminal, Pasar Pupuan, Kec. Pupuan 82163
Telp. : (0362) 71144

ATM

Cabang Seririt
Jl. Jend. Sudirman No. 1, Seririt
Telp. : (0362) 92060, 92764, 92766

Capem Pupuan
Jl. Komplek Terminal, Pasar Pupuan

Kas Sumberkima
Ds. Sumberkima, Gerokgak, Buleleng

Kantor Kas Banyuatis
Kantor Kas Banyuatis, Banjar Dinas Kelod, Desa Banyuatis
Kec. Banjar, Kab. Buleleng 81154

ATM Busungbiu
Banjar Dinas Kaja, Desa Busungbiu, Kec. Busungbiu, Kab. Buleleng 81154

ATM Gerokgak
Banjar Dinas Celukanbawang, Desa Celukanbawang, Kecamatan Gerokgak, Kabupaten Buleleng 81155

EDC

EDC Cabang Seririt I
Jl. Jend. Sudirman No. 1, Kecamatan Seririt, Kabupaten Buleleng 81153

EDC Cabang Seririt II
Jl. Jend. Sudirman No. 1, Kecamatan Seririt, Kabupaten Buleleng 81153

EDC Capem Pupuan I
Komp. Terminal, Pasar Pupuan, Kecamatan Pupuan, Kabupaten Tabanan 82163

EDC KK Sumberkima
Desa Sumberkima, Kecamatan Gerokgak, Kabupaten Buleleng 81155

EDC Cabang Seririt III
Jl. Jend. Sudirman No. 1, Kecamatan Seririt, Kabupaten Buleleng 81153

KANTOR CABANG BADUNG

Cabang Badung
Jl. Bakung Sari No. 1 Kuta 80361
Telp. : (0361) 751351, 751432
Fax. : (0361) 753417

KANTOR CAPEM

Capem Nusa Dua
Komplek Pertokoan Niaga Blok No.10
Nusa Dua 80361
Telp. : (0361) 775688
Fax. : (0361) 775688

Capem Legian
Jl. Raya Kerobokan No. 106 Banjar Taman Kerobokan Kuta Utara 80361
Telp. : (0361) 736889
Fax. : (0361) 8475850

JARINGAN KANTOR *Office Network*

Capem Ngurah Rai
Jl. *By Pass* Ngurah Rai, Komp. Pertokoan Segi Tiga Emas, Kuta, Badung 80361
Telp. : (0361) 757911 (*Hunting*)
Fax. : (0361) 755033

Capem Tegal Buah
Jl. Teuku Umar Barat Banjar Tegal Lantang Kelod Kelurahan Kerobokan Kelod
Kec. Kuta Utara Kabupaten Badung 80361
Telp. : (0361) 8495740, 8495741, 8495742
Fax. : (0361) 8495743

KANTOR KAS

Kantor Kas Bandara Ngurah Rai
Jl. Kediri Blok I B/43 Tuban 80352
Telp. : (0361)766086

Kantor Kas Legian
Jl. Legian No. 494, Legian Kaja, Badung
Telp. : (0361) 753371, 763895

Kantor Kas GWK
Jl. Raya Uluwatu No. 1, Br. Giri Dharma Ungasan Badung 80361
Telp. : (0361) 4725020

Kantor Kas Canggu
Jl. Raya Canggu-Tanah Lot Br. Aseman Kawan, Desa Tibubeneng, Kec.Kuta Utara Kabupaten Badung 80361
Telp : (0361) 7478262

Kantor Kas Tanjung Benoa
Jl. Pratama No. 25 Kelurahan Benoa, Kecamatan Kuta Selatan 80361
Telp. : (0361) 7989878

UPT

UPT Samsat Kuta
Jl. *By Pass* Ngurah Rai Tuban 80361
Telp. : (0361) 752318

KPK Gerai Samsat Seputaran GWK-Jimbaran
Jl. *By Pass* Ngurah Rai, Kelurahan Benoa, Kecamatan Kuta Selatan, Kabupaten Badung (± 200 meter ke arah Barat dari kantor lama)

KPK Samsat Corner Sunset Road
Lantai IV Gedung *Carefour*, Jl. *Sunset Road*, Badung 80361
Telp. : (0361) 751351

ATM

Cabang Badung
Jl. Bakung sari No. 1, Kuta, Badung

Capem Nusa Dua
Komplek Pertokoan Niaga Blok No. 10 Nusa Dua

ATM Legian
Jl. Legian No. 494, Legian kaja, Badung

Capem Ngurah Rai
Jl. *By Pass* Ngurah Rai, Komp. Pertokoan Segi Tiga Emas, Kuta, Badung

ATM di SPBU Canggu
Jl. Raya Canggu, Tanah Lot, Banjar Aseman

ATM di SPBU Jimbaran
Jl. Raya Uluwatu, Bukit Jimbaran, Kuta Selatan, Badung

ATM Tanjung Benoa
Jl. Pratama Tanjung Benoa Po. BOX 64 Nusadua (Royal Santrian)

ATM KCP Legian
Jl.Raya Kerobokan No. 106 Banjar Taman Kerobokan Kuta Utara 80361
Telp. : (0361) 736889
Fax. : (0361) 8475850

ATM Mall Bali Galeria
Lobby Utara Unit ATM Centre Mall Bali Galeria, Jl. *By Pass* I Gst Ngr Rai, Simpang Dewa Ruci, Kuta Kabupaten Badung

ATM Capem Tegal Buah
Jl. Teuku Umar Barat Banjar Tegal Lantang Kelod Kelurahan Kerobokan Kelod
Kec. Kuta Utara Kabupaten Badung 80361

ATM Kantor Kas Bandara Ngurah Rai
Jl. Kediri Blok I B/43 Tuban 80352

ATM Jimbaran
RS Bali Jimbaran, Jl. Raya Kampus Udayana, No.52, Kelurahan Jimbaran, Kecamatan Kuta Selatan, Kabupaten Badung 80361

ATM Bandara Ngurah Rai
Terminal Kedatangan Domestik Area Koridor, Bandar Udara I Gusti Ngurah Rai Bali 80361

CDM Cabang Badung
Jl. Bakung Sari No. 1, Kecamatan Kuta, Kabupaten Badung 80361

EDC

EDC Cabang Badung I
Jl. Bakung Sari No. 1 Kecamatan Kuta, Kabupaten Badung 80361

EDC Capem Ngurah Rai I
Jl. By Pass Ngurah Rai, Komp. Pertokoan Segi Tiga Emas, Kecamatan Kuta, Kabupaten Badung 80361

EDC Capem Nusa Dua I
Komplek Pertokoan Niaga Blok No.10, Kecamatan Kuta Selatan, Kabupaten Badung 80361

EDC Capem Legian I
Jl.Raya Kerobokan No. 106 Banjar Taman Kerobokan, Kecamatan Kuta Utara, Kabupaten Badung 80361

EDC Capem Tegal Buah I
Jl. Teuku Umar Barat Banjar Tegal Lantang Kelod Kelurahan Kerobokan Kelod Kecamatan Kuta Utara Kabupaten Badung 80361

EDC Cabang Badung II
Jl. Bakung Sari No. 1 Kecamatan Kuta, Kabupaten Badung 80361

KANTOR CABANG UBUD

Cabang Ubud
Jl. Raya Ubud, Gianyar 80571
Telp. : (0361) 977509, 977510
Fax. : (0361) 977506

KANTOR CAPEM Capem Payangan
Pasar Payangan Jl. Raya Payangan, Kec. Payangan, Gianyar 80572
Telp. : (0361) 978838

UPT
UPT Samsat Ubud
Pasar Sindhu, Desa Sayan, Kecamatan Ubud, Kabupaten Gianyar
KPK Tegallalang
Banjar Tegallalang, Desa Tegallalang,
Kec. Tegallalang, Kab. Gianyar 80651
Telp. : (0361) 9000020

ATM
Cabang Ubud
Jl. Raya Ubud, Gianyar
Ktr. Capem Payangan
Jl. Raya Payangan Kec. Payangan Gianyar
ATM RS Ari Canti
Jl. Raya Mas Ubud, Gianyar
ATM Pengosekan Ubud
SPBU No. 54.805.21
Jl. Raya Pengosekan Ubud, Kabupaten Gianyar 80571
ATM Pasar Ubud
Areal Kantor Lurah Ubud,
Jl. Tjok Putra Sudarsana, Kec. Ubud, Kabupaten Gianyar 80571
ATM Pasar Tebongkang
Supermarket UD. Arta Dewata, Banjar Tebongkang, Desa Singakerta, Kecamatan Ubud, Kabupaten Gianyar 80571
ATM Bali Zoo Park
Bali *Zoo Park*, Jl. Raya Singapadu, Banjar Seseh, Desa Batuan, Kecamatan Sukawati, Kabupaten Gianyar (80582)
ATM Tegallalang
Banjar Tegallalang, Desa Tegallalang, Kecamatan Tegallalang, Kabupaten Gianyar (80561)

EDC
EDC Cabang Ubud I
Jl. Raya Ubud, Kecamatan Ubud, Kabupaten Gianyar 80571
EDC Cabang Ubud II
Jl. Raya Ubud, Kecamatan Ubud, Kabupaten Gianyar 80571
EDC Capem Payangan I
Banjar Pengaji, Desa Melinggih Klod, Kecamatan Payangan, Kabupaten Gianyar 80572
EDC Cabang Ubud III
Jl. Raya Ubud, Kecamatan Ubud, Kabupaten Gianyar 80571

KANTOR CABANG MANGUPURA

Cabang Mangupura
Jl. Raya Sempidi, Kota Mangupura, Badung 80115
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Fax. : (0361) 8468175, 8468176, 8468177

CAPEM
Capem Abiansemal
Jl. Raya Blahkiuh, Kecamatan Abiansemal, Badung 80352
Telp. : (0361) 890780
Capem Gatot Subroto Barat
Jl. Gatot Subroto Barat No. 14 Badung 80116
Telp. : (0361) 417025, 417026
Capem Mengwi
Komp. Pasar Bringkit, Mengwi 80351
Telp/Fax. : (0361) 829891

KANTOR KAS
Kantor Kas Petang
Jl. Raya I Gusti Ngurah Rai, Br.Mukti, Ds.Pangsan, Kecamatan Petang, Badung
Telp. : (0361) 92504444
Kantor Kas Mambal
Jl. Raya Sibang, Desa Sibang Kaja Abiansemal Badung
Kantor Kas Abianbase
Jl. Raya Abianbase, Kelurahan Abianbase, Kec. Mengwi Badung 80351
Telp. : (0361) 8818494
Fax. : (0361) 8818493
Kantor Kas Sembung
Jl. Raya Sembung, Kec. Mengwi Badung 80351
Telp. : (0361) 8818495
Fax. : (0361) 8818492
Kantor Kas Puspem Badung
Balai Diklat Sempidi, kantor puspem Badung "Mangupura Mandala"
Jl. Raya Sempidi, Mengwi Badung Mangupura 80351
Telp. 088219089007
Kantor Kas Kerobokan
Jl. Gunung Sanghyang No. 45 X, Kelurahan Kerobokan,
Kec. Kuta Utara 80361
Telp. (0361) 8754005

JARINGAN KANTOR *Office Network*

Kantor Kas Munggu
Jl. *By Pass* Tanah Lot, Ds. Munggu, Kec. Mengwi, Kabupaten Badung 80351
Telp./Fax : (0361) 8818490

ATM
Cabang Mangupura
Jl. Raya Sempidi, Kota Mangupura, Badung,
Capem Abiansemal
Jl. Raya Blahkiuh, Kecamatan Abiansemal, Badung 80352
Capem Gatot Subroto Barat
Jl. Gatot Subroto Barat No. 14, Badung
Telp. : (0361) 417025, 417026
ATM SPBU Dalung
Jl. Raya Dalung Permai No. 18 Badung
Varis Mini Market
Jl. Raya Kapal, Mengwi, Badung 80351
ATM RSUD Badung
RSUD Badung,
Jl. Raya Kapal Badung
Telp/Fax. : (0361) 829891
Puspem Badung
Jl. Raya Sempidi, Badung
ATM Kantor Kas Sembung
Jl. Raya Sembung, Kec. Mengwi Badung 80351
Telp. : (0361) 8818495
Fax. : (0361) 8818492
ATM Kantor Kas Abianbase
Jl. Raya Abianbase, Kelurahan Abianbase, Kec. Mengwi Badung 80351
Telp. : (0361) 8818494
Fax. : (0361) 8818493

ATM Kantor Kas Petang
Jl. Raya I Gusti Ngurah Rai, Banjar Sekar Mukti Desa Pangsan Kec. Petang Kab. Badung 80353
Telp. : (0361) 92504444
ATM Kantor Kas Mambal
Jl. Raya Sibang, Desa Sibang Kaja, Kec. Abiansemal Kab. Badung 80352
ATM Kantor Capem Mengwi
Komplek Pasar Beringkit, Mengwi, Kabupaten Badung 80351
ATM Bale Agung Mengwi
Jl. Raya I Gusti Ngurah Rai, Kec. Mengwi, Kabupaten Badung 80351
ATM Kantor Kas Munggu
Jl.*By Pass* Tanah Lot, Desa Munggu,
Kec. Mengwi, Kabupaten Badung 80351
ATM KK Kerobokan
Jl. Gunung Sanghyang No. 45 X, Kel. Kerobokan, Kec. Kuta Utara, Kab. Badung 80361
ATM Gatsu Barat I
Hotel NEO, Jl Gatot Subroto Barat, Desa Padangsambian Kaja, Kec. Denpasar Barat, Kota Denpasar (80117)
UPT
UPT PHR Badung
Kantor Dinas Pendapatan Kabupaten Badung Lantai I Komplek Puspem Badung,
Jl Raya Sempidi, Mangupura
UPT Samsat Badung/Mengwi
Mengwi Badung 80351

KPK Gerai Samsat Dalung
Jl. Raya Padang Luwih, Desa Dalung
Kec. Kuta Utara, Badung 80361
Telp. : (0361) 8025212
KPK RSUD Badung
Jl. Raya Kapal, Mangupura, Kabupaten Badung 80351

EDC
EDC Capem Mengwi I
Komp. Pasar Bringkit, Kecamatan Mengwi, Kabupaten Badung 80351
EDC Capem Gatsu Barat I
Jl. Gatot Subroto Barat No. 14, Kabupaten Badung 80361
EDC Capem Abiansemal I
Jalan Raya Blahkiuh, Kecamatan Abiansemal, Kabupaten Badung 80352
EDC KK Munggu
Jl. By Pass Tanah Lot, Desa Munggu, Kecamatan Mengwi, Kabupaten Badung 80351
EDC KK Abianbase
Jl. Raya Abianbase, Kelurahan Abianbase, Kecamatan Mengwi, Kabupaten Badung 80351
EDC KK Sembung
Jl. Raya Sembung, Kecamatan Mengwi, Kabupaten Badung 80351
EDC KK Kerobokan
Jl. Gunung Sanghyang No. 45 X, Kelurahan Kerobokan, Kecamatan Kuta Utara, Kabupaten Badung 80361

EDC KK Mambal
Jl. Raya Sibang, Desa Sibang Kaja, Kecamatan Abiansemal, Kabupaten Badung 80352

EDC KK Petang
Jl. Raya I Gusti Ngurah Rai, Br.Mukti, Desa Pangsan, Kecamatan Petang, Kabupaten Badung 80353

EDC Cabang Mangupura I
Jl. Raya Sempidi, Kota Mangupura, Badung 80115

KANTOR CABANG MATARAM

Cabang Mataram
Jl. Pejanggik No. 92 B-D Kelurahan Pejanggik, Kec. Mataram, Kota Mataram Provinsi Nusa Tenggara Barat 83127
Telp. : (0370) 642802, 642808, 642809, 642909
Fax. : (0370) 642824, 642231, 642896

CAPEM

Capem Tanjung, Lombok Utara
Jalan Raya Tanjung, Desa Sokong, Kecamatan Tanjung, Kabupaten Lombok Utara, Provinsi Nusa Tenggara Barat (83352)
Telp. : (0370) 6198223, 6198545, 6198244
Fax. : (0370) 6198825

ATM

ATM KCP Tanjung, Lombok Utara
Jalan Raya Tanjung, Desa Sokong, Kecamatan Tanjung, Kabupaten Lombok Utara, Provinsi Nusa Tenggara Barat (83352)
Telp. : (0370) 6198223, 6198545, 6198244
Fax. : (0370) 6198825

EDC

EDC Cabang Mataram I
Jl. Pejanggik No. 92 B-D Kelurahan Pejanggik, Kecamatan Mataram, Kota Mataram Provinsi Nusa Tenggara Barat 83127

ATM

ATM Cabang Mataram
Jl. Pejanggik No. 92 B-D Kelurahan Pejanggik, Kec. Mataram, Kota Mataram Provinsi Nusa Tenggara Barat 83127

PERNYATAAN AKUNTABILITAS LAPORAN DEWAN KOMISARIS DAN DIREKSI

Statement of Accountability over the Reports of Board of Commissioners and Board of Directors

Laporan Tahunan ini berikut laporan keuangan dan informasi lain yang terkait merupakan tanggung jawab Manajemen PT Bank Pembangunan Daerah Bali dan telah disetujui oleh seluruh anggota Dewan Komisaris dan Direksi dengan membubuhkan tanda tangannya masing-masing di bawah ini.

This Annual report and Financial Statement as well as other related information are responsibility of PT Bank Pembangunan Daerah Bali and have been agreed by all member of Board of Commissioners and Directors by giving their signature below.

DEWAN KOMISARIS
Board of Commissioners

DRS. I KETUT NURCAHYA, M.M.
Komisaris Utama Independen
Independent President Commissioner

DR. I KETUT SUKAWATI LANANG PUTRA PERBAWA, S.H., M.HUM.
Komisaris Independen
Independent Commissioner

I GDE SUDIBIA, S.H.
Komisaris Non Independen
Non Independent Commissioner

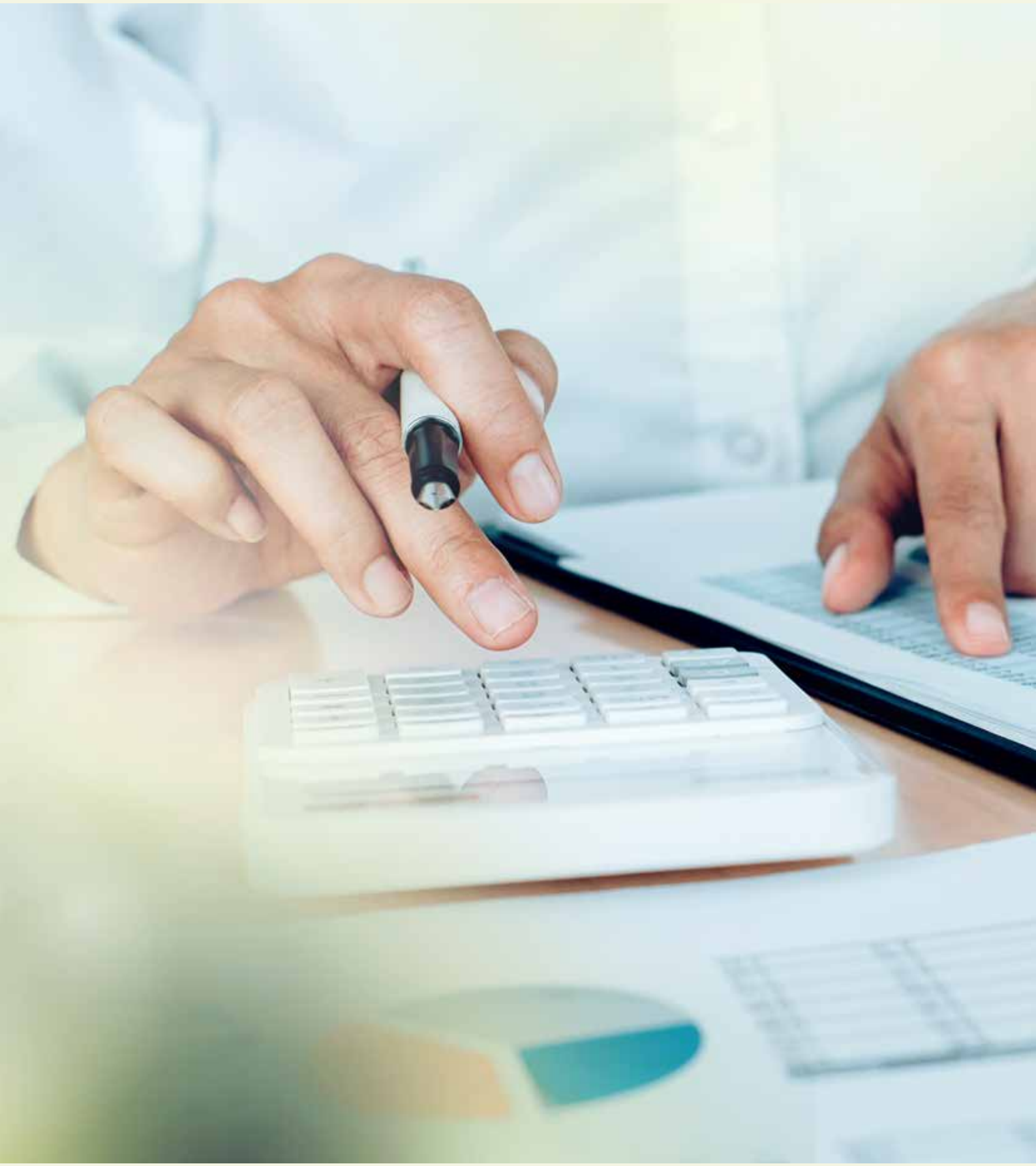
WISNU BAWA TEMAJA, S.H., M.H.
Komisaris Non Independen
Non Independent Commissioner

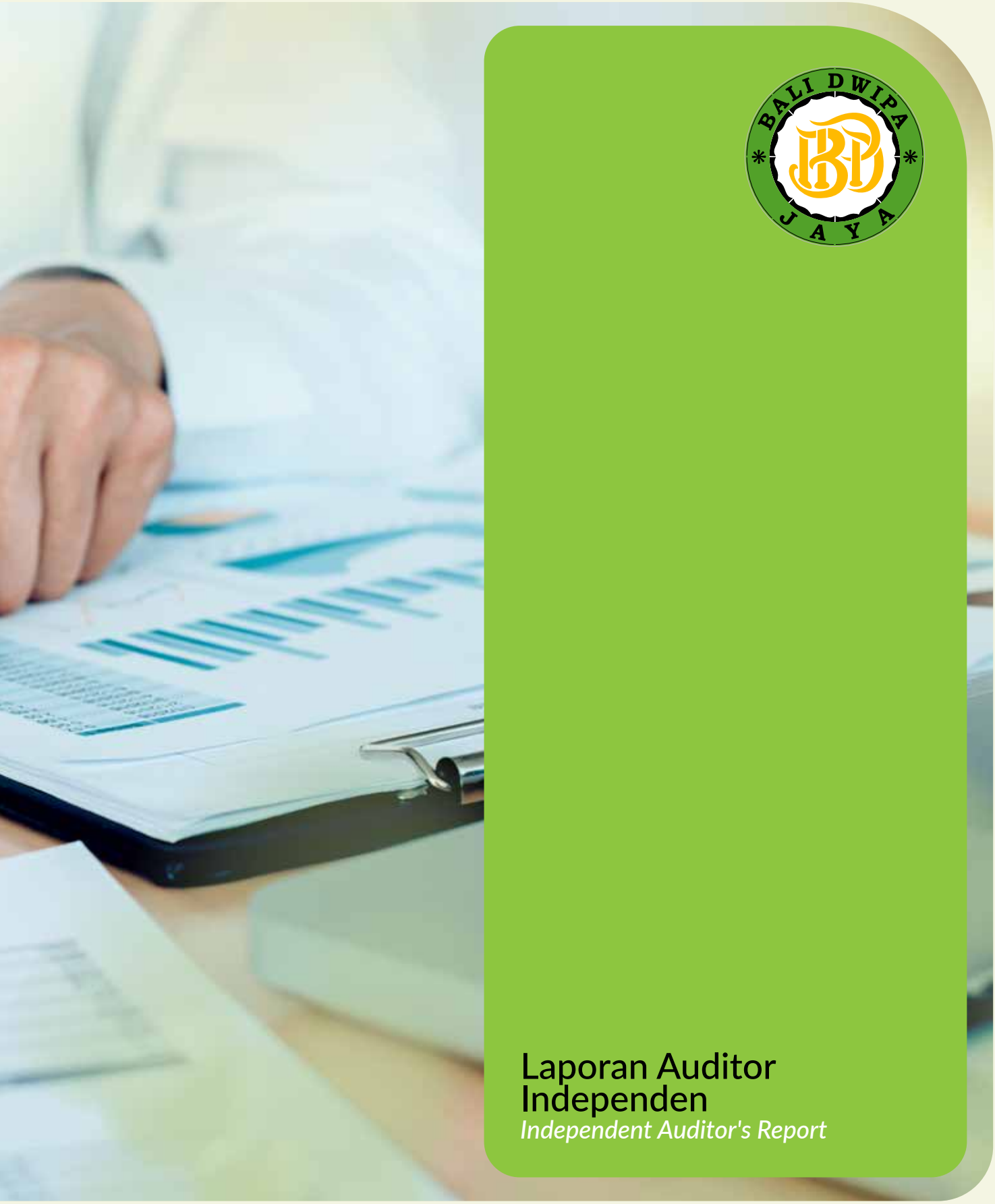
DIREKSI
Directors

I NYOMAN SUDHARMA, S.H., M.H.
Plt. Ditektur Utama dan Direktur Bisnis Non Kredit
Acting President Director and Loan Business Director

IDA BAGUS GEDE SETIA YASA, S.Kom., M.M.
Direktur Operasional and Plt. Direktur Kredit
Operational Director and Acting Loan Director

DRS. I WAYAN SUTELA NEGARA, M.M.
Direktur Kepatuhan
Compliance Director





Laporan Auditor Independen

Independent Auditor's Report

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PT BANK PEMBANGUNAN DAERAH BALI

LAPORAN KEUANGAN

Tanggal 31 Desember 2018
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen

FINANCIAL STATEMENTS

As of 31 December 2018
and for the year then ended
with independent auditors' report

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
PADA TANGGAL DESEMBER 31, 2018
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT BANK PEMBANGUNAN DAERAH BALI

DIRECTOR'S STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2018
AND FOR THE YEAR THEN ENDED
PT BANK PEMBANGUNAN DAERAH BALI

Kami yang bertanda tangan di bawah ini/ *We, the undersigned:*

1. Nama/ *Name* : I Nyoman Sudharma, S.H., M.H.
   Alamat Kantor/ *Office Address* : Jl. Raya Puputan Niti Mandala Denpasar 80235 Bali.
   Alamat Domisili Sesuai KTP/ *Domicile as Stated in ID Card* : Br. Kangin Ungasan, Desa Ungasan, Kecamatan Kuta Selatan.
   Nomor Telepon/ *Phone Number* : (+62361) 223301 - 223305
   Jabatan/ *Position* : Pelaksana Tugas Direktur Utama/ *The Acting Board of President Director's*

2. Nama/ *Name* : Ida Bagus Gede Setia Yasa S.Kom, M.M.
   Alamat Kantor/ *Office Address* : Jl. Raya Puputan Niti Mandala Denpasar 80235 Bali.
   Alamat Domisili Sesuai KTP/ *Domicile as Stated in ID Card* : Jl. Gunung Lingga A/10 DPS, Br. Dukuh Sari, Kelurahan Padang Sambian Kaja, Kecamatan Denpasar Barat.
   Nomor Telepon/ *Phone Number* : (+62361) 223301 - 223305
   Jabatan/ *Position* : Direktur Operasional/ *Director of Operational*

Menyatakan bahwa/ *Declare that:*

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT. Bank Pembangunan Daerah Bali ("Perusahaan") pada tanggal 31 Desember 2018 dan untuk tahun yang berakhir pada tanggal tersebut;
2. Laporan keuangan Perusahaan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Perusahaan telah dimuat secara lengkap dan benar;
   b. Laporan keuangan Perusahaan tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam Perusahaan.

1. We are responsible for the preparation and presentation of the financial statements PT Bank Pembangunan Daerah Bali ("the Company") as of December 31, 2018 and for the year then ended;

2. The Company's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;

3 a. All information in the Company's financial statements have been disclosed in a complete and truthful manner;

b. The Company's financial statements do not contain any incorrect information or material facts, nor do they omit material information or material facts.

4. We are responsible for the Company's internal control system.

Demikian pernyataan ini dibuat dengan sebenarnya.

Thus this statement is made truthfully.

Atas nama dan mewakili Direksi/ *For and on behalf of the Directors*
Denpasar, 8 Pebruari / February, 2019

METERAI TEMPEL
60B0BAFF526162586
6000 ENAM RIBU RUPIAH

I Nyoman Sudharma, S.H., M.H
Pelaksana Tugas Direktur Utama/
The Acting Board of President Director's

Ida Bagus Gede Setia Yasa S.Kom, M.M
Direktur Operasional/
Director of Operational

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No: 00007/2.1000/AU.1/07/0136-2/1/II/2019

Laporan Auditor Independen
Independent Auditors' Report

Pemegang Saham, Dewan Komisaris dan Direksi
PT Bank Pembangunan Daerah Bali

Kami telah mengaudit laporan keuangan PT Bank Pembangunan Daerah Bali, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2018, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

The Shareholders, Boards of Commisioners and Directors
PT Bank Pembangunan Daerah Bali

We have audited the accompanying financial statements of PT Bank Pembangunan Daerah Bali, which comprise the statement of financial position as of December 31, 2018, the statements of profit and loss and other comprehensive income, changes in equity, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan bebas dari kesalahan penyajian material.

Auditors' responsibility

Our responsibility is to express an opinion on the financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the financial statements.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali tanggal 31 Desember 2018, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

Opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Pembangunan Daerah Bali as of December 31, 2018, and their financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

HERTANTO, GRACE, KARUNAWAN

Drs. Hertanto, M.S. Ak, CPA., CPMA., CA.
Register Akuntan Publik / *Register of Public Accountant* No. AP.0136

Jakarta, 8 Pebruari / *February 8, 2019*

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2018
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF FINANCIAL POSITION
AS OF DECEMBER 31, 2018
(Expressed in Rupiah, unless otherwise stated)

	Catatan / *Notes*	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
ASET				***ASSETS***
Kas	2e, 4	616.156.683.140	570.196.158.443	*Cash*
Giro Pada Bank Indonesia	2d, 2e, 2f, 2g, 5	1.304.592.021.612	1.238.354.866.891	*Current Account with Bank Indonesia*
Giro Pada Bank Lain	2d, 2e, 2f, 2g, 2k, 6			*Current Account with Other Bank*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		28.009.339.864	16.651.099.839	*Third Parties -*
Jumlah Giro Pada Bank Lain		28.009.339.864	16.651.099.839	*Total Current Account with Other Bank*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Loss*
		28.009.339.864	16.651.099.839	
Penempatan pada Bank Indonesia dan Bank Lain	2d, 2e, 2g, 2k, 7			*Placements with Bank Indonesia and Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.394.607.007.124	1.662.828.884.542	*Third Parties -*
Jumlah Penempatan pada Bank Indonesia		1.394.607.007.124	1.662.828.884.542	*Total Placements with Bank Indonesia*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Loss*
		1.394.607.007.124	1.662.828.884.542	
Efek - Efek	2d, 2e, 2h, 2k, 8			*Marketable Securities*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.254.478.914.572	1.161.242.377.667	*Third Parties -*
Jumlah Efek - Efek		1.254.478.914.572	1.161.242.377.667	*Total Marketable Securities*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Loss*
		1.254.478.914.572	1.161.242.377.667	
Efek - Efek yang Dibeli dengan Janji Dijual Kembali	2d, 2e, 2i, 2k, 9			*Marketable Securities Purchased Under Agreement to Resell*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		1.458.476.800.000	1.233.482.200.200	*Third Parties -*
Total Efek - Efek yang Dibeli dengan Janji Dijual Kembali		1.458.476.800.000	1.233.482.200.200	*Total Marketable Securities Purchased Under Agreement to Resell*
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	*Less: Allowance for Impairment Loss*
		1.458.476.800.000	1.233.482.200.200	
Pinjaman yang Diberikan	2d, 2e, 2j, 2k, 10			*Loans*
- Pihak Berelasi		31.286.414.999	19.159.353.405	*Related Parties -*
- Pihak Ketiga		16.414.234.747.005	16.219.967.101.998	*Third Parties -*
Total Pinjaman yang Diberikan		16.445.521.162.004	16.239.126.455.403	*Total Loans*
Dikurangi: Cadangan Kerugian Penurunan Nilai		(413.736.679.462)	(334.745.816.072)	*Less: Allowance for Impairment Loss*
		16.031.784.482.542	15.904.380.639.331	
Penyertaan Saham	2e, 2l, 11	500.000.000	635.250.000	*Invesment In Shares*
Aset Tetap	2m, 12	251.120.995.254	233.430.069.128	*Fixed Assets*
Dikurangi: Akumulasi Penyusutan		(159.860.751.804)	(140.608.814.426)	*Less: Accumulated Depreciation*
		91.260.243.450	92.821.254.702	
Aset Tidak Berwujud	2n, 13	27.095.934.510	25.142.600.048	*Intangible Assets*
Dikurangi: Akumulasi Amortisasi		(21.306.555.403)	(16.387.478.363)	*Less: Accumulated Amortization*
		5.789.379.107	8.755.121.685	
Aset Lain - lain	2d, 2o, 14	183.692.974.862	181.944.322.016	*Other Assets*
Aset Pajak Tangguhan - Bersih	2t, 19c	85.143.394.006	79.613.095.468	*Net - Deffered Tax Assets*
TOTAL ASET		**22.454.491.240.279**	**22.150.905.270.784**	***TOTAL ASSETS***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN POSISI KEUANGAN (LANJUTAN)
TANGGAL 31 DESEMBER 2018
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS OF DECEMBER 31, 2018
(Expressed in Rupiah, unless otherwise stated)

	Catatan / *Notes*	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas Segera	2d, 2p, 15	141.233.971.255	127.553.628.704	*Obligations Due Immediately*
Simpanan dari Nasabah	2d, 2e, 2q, 16			*Deposit from Customers*
- Pihak Berelasi		1.218.652.019.378	2.907.320.634.340	*Related Parties -*
- Pihak Ketiga		16.792.292.529.712	14.591.181.699.002	*Third Parties -*
		18.010.944.549.090	17.498.502.333.342	
Simpanan dari Bank Lain	2d, 2e, 2r, 17			*Deposit from Other Banks*
- Pihak Berelasi		--	--	*Related Parties -*
- Pihak Ketiga		461.461.424.666	798.165.917.502	*Third Parties -*
		461.461.424.666	798.165.917.502	
Pinjaman yang Diterima	2d, 2s, 18	84.920.131.157	86.092.262.762	*Borrowings*
Utang Pajak	2t, 19	9.518.585.362	8.392.032.298	*Taxes Payable*
Beban yang Masih Harus Dibayar	20	24.126.879.821	23.912.240.293	*Accrued Expense*
Imbalan Kerja	2x, 21	181.485.440.562	186.104.677.061	*Employee Benefits*
Liabilitas Lain - lain	2d, 22	146.343.619.206	153.273.128.949	*Other Liabilities*
TOTAL LIABILITAS		**19.060.034.601.119**	**18.881.996.220.911**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal Saham				*Share Capital*
nilai nominal Rp1.000.000				*Rp1.000.000 (full amount)*
(nilai penuh) per saham				*par value per share*
Modal Dasar :				*Authorized Capital :*
4.000.000 saham				*4.000.000 shares*
Modal ditempatkan dan disetor penuh:				*Issued and fully paid capital:*
- 2018 : 1.788.492 saham	23	1.788.492.000.000		*2018 : 1.788.492 shares -*
- 2017 : 1.741.992 saham			1.741.992.000.000	*2017 : 1.741.992 shares -*
Tambahan Modal Disetor	24	8.002.897.254	4.502.897.254	*Additional Paid In Capital*
Pendapatan Komprehensif Lainnya		(52.167.492.723)	(62.745.246.831)	*Other Comprehensive Income*
Saldo laba				*Retained Earnings*
- Telah Ditentukan Penggunaannya		1.113.101.927.376	1.060.651.097.149	*Appropriated -*
- Belum Ditentukan Penggunaannya		537.027.307.253	524.508.302.301	*Unappropriated -*
TOTAL EKUITAS		**3.394.456.639.160**	**3.268.909.049.873**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**22.454.491.240.279**	**22.150.905.270.784**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole

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PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2018
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2018
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended 31 December* 2018	2017	
PENDAPATAN BUNGA				***INTEREST INCOME***
Pendapatan Bunga	2u, 26	2.396.249.158.744	2.386.017.630.728	*Interest Income*
Beban Bunga	2u, 27	(851.149.149.836)	(862.146.931.123)	*Interest Expense*
Jumlah Pendapatan Bunga Bersih		**1.545.100.008.908**	**1.523.870.699.605**	***Net Interest Income***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Pendapatan Operasional		62.133.484.795	62.364.471.368	*Operating Income*
Provisi dan Komisi	2v, 28	8.276.798.069	8.107.958.532	*Provision and Commission Income*
Pendapatan Lainnya		1.434.413.996	1.220.986.307	*Others Income*
Jumlah Pendapatan Operasional Lainnya		**71.844.696.860**	**71.693.416.207**	***Total Other Operating Income***
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI				***ALLOWANCE FOR IMPAIRMENT LOSSES***
Aset Produktif	2d, 29	(167.163.094.243)	(201.148.961.262)	*Productive Assets*
Jumlah Pembentukan Cadangan Kerugian Penurunan Nilai		**(167.163.094.243)**	**(201.148.961.262)**	***Total Allowance for Impairment Losses***
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Tenaga Kerja	2x, 30	(506.187.126.850)	(506.215.048.756)	*Salaries*
Umum dan Administrasi	31	(205.179.161.464)	(175.786.177.464)	*General and Administrative*
Jumlah Beban Operasional Lainnya		**(711.366.288.314)**	**(682.001.226.220)**	***Total Other Operating Expenses***
LABA OPERASIONAL		**738.415.323.211**	**712.413.928.330**	***OPERATING INCOME***
PENDAPATAN (BEBAN) BUKAN OPERASIONAL				***NON OPERATING INCOME (EXPENSE)***
Pendapatan Non Operasional	32	2.129.777.048	1.602.055.158	*Non Operating Income*
Beban Non Operasional	32	(7.392.939.090)	(8.197.697.754)	*Non Operating Expense*
Jumlah Beban Non Operasional		**(5.263.162.042)**	**(6.595.642.596)**	***Total Non Operating Expense***
LABA SEBELUM BEBAN PAJAK		**733.152.161.169**	**705.818.285.734**	***INCOME BEFORE TAX EXPENSE***
MANFAAT (BEBAN) PAJAK				***BENEFIT (EXPENSE) TAX***
Kini	2t, 19b	(205.181.070.490)	(199.845.467.000)	*Current Tax*
Tangguhan	2t, 19b, 19c	9.056.216.574	18.535.483.567	*Deffered Tax*
Jumlah Beban Pajak		**(196.124.853.916)**	**(181.309.983.433)**	***Total Tax Expense***
LABA TAHUN BERJALAN		**537.027.307.253**	**524.508.302.301**	***INCOME FOR THE YEAR***
PENDAPATAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang Tidak Akan Direklasifikasi ke Laporan Laba Rugi				***Items That Will Not Be Reclassified to Profit or Loss***
Pengukuran Kembali Liabilitas Imbalan Kerja		14.103.672.144	(23.271.429.100)	*Remeasurament of Employement Benefit*
Pajak Penghasilan Terkait		(3.525.918.036)	5.817.857.275	*Related Income Tax*
Jumlah Pendapatan (Beban) Komprehensif Lain		**10.577.754.108**	**(17.453.571.825)**	***Total Other Comprehensive Income (Expense)***
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		**547.605.061.361**	**507.054.730.476**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2018
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2018
(Expressed in full amount of Rupiah, unless otherwise stated)

						Saldo Laba / *Retained Earnings*			
						Telah Ditentukan penggunaaannya/ *Appropriated*		Belum Ditentukan Penggunaannya/ *Unappropriated*	
	Catatan/ *Notes*	Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital*	Tambahan Modal Disetor / *Additional Paid-in Capital*	Keuntungan (kerugian) yang belum direalisasi atas efek dalam kelompok tersedia untuk dijual setelah pajak tangguhan / *Unrealized gains (losses) on securities available for sale net of deferred tax*	Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employement benefit - after tax*	Cadangan Umum/*General Reserve*	Cadangan Tujuan/*Specific Reserve*	Laba Tahun Berjalan/ *Income for the year*	Jumlah Ekuitas/ *Total Equity*
Saldo 1 Januari 2017 / *Balance as of January 1, 2017*		**1.734.492.000.000**	**2.897.254**	**(864.922.686)**	**(45.291.675.006)**	**510.085.375.235**	**492.825.741.438**	**577.399.804.763**	**3.268.649.220.998**
Laba tahun berjalan/ *Comprehensive income for the year*		--	--	--	--	--	--	524.508.302.301	524.508.302.301
Penilaian Kembali Imbalan Kerja Setelah Pajak/ *Remeasurament of post employement benefit - after tax*	18	--	--	--	(17.453.571.825)	--	--	--	(17.453.571.825)
Setoran modal selama tahun 2017 / *Paid up capital during the year 2017*	23	7.500.000.000	--	--	--	--	--	--	7.500.000.000
Tambahan setoran modal / *Additional paid incapital*	24	--	4.500.000.000	--	--	--	--	--	4.500.000.000
Pembagian laba/ *Distribution of net income :*									
Cadangan umum/ *General reserve*	25	--	--	--	--	57.739.980.476	--	(57.739.980.476)	--
Cadangan tujuan/ *Specific reserve*		--	--	--	--	--	--	--	--
Dividen / *Devidends*	25	--	--	--	--	--	--	(519.659.824.287)	(519.659.824.287)
Aset Keuangan Tersedia Untuk Dijual Setelah Pajak / *Available for Sale Financial Aset - tax*		--	--	864.922.686	--	--	--	--	864.922.686
Saldo 31 Desember 2017/ *Balance as of December 31, 2017*		**1.741.992.000.000**	**4.502.897.254**	**--**	**(62.745.246.831)**	**567.825.355.711**	**492.825.741.438**	**524.508.302.301**	**3.268.909.049.873**

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2018
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2018
(Expressed in full amount of Rupiah, unless otherwise stated)

						Saldo Laba / *Retained Earnings*			
						Telah Ditentukan penggunaaannya/ *Appropriated*		Belum Ditentukan Penggunaannya/ *Unappropriated*	
	Catatan/ *Notes*	Modal Ditempatkan dan Disetor Penuh / *Issued and Fully Paid-up Capital*	Tambahan Modal Disetor / *Additional Paid-in Capital*	Keuntungan (kerugian) yang belum direalisasi atas efek dalam kelompok tersedia untuk dijual setelah pajak tangguhan / *Unrealized gains (losses) on securities available for sale net of deferred tax*	Pengukuran Kembali Imbalan Kerja Setelah Pajak/ *Remeasurement of post employement benefit - after tax*	Cadangan Umum/*General Reserve*	Cadangan Tujuan/*Specific Reserve*	Laba Tahun Berjalan/ *Income for the year*	Jumlah Ekuitas/ *Total Equity*
Saldo 1 Januari 2018 / *Balance as of January 1, 2018*		**1.741.992.000.000**	**4.502.897.254**	**--**	**(62.745.246.831)**	**567.825.355.711**	**492.825.741.438**	**524.508.302.301**	**3.268.909.049.873**
Laba tahun berjalan/ *Comprehensive income for the year*		--	--	--	--	--	--	537.027.307.253	537.027.307.253
Penilaian Kembali Imbalan Kerja Setelah Pajak/ *Remeasurament of post employement benefit - after tax*	18	--	--	--	10.577.754.108	--	--	--	10.577.754.108
Setoran modal selama tahun 2018 / *Paid up capital during the year 2018*	23	46.500.000.000	--	--	--	--	--	--	46.500.000.000
Tambahan setoran modal / *Additional paid incapital*	24	--	3.500.000.000	--	--	--	--	--	3.500.000.000
Pembagian laba/ *Distribution of net income :*									
Cadangan umum/ *General reserve*	25	--	--	--	--	52.450.830.227	--	(52.450.830.227)	--
Cadangan tujuan/ *Specific reserve*		--	--	--	--	--	--	--	--
Dividen / *Devidends*	25	--	--	--	--	--	--	(472.057.472.074)	(472.057.472.074)
Aset Keuangan Tersedia Untuk Dijual Setelah Pajak / *Available for Sale Financial Aset - tax*		--	--	--	--	--	--	--	--
Saldo 31 Desember 2018 / *Balance as of December 31, 2018*		**1.788.492.000.000**	**8.002.897.254**	**--**	**(52.167.492.723)**	**620.276.185.938**	**492.825.741.438**	**537.027.307.253**	**3.394.456.639.160**

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2018
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2018
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended 31 December* 2018	2017	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari Pendapatan Bunga, Provisi, dan Komisi		2.404.525.956.813	2.394.125.589.266	*Receipts from Interest Income, Fee and Commissions*
Pembayaran Bunga		(851.149.149.836)	(862.146.931.123)	*Payments of Interest Expense*
Pembayaran Beban Tenaga Kerja		(496.702.691.203)	(449.762.039.907)	*Payments of Employee Expense*
Pembayaran Beban Umum dan Adminitrasi		(181.008.147.046)	(152.583.255.869)	*Payments of General and Administrative Expense*
Penerimaan dari Pendapatan Operasional Lainnya		63.567.898.791	63.585.457.675	*Receipts from Other Operating Income*
Pembayaran Beban Non Operasional		(5.308.080.142)	(6.705.952.596)	*Non Operating Expense Paid*
Arus Kas Sebelum Perubahan Pada Aset dan Liabilitas Operasi		**933.925.787.377**	**986.512.867.446**	***Cash Flows Before Changes to Operating Assets and Liabilities***
(Kenaikan) / Penurunan dalam Aset Operasi				*(Increase) / Decrease In Operating Assets*
Efek-Efek yang Dibeli dengan Janji Dijual Kembali	9	(224.994.599.800)	(1.185.578.950.200)	*Marketable Securities Purchased Under Agreement to Resell*
Pinjaman yang Diberikan	10	(294.566.937.457)	(614.998.208.659)	*Loans*
Aset Lain-lain	14	(1.748.652.846)	(25.146.866.265)	*Other Assets*
Kenaikan / (Penurunan) Liabilitas Operasi				*(Increase) / Decrease In Operating Liabilities*
Liabilitas Segera	15	13.680.342.551	30.409.347.490	*Obligations Due Immediately*
Simpanan Nasabah	16	512.442.215.748	2.374.114.613.036	*Deposits from Costumers*
Simpanan dari Bank Lain	17	(336.704.492.836)	(844.574.814.028)	*Deposits from Other Banks*
Liabilitas Lain-lain	18	(6.714.870.215)	6.241.584.607	*Other Liabilities*
Utang Pajak	19	1.126.553.064	(2.625.307.250)	*Taxes Payable*
Pembayaran Pajak Penghasilan	19	(205.181.070.490)	(198.994.158.189)	*Payment of Income Tax*
Kas Bersih Diperoleh dari Aktivitas Operasi		391.264.275.096	525.360.107.987	*Net Cash Provided by Operating Activities*
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESMENT ACTIVITIES***
Efek-efek dimiliki hingga jatuh tempo	8	(93.236.536.905)	181.969.385.432	*Marketable Securities-held to Maturity*
Penyertaan Saham	11	135.250.000	--	*Invesment in Shares*
Pembelian aset tetap	12	(17.690.926.126)	(21.886.004.520)	*Acquisitions of Fixed Assests*
Penjualan aset tetap	12	44.918.100	110.310.000	*Sellings of Fixed Assests*
Pembelian aset tak berwujud	13	(1.953.334.462)	(9.083.823.952)	*Acquisitions of Intangible Assests*
Kas Bersih (Digunakan untuk) Diperoleh dari Aktivitas Investasi		(112.700.629.393)	151.109.866.960	*Net Cash (used in) Provided by Invesment Activities*
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penambahan Setoran Modal	23, 24	50.000.000.000	12.000.000.000	*Paid up Capital*
(Pembayaran)/ Penerimaan Pinjaman yang Diterima	18	(1.172.131.605)	62.111.069.485	*(Payments)/ Receipt of Borrowings*
Pembayaran Dividen	25	(472.057.472.074)	(519.659.824.291)	*Dividend Paid*
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan		(423.229.603.679)	(445.548.754.806)	*Net Cash Provided by (used in) Financing Activities*
(Penurunan) Kenaikan Bersih Kas dan Setara Kas		**(144.665.957.976)**	**230.921.220.141**	***Net (Decrease) Increase Cash and Cash Equivalents***
Kas dan Setara Kas Pada Awal Tahun		**3.488.031.009.715**	**3.257.109.789.574**	***Cash and Cash Equivalents at Beginning of the Year***
Kas dan Setara Kas Pada Akhir Tahun		**3.343.365.051.739**	**3.488.031.009.715**	***Cash and Cash Equivalents at End of the Year***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2018
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2018
(Expressed in full amount of Rupiah, unless otherwise stated)

	Catatan / *Notes*	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended 31 December* 2018	2017	
Komponen Kas dan Setara Kas:				***Components Cash and Cash Equivalents:***
Kas	2e, 4	616.156.683.140	570.196.158.443	*Cash*
Giro pada Bank Indonesia	2d, 2f, 2g, 5	1.304.592.021.612	1.238.354.866.891	*Current Account with Bank Indonesia*
Giro pada bank lain	2d, 2f, 2g, 6	28.009.339.864	16.651.099.839	*Current Account with Other Bank*
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	2d, 2e, 2g, 2k, 7	1.394.607.007.124	1.662.828.884.542	*Placement with Bank Indonesia and other banks - mature within three months since aquisition date*
Jumlah Kas dan Setara Kas		**3.343.365.051.740**	**3.488.031.009.715**	***Total Cash and Cash Equivalent***

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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1. UMUM

a. Pendirian dan Informasi Umum

PT Bank Pembangunan Daerah Bali ("Bank") 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 No. 13 Tahun 1962 tentang Ketentuan-ketentuan Pokok Bank Pembangunan Daerah (Lembaran Negara Republik Indonesia Tahun 1962 No. 59, Tambahan Lembaran Negara No. 2490), Pemerintah Provinsi Bali menetapkan perubahan status hukum Bank dari Perseroan Terbatas menjadi Perusahaan Daerah melalui Surat No. 6/DPRDGR tanggal 9 Pebruari 1965 dan disahkan oleh Menteri Dalam Negeri dalam keputusannya No. Des.9/21/28-128 tanggal 14 Juli 1965.

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

Penyesuaian bentuk badan hukum Bank 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 dan Hak Asasi Manusia Republik Indonesia dengan Keputusan No.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 No. 6004.

Melalui Surat Keputusan Deputi Gubernur Senior Bank Indonesia No.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 dari Perusahaan Daerah Bank Pembangunan Daerah Bali kepada Perseroan Terbatas Bank Pembangunan Daerah Bali.

Anggaran Dasar Bank 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 15 September 2008. Serta perubahan terkahir dengan akta No. 84 tanggal 28 Desember 2018 tentang Pernyataan Keputusan Rapat PT Bank Pembangunan Daerah Bali yang dibuat oleh I Made Widiada,S.H., dan telah dicatat pada Sistem Administrasi Badan Hukum Nomor: AHU-AH.01.03-0280888 tanggal 28 Desember 2018.

Pada tanggal 11 November 2004, Bank telah memperoleh izin beroperasi sebagai Bank Umum Devisa sesuai dengan Surat Keputusan Deputi Gubernur Senior Bank Indonesia No.6/32/KEP.DGS/2004 tentang Penunjukkan Perseroan Terbatas Bank Pembangunan Daerah Bali sebagai Bank Umum Devisa.

1. GENERAL

a. Establishment and General Information

PT Bank Pembangunan Daerah Bali ("Bank") was established based on deed No.131 dated June 5, 1962 by Ida Bagus Ketut Rurus, as Secretary of the Government of Bali and notary.

In order amendment to the Law No. 13 year 1962 regarding the Basic regulation of the Regional Development Banks (State Gazette of the Republic of Indonesia Year 1962 No. 59, Supplement to State Gazette No. 2490), the Provincial Government of Bali set a change of legal status of the Bank of Limited Liability Company into Region through Letter No.6/DPRDGR dated February 9, 1965 and approved by the Ministry of Internal Affairs in its decision No. Des.9/21/28-128 dated July 14, 1965.

Banks change the legal form of the Regional Companies into Limited Liability Company (PT). Changes in legal entities established in the Provincial Government of Bali Regulation No.2 year 2002 regarding Changes Legal Entity BPD Bali from "PD" to PT Bank Pembangunan Daerah Bali ("PT BPD Bali") (Bali Provincial Gazette year 2002 No.6 Series D. No 3).

Adjustment of the Bank 's legal form into a Limited Liability Company as stated in notarial deed No.7 dated May 12, 2004, made before Notary Ida Bagus Alit Sudiatmika, SH, which has been approved by the Ministry of Justice of the Republic of Indonesia under the Decree of the Minister of Justice and Human Rights of the Republic Indonesia by Decree No.C-12858 HT.01.01.TH. 2004 dated May 21, 2004 and published in the State Gazette of the Republic of Indonesia No.50 dated June 22, 2004, Supplement No. 6004.

Through Letter of Decree of Senior Deputy Governor Bank Indonesia No.6/26/KEP.DGS/2004 dated July 19, 2004 regarding Corporate Entity Change from "Perusahaan Daerah" Bank Pembangunan Daerah to "Perseroan Terbatas" Bank Pembangunan Daerah Bali, has approved the transfer of the business license of Perusahaan Daerah Bank Pembangunan Daerah Bali to Perseroan Terbatas Bank Pembangunan Daerah Bali.

Bank's Articles of Association have amended several times, among other, by deed No. 84 dated December 28, 2018, Notary I Made Widiada, S.H., regarding the adjustment and amendment Bank's Articles by Law No.40 year 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. In 2008 on September 15, 2008. And the latest changes with deed No. 84 dated December 28, 2018 concerning Declaration of Decision of PT Regional Development Bank of Bali Meeting made by I Made Widiada, S.H., And has been recorded in the Legal Entity Administration System Number: AHU-AH.01.03-0280888 dated December 28, 2018.

On November 11, 2004, the Bank has obtained a license to operate as a Commercial Bank in accordance with the Letter of Decree of Senior Deputy Governor Bank Indonesia No.6/32/KEP.DGS/2004 on the appointment of the Perseroan Terbatas Bank Pembangunan Daerah Bali as the Commercial Bank.

1. UMUM (LANJUTAN)

b. Maksud dan Tujuan

Berdasarkan pasal 3 Anggaran Dasar Bank, maksud dan tujuan Bank adalah berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, ruang lingkup kegiatan Bank antara lain adalah:

- Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu;
- Memberikan Kredit;
- Menempatkan dana, meminjam dana dari/atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya;
- Melakukan kegiatan penyertaan modal pada bank atau perusahaan di bidang jasa keuangan lainnya atau mendirikan perusahaan baru sepanjang sesuai dengan ketentuan yang berlaku;
- Melakukan kegiatan dalam valuta asing dan atau bertindak sebagai Bank Devisa dengan memenuhi kewajiban yang ditetapkan oleh yang berwenang.

Selain itu, sebagai bank pembangunan daerah, Bank juga membantu Pemerintah Provinsi, Kota/Kabupaten se-Bali dalam membina Bank Perkreditan Rakyat (BPR) dan institusi jasa keuangan lainnya milik Pemerintah Provinsi, Kota/Kabupaten se-Bali yang sebagian sahamnya dimiliki oleh Bank, atau Bank sama sekali tidak memiliki saham namun diminta untuk membantu pembinaan BPR dimaksud.

1. GENERAL (CONTINUED)

b. Purpose and Objectives

According to the Article 3 of Bank's Articles of Association, the Bank's objective is to engage in banking business. To achieve this objective, the scope of the Bank's activities is mainly the following:

- *To collect third - party funds in the form of demand deposits, time deposits, certificates of deposits, savings and/or other similar forms;*
- *To grants loans;*
- *To put placement, obtain borrowings from/or provide financing to other banks, either by letter, telecommunication facilities, sight letter of credit (L/C), cheque or other facilities;*
- *To conduct invesment activities through share participation in banks or other financial institution in accordance with the prevailing regulation;*
- *To conduct activities in foreign currency transactions and or serve as Foreign Exchange Bank in compliance with the regulation prescribed by the authority.*

In addition, as regional developement bank, the Bank also assists the Provicial goverment, Municipality/Regency of Bali in developing Rural Banks (BPR) and other financial service institutions owned by the Provical Goverment, Municipality/Regency of Bali where the Bank has or does not have the shares but the Bank is requested to assist in developing the BPR.

c. Jaringan Kantor

Bank berkantor pusat di Jalan Raya Puputan, Niti Mandala, Denpasar. Bank mengklasifikasikan Kantor Cabang menjadi Kantor Cabang Utama, Kantor Cabang, Kantor Cabang Pembantu, Kantor Kas dan Unit Pelayanan. Jumlah kantor termasuk jaringan Anjungan Tunai Mandiri (ATM) dan Kas Mobil Bank pada tanggal 31 Desember 2018 dan 2017 adalah sebagai berikut:

c. Office Network

The Bank's head office is located at Jalan Raya Puputan, Niti Mandala, Denpasar. Bank has classified the branches as Main Branch, Branch, Sub Branch, Cash Office and Unit of Service. As of December 31, 2018 and 2017, the Bank's office have Automatic Teller Machines (ATM) and Cash Mobile are as follows:

	2018	2017	
Kantor Pusat	1	1	*Main Office*
Kantor Cabang Utama	1	1	*Main Branch Office*
Kantor Cabang	13	13	*Branch Office*
Kantor Cabang Pembantu	38	38	*Sub Branch Office*
Kantor Kas	52	51	*Cash Office*
Unit Pelayanan	47	44	*Service units*
Anjungan Tunai Mandiri (ATM)	189	186	*Automated Teller Machines*
Mesin Kas Deposit (CDM)	5	1	*Cash Deposit Machines*
Sistem Pembayaran Elektronik (EDC)	104	90	*Electronic Data Captures*
Kas Mobil	7	7	*Cash Mobile*
	457	**432**	

1. UMUM (LANJUTAN)

d. Organisasi dan Struktur Manajemen

Berdasarkan Surat Keputusan Dewan Komisaris No.001/KEP/DK/BPD/2018 tanggal 25 Juni 2018 dan Akta Rapat Umum Pemegang Saham Luar Biasa No.36 yang berita acaranya dibuat oleh Notaris I Made Widiada, SH tanggal 22 Juni 2018 susunan Dewan Komisaris dan Direksi Bank pada 31 Desember 2018 adalah sebagai berikut:

1. GENERAL (CONTINUED)

d. Organizational and Management Structure

Based on the Decree of the Board of Commissioners No.001 / KEP / DK / BPD / 2018 dated June 25, 2018 and the Deed of Extraordinary General Meeting of Shareholders No.36 which the news was prepared by Notary I Made Widiada, SH dated June 22, 2018 the composition of the Board of Commissioners and The Bank's Directors as of December 31, 2018 are as follows:

	31 Desember 2018 / *December 31, 2018*	
Dewan Komisaris		***Board of Commissioners***
Komisaris Utama	Drs. I Ketut Nurcahya, M.M.	*President Commissioner*
Komisaris Independen	Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	*President Independent*
Komisaris Non Independen	I Gde Sudibia, S.H.	*Non Independent Commissioner*
Komisaris Non Independen	Wisnu Bawa Temaja, S.H., M.H.	*Non Independent Commissioner*
Direksi		***Board of Directors***
Pelaksana Tugas Direktur Utama	I Nyoman Sudharma, S.H., M.H.	*Implement Duties of President Director*
Direktur Operasional	Ida Bagus Gede Setia Yasa, S.Kom, M.M.	*Director of Operational*
Direktur Bisnis Non Kredit	I Nyoman Sudharma, S.H., M.H.	*Director of Business Non Loan*
Pelaksana Tugas Direktur Kredit	Ida Bagus Gede Setia Yasa, S.Kom, M.M.	*Implement Duties of Loan Director*
Direktur Kepatuhan	Drs. I Wayan Sutela Negara, M.M	*Director of Compliance*
Komite Audit)**		***Audit Committee**)***
Ketua	Drs. I Ketut Nurcahya, M.M.	*Chairman*
Anggota	Putu Tirta, Ak	*Member*
Anggota	I Dewa Gede Putra Yustina, SH	*Member*
Komite Pemantau Resiko		***Risk Monitoring Committee***
Ketua	Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	*Chairman*
Anggota	I Nengah Artha, S.E., Ak.	*Member*
Anggota	Putu Tirta, Ak	*Member*
Komisi Remunerasi dan Nominasi		***Remuneration and Nomination Committee***
Ketua	-	*Chairman*
Anggota	Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	*Member*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Anggota	A.A Istri Eka Parwita Dewi, S.E., M.M.	*Member*
Anggota	Ida Bagus Wibawa, S.E.	*Member*

Berdasarkan Rapat Umum Pemegang Saham Tahunan Bank tanggal 24 November 2017 yang berita acaranya dibuat oleh Notaris I Made Widiada, SH No. 54, susunan Dewan Komisaris dan Direksi Bank pada 31 Desember 2017 adalah sebagai berikut:

Based on the Bank's Annual General Stockholders' Meeting held on November 24, 2017, as recorded under the notarial No. 54 of Notary I Made Widiada, SH., the composition of the Bank's Board of Commissioners and Directors as of December 31, 2017 are as follows:

	31 Desember 2017 / *December 31, 2017*	
Dewan Komisaris		***Board of Commissioners***
Komisaris Independen	Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	*President Commissioner*
Komisaris Non Independen	Wisnu Bawa Temaja, S.H., M.H.	*Non Independent Commissioner*
Direksi		***Board of Directors***
Pelaksana Tugas Sementara Direksi	Drs. I Ketut Nurcahya, M.M.	*Temporary Executive Director*
Pelaksana Tugas Sementara Direksi	I Gde Sudibia, S.H.	*Temporary Executive Director*
Komite Audit)**		***Audit Committee**)***
Ketua	-	*Chairman*
Anggota	Putu Tirta, Ak	*Member*
Komite Pemantau Resiko		***Risk Monitoring Committee***
Ketua	Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	*Chairman*
Anggota	Ida Bagus Mayun Warsana, S.Sos	*Member*
Anggota	I Nengah Artha, S.E., Ak.	*Member*

1. UMUM (LANJUTAN)

1. GENERAL (CONTINUED)

d. Organisasi dan Struktur Manajemen (Lanjutan)

d. Organizational and Management Structure (Continued)

	31 Desember 2017 / *December 31, 2017*	
Komisi Remunerasi dan Nominasi		***Remuneration and Nomination Committee***
Ketua	-	*Chairman*
Anggota	Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.	*Member*
Anggota	Wisnu Bawa Temaja, S.H., M.H.	*Member*
Anggota	A.A Istri Eka Parwita Dewi, S.E., M.M.	*Member*
Anggota	Ida Bagus Wibawa, S.E.	*Member*

*) Berdasarkan RUPS Tahunan Bank tanggal 22 Juni 2018 yang berita acaranya dibuat oleh Notaris I Made Widiada, SH, Akta No. 36 menjelaskan penunjukkan Direksi untuk melaksanakan tugas Direksi terkait dengan kekosongan Direksi.

**) Pembentukan Komite Audit Bank telah dilakukan sesuai dengan peraturan OJK No.55/POJK.04/2015 tanggal 29 Desember 2015

**) Based on the Bank's Annual General Stockholders' Meeting held on Jun 22, 2018, as recorded under the notarial deed No. 36 of notary I Made Widiada, SH., explain the appointment of Directors to perform the task as Directors.*

***) The formation of Audit Committee is in accordance with Financial Service Authority rule No.55/POJK.04/2015 dated 29 December 2015.*

Pada tanggal 31 Desember 2018 dan 2017, Kepala Satuan Kerja Audit Internal dan Anti Fraud Bank adalah I Gede Sukanada, SE dan Drs. I Wayan Sutela Negara, MM, sesuai dengan Surat Keputusan Direksi No. 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 dan 0326/KEP/DIR/SDM/2016 tanggal 30 Juni 2016.

As of December 31, 2018 and 2017, the Head of the Bank's Internal and Anti-Fraud Audit Unit is I Gede Sukana, SE and Drs. I Wayan Sutela Negara, MM, in accordance with Directors Decree No. 0338 / KEP / DIR / SDM / 2018 dated July 27, 2018 and 0326 / KEP / DIR / SDM / 2016 dated June 30, 2016.

Jumlah pegawai Bank adalah sebagai berikut (tidak diaudit):

The number of employees of Bank are as follows (unaudited):

	Tetap/ *Permanent*	**Tidak Tetap/ *Non-Permanent***	**Jumlah/ *Total***	
2018	1228	187	1415	*2018*
2017	1269	187	1456	*2017*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a. Pernyataan Kepatuhan

a. Statements of Compliance

Laporan keuangan Bank untuk tahun yang berakhir tanggal 31 Desember 2018 dan 2017 disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK) di Indonesia yang diterbitkan oleh Dewan Standar Akuntansi Ikatan Akuntan Indonesia (DSAK-IAI), Pedoman Akuntansi Perbankan Indonesia ("PAPI") 2008 yang diterbitkan atas kerjasama IAI dengan Bank Indonesia dan praktek-praktek industri perbankan yang berlaku, pedoman akuntansi dan pelaporan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK).

The financial statements of the Bank for the years ended December 31, 2018 and 2017 prepared in accordance with Statement of Financial Accounting Standards (PSAK) in Indonesia, published by the Standards Board of the Indonesian Institute of Accountants (DSAK-IAI), the Indonesian Banking Accounting Guidelines ("PAPI") 2008, published in cooperation with IAI and Bank Indonesia and the banking industry practices applicable accounting and reporting guidelines set by the Financial Service Authority (OJK).

b. Dasar Penyusunan Laporan Keuangan

b. Basis for Preparation of the Financial Statements

Laporan keuangan telah disajikan berdasarkan konsep harga perolehan, yang dimodifikasi oleh revaluasi tanah dan bangunan, aset keuangan tersedia untuk dijual dan aset dan liabilitas keuangan (termasuk instrumen derivatif) yang diukur pada nilai wajar melalui laporan laba rugi, serta disusun dengan dasar akrual, kecuali laporan arus kas.

The financial statements have been prepared on a historical cost basis, except revaluation of land and buildings, available-for-sale financial assets, and financial assets and liabilites (including derivative instruments) at fair value through profit or loss, and under the accrual basis of accounting, except for the statement of cash flows.

Laporan arus kas disusun menggunakan metode langsung dengan mengelompokkan arus kas ke dalam aktivitas operasi, investasi dan pendanaan. Untuk keperluan laporan arus kas, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan Sertifikat Bank Indonesia, yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

The statements of cash flows are prepared in the direct method with cash flows classified into operating, investing and financing activities. Cash and cash equivalents consist of cash, current accounts with Bank Indonesia and current accounts with other banks, placements with other banks and Certificates of Bank Indonesia maturing within 3 months from the date of acquisition, along they are not pledged as s collateral for borrowings nor restricted.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

b. Dasar Penyusunan Laporan Keuangan (Lanjutan)

Mata uang pelaporan yang digunakan dalam laporan keuangan adalah mata uang Rupiah (Rp). Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dalam Rupiah penuh.

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan

Pada tanggal 1 Januari 2018, Bank menerapkan pernyataan standar akuntansi keuangan ("PSAK") dan interpretasi standar akuntansi keuangan ("ISAK") baru dan revisi yang efektif sejak tanggal tersebut. Perubahan kebijakan akuntansi Bank telah dibuat seperti yang disyaratkan, sesuai dengan ketentuan transisi dalam masing-masing standar dan interpretasi.

Penerapan dari standar dan interpretasi baru berikut, tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak berdampak signifikan terhadap jumlah yang dilaporkan pada tahun berjalan atau tahun sebelumnya:

1) Amandemen PSAK 2 "Laporan arus kas"

Amandemen tersebut mensyaratkan entitas untuk menjelaskan perubahan pada kewajibannya untuk arus kas yang telah, atau yang akan di klasifikasi sebagai aktifitas pembiayaan pada laporan arus kas.

2) Amandemen PSAK 15 "Investasi pada entitas asosiasi dan ventura bersama"

Amandemen tersebut mengizinkan perusahaan modal ventura, reksa dana, unit *trust* dan entitas serupa untuk memilih pengukuran investasi mereka di perusahaan asosiasi atau ventura bersama pada nilai wajar melalui laba rugi (FVTPL). DSAK mengklarifikasi bahwa pemilihan tersebut harus dilakukan secara terpisah untuk setiap asosiasi atau ventura bersama saat pengakuan awal.

3) Amandemen PSAK 16 "Aset tetap"

Amandemen tersebut memberikan klarifikasi atas aset biologis yang memenuhi definisi dari tanaman produksi dicatat sebagai aset tetap. Definisi, pengakuan dan pengukuran dari tanaman produksi harus sesuai dengan standar yang relevan.

4) Amandemen PSAK 46 "Pajak penghasilan"

Amandemen tersebut mengklarifikasi persyaratan untuk mengakui aset pajak tangguhan atas rugi yang belum terealisasi. Amandemen tersebut mengklarifikasi akuntansi untuk pajak tangguhan dimana sebuah aset diukur pada nilai wajar dan nilai wajar tersebut lebih rendah dari dasar pengenaaan pajak atas asset tersebut. Amandemen tersebut juga mengklarifikasi aspek tertentu dari akuntansi untuk pajak tangguhan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

b. Basis for Preparation of the Financial Statements (Continued)

The reporting currency used for the financial statements is the Indonesian Rupiah (Rp). Unless otherwise stated, all figures presented in the financial statements are in full amount of Rupiah.

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards

On 1 January 2018, the Bank adopted new and revised statements of financial accounting standards ("SFAS") and interpretations of statements of financial accounting standards ("ISFAS") that are mandatory for application from that date. Changes to the Bank's accounting policies have been made as required, in accordance with the transitional provisions in the respective standards and

The adoption of these new and revised standards and interpretation did not result in substansial changes to the Bank's accounting policies and had no material effect on the amounts reported for the current or prior financial years:

1) Amendment to SFAS 2 "Statement of cash flow"

The amendment requires entity to explain changes in their liabilities for which cash flows have been, or will be classified as financing activities in the statement of cash flows.

2) Amendment to SFAS 15 "Investment in associate and joint venture"

The amendment allows venture capital organisations, mutual funds, unit trusts and similar entities to elect measuring their investments in associates or joint ventures at fair value through profit or loss (FVTPL). The Board clarified that this election should be made separately for each associate or joint venture at initial recognition.

3) Amendment to SFAS 16 "Property, plant and equipment"

The amendment provides the clarification that biological assets that meet the definition of bearer plants are accounted for as fixed assets; definition, recognition and measurement of the bearer plants shall be made in accordance with the relevant standard.

4) Amendment to SFAS 46 "Income taxes"

The amendments clarify the requirements for recognising deferred tax assets on unrealized losses. The amendments clarify the accounting for deferred tax where an asset is measured at fair value and that fair value is below the asset's tax base. The amendment also clarify certain other aspects of accounting for deferred tax assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

5) Amandemen PSAK 62 "Kontrak asuransi"

Amandemen ini merupakan amandemen lanjutan dikarenakan oleh penerbitan PSAK 71. Standar yang diamandemen memberikan petunjuk bagi entitas yang mengeluarkan kontrak asuransi, terutama perusahaan asuransi, tentang bagaimana menerapkan PSAK 71.

6) Amandemen PSAK 67 "Pengungkapan kepentingan dalam entitas lain"

Amandemen tersebut berlaku untuk kepentingan di entitas yang dikategorikan sebagai dimiliki untuk dijual kecuali untuk ringkasan informasi keuangan. Tujuan dari amandemen ini adalah untuk memberikan informasi mengenai sifat dari kepentingan di entitas lain, risiko yang terasosiasi dengan kepentingan dan efek dari kepentingan tersebut untuk laporan keuangan.

7) PSAK 71 "Instrumen Keuangan"

PSAK 71 membahas klasifikasi, pengukuran dan penghentian pengakuan dari aset dan liabilitas keuangan, memperkenalkan aturan baru untuk akuntansi lindung nilai dan model penurunan nilai baru untuk aset keuangan.

Peraturan akuntansi lindung nilai yang baru akan menyelaraskan akuntansi untuk instrumen lindung nilai lebih dekat lagi dengan praktik manajemen risiko Bank. Sebagai peraturan umum, akan lebih banyak lagi hubungan lindung nilai yang dapat memenuhi syarat untuk akuntasi lindung nilai, karena standar memperkenalkan pendekatan yang lebih berbasis prinsip.

Model penurunan nilai yang baru mensyaratkan pengakuan atas provisi penurunan nilai berdasarkan kerugian kredit espektasian daripada hanya kerugian kredit seperti kasus dalam PSAK 55. Hal ini berlaku untuk aset keuangan diklasifikasi dalam biaya amortisasi, instrumen utang diukur pada nilai wajar melalui penghasilan komprehensif lainnya,kontrak aset dalam PSAK 72 Pendapatan dari Kontrak Pelanggan, piutang sewa, komitmen pinjaman dan kontrak garansi keuangan tertentu.

Standar baru juga memperluas persyaratan pengungkapan dan perubahan penyajian. Hal ini diharapkan mengubah sifat dan batasan dari pengungkapan Bank tentang instrumen keuangan terutama pada tahun penerapan standar baru.

Standar ini harus diterapkan pada tahun yang dimulai pada atau setelah tanggal 1 Januari 2020. Penerapan dini diperbolehkan.

Bank telah melakukan tinjauan mendalam melalui konsultan independen mengenai penerapan pedoman baru PSAK tersebut untuk menilai signifikasi/ dampak dari penerapan standart tersebut.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards (Continued)

5) Amandment of SFAS 62 "Insurance contract"

This amendment is a consequential amendment due to the issuance of SFAS 71. The amended standard provides guidance for entity who's issuing insurance contract, especially insurance company, on how to implementing SFAS 71.

6) Amandment of SFAS 67 "Disclosure of Interests in Other Entities"

The amendment is applicable to interests in entities classified as held-for-sale except for summarised financial information. The objective of SFAS 67 was to provide information about the nature of interests in other entities, risks associated with these interests, and the effect of these interests on financial statements.

7) SFAS 71 "Financial instrument"

SFAS 71 addresses the classification, measurement and derecognition of financial assets and financial liabilities, introduces new rules for hedge accounting and a new impairment model for financial assets.

The new hedge accounting rules will align the accounting for hedging instruments more closely with the Bank's risk management practices. As a general rule, more hedge relationships might be eligible for hedge accounting, as the standard introduces a more principles-based approach.

The new impairment model requires the recognition of impairment provisions based on expected credit losses (ECL) rather than onlyincurred credit losses as is the case under SFAS 55. It applies to financial assets classified atamortised cost, debt instruments measured at FVOCI, contract assets under SFAS 72 Revenue from Contracts with Customers, lease receivables, loan commitments and certain financial guarantee contracts.

The new standard also introduces expanded disclosure requirements and changes in presentation. These are expected to change the nature and extent of the Bank's disclosures about its financial instruments particularly in the year of the adoption of the new standard.

This standard must be applied for financial years commencing on or after 1 January 2020. Early adoption is permitted.

The Bank has conducted an in-depth review through an independent consultant regarding the application of the new PSAK guideline to assess the significance / impact of the application of the standard.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

8) PSAK 72 "Pendapatan dari Kontrak dengan Pelanggan"

Sebuah standar untuk pengakuan penghasilan telah diterbitkan. Standar ini akan menggantikan PSAK 23 yang mengatur kontrak untuk barang dan jasa dan PSAK 34 yang mengatur kontrak konstruksi. Standar baru ini didasarkan oleh prinsip bahwa penghasilan diakui ketika kontrol atas barang atau jasa dialihkan ke pelanggan.

Standar mengijinkan pendekatan retrospektif penuh atau retrospektif modifikasian untuk penerapan.

Manajemen sedang meninjau efek dari penerapan standar baru atas laporan keuangan Bank dan telah mengidentifikasi hal-hal berikut yang akan terkena dampak:

a. Akuntansi untuk program loyalitas pelanggan – PSAK 23 menyaratkan total imbalan yang diperoleh harus dialokasi ke poin dan barang berdasarkan harga jual berdiri sendiri relatif daripada metode nilai residu; hal ini dapat menghasilkan perbedaan antara jumlah yang dialokasi ke barang yang dijual dan keterlambatan pengakuan porsi penghasilan.

b. Akuntansi untuk biaya tertentu yang terjadi dalam pemenuhan kontrak – biaya tertentu yang saat ini dibebankan mungkin harus diakui sebagai aset dalam PSAK 72, dan

c. Hak pengembalian – PSAK 72 mensyaratkan penyajian terpisah di laporan posisi keuangan atas hak pemulihan barang dari pelanggan dan kewajiban pengembalian.

Dalam tahap ini, Bank tidak dapat mengestimasi dampak dari standar baru terhadap laporan keuangan Bank. Bank akan melakukan peninjauan yang lebih mendalam atas dampaknya terhadap periode dua belas bulan ke depan.

Standar ini harus diterapkan pada tahun yang dimulai pada atau setelah tanggal 1 Januari 2020. Penerapan dini diperbolehkan.

9) PSAK 73 "Sewa"

PSAK 73 disahkan di September 2017. Hal ini akan berdampak pada hampir seluruh sewa yang diakui di laporan posisi keuangan, karena perbedaan antara sewa operasi dan pembiayaan dihapuskan. Dalam standar yang baru, sebuah aset (hak guna atas barang yang disewakan) dan liabilitas keuangan untuk membayar sewa diakui. Pengecualian hanya terdapat pada sewa jangka pendek dan yang bernilai rendah.

Perlakuan akuntansi untuk pesewa tidak akan berbeda secara signifikan

Standar akan berdampak utama kepada perlakuan akuntansi Bank atas sewa operasi. Namun, Bank belum menentukan sejauh mana komitmen tersebut akan berdampak kepada pengakuan aset dan liabilitas untuk pembayaran di masa depan dan bagaimana hal ini akan berdampak kepada laba dan klasifikasi arus kas Bank.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards (Continued)

8) SFAS 72 "Revenue from Contract with Customer"

A new standard for the recognition of revenue has been issued. This will replace SFAS 23 which covers contracts for goods and services and SFAS 34 which covers construction contracts. The new standard is based on the principle that revenue is recognised when control of a good or service transfers to a customer.

The standard permits either a full retrospective or a modified retrospective approach for the adoption.

Management is currently assessing the effects of applying the new standard on the Bank's financial statements and has identified the following areas that are likely to be affected:

a. Accounting for the customer loyalty programme – SFAS 23 requires that the total consideration received must be allocated to the points and goods based on relative stand alone selling prices rather than based on the residual value method; this could result in different amounts being allocated to the goods sold and delay the recognition of a portion of the revenue.

b. Accounting for certain costs incurred in fulfilling a contract– certain costs which are currently expensed may need to be recognized as an asset under SFAS 72, and

c. Rights of return – SFAS 72 requires separate presentation on the statement of financial position of the right to recover the goods from the customer and the refund liability.

At this stage, the Bank is not able to estimate the impact of the new rules on the Bank's financial statements. The Bank will make more detailed assessments of the impact over the next twelve months.

This standard must be applied for financial years commencing on or after 1 January 2020. Early adoption is permitted.

9) SFAS 73 "Leases"

SFAS 73 was issued in September 2017. It will result in almost all leases being recognised on the statement of financial position, as the distinction between operating and finance leases is removed. Under the new standard, an asset (the right to use the leased item) and a financial liability to pay rentals are recognised. The only exceptions are shorter and low-value leases.

The accounting for lessors will not significantly change.

The standard will affect primarily the accounting for the Bank's operating leases. However, the Bank has not yet determined to what extent these commitments will result in the recognition of an asset and a liability for future payments and how this will affect the Bank's profit and classification of cash flows.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

9) PSAK 73 “Sewa” (Lanjutan)

Beberapa komitmen dapat dicakup oleh pengecualian untuk sewa jangka pendek dan yang bernilai rendah dan beberapa komitmen dapat berhubungan dengan pengaturan yang tidak memenuhi syarat sewa dalam PSAK 73.

Standar ini harus diterapkan pada tahun yang dimulai pada atau setelah tanggal 1 Januari 2020. Penerapan dini diperbolehkan khusus bagi entitas yang telah menerapkan. Bank tidak bermaksud untuk mengadopsi standar ini sebelum tanggal efektifnya.

Penerapan akuntansi baru dan amandemen lainnya tidak berdampak potensial terhadap laporan keuangannya.

d. Aset Keuangan dan Liabilitas Keuangan

Bank menerapkan PSAK 55 (Revisi 2014), "Instrumen Keuangan: Pengakuan dan Pengukuran". Penerapan PSAK ini tidak menimbulkan pengaruh yang signifikan terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan.

Bank menerapkan PSAK 50 (Revisi 2016), "Instrumen Keuangan: Penyajian". Penerapan PSAK ini tidak menimbulkan pengaruh yang signifikan terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan.

Bank menerapkan PSAK 60 (Revisi 2016), "Instrumen Keuangan: Pengungkapan". Penerapan PSAK ini tidak menimbulkan pengaruh yang signifikan terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan.

Bank menerapkan PSAK 68, "Pengukuran Nilai Wajar". Penerapan PSAK ini mendefinisikan nilai wajar, menerapakan dalam satu pernyataan, suatu kerangka pengukuran nilai wajar dan mensyaratkan pengungkapan mengenai pengukuran dan hirarki nilai wajar.

Aset Keuangan Bank terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, surat berharga, efek-efek yang dibeli dengan janji dijual kembali, kredit yang diberikan, penyertaan saham dan aset lain-lain.

Liabilitas Keuangan Bank terdiri dari liabilitas segera, simpanan nasabah, simpanan dari bank lain, pinjaman yang diterima dan liabilitas lain-lain.

i) Klasifikasi

Aset keuangan diklasifikasikan berdasarkan kategori sebagai berikut pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu aset keuangan yang ditetapkan demikian pada saat pengakuan awal dan aset keuangan yang diklasifikasi dalam kelompok yang diperdagangkan ;
- Pinjaman yang diberikan dan piutang;
- Investasi dalam kelompok dimiliki hingga jatuh tempo; dan
- Aset keuangan tersedia untuk dijual.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards (Continued)

9) SFAS 73 “Leases” (Continued)

Some of the commitments may be covered by the exception for short-term and low-value leases and some commitments may relate to arrangements that will not qualify as leases under SFAS 73.

This standard must be applied for financial years commencing on or after 1 January 2020. Early adoption is permitted only for entities that apply SFAS 72. The Bank does not intend to adopt the standard before its effective date.

The implementation of other new and amendment accounting do not have potential impact to its financial statements.

d. Financial Assets and Liabilities

Bank adopted SFAS 55 (Revised 2014), "Financial Instruments: Recognition and Measurement". The adoption of the SFAS has no significant effect on the financial reporting and disclosures un the financial statement.

Bank adopted SFAS 50 (Revised 2016), "Financial Instruments: Presentation". The adoption of the SFAS has no significant effect on the financial reporting and disclosures un the financial statement.

Bank adopted SFAS 60 (Revised 2016), "Financial Instruments: Disclosures". The adoption of the SFAS has no significant effect on the financial reporting and disclosures un the financial statement.

Bank adopted SFAS 68, "Fair Value Measurement". The adoption of the SFAS defines fair value, establish in a statement, a framework to measure fair value and requires disclosures on fair value measurement and hierarchy.

The Bank's financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities, marketable securities purchased under resale agreement, loans, investment in shares and other assets.

The Bank's financial liabilities consist of obligations due immediately, deposits from customers, deposits from other banks, borrowings and other liabilities.

i) Classification

Financial assets are classified into the following categories on initial recognition:

- *Financial assets held at fair value through profit or loss, which have 2 (two) sub-classification, i.e. Financial assets designed as such upon initial recognition and financial assets classified as held-for-trading;*
- *Loans and receivables;*
- *Held-to-maturity invesments; and*
- *Available-for-sale financial assets.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

i) Klasifikasi (Lanjutan)

Liabilitas keuangan diklasifikasikan ke dalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan yang diklasifikasi dalam kelompok yang diperdagangkan;
- Liabilitas keuangan lain yang tidak diklasifikasikan sebagai liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi dikategorikan dan diukur dengan biaya perolehan diamortisasi.

Kelompok aset dan liabilitas yang diukur pada nilai wajar melalui laba rugi terdiri dari aset dan liabilitas keuangan yang diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat, atau dimiliki sebagai bagian dari portofolio instrumen keuangan tetentu yang dikelola bersama untuk memperoleh laba jangka pendek atau *position taking.*

Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif. Aset dan liabilitas dalam kelompok ini dicatat pada nilai wajar dalam laporan posisi keuangan dengan keuntungan atau kerugian diakui pada laporan laba rugi.

Pinjaman yang diberikan dan piutang

Kredit yang diberikan dan piutang adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan tidak mempunyai kuotasi di pasar aktif, kecuali:

- yang dimaksudkan oleh Bank untuk dijual segera dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan Bank diukur pada nilai wajar melalui laba rugi;
- yang pada saat pengakuan awal ditetapkan dalam kelompok investasi tersedia untuk dijual; atau
- dalam hal Bank mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas pinjaman yang diberikan dan piutang, yang diklasifikasikan dalam kelompok tersedia untuk dijual.

Aset Keuangan Dimiliki Hingga Jatuh Tempo

Aset keuangan dimiliki hingga jatuh tempo terdiri dari aset keuangan non derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan dimana Bank mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo. Aset keuangan yang dimiliki untuk periode yang tidak dapat ditentukan tidak dikategorikan dalam klasifikasi ini.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

i) Classification (Continued)

Financial assets are classified into the following categories on initial recognition:

- *Financial liabilities held at fair value through profit or loss, which have 2 (two) sub-classification, i.e. Financial liabilities designed as such upon initial recognition and financial liabilities classified as held-for-trading;*
- *Other financial liabilities that are not classified as financial liabilities at fair value through profit or loss are categorized and measured at amortized cost.*

The sub-classification of financial assets and liabilities at fair value through profit or loss consist of financial assets and liabilities that are acquired or incured principally for the purpose of selling or repurchasing in the near term, or holds as part of a financial instrumen portofolio that is managed together for short-term profit or position taking.

Derivatives are also categorized under this sub-classification unless they are designated as effective hedging instruments. Assets and liabilities classified under this category are carried at fair value in the statement of financial position, with any gains or losses being recognized in the profit or loss.

Loans and receivables

Loans and receivable are non-derivative financial assets with fixed or determinable payments and are not qouted in an active market, except:

- *those that the Bank intends to sell immediately or in the short term, which are classified as held-for-trading, and those that the Bank upon initial recognition designates at fair value through profit or loss;*
- *those that upon initial recognation are designated as available-for-sale investments; or*
- *those for which the Bank may not recover substantially all of its initial investment, other than because of loans and receivable deterioration, which are classified as available-for-sale.*

Held-to-Maturity Financial Assets

Held-to-maturity financial assets consist of quoted non-derivative financial assets with fixed or determinable payments and fixed maturities that the Bank has the positive intention and ability to hold to maturity. Financial assets intended to be held for an undetermined period are not included in this classification.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

i) Klasifikasi (Lanjutan)

Aset Keuangan Tersedia Untuk Dijual

Kategori tersedia untuk dijual terdiri dari aset keuangan non derivatif yang ditentukan sebagai tersedia untuk dijual atau tidak diklasifikasikan sebagai salah satu dari kategori aset keuangan lain. Setelah pengukuran awal, aset keuangan tersedia untuk dijual diukur menggunakan nilai wajar dengan keuntungan atau kerugian diakui pada laba rugi komprehensif (yang merupakan bagian dari ekuitas) sampai dengan aset keuangan dihentikan pengakuannya atau sampai aset keuangan dinyatakan mengalami penurunan nilai dimana akumulasi laba atau rugi sebelumnya dilaporkan dalam ekuitas dilaporkan dalam laporan laba rugi.

Pendapatan bunga dihitung menggunakan suku bunga efektif dan keuntungan atau kerugian yang timbul akibat dari perubahan nilai tukar dari instrumen utang diakui pada laporan laba rugi. Untuk instrumen ekuitas, keuntungan atau kerugian yang timbul dan perubahan nilai tukar diakui pada laba rugi komprehensif (yang merupakan bagian dari ekuitas).

Liabilitas Keuangan Lain

Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laporan laba rugi saat pengakuan liabilitas.

ii) Pengakuan Awal

a) Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian, seperti tanggal perusahaan berkomitmen untuk membeli atau menjual aset.

b) Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diklasifikasikan sebagai nilai wajar melalui laporan laba rugi, nilai wajar tersebut ditambah/dikurangi biaya transaksi yang dapat diatribusikan secara langsung dengan perolehan atau penerbitan aset keuangan atau liabilitas keuangan.

Bank, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laporan laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidak-konsistenan pengukuran dan pengakuan *(accounting mismatch)* yang dapat timbul; atau
- aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan, tetapi tidak dapat mengukur derivatif melekat secara terpisah.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

i) Classification (Continued)

Available-for-sale-Financial Assets

The available-for-sale category consists of non-derivative financial assets that are designated as available-for-sale or are not classified in one of the other categories of financial assets. After initial recognition, available-for-sale financial assets are measured at fair value with gains or losses being recognized in other comprehensive income (as part of equity) until the financial assets is derecognized or until the financial assets is determined to be impaired at which time the cumulative gain or loss previously reported in equity is included in the profit or loss.

Interest income is calculated using the effective interest rate and gains or losses arising from changes in exchange rate from debt instruments are recognized in the profit or loss. For equity instruments, gains and losses arising from change in exchange rate are recognized in other comprehensive income (as part of equity).

Other Financial Liabilities

Other financial liabilities represent financial liabilities that are nither held for trading nor designated at fair value through profit or loss upon recognition of the liability.

ii) Initial Recognition

a) Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation of convention in the market place (regular way purchases) are recognized on the settlement date, i.e., the date that the companies commit to purchase or sell the assets.

b) Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not classified as fair value through profit or loss, the fair value is added/deducted with directly attributable transaction costs to the issuance of financial assets or liabilities.

Bank, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (fair value option). The fair value option is only applied when the following conditions are met:

- *the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or*
- *the financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated, but unable to measure the embedded derivative separately.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

iii) Pengukuran Setelah Pengakuan Awal

a) Aset keuangan dalam kelompok tersedia untuk dijual dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diukur pada nilai wajarnya.

b) Pinjaman yang diberikan dan piutang serta investasi dimiliki hingga jatuh tempo dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

iv) Penghentian Pengakuan

a) Aset keuangan dihentikan pengakuannya jika :

- Hak kontraktual atau arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass through arrangement*); dan

(a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer pengendalian atas aset.

Ketika Bank telah mentransfer hak untuk menerima arus kas dari aset atau di bawah kesepakatan pelepasan (pass through arrangement), dan tidak mentransfer serta tidak memiliki secara substansial seluruh risiko dan manfaat atas aset dan masih memiliki pengendalian atas aset, aset diakui sebesar keterlibatan Bank yang berkelanjutan atas aset tersebut.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Pinjaman yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

b) Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

iii) Subsequent Measurement

a) Available-for-sale financial assets and financial assets and liabilities measured at fair value through profit or loss are subsequently carried at fair value.

b) Loans and receivables and held-to-maturity investments and financial liabilities measured at amortized cost using the effective interest method.

iv) Derecognition

a) Financial assets are derecognized when:

- *The rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a pass through arrangement; and*

Either (a) the Bank has transferred substantially all the risk and reward of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

When the Bank has transferred the rights to receive cash flows from an asset or has entered into a pass through arrangement, and has neither transferred nor retained substantially all risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank's continuing involvement in the asset.

Loans are written off when there is no realistic prospect of collection in the near future or the normal relationship between the Bank and the borrowers have ceased to exist. When a loan is deemed uncollectible, it is written off against the related allowance for impairment losses.

b) Financial liabilities are derecognized when they are extinguished, i.e. liabilities stated in the contract are released or cancelled or have expired.

Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the term of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the profit or loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

v) Pengakuan Pendapatan dan Beban

a) Pendapatan dan beban bunga atas aset tersedia untuk dijual serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

b) Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diakui pada laporan laba rugi.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual diakui secara langsung dalam laporan laba rugi komprehensif (merupakan bagian dari ekuitas) sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam pendapatan komprehensif lain harus diakui pada laporan laba rugi.

vi) Reklasifikasi Aset Keuangan

Bank tidak diperkenankan untuk mereklasfikasikan setiap instrumen keuangan dari atau ke klasifikasi yang diukur pada "Nilai Wajar melalui Laporan Laba Rugi", jika pada pengakuan awal instrumen keuangan tersebut ditetapkan sebagai diukur pada nilai wajar melalui laporan laba rugi.

Bank tidak boleh mengklasifikasikan aset keuangan sebagai investasi dimiliki hingga jatuh tempo, jika dalam periode berjalan atau dalam kurun waktu 2 (dua) tahun sebelumnya, telah menjual atau mereklasifikasi investasi dimiliki hingga jatuh tempo dalam jumlah yang lebih dari jumlah yang tidak signifikan sebelum jatuh tempo (lebih dari jumlah yang tidak signifikan dibandingkan dengan jumlah nilai investasi dimiliki hingga jatuh tempo), kecuali penjualan atau reklasifikasi tersebut dimana:

a Dilakukan ketika aset keuangan sudah mendekati jatuh tempo atau tanggal pembelian kembali dimana perubahan suku bunga tidak akan berpengaruh secara signifikan terhadap nilai wajar aset keuangan tersebut;
b Terjadi setelah Bank telah memperoleh secara substansial seluruh jumlah pokok aset keuangan tersebut sesuai jadwal pembayaran atau Bank telah memperoleh pelunasan dipercepat; atau
c Terkait dengan kejadian tertentu yang berada di luar kendali Bank, tidak berulang, dan tidak dapat diantisipasi secara wajar oleh Bank.

Reklasifikasi aset keuangan dari kelompok dimiliki hingga jatuh tempo ke kelompok tersedia untuk dijual dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen pendapatan komprehensif lain sampai aset keuangan tersebut dihentikan pengakuannya, dan pada saat itu keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui sebagai laba/rugi tahun berjalan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

v) Income and expense recognition

a) Interest income and expense on available-for-sale assets and financial assets and liabilities measured at amortized cost, are recognized in the profit or loss using the effective interest rate method.

b) Gains and losses arising from changes in the fair value of the financial assets and liabilities measured at fair value through profit or loss are included in the statement of income.

Gains and losses arising from changes in the fair value of available for-sale financial assets other than foreign exchange gains or losses on debt instrument are recognized directly in other comprehensive income (as part of equity), until the financial asset is derecognized or impaired, except gain or loss arising from changes in exchange rate for debt instrument.

At the time the financial asset is derecognized or impaired, the cumulative gain or loss previously recognized in other comprehensive income is recognized in the statement of income.

vi) Reclassification of financial assets

Bank is not allowed to reclassify any financial instrument out of or into the "Fair Value through Profit and Loss", if the initial recognition of financial instrument is determined as measured at fair value through profit and loss.

The Bank can not classify financial assets as held to maturity investment, if in the current period or in the 2 (two) preceding years, held-to-maturity investments have been sold or reclassified in more than an insignificant amount before due date (more than an insignificant amount if compared to the amount of held-to-maturity investment), other than sales or reclassification that:

a Conducted when the financial assets are close to maturity date or repurchase date where the change of interest rate will not affect significantly its financial assets fair value;
b Occurs after the Bank has obtained substantially all the principal amount of financial assets in accordance with the payment schedule or the Bank has obtained early payment; or
c Related to specific events that occurred out of control of the Bank, non recurring, and cannot be reasonably anticipated fairly by the Bank.

Reclassification of financial assets from held-to-maturity to available-for-sale category are recorded at fair value. Unrealized gains or losses are reported in other comprehensive income up to derecognition of such financial assets at which time the accumulative gain or loss previously recognized as current year profit/loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

vi) Reklasifikasi Aset Keuangan (Lanjutan)

Reklasifikasi aset keuangan dari kelompok tersedia untuk dijual ke kelompok dimiliki hingga jatuh tempo dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi harus diamortisasi menggunakan suku bunga efektif sampai dengan tanggal jatuh tempo instrumen tersebut.

vii) Saling Hapus

Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan jika, dan hanya jika Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara bersamaan.

Hal yang berkekuatan hukum harus tidak kontinjen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

ix) Pengukuran Nilai Wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam suatu transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Jika tersedia, Bank mengukur nilai wajar dari suatu instrumen dengan menggunakan harga kuotasi di pasar aktif untuk instrumen terkait. Suatu pasar dianggap aktif bila harga yang dikuotasikan tersedia sewaktu-waktu dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service or regulatory agency*), dan merupakan transaksi pasar aktual dan teratur terjadi yang dilakukan secara wajar. Nilai wajar dapat diperoleh dari *Interdealer Market Association* (IDMA) atau harga pasar atau harga yang diberikan oleh broker (*quoted price*) dari Bloomberg atau Reuters pada tanggal pengukuran.

Jika pasar untuk instrumen keuangan tidak aktif, bank menetapkan nilai wajar dengan menggunakan teknik penilaian.

Bank menggunakan beberapa teknik penilaian yang digunakan secara umum untuk menentukan nilai wajar dari instrumen keuangan dengan tingkat kompleksitas yang rendah, seperti opsi nilai tukar dan swap mata uang. Input yang digunakan dalam teknik penilaian untuk instrumen keuangan diatas adalah data pasar yang diobservasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

vi) Reclassification of financial assets (Continued)

Reclassification of financial assets from available-for-sale to held-to-maturity classification are recorded at carrying amount. The unrealized gains or losses are amortised by using effective interest rate up to the maturity date of that instrument.

vii) Offsetting

Financial assets and liabilities are set off and the net amount is presented in the statement of financial position when, and only when, the Bank has a legal right to set off the amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

Income and expenses are presented on a net basis only when permitted by the accounting standards.

viii) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

ix) Fair Value Measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at measurement date.

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency and those prices represent actual and regularly occurring market transaction on an arm's length basis. The fair value can be obtained from IDMA's (Interdealer Market Association) quoted market prices or broker's quoted price from Bloomberg or Reuters on the measurement date.

If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique.

The Bank uses widely recognized valuation models for determining fair values of financial instruments of lower complexity, such as exchange value options and currency swaps. For these financial instruments, inputs into models are generally market-observable.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

ix) Pengukuran Nilai Wajar (Lanjutan)

Untuk instrumen yang lebih kompleks, bank menggunakan model penilaian internal, yang pada umumnnya berdasarkan teknik dan metode penilaian yang umum diakui sebagai standar industri. Model penilaian terutama digunakan untuk menilai kontrak derivatif yang ditransaksikan melalui pasar *over-the-counter unlisted debt securities* (termasuk surat utang dengan derivatif melekat) dan instrumen utang lainnya yang pasarnya tidak aktif.

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset neto efek-efek tersebut.

Hasil dari suatu teknik penilaian merupakan sebuah estimasi atau perkiraan dari suatu nilai yang tidak dapat ditentukan dengan pasti, dan teknik penilaian yang digunakan mungkin tidak dapat menggambarkan seluruh faktor yang relevan atas posisi yang dimiliki Bank. Dengan demikian, penilaian disesuaikan dengan faktor tambahan seperti *model risk*, risiko likuiditas dan risiko kredit *counterparty*. Berdasarkan kebijakan teknik penilaian nilai wajar, pengendalian dan prosedur yang diterapkan, manajemen berkeyakinan bahwa penyesuaian atas penilaian tersebut di atas diperlukan dan dianggap tepat untuk menyajikan secara wajar nilai dari instrumen keuangan yang diukur berdasarkan nilai wajar dalam laporan posisi keuangan. Data harga dan parameter yang digunakan didalam prosedur pengukuran pada umumnya telah direview dan disesuaikan jika diperlukan, khususnya untuk perkembangan atas pasar terkini.

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan handal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi dengan penurunan nilai. Nilai wajar atas pinjaman yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas dan biaya.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan sebagai berikut:

- Tingkat 1: Harga kuotasian (tidak disesuaikan) dari pasar aktif untuk aset atau liabilitas yang identik;
- Tingkat 2: Input selain harga yang dikutip dari pasar yang disertakan pada tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai suatu harga) atau secara tidak langsung (sebagai turunan dari harga);
- Tingkat 3: Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

ix) Fair Value Measurement (Continued)

Fore more complex intruments, the bank uses internally developed models, which are usually based on valuation methods and techniques generally recognized as standard within the industry. Valuation models are used primarily to value derivatives transacted in the over the counter market, unlisted debt securities (including those weith embedded derivatives) and other debt instruments for which markets were become illiquid.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the fair value of another instrument which substantially has the same characteristics or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.

The output of a valuation technique is an estimation or approximation of a value that cannot be determined with certainty,and the valuation technique employed may not fully reflect all factors relevant to the positions that the Bank holds. Valuations are therefore adjusted, with additional factors such as model risk,liquidity risk and counterparty credit risk. Based on the established fair value valuation technique policy, related controls and procedures applied, management believes that these valuation adjustments are necessary and considered appropriate to fairly state the parameters used in the measurement procedures applied are generally reviewed and adjusted, if necessary, particularly in view of the current market developments.

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment value. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

All assets and liabilities which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on following:

- *Level 1: Quoted prices in active market for the identical financial asset or liability;*
- *Level 2: Inputs other than quoted market prices included in Level 1 that are observable for the financial asset or liability, either directly (as a price) or indirectly (as derived from price);*
- *Level 3: Inputs for the financial assets or liability that are not based on observable market data (unobservable information).*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan

Pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan yang tidak dicatat pada nilai wajar melalui laporan laba rugi telah mengalami penurunan nilai. Aset keuangan mengalami penurunan nilai jika bukti obyektif menunjukkan bahwa peristiwa yang merugikan telah terjadi setelah pengakuan awal aset keuangan, dan peristiwa tersebut berdampak pada arus kas masa datang atas aset keuangan yang dapat diestimasi secara handal.

Kriteria yang digunakan oleh Bank untuk menentukan bukti obyektif dari penurunan nilai adalah sebagai berikut:

a. Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
b. Pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;
c. Pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
d. Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan
e. Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
f. Data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk:

1) Memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan
2) Kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian ditentukan oleh manajemen untuk setiap portofolio yang diidentifikasi. Pada umumnya, periode tersebut bervariasi antara 3 sampai 12 bulan, untuk kasus tertentu diperlukan periode yang lebih lama.

Bank pertama kali menentukan apakah aset keuangan signifikan secara individual. Apabila aset keuangan signifikan secara individual, maka Bank akan menentukan apakah terdapat bukti obyektif penurunan nilai secara individual atas aset keuangan. Jika Bank menentukan tidak terdapat bukti obyektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, terlepas aset keuangan tersebut signifikan atau tidak, maka Bank memasukkan aset tersebut ke dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang serupa dan menilai penurunan nilai kelompok tersebut secara kolektif. Aset keuangan yang penurunan nilainya dilakukan secara individual, dan untuk itu kerugian penurunan nilai telah diakui atau tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

x) Allowance for Impairment Losses on Financial Assets

At each statement of financial position date, the Bank assesses whether there is objective evidence that financial assets not carried at fair value through profit and loss are impaired. Financial assets are impaired when objective evidence demonstrates that loss event has occurred after the initial recognition of the asset, and that the loss event has an impact on the future cash flow on the asset that can be estimated reliably.

The criteria used by the Bank to determine objective evidence from the impairment are as follows:

a. Significant financial difficulties by the issuer or debtor;
b. Breach of contract, like defaults or deferred principal payment or interest;
c. The lender, for economic or legal reasons in connection with the financial difficulties experienced by the borrower, provides relief (concessions) to the borrower which is not possible if the borrower does not experience such difficulties;
d. It becomes probable that the borrower will enter into bankruptcy or other financial reorganisation;
e. The disappearance of an active market for that financial asset because of financial difficulties; or
f. Observable data indicates a decrease that can be measured over the estimation of future cash flows come from the group of financial assets since the initial recognition of the asset, even though the decline has not been identified with financial assets individually in the group of assets, including:

1) Adverse changes in the payment status of borrowers in the portfolio; and
2) National or local conditions that correlate with defaults on the assets in the portfolio.

The estimated period between the occurrence of the event and identification of loss is determined by management for each identified portfolio. In general, the periods used vary between 3 months to 12 months, in exceptional cases, longer periods are warranted.

Bank first assesses whether the financial asset is individually significant. If the financial asset considered individually significant, the Bank will determines whether there is an objective evidence of individual impairment exist or not. If the Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Financial assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognized are not included in a collective assessment of impairment.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

A) Aset Keuangan Yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi

Perhitungan Penurunan Nilai Secara Individual

Bank menetapkan pinjaman yang diberikan yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

1. Pinjaman yang diberikan yang secara individual memiliki nilai signifikan dan memiliki bukti obyektif penurunan nilai; atau
2. Pinjaman yang diberikan yang direstrukturisasi yang secara individual memiliki nilai signifikan

Berdasarkan kriteria di atas, Bank melakukan penilaian secara individual untuk: (a) Pinjaman yang diberikan dalam segmen pasar korporasi dan usaha menengah dengan kolektibilitas kurang lancar, diragukan dan macet; atau (b) Pinjaman yang diberikan dalam segmen pasar korporasi dan usaha menengah yang direstrukturisasi.

Jumlah kerugian penurunan nilai diukur berdasarkan selisih antara nilai tercatat aset keuangan dengan nilai kini dari estimasi arus kas masa datang (tanpa memperhitungkan kerugian penurunan nilai dimasa datang yang belum terjadi) yang didiskontokan menggunakan tingkat suku bunga efektif awal dari aset keuangan tersebut. Nilai tercatat aset tersebut dikurangi melalui akun cadangan kerugian penurunan nilai dan beban kerugian diakui pada laporan laba rugi. Jika pinjaman yang diberikan atau aset keuangan dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif yang berlaku yang ditetapkan dalam kontrak.

Jika persyaratan pinjaman yang diberikan, piutang atau efek-efek yang dimiliki hingga jatuh tempo dinegosiasi ulang atau dimodifikasi karena debitur atau penerbit mengalami kesulitan keuangan, maka penurunan nilai diukur dengan suku bunga efektif awal yang digunakan sebelum persyaratan diubah.

Perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

Perhitungan Penurunan Nilai Secara Kolektif

Bank menetapkan pinjaman yang diberikan yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

1. Pinjaman yang diberikan yang secara individual memiliki nilai tidak signifikan;
2. Pinjaman yang diberikan yang secara individual memiliki nilai signifikan namun tidak memiliki bukti obyektif penurunan nilai; atau

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

x) Allowance for Impairment Losses on Financial Assets (Continued)

A) Financial Assets Carried at Amortized Cost

Individual Impairment Calculation

The Bank determines that loans should be evaluated for impairment through individual evaluation if one of the following criteria is met:

1. *Loans which individually have significant value and objective evidence of impairment; or*
2. *Restructured loans which individually have significant value.*

Based on the above criteria, the Bank performs individual assessment for: (a) Corporate and middle loans which collectibility are classified as substandard, doubtful and loss; or (b) Restructured corporate and middle loans.

The amount of impairment loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance for impairment loss account and the amount of the loss is recognised in the profit or loss. If a loan or held-to-maturity financial assets has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.

If the terms of the loans, receivables or held-to-maturity marketable securities are renegotiated or otherwise modified because of financial difficulties of the borrower or issuer, impairment is measured using the original effective interest rate before the modification of terms.

The calculation of the present value of the estimated future cash flows of a collateralised financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.

Collective Impairment Calculation

The Bank determines loans to be evaluated for impairment through collective evaluation if one of the following criteria is met:

1. *Loans which individually have insignificant value;*
2. *Loans which individually have significant value but there is no objective evidence of impairment; or*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

A) Aset Keuangan Yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (Lanjutan)

Perhitungan Penurunan Nilai Secara Kolektif (Lanjutan)

3. Pinjaman yang diberikan yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

Berdasarkan kriteria di atas, penilaian secara kolektif dilakukan untuk: (a) Pinjaman yang diberikan dalam segmen pasar korporasi dan usaha menengah dengan kolektibilitas lancar dan dalam perhatian khusus serta tidak direstrukturisasi; atau (b) Pinjaman yang diberikan dalam segmen pasar usaha kecil dan konsumen.

Cadangan kerugian penurunan nilai atas pinjaman yang diberikan yang dinilai secara kolektif dihitung berdasarkan pengalaman kerugian historis. Pengalaman kerugian historis disesuaikan menggunakan dasar data yang dapat diobservasi untuk mencerminkan efek dari kondisi saat ini terhadap Bank dan menghilangkan efek dari masa lalu yang sudah tidak berlaku saat ini. Pinjaman yang diberikan dikelompokan berdasarkan karakteristik risiko kredit yang sama antara lain dengan mempertimbangkan segmentasi dan tunggakan debitur.

Bank menerapkan roll rate method untuk pinjaman kartu kredit dengan menggunakan data historis selama 3 tahun dalam menghitung Probability of Default (PD) dan Loss Given Default (LGD). Untuk pinjaman selain kartu kredit, Bank menerapkan migration analysis method dengan menggunakan data historis selama 3 tahun dalam menghitung PD dan LGD.

Bank menggunakan nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan; atau
2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

Sebagai panduan praktis, Grup dapat mengukur penurunan nilai berdasarkan nilai wajar instrumen dengan menggunakan harga pasar yang dapat diobservasi. Kerugian yang terjadi diakui pada laporan laba rugi dan dicatat pada akun cadangan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi. Pendapatan bunga atas aset keuangan yang mengalami penurunan nilai tetap diakui atas dasar suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam pengukuran kerugian penurunan nilai.

Ketika peristiwa yang terjadi setelah penurunan nilai menyebabkan jumlah kerugian penurunan nilai berkurang, kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dan pemulihan tersebut diakui pada laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

x) Allowance for Impairment Losses on Financial Assets (Continued)

A) Financial Assets Carried at Amortized Cost (Continued)

Collective Impairment Calculation (Continued)

3. Restructured loans which individually have insignificant value.

Based on the above criteria, the Bank performs collective assessment for: (a) Corporate and middle loans which collectibility are classified as current and special mention, and have never been restructured; or (b) Retail and consumer loans.

Calculation of allowance for impairment losses on loans are collectively evaluated on the basis of historical loss experience. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions affecting the Bank and to remove the effects of conditions in the historical period that do not currently exist. Financial assets are grouped on the basis of similar credit risk characteristics by considering the segmentation and past due status of the debtors, among others.

The Bank applies roll rate method for credit card loans using 3 years historical data to compute the Probability of Default (PD) and Loss Given Default (LGD). For loans other than credit card loans, the Bank applies migration analysis method using 3 years historical data to compute the PD and LGD.

The Bank uses the fair value of collateral as the basis for future cash flow if one of the following conditions is met:

1. Loans are collateral dependent, i.e. if the source of loans repayment is only from the collateral; or
2. Foreclosure of collateral is most likely to occur and supported by legally binding collateral agreement.

As a practical guideline, the Group may measure impairment on the basis of an instrument's fair value using an observable market price. Losses are recognized in the profit or loss and reflected in an allowance for impairment losses account against financial assets carried at amortised cost. Interest income on the impaired financial assets continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

When a subsequent event causes the amount of impairment loss to decrease, the impairment loss previously recognized is reversed through profit or loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

B) Aset Keuangan yang Tersedia Untuk Dijual

Untuk aset keuangan yang tersedia untuk dijual, pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai.

Dalam hal instrumen ekuitas yang diklasifikasikan sebagai aset keuangan yang tersedia untuk dijual, penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar investasi, di bawah biaya perolehannya merupakan bukti obyektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Kerugian penurunan nilai atas efek-efek yang tersedia untuk dijual diakui dengan mengeluarkan kerugian kumulatif yang telah diakui secara langsung dalam ekuitas ke dalam laporan laba rugi dan penghasilan komprehensif lain.

Jika pada periode berikutnya, nilai wajar instrumen utang yang diklasifikasikan dalam kelompok tersedia untuk dijual meningkat dan peningkatan tersebut dapat secara obyektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian nilai pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian, maka kerugian penurunan nilai tersebut harus dipulihkan dan diakui pada periode terjadinya.

Kerugian penurunan nilai yang diakui dalam laba rugi atas investasi ekuitas yang diklasifikasikan sebagai tersedia untuk dijual tidak dapat dibalik melalui laba rugi.

C) Penerimaan Kembali Atas Aset Keuangan yang Telah Dihapusbukukan

Ketika pinjaman yang diberikan tidak tertagih, pinjaman yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Pinjaman yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

e. Transaksi dalam Mata Uang Asing dan Penjabaran

Mata Uang Pelaporan

Bank Pembangunan Daerah Bali menyelenggarakan pembukuannya dalam mata uang Rupiah (Rp). Transaksi dalam mata uang selain Rupiah yang terjadi di sepanjang tahun dicatat dengan nilai kurs yang berlaku pada saat terjadinya transaksi yang bersangkutan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Financial Assets and Liabilities (Continued)

x) Allowance for Impairment Losses on Financial Assets (Continued)

B) Financial Assets Classified as Available-for-Sale

For financial assets classified as available-for-sale, the Bank assesses at each consolidated statement of financial position date whether there is an objective evidence that a financial asset or a group of financial assets is impaired.

In the case of equity instruments classified as available-for-sale financial assets, a significant or prolonged decline in the fair value of the investment below its cost is an objective evidence of impairment resulting in the recognition of an impairment loss. Impairment losses on available-for-sale marketable securities are recognized by transferring the cumulative loss that has been recognized directly in equity to the statement of profit or loss and other comprehensive income.

If in a subsequent period, the fair value of debt instrument classified as available-for-sale securities increases and the increase can be objectively related to an event occurring after the impairment loss was recognized in the statement of profit or loss and other comprehensive income, the impairment loss is reversed and recognized in the period it occurred.

Impairment losses recognised in profit or loss for an investment in an equity instrument classified as available - for - sale shall not be reversed through profit or loss.

C) Recoveries of Written-Off Financial Assets

When a loan is uncollectible, i t is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

e. Foreign Currency Transaction and Translations

Reporting Currency

Bank Pembangunan Daerah Bali maintain their accounting records in Indonesian Rupiah (Rp). Transactions during the year involving currencies other than Rupiah are recorded at the rates of exchange prevailing at the time the transactions were made.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

e. Transaksi dalam Mata Uang Asing dan Penjabaran (Lanjutan)

e. Foreign Currency Transaction and Translations (Continued)

Transaksi dan Saldo

Transaksi dalam mata uang asing dijabarkan ke Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada setiap tanggal pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah menggunakan kurs penutup. Kurs yang digunakan sebagai acuan adalah kurs yang dikeluarkan oleh Bank Indonesia. Keuntungan dan kerugian selisih kurs yang timbul dari penyelesaian transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui didalam laporan laba rugi, kecuali jika ditangguhkan di dalam ekuitas sebagai lindung nilai arus kas dan lindung nilai invetasi bersih yang memenuhi syarat.

Keuntungan dan kerugian selisih kurs yang berhubungan dengan pinjaman, serta kas dan setara kas disajikan pada laporan laba rugi sebagai " penghasilan atau biaya keuangan". Keuntungan atau kerugian neto selisih kurs lainnya disajikan pada laporan laba rugi sebagai "kerugian/(keuntungan) lain-lain-neto".

Perubahan nilai wajar efek moneter yang didenominasikan dalam mata uang asing yang diklasfikasikan sebagai tersedia untuk dijual dianalisa antara selisih pejabaran yang timbul dari perubahan niai tercatat efek lainnya. Selisih penjabaran terkait dengan perubahan biaya perolehan diamortisasi diakui di dalam laporan laba rugi, dan perubahan nilai tercatat lainnya diakui pada laba komprehensif lainnya.

Selisih penjabaran aset dan liabilitas keuangan non-meneter yang dicatat pada nilai wajar diakui sebagai bagian keuntungan atau kerugian perubahan nilai wajar. Sebagai contoh, selisih pejabaran aset dan liabilitas keuangan non-meneter seperti ekuitas yang dimiliki dan dicatat pada nilai wajar melaui laporan laba-rugi sebagai bagian keuntungan atau kerugian nilai wajar dan selisih pejabarannya pada aset non-moneter seperti tersedia ekuitas yang diklasifkasikan sebagai tersedia untuk dijual diakui dalam pendapatan komprehensif lainnya.

Pada tanggal 31 Desember 2018 dan 2017 menggunakan kurs tengah Reuters pukul 16:00 Waktu Indonesia Barat, kurs mata uang asing yang digunakan untuk penjabaran mata uang asing terhadap Rupiah adalah sebagai berikut:

Transactions and balances

Foreign currency transactions are translated into Rupiah using the exchange rates prevailing at the dates of the transactions. At each reporting date, monetary assets and liabilities denominated inforeign currency are translated into Rupiah using the closing exchange rate. Exchange rate used as benchmark is the rate which is issued by Bank Indonesia. Foreign exchange gains and losses resulting fromt he settlement of such transactions and from the translationat period-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the profit or loss, except when deferred in equity as qualifying cash flow hedges and qualifying net investment hedges.

Foreign exchange gains and losses that relate to borrowings and cash and cash equivalents are presented in the profit or loss within"finance income or costs". All other net foreign exchange gains and losses are presented inthe profit or loss within "other (losses)/gains - net".

Changes in the fair value of monetary securities denominated inforeigncurrency classified as available-for-sale are analysed between translationdifferences resulting fromchanges in the amortised cost of the security and other changes in the carrying amount of the security.Translation differences related to changes inamortised cost are recognised inprofit or loss,and other changes in carrying amount are recognised in other comprehensive income.

Translation differences on non-monetary financial assets and liabilities carried at fair value are reported as part of the fair value gain or loss. For example, translation differences on non-monetary financial assets and liabilities such as equities held at fair value through profit or loss are recognised in profit or loss as part of the fair value gainor loss and translation differences on non-monetary assets such as equities classified as available-for-sale financial assets are recognised in other comprehensive income.

As of 31 December 2018 and 2017, using the Reuters' middle rates at 16:00 Western Indonesian Time, the foreign currency rates used for translations of foreign currencies to Rupiah are as follows (amounts in full Rupiah):

	2018	2017	
Dolar Amerika Serikat	14.380	13.568	*United States Dollar (USD)*

f. Giro pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan bank lain diklasifikasikan masing-masing sebagai pinjaman yang diberikan dan piutang. Giro pada Bank Indonesia dan Bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

f. Current accounts with Bank Indonesia and Other Banks

Current accounts with Bank Indonesia and other banks are classified as loans and receivables. Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses.

Refer to note 2d for the accounting policies of financial assets and liabilities.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), Surat berharga pemerintah, call money dan deposito berjangka.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai pinjaman yang diberikan dan piutang. Penempatan pada Bank Indonesia dan bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

h. Efek-efek

Efek-efek yang dimiliki terdiri dari obligasi, sertifikat bank indonesia (SBI), sertifikat deposito bank indonesia (sdbi) yang diperdagangkan di bursa efek.

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok dimiliki hingga jatuh tempo.

Efek-efek pada awalnya disajikan sebesar nilai wajar ditambah biaya transaksi dan setelah pengakuan awal dicatat sesuai dengan klasifikasi sebagai dimiliki hingga jatuh tempo.

Efek-efek dengan klasifikasi dimiliki hingga jatuh tempo dicatat pada biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif.

Bila terjadi penjualan atau reklasifikasi dalam jumlah yang lebih dari jumlah yang tidak signifikan dari efek-efek yang dimiliki hingga jatuh tempo yang (a) belum mendekati tanggal jatuh tempo, (b) sebelum diperolehnya jumlah pokok aset keuangan secara substansial dan (c) bukan kejadian yang berada di luar kendali entitas, tidak berulang dan tidak dapat diantisipasi secara wajar oleh entitas akan menyebabkan reklasifikasi atas semua efek-efek yang dimiliki hingga jatuh tempo ke dalam kelompok tersedia untuk dijual, dan Bank tidak diperkenankan untuk mengklasifikasikan efek-efek sebagai dimiliki hingga jatuh tempo untuk tahun berjalan dan untuk kurun waktu dua tahun mendatang.

Cadangan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2.d.

Untuk efek-efek yang diperdagangkan secara aktif di pasar keuangan yang terorganisasi, nilai wajar tersebut umumnya ditentukan dengan mengacu pada harga penawaran pasar yang terjadi di bursa efek pada tanggal yang terdekat dengan tanggal laporan posisi keuangan, kemudian disesuaikan dengan biaya-biaya yang akan dikeluarkan untuk memperoleh aset tersebut. Untuk efek-efek yang tidak mempunyai harga penawaran pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya adalah sama atau dihitung berdasarkan arus kas yang diharapan terhadap aset bersih efek-efek tersebut.

Bank menggunakan harga penawaran pasar yang terjadi di bursa efek pada tanggal yang terdekat dengan tanggal laporan posisi keuangan sebagai nilai wajar.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

g. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks consists of Bank Indonesia Deposit, marketable securities, call money and time deposit.

Placement with Bank Indonesia and other banks are classified as loans and receivables. Placements with Bank Indonesia and other banks are initially measured at fair value plus incremental direct transaction costs, and subsequently measured at their amortized cost using the effective interest rate method less allowance for impairment losses.

Refer to note 2d for the accounting policies of financial assets and liabilities.

h. Marketable Securities

Securities owned consist of bonds, Indonesian bank certificates (SBI), Indonesian bank deposit certificates (sdbi) which are traded on the stock exchange.

Marketable securities are classified as financial assets held to maturity.

Marketable securities are initially measured at fair value plus transaction costs and subsequently accounted for in accordance with their classification as held to maturity.

Marketable securities classified as held to maturity are carried at amortized cost using effective interest method.

Any sale or reclassification of more than an insignificant amount of held-to-maturity investment securities which are (a) not close to their maturity, (b) before the substantial collection of the financial asset principal and (c) not an isolated event that is beyond the entity's control, non-recurring and can not be fairly anticipated by the entity, would result in the reclassification of all held-to-maturity marketable securities as available-for-sale, and prevent the Bank from classifying marketable securities as held-to-maturity for the current and the following two financial years.

Allowance for impairment loss is measured when there is indication of impairment using the impairment methodology as disclosed in Note 2.d.

For marketable securities that are actively traded in organized financial markets, fair value is generally determined by reference to quoted market bid prices by the stock exchanges at the date close to the statement of financial position date, adjusted for transaction costs necessary to realize the assets. For securities where there is no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which is substantially the same or is calculated based on the expected cash flows of the underlying net asset base of secures.

The Bank used quoted market bid prices by the stock exchange at the date close to the statement of financial position date as their fair value.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

h. Efek-efek (Lanjutan)

Penurunan nilai wajar permanen atas efek-efek untuk dimiliki hingga jatuh tempo dan tersedia untuk dijual dibebankan pada laba rugi periode berjalan.

Efek-efek yang dipindahkan dari kelompok diperdagangkan ke kelompok dimiliki hingga jatuh tempo, laba atau rugi yang belum direalisasi pada tanggal transfer telah dicatat sebagai penghasilan atau beban dan oleh karena itu tidak boleh dihapus. Untuk efek yang dipindahkan dari kelompok dimiliki hingga jatuh tempo ke kelompok diperdagangkan, laba atau rugi yang belum direalisasi pada tanggal pemindahan diakui sebagai penghasilan atau beban.

Pemindahan efek-efek dari kelompok diperdagangkan ke kelompok dimiliki hingga jatuh tempo dicatat berdasarkan nilai wajar pada tanggal pemindahan yang menjadi biaya amortisasi baru.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

i. Efek-efek Yang Dibeli Dengan Janji Dijual Kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai pinjaman yang diberikan dan piutang.

Efek-efek yang dibeli dengan janji dijual kembali dengan masa tertentu di masa yang akan datang tidak diakui pada laporan keuangan. Kas yang dibayarkan, termasuk akru bunga dicatat pada laporan keuangan dalam "Efek-efek yang dibeli dengan janji dijual kembali", yang menggambarkan substansi ekonomi transaksi sebagai pinjaman yang diberikan oleh Bank.

Selisih antara harga beli dan harga jual kembali dicatat pada "Pendapatan bunga bersih", dan diakru selama jangka waktu perjanjian menggunakan suku bunga efektif. Jika kemudian efek-efek yang dibeli dengan janji dijual kembali dijual kepada pihak ketiga, maka liabilitas untuk mengembalikan efek-efek tersebut dicatat sebagai short sale dalam "Liabilitas keuangan yang dimiliki untuk diperdagangkan", dan diukur pada nilai wajar dengan laba atau rugi yang ada dimasukkan dalam "Pendapatan trading bersih".

Pendapatan bunga diamortisasi dengan menggunakan metode suku bunga efektif .

j. Pinjaman yang Diberikan

Pinjaman yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang dan bunganya setelah jangka waktu tertentu, dan tagihan yang berasal dari transaksi perdagangan yang telah jatuh tempo yang belum diselesaikan dalam waktu 15 (lima belas) hari.

Pinjaman yang diberikan diklasifikasikan sebagai pinjaman yang diberikan dan piutang.

Pinjaman yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan penyisihan kerugian penurunan nilai.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

h. Marketable Securities (Continued)

Any permanent decline in the fair value of securities held-to-maturity and available-for-sale is charged to profit and loss in the current year.

For securities reclassified from the held-for-trading category to held-to-maturity category, unrealized gains or losses on the date of the reclassification have been recorded as income or expense and therefore shall not be reversed. For securities reclassified from the hold-to-maturity category to held-for-trading category, unrealized gains or losses on the date of the reclassification are recorded as income or expense.

The reclassification of marketable securities from held for trading category to held to maturity category is recorded at fair value at the reclassification date, which becomes the new amortized cost.

Refer to note 2d for the accounting policies of financial assets and liabilities.

i. Marketable Securities Purchased Under Resale Agreements

Marketable securities purchased under resale agreements are classified as loans and receivables.

Marketable securities purchased under resale agreements at a specific future date are not recognized in the statement of financial position. The consideration paid, including accrued interest, is recorded in the statement of financial position, within "Marketable securities purchased under resale agreements", reflecting the economic substance of the transaction as a loan by the Bank.

The difference between the purchase and resale prices is recorded in "Net interest income" an is accrued over the life of the agreement using the effective interest rate method. If securities purchased under resale agreement are subsequently sold to third parties, the obligation to return the securities is recorded as a short sale within "Financial liabilities held for trading" and measured at fair value with any gains or losses included in "Net trading income".

Interest income is amortized by using the effective interest rate method.

j. Loans

Loans represent funds provided or receivables that can be considered as equivalents, based on agreements or financing contracts with borrowers, where borrowers are required to repay their debts with its interest after a specified period of time, and receivables from trading of financial instruments that already at maturity which have not been settled within 15 (fifteen) days.

Loans are classified as loans and receivables.

Loans given which are initially measured at fair value plus its transaction costs that are directly attributable and additional costs to obtain the financial assets, and after the initial measurement at cost to be amortized using the effective interest rate method less allowance for impairment losses.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

j. Pinjaman yang Diberikan (Lanjutan)

Pinjaman sindikasi dan pinjaman penerusan dicatat sesuai dengan porsi pinjaman yang risikonya ditanggung oleh Bank.

Lihat catatan 2d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Restrukturisasi pinjaman yang diberikan

Restrukturisasi pinjaman yang diberikan meliputi modifikasi persyaratan pinjaman yang diberikan, konversi pinjaman yang diberikan menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Saat persyaratan kredit telah dinegosiasi ulang atau dimodifikasi (kredit restrukturisasi), penurunan nilai yang ada diukur dengan menggunakan suku bunga efektif awal yang digunakan sebelum persyaratan diubah dan tidak lagi diperhitungkan sebagai kredit menunggak.

Manajemen secara berkelanjutan meriviu kredit yang dinegosiasi ulang untuk meyakinkan terpenuhinya seluruh kriteria dan pembayaran di masa depan. Kredit terus menjadi subjek penilaian penurunan nilai individual atau kolektif, dihitung dengan menggunakan suku bunga efektif awal.

Kerugian yang timbul dari restrukturisasi pinjaman yang diberikan yang berkaitan dengan modifikasi persyaratan pinjaman yang diberikan hanya diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan pinjaman yang diberikan yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai pinjaman yang diberikan yang tercatat sebelum restrukturisasi.

Untuk restrukturisasi pinjaman yang diberikan bermasalah dengan cara konversi pinjaman yang diberikan yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi pinjaman yang diberikan diakui hanya apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya, adalah kurang dari nilai tercatat pinjaman yang diberikan.

Kriteria yang digunakan oleh Bank untuk menentukan bukti obyektif dari penurunan nilai adalah sebagai berikut:

a. Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
b. Pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau marjin;
c. Pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
d. Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
e. Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

j. Loans (Continued)

Syndicated loans and two step loans are recorded according to the proportion of risks borned by the Bank.

Refer to note 2d for the accounting policies of financial assets and liabilities.

Loan restructuring

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and / or a combination of both.

When the loan terms have been renegotiated or modified (restructured loans), any impairment is measured using the original effective interest rate as calculated before the modification of terms and the loan is no longer considered past due.

Management continuously reviews renegotiated loans to ensure that all criteria are met and the future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan original effective interest rate.

Losses occured due to loan restructuring in respect of the modification of the terms of the loans are recognized only if the present value of total future cash flows which have been specified in the new terms of the loans, including both cash flow designated as interest and as loan principal, are less than the recorded amounts of loans before restructuring.

For loan restructuring experiencing problems by way of converting loans given into equity or other financial instruments, a loss on loan restructuring is recognized only if the fair value of the equity or other financial instruments received, deducted by estimated expenses to sell the equity or other financial instruments, is less than the recorded value of the loan.

The criteria used by the Bank to determine that there is objective evidence of impairment include:

a. Significant financial difficulty of the issuer or obligor;
b. A breach of contract, such as a default or delinquency in principal or margin payments;
c. The lender, for economic or legal reasons in connection with the financial difficulties experienced by the borrower, provides relief (concessions) to the borrower which is not possible if the borrower does not experience such difficulties;
d. It becomes probable that the borrower will enter into bankruptcy or other financial reorganisation;
e. The disappearance of an active market for that financial asset because of financial difficulties; or

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

j. Kredit yang Diberikan (Lanjutan)

Restrukturisasi pinjaman yang diberikan (Lanjutan)

f. Data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk:

1) Memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan
2) Kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian ditentukan oleh manajemen untuk setiap portofolio yang diidentifikasi. Pada umumnya, periode tersebut bervariasi antara 3 sampai 12 bulan, untuk kasus tertentu diperlukan periode yang lebih lama.

Tunggakan bunga yang dikapitalisasi menjadi pokok pinjaman yang diberikan yang baru dalam rangka restrukturisasi pinjaman yang diberikan dicatat sebagai pendapatan bunga ditangguhkan dan akan diakui sebagai pendapatan dengan cara amortisasi secara proporsional berdasarkan persentase tagihan bunga non-performing yang dikapitalisasi terhadap pokok pinjaman yang diberikan baru dikalikan dengan angsuran pokok yang diterima.

Biaya-biaya yang dikeluarkan oleh Bank dalam restrukturisasi pinjaman yang diberikan bermasalah dicatat sebagai biaya pada saat terjadinya.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan antara Bank dengan debitur telah berakhir. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Penerimaan kembali atas kredit yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas pinjaman yang diberikan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional lainnya.

k. Transaksi dengan Pihak Berelasi

Dalam menjalankan usahanya, Bank melakukan transaksi dengan pihak - pihak berelasi seperti yang didefinisikan dalam PSAK 7 tentang "Pengungkapan Pihak-pihak Berelasi", antara lain:

1. perusahaan di bawah pengendalian BNI dan Entitas Anak;
2. perusahaan asosiasi;
3. investor yang memiliki hak suara, yang memberikan investor tersebut suatu pengaruh yang signifikan;
4. perusahaan di bawah pengendalian investor yang dijelaskan dalam Catatan iii di atas;
5. karyawan kunci dan anggota keluarganya; dan
6. entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi secara signifikan oleh Pemerintah yaitu Menteri Keuangan atau Pemerintah Daerah yang merupakan pemegang saham dari entitas.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

j. Loans (Continued)

Loan restructuring (Continued)

f. Observable data indicates a decrease that can be measured over the estimation of future cash flows come from the group of financial assets since the initial recognition of the asset, even though the decline has not been identified with financial assets individually in the group of assets, including:

1) Adverse changes in the payment status of borrowers in the portfolio; and
2) National or local conditions that correlate with defaults on the assets in the portfolio.

The estimated period between the occurrence of the event and identification of loss is determined by management for each identified portfolio. In general, the periods used vary between 3 months to 12 months; in exceptional cases, longer periods are warranted.

Deferred interest, which is capitalized into loans given under new restructuring agreements, is recorded as deferred interest income and will be recognized as income at its amortized value proportionately based on the portion of interest receivable on non-performing that is capitalized into a loan principal times the instalments on loan repayment.

Expenses incurred by Bank on loan restructuring experiencing problems is recorded as expenses as incurred.

Loans are written off when there is no realistic prospect of collection or when Bank's relationship with the borrowers has ceased. When loans are deemed uncollectible, they are written off against the related allowance for impairment losses. The recoveries of written-off loans in the current year are credited by adjusting the allowance for impairment losses account. Recoveries of written-off loans from previous years are recorded as other operating income.

k. Transaction with Related Parties

In carrying out its business, the Bank conducts transactions with related parties as defined in PSAK 7 concerning "Related Party Disclosures", among others:

1. entities under the control of BNI and Subsidiaries;
2. asociated companies;
3. investors with voting rights that gives them significant influence;
4. entities controlled by investors under Note iii above;
5. key employees and family members; and
6. entity that is controlled, jointly controlled or significantly influenced by Government, which is defined as the Minister of Finance or Provincial Government who has share ownership in the entity.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

k. Transaksi dengan Pihak Berelasi (Lanjutan)

Semua transaksi signifikan dengan pihak-pihak berelasi, telah diungkapkan pada catatan atas laporan keuangan konsolidasian.

l. Penyertaan Saham

Penyertaan saham merupakan penanaman dana dalam bentuk saham pada perusahaan non publik yang bergerak di bidang jasa keuangan yang tidak melalui pasar modal untuk tujuan jangka panjang.

Investasi dalam saham diklasifikasikan sebagai aset keuangan tersedia untuk dijual dicatat sebesar biaya perolehan setelah pengakuan awalnya karena terdiri dari efek ekuitas tanpa harga kuotasi yang nilai wajarnya tidak dapat diukur secara andal, kecuali untuk investasi dalam saham tertentu yang memiliki harga kuotasi dicatat sebesar nilai wajar pengakuan awalnya.

Investasi dimana Bank Pembangunan Daerah Bali mempunyai presentase kepemilikan 20% sampai dengan 50% atau di perusahaan asosiasi dimana Bank mempunyai pengaruh signifikan dicatat dengan metode ekuitas. Dengan metode ekuitas, investasi dicatat sebesar biaya perolehan dan disesuaikan dengan bagian BPD Bali atas laba atau rugi neto perusahaan asosisasi sesuai dengan jumlah persentase kepemilikan dan dikurangi dengan penerimaan dividen sejak tanggal perolehan.

Investasi dengan persentase kepemilikan dibawah 20% dan tidak memiliki pengaruh yang signifikan dicatat dengan metode biaya dikurangi dengan cadangan kerugian penurunan nilai.

Penyertaan saham dengan metode biaya terdiri dari efek ekuitas tanpa harga kuotasi yang nilai wajarnya tidak dapat diukur secara handal, diklasifikasikan sebagai investasi tersedia untuk dijual dan diukur dengan menggunakan biaya perolehan dikurangi dengan penurunan nilai.

Penyertaan sementara pada perusahaan debitur timbul akibat konversi pinjaman yang diberikan menjadi saham. Pada saat pengakuan awal, saham yang diterima diakui dengan nilai wajar. Selanjutnya, saham tersebut dinilai menggunakan metode ekuitas apabila BPD Bali memiliki pengaruh signifikan terhadap *investees* dan metode biaya atau nilai wajar apabila BPD Bali tidak memiliki pengaruh signifikan terhadap *investees.* Kerugian penurunan nilai diakui apabila terdapat penurunan permanen atas penyertaan sementara dengan menggunakan metode *individual assessment.*

Penyertaan sementara dihapusbuku dari laporan posisi keuangan apabila telah melampaui jangka waktu 5 tahun sesuai dengan Peraturan Bank Indonesia No. 7/2/PBI/2005 tanggal 20 Januari 2005 tentang "Penilaian Kulaitas Aktiva Bank Umum", sebagaimana telah diubah dengan PBI No. 11/2/2009 tanggal 29 Januari 2009. Sejak 24 Oktober 2012, Bank mengikuti PBI No. 14/15/PBI/2012 tanggal 24 Oktober 2012 tentang "Penilaian Kualitas Aset Bank Umum" dan Surat Edaran Bank Indonesia (SEBI) No. 15/28/DPNP tanggal 31 Juli 2013 tentang Penilaia Kualitas Aset Bank Umum.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

k. Transaction with Related Parties (Continued)

All significant transactions with related parties have been disclosed in the notes to the consolidated financial statements.

l. Invesment In Shares

Investments in shares represent investments in non publicly listed companies engaged in the financial services industry held for long term purposes.

Investments in shares classified as available-for-sale financial assets is carried at cost after it's initial recognition as it consist of unquoted equity securities whose fair value cannot be reliably measured, except for certain investment in shares that has qouted price which is accounted for at fair value after initial recognition.

Investment in which Bank Pembangunan Daerah Bali has an ownership interest of 20% to 50% or an assiciated company in which the Bank has significant influence are recorded based on the equity method. Under equity method, investment are stated at cost and adjusted for BPD Bali's share in net income or losses of the associated companies based on its percentage of ownership and reduced by dividends received since the date of acquisition.

Investment with an ownership interest below 20% and have no significant influence are carried at cost reduced by an allowance for impairment losses.

Equity investment at cost method consist of unquoted equity shares whose fair value can not be reliably measured, are classified as available-for-sale investments and are carried at cost less impairment.

Temporary investments in debtor companies arise from conversion of loans to shares/ equity. At initial recognition, shares received were recognized at fair value. Subsequently, the shares are recognized using equity method if BPD Bali has significant influence over the investees or at costs/ fair value if BPD Bali does not have significant influence over the investees. Loss from permanent decline in investment values of temporary investment are recognized using the individual assessment method.

Temporary investments in written-off from the statement of financial position if it is held for more than 5 years in accordance with Bank Indonesia Regulation No. 7/2/PBI/2005 dated 20 January 2005 on "Asset Quality Rating for Commercial Banks", as amended by Bank Indonesia Regulation No. 11/2/PBI/2009 dated 29 January 2009. Since 24 October 2012, the group follows Bank Indonesia Regulation No. 14/15/PBI/2012 dated 24 October 2012 regarding "Asset Quality Rating for Commercial Banks" and Circular Letter of Bank Indonesia No. 15/28/DPNP dated 31 July 2013 regarding Asset Quality Ratings for Commercial Banks.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

m. Aset Tetap

1) Kepemilikan Langsung

Aset tetap, kecuali tanah, dicatat sebesar harga perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai (jika ada).

Aset tetap, kecuali tanah dan bangunan, disusutkan dengan menggunakan metode saldo menurun ganda (*double-declining balance method*). Bangunan disusutkan dengan menggunakan metode garis lurus (*straight-line method*). Aset tetap, kecuali tanah, disusutkan dengan mengalokasikan harga perolehan sepanjang estimasi masa manfaatnya sebagai berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

m. Fixed Assets

1) *Direct Ownership*

Fixed assets, except land, are recorded at cost less accumulated depreciation and impairment loss (if any).

Fixed assets, except land and building, depreciation is calculated using the double declining balance method. The building is calculated using the straight line method. Fixed assets, except land, depreciation over their estimated useful lives as follows:

	Metode / *Method*	**Tarif / *Rate***	**Tahun / *Years***	
Bangunan				*Buildings*
Permanen	Garis Lurus/	5%	20	*Permanent*
Bukan Permanen	*Straight Line*	10%	10	*Non Permanent*
Bukan Bangunan				*Non Buildings*
Kelompok 1	Saldo Menurun	50%	4	*Cluster 1*
Kelompok 2	Berganda / *Double*	25%	8	*Cluster 2*
Kelompok 3	*Declining*	12,5%	16	*Cluster 3*
Kelompok 4		10%	20	*Cluster 4*

Tanah dinyatakan berdasarkan harga perolehan dan tidak disusutkan.

Land are recorded at cost and not depreciated.

Biaya perolehan termasuk biaya penggantian bagian aset tetap, saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Selanjutnya, pada saat perbaikan yang signifikan dilakukan, biaya perbaikan itu diakui ke dalam jumlah tercatat (*carrying amount*). Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi pada saat terjadinya.

Acquisition cost includes the cost of replacing a part of the fixed assets when that cost is incurred, if the recognition criteria are met. Likewise, when a major inspection is performed, its cost is recognized in the carrying amount of the fixed assets as a replacement if the recognition criteria are satisfied. All other repairs and maintenance costs that do not meet the recognition criteria are recognized in profit or loss incurred.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) dimasukkan dalam laporan laba rugi pada tahun aset tersebut dihentikan pengakuannya.

An item of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the year the asset is derecognized.

2) Aset Dalam Penyelesaian

Akumulasi biaya konstruksi aset tetap dikapitalisasi sebagai aset dalam penyelesaian. Biaya tersebut direklasifikasi ke akun aset tetap pada saat proses konstruksi selesai dan aset tetap siap untuk digunakan. Penyusutan mulai dibebankan pada tanggal yang sama.

Bank memilih untuk menggunakan metode biaya untuk mengukur aset tetapnya.

2) *Construction in progress*

The accumulated costs of the construction of fixed assets are capitalized as assets under construction. These costs are reclassified to the appropriate fixed asset account when the construction is completed and the asset is ready to use. Depreciation is charged from this date.

The Bank has chosen the cost model for the valuation of its fixed assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

m. Aset Tetap (Lanjutan)

Bank menerapkan ISAK No.25 tentang "Akuntansi Tanah". Semua biaya dan beban yang terjadi sehubungan dengan perolehan hak atas tanah, diakui sebagai biaya perolehan hak atas tanah. Biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan aset tanah. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak atau umur ekonomis tanah, mana yang lebih pendek.

ISAK No.25 juga menyatakan bahwa hak atas tanah tidak disusutkan kecuali terdapat bukti sebaliknya yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah kemungkinan besar atau pasti tidak diperoleh. Penerapan interpretasi ini tidak memiliki dampak signifikan terhadap Bank.

PSAK No.48 tentang "Penurunan Nilai Aset" mensyaratkan bahwa nilai tercatat aset tetap dikaji ulang setiap tanggal laporan posisi keuangan untuk menilai apakah aset tetap tersebut nilai tercatatnya lebih tinggi dari jumlah yang dapat diperoleh kembali (*recoverable amount*) dari aset tetap tersebut. Jika nilai tercatat aset melebihi taksiran jumlah yang dapat diperoleh kembali dari aset tetap tersebut.

Maka nilai tercatat aset tetap harus diturunkan menjadi nilai yang dapat diperoleh kembali dari aset tetap tersebut, yang ditentukan sebagai nilai tertinggi antara harga jual bersih dan nilai pakai.

n. Aset Tidak Berwujud

Piranti lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai (jika ada).

Piranti lunak komputer yang diperoleh dikapitalisasi sebesar biaya yang dikeluarkan untuk memperoleh dan membuat piranti lunak tersebut siap untuk digunakan. Piranti lunak komputer diamortisasi dengan menggunakan metode saldo menurun ganda (*double-declining balance method*) selama 4 tahun.

Biaya yang berhubungan dengan pengembangan atau pemeliharaan program piranti lunak komputer diakui sebagai beban pada periode

o. Aset Lain-lain

Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan, pajak dibayar dimuka, biaya dibayar dimuka, agunan yang diambil alih, properti terbengkalai dan beban yang ditangguhkan.

Biaya dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank. AYDA merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada "Aset lain-lain".

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

m. Fixed Assets (Continued)

The Bank implemented ISAK No.25, "Accounting for Land". All costs and expenses incurred in connection with the acquisition of land right, recognized as the acquisition cost of land right. The legal cost occurred when the land was first acquired is recognized as part of the acquisition cost of land right. Extension or renewal of the maintenance cost of legal rights over land recognized as an intangible asset and amortized over the life of legal rights or economic life of the land, whichever is shorter.

ISAK No.25 also states that land right is not depreciated unless there is contrary evidence indicates that the extension or renewal of land likely or definitely not be obtained. The adoption of this interpretation does not have significant impact to the Bank.

PSAK No.48, " Impairment of Assets" required the carrying amount of the fixed asset have to review at each statement of financial position date to assess whether the carrying amount is more than recoverable amount from the fixed assets. If the carrying amount is more than recoverable amount.

The carrying amount had to decrease into recoverable amount from its, determined using more than amount between the net sold pricing and used value.

n. Intangible Assets

Software acquired by Bank is stated at cost less accumulated amortization and accumulated impairment losses (if any).

Acquisition of the software in capitalized as at cost incurred to acquired and make the software ready for use. The software is amortized using the double declining balance method over 4 (four) years.

Cost of development and maintenance program software is recognized as at the transaction date.

o. Others Assets

Other assets include interests receivable, receivables, prepaid tax, prepaid expenses, foreclosed asset, abandoned properties and deferred expense.

Prepaid expenses are amortized during the useful life of each cost using the straight line method.

Foreclosed assets is the Bank's assets acquired, either through auction or outside the auction based on voluntary submission by the owner or on the power scheme to sell outside the auction of the scheme owner in the event the debtor does not fulfill its obligations to the Bank. Foreclosed assets is given credit guarantees have been taken over as part of the solution given and presented in "Other Assets".

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

o. Aset Lain-lain (Lanjutan)

AYDA disajikan sebesar nilai bersih yang dapat direalisasi (net realizable value). Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual AYDA tersebut.

Kelebihan saldo kredit yang diberikan yang belum dilunasi oleh peminjam di atas nilai dari AYDA, dibebankan terhadap cadangan kerugian penurunan nilai kredit yang diberikan. Selisih antara nilai bersih yang dapat direalisasi dengan hasil penjualan AYDA diakui sebagai keuntungan atau kerugian tahun berjalan pada saat dijual.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dibebankan ke laporan laba rugi tahun berjalan pada saat terjadinya.

Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laporan laba rugi tahun berjalan.

p. Liabilitas Segera

Liabilitas segera dicatat pada saat liabilitas kepada masyarakat maupun kepada bank lain timbul.

Akun ini diklasifikasikan sebagai liabilitas keuangan lain dan dihitung berdasarkan biaya perolehan diamortisasi.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

q. Simpanan dari Nasabah

Simpanan dari nasabah adalah dana yang ditempatkan oleh masyarakat kepada Bank berdasarkan perjanjian penyimpanan dana. Termasuk dalam akun ini adalah giro, tabungan, deposito berjangka dan bentuk lain yang dipersamakan dengan itu.

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, kartu Anjungan Tunai Mandiri (ATM), atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Bank.

Simpanan nasabah diklasfikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

o. Others Assets (Continued)

Foreclosed assets are stated at net realizable value. Net realizable value is the fair value of foreclosed asset reduced by the estimated costs to sell these foreclosed asset.

Excess balances of loans that have not been repaid by the borrower on the value of foreclosed asset, charged against loss reserves decline in the value of loans. The difference between the net realizable value with foreclosed asset proceeds is recognized as a gain or loss on current year at the time of sale.

Expenses related to foreclosed asset maintenance are charged to current year income statement as incurred.

In the event of permanent impairment, the carrying value is reduced to recognize the decline and losses charged to current year income statement.

p. Obligations Due Immediately

Obligations due immediately are recorded at the time obligations to public customers or other banks arise.

This account is classified as other financial liabilities and is measured at amortized cost.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

q. Deposit from Customers

Deposits from customers are the funds placed by customers (excluding banks) with the Bank based on fund deposit agreements. Included in this account are current accounts, saving accounts, time deposits and other forms which are similar.

Current accounts represent customers' funds which can be used as payment instruments, and which can be withdrawn by the depositors at any time through cheque, Automatic Teller Machine card (ATM) or transfers between accounts using bilyet giro and other orders of payment or transfer.

Savings account represent customers' funds, which can only be withdrawn by the depositors under certain conditions.

Time deposits represent customers' funds, which can only be withdrawn by the depositors at specific maturities, based on the agreement between the depositor and Bank.

Deposits from customers are classified as financial liabilities and measured at amortized cost using the effective interest rate. Incremental costs that can be attributed directly to the acquisition of deposits from customers are deducted from total deposits received.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

r. Simpanan dari Bank Lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain dalam bentuk giro, tabungan, deposito berjangka dan interbank call money.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan dan diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang jumlahnya signifikan dan dapat diatribusikan secara langsung dengan perolehan simpanan dari bank lain dikurangkan dari jumlah simpanan yang diterima.

s. Pinjaman yang Diterima

Pinjaman yang diterima merupakan dana yang diterima dari pihak lain dengan kewajiban pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkati dengan pengakuan awal pinjaman diterima dan biaya transaksi merupakan bagian tidak terpisahkan dari metode suku bunga efektif.

Lihat Catatan 2d untuk kebijakan atas aset dan liabilitas keuangan.

t. Perpajakan

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui di pendapatan komprehensif lain atau langsung diakui di ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam pendapatan komprehensif lain atau ekuitas.

Beban pajak kini dihitung berdasarkan peraturan perpajakan yang berlaku pada tanggal pelaporan keuangan. Manajemen secara periodik mengevaluasi posisi yang dilaporkan di Surat Pemberitahuan Tahunan (SPT) sehubungan dengan situasi dimana aturan pajak yang berlaku membutuhkan interpretasi. Jika perlu, manajemen menentukan provisi berdasarkan jumlah yang diharapkan akan dibayar kepada otoritas pajak.

Pajak penghasilan tangguhan diakui, dengan menggunakan metode posisi keuangan untuk semua perbedaan temporer antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan konsolidasian. Namun, liabilitas pajak penghasilan tangguhan tidak diakui jika berasal dari pengakuan awal goodwill atau pada saat pengakuan awal aset dan liabilitas yang timbul dari transaksi selain kombinasi bisnis yang pada saat transaksi tersebut tidak mempengaruhi laba rugi akuntansi dan laba rugi kena pajak. Pajak penghasilan tangguhan ditentukan dengan menggunakan tarif pajak yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan dan diharapkan diterapkan ketika aset pajak penghasilan tangguhan direalisasi atau liabilitas pajak penghasilan tangguhan diselesaikan.

Aset pajak penghasilan tangguhan diakui hanya jika besar kemungkinan jumlah penghasilan kena pajak dimasa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

r. Deposit from Other Banks

Deposits from other banks represent liabilities to other banks, in the form of current deposits, savings, time deposits and interbank call

Deposits from other banks are classified as financial liabilities and measured at amortized cost using the effective interest rate. Incremental costs that can be attributed directly to the acquisition of deposits from other banks are deducted is from the total deposits received.

s. Borrowings

Borrowings are funds received from another party liability repayment in accordance with the requirements of the loan agreement.

Borrowings are initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate method. Amortized cost is calculated by taking into account any discount or premium related to the initial recognition of borrowings and transaction costs that are an integral part of the effective interest rate method.

Refer to Note 2d for the accounting policies of financial assets and liabilities.

t. Taxation

The tax expense comprises current and deferred tax. Tax are recognised in the profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the reporting date. Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provision where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is recognised, using the financial position method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the consolidated financial statements. However, deferred tax liabilities are not recognised if they arise from the initial recognition of goodwill and deferred income tax is not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss. Deferred income tax is determined using tax rates that have been enacted or substantially enacted as at reporting period and is expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

t. Perpajakan (Lanjutan)

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakanyang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Koreksi terhadap kewajiban perpajakan diakui saat surat ketetapan pajak diterima atau jika mengajukan keberatan, pada saat keputusan atas keberatan tersebut telah ditetapkan.

u. Pendapatan dan Beban Bunga

Pendapatan dan beban bunga diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Pendapatan dan beban bunga yang disajikan di dalam laporan laba rugi meliputi:

- Bunga atas aset keuangan dan liabilitas keuangan yang dicatat pada biaya perolehan diamortisasi yang dihitung dengan menggunakan suku bunga efektif;
- Bunga atas aset keuangan untuk tujuan investasi yang tersedia untuk dijual yang dihitung menggunakan suku bunga efektif.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Kredit yang pembayaran angsuran pokok atau bunganya belum diterima setelah lewat 90 hari atau lebih setelah jatuh tempo, atau kredit yang pembayarannya secara tepat waktu diragukan, secara umum diklasifikasikan sebagai kredit yang mengalami penurunan nilai. Bunga yang telah diakui tetapi belum tertagih akan dibatalkan pada saat kredit diklasifikasikan sebagai kredit yang mengalami penurunan nilai.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

t. Taxation (Continued)

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

Corrections to taxation obligations are recorded when an assessment is received or, if appealed against, when the appeal has been decided

u. Interest Income and Expense

Interest income and expenses are recognized in the statement of income using the effective interest method. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or financial liability.

When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses. This calculation covers all commission, provision, and other forms accepted by the parties in the contract which are an integral part of effective interest rate, transaction costs, and all other premiums and discounts.

Interest income and expenses presented in the statements of income include:

- *Interest on financial assets and financial liabilities at amortized cost calculated on an effective interest basis;*
- *Interest on available for sale financial assets calculated on an effective interest basis;*

If financial assets or similar financial asset groups have been impaired as a consequence of loss on impairment, then the interest income subsequently acquired is recognized based on interest rate used for discounting future cash flows in calculating the loss on impairment.

Loans where the principal or interest has been past due for 90 days or more, or where reasonable doubt exist as to the timely collection, are generally classified as impaired loans. Interest accrued but not yet collected is cancelled when a loan is classified as impaired.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

v. Pendapatan Provisi dan Komisi

Pendapatan provisi dan komisi yang jumlahnya signifikan serta berkaitan langsung dengan kegiatan pinjaman, atau pendapatan dan beban provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan suku bunga efektif. Untuk pinjaman yang dilunasi sebelum jatuh temponya, saldo pendapatan atau beban provisi dan komisi ditangguhkan diakui pada saat pinjaman dilunasi. Pendapatan dan beban provisi dan komisi lainnya diakui pada saat terjadinya transaksi.

Pendapatan provisi dan komisi yang berkaitan dengan kredit diakui sebagai bagian dari pendapatan bunga.

w. Sewa Operasi

Apabila dalam suatu kontrak sewa tidak mengalihkan secara substansial seluruh risiko dan manfaat kepemilikan aset tetap berada di tangan perusahaan sewa-menyewa (lessor), maka sewa tersebut diklasifikasikan sebagai sewa operasi. Pembayaran sewa operasi dibebankan ke laporan laba rugi menggunakan metode garis lurus selama masa sewa.

x. Imbalan Kerja

Bank menerapkan PSAK 24 (Revisi 2015), "Imbalan Kerja"

Imbalan Kerja Jangka Pendek

Imbalan kerja jangka pendek diakui pada saat terhutang kepada karyawan berdasarkan metode akrual.

Imbalan kerja jangka pendek seperti gaji, tunjangan, insentif dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek diukur sebesar jumlah yang tidak didiskontokan.

Program Pensiun Iuran Pasti

Iuran kepada dana pensiun lembaga keuangan (DPLK) sebesar presentase tertentu gaji pegawai yang menjadi peserta program iuran pasti Bank, dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut. Pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Program Imbalan Pasti dan Imbalan Kerja Jangka Panjang Lainnya

Imbalan pasca-kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang menjadi peserta program pensiun Bank dan entitas anak. Imbalan kerja ditentukan berdasarkan peraturan Bank dan entitas anak dan persyaratan minimum Undang-undang Tenaga Kerja No. 13/2003, mana yang lebih tinggi.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit.*

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

v. Fees and Commission Income

Significant fees and commission income directly related to lending activities, or fees and commission income which relate to a specific period, are amortized over the term of the underlying contract using effective interest rate. Unamortized fees and commission income relating to loans settled prior to maturity are recognized at the settlement date. Other fees and commission income are recognized at the transaction date.

Fees and commission income related to lending activities are recognized as part of interest income.

w. Operating Lease

Leases which do not transer substantiall all the risk and rewards of ownership are retained by the lessor and classified as operating leases. Payments made under operating leases are charged to the statements of income on a straight line method over the period of the lease.

x. Employee Benefit

Bank apply SFAS 24 (Revised 2015), "Employee Benefit".

Short-term Employee Benefit

Short term employee benefits are recognized when payable to the employee based on accrual basis.

Short term employee benefits such as wages, benefit, incentive and other non monetary benefits are recognized during the period when services have beeen rendered. Short term employee benefits are measured using undiscounted amount.

Defined Contribution Plan

Contribution payable to a financial institution pension fund (DPLK) equivalent to a certainly percentage of salaries for qualified employees under the Bank's defined contribution plan is accured and recognized as expense when service have been rendered by qualified employees. Actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

Defined Benefit Plan and Other Long-term Employee Benefits

The post-employment benefits are accured and recognized as expense when service have been rendered by qualified Bank and susidiaries employees. The benefits are determined based on the Bank and subsidiaries regulations and the minimum requirements of Labor Law No. 13/2003 whichever is higher.

The post-employments benefits and other long-term employee benefits are actuarially determined using Projected Unit Credit Method.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

x. Imbalan Kerja (Lanjutan)

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai komprehensif lain, terdiri atas :

- Keuntungan dan kerugian aktuaris.
- Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabiitas (aset).
- Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasikan ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

Biaya jasa lalu diakui sebagai beban oada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Program Imbalan Pasca Kerja Lainnya

Diluar program pensiun imbalan pasti, Bank juga memberikan imbalan pasca kerja lainnya, yaitu meliputi uang penggantian hak, uang pisah, sumbangan kematian, penghargaan masa bhakti proporsional, dan penghargaan dalam rangka pensiun.

Sama seperti imbalan pensiun, liabilitas dan beban pendanaan penghargaan masa bakti, penghargaan masa bhakti proporsional, cuti besar dan uang duka dihitung oleh aktuaris independen dengan menggunakan metode projected unit credit.

Dana Pensiun Lembaga Keuangan (DPLK)

Program memberikan manfaat sekaligus (*lumpsum*) yang didefinisikan berdasarkan gaji dan periode kepesertaan yang terkait dengan masa kerja. Namun, akumulasi saldo program iuran pasti (DPLK) akan mengurangi kewajiban Bank. Laporan ini menghitung pembayaran yang harus dilakukan Bank (apabila ada) jika manfaat pasti yang dijanjikan perusahaan melebihi akumulasi saldo DPLK. Kontribusi perusahaan ke DPLK dicatat secara terpisah dan tidak disajikan dalam laporan ini.

Berdasarkan skema program, risiko yang mempengaruhi hasil perhitungan dalam laporan keuangan konsolidasian adalah sebagai berikut:

- Tingkat imbal hasil atas DPLK (hasil investasi DPLK yang lebih rendah dari asumsi akan meningkatkan nilai kini kewajiban imbalan pasti).
- Risiko atas tingkat suku bunga (kewajiban imbalan pasti yang dihitung berdasarkan PSAK 24 menggunakan tingkat diskonto berdasarkan imbalan hasil pasar atas bunga obligasi. Apabila imbal hasil pasar atas bunga obligasi menurun, nilai kini kewajiban imbalan pasti akan meningkat).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

x. Employee Benefit (Continued)

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

- *Actuarial gains and losses.*
- *Return on plan assets, excluding amounts that included in net interest on liabilities (assets).*
- *The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).*

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immadiately in the current statement of profit or loss and other comprehensive income.

All past service costs are recognised at the earlier of when the amandement or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deffered and recognised over the future verting period.

Other Long-term Post-Employee Benefit

Other than pension benefits, the Bank also provides other long-term post-employment benefits, such as compensation pay, separation pay, death allowance, proportional service award for pension, and award for pension.

Similar to pension benefits, service reward benefits, service reward benefits proportional, long service leave and death allowance liabilities and expenses are calculated by independent actuaries using the projected unit credit method.

Defined Contribution (DC) Plan

The Bank provides a defined benefit lump sum benefit pension which is defined by salary and period of membership. However, the Bank's obligation is reduced by the proceeds of a separate defined contribution plan (DPLK). These disclosures measure the Bank's additional payment required (if any) if the defined benefit exceeds the proceeds of that defined contribution plan. The Bank expenses the contribution it pays into the defined contribution on cash basis, and separately to the amount shown in these disclosures.

The plan design means that the risk most commonly affecting the consolidated financial statement are expected to be :

- *Net investment return on DC fund (lower than expected return will increase the defined benefit obligation).*
- *Interest rate risk (the defined benefit obligation calculated under SFAS 24 uses a discount rate based on bond yields. If bond yields fall, the defined benefit obligation will tend to increase).*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN)

x. Imbalan Kerja (Lanjutan)

- Risiko atas tingkat kenaikan gaji (tingkat kenaikan gaji aktual yang lebih tinggi dari asumsi akan meningkatkan nilai kini kewajiban imbalan pasti).
- Risiko atas pengunduran diri (program memberikan manfaat terbesar ketika peserta mencapai usia pensiun. Apabila tingkat pengunduran diri sebelum pensiun meningkat. Nilai kini kewajiban imbalan pasti cenderung menurun karena jumlah peserta yang mencapai usia pensiun lebih sedikit).

Bonus dan Tantiem

Bank juga memberikan bonus kepada karyawan serta tantiem kepada Dewan Komisaris dan Direksi. Estimasi besarnya cadangan tersebut ditentukan berdasarkan pengalaman-pengalaman tahun sebelumnya, dengan memperhatikan kemampuan keuangan Bank, dan kemudian dimintakan persetujuan dalam Rapat Umum Pemegang Saham. Jika terdapat selisih antara jumlah bonus dan tantiem yang dicadangkan dengan realisasinya, maka selisih tersebut dibebankan pada laba rugi tahun berjalan.

Uang penghargaan bagi Direksi dan Dewan Komisaris

Bank memberikan uang penghargaan kepada Direksi dan Dewan Komisaris Bank pada setiap akhir masa jabatannya. Besarnya uang penghargaan Direksi secara bersama-sama ditetapkan sebesar 3,5% dari laba bersih setelah pajak tahun buku sebelum berakhirnya masa jabatan. Besarnya uang penghargaan bagi Dewan Komisaris secara bersama-sama ditetapkan sebesar 1,25% dari laba bersih setelah pajak tahun buku sebelum berakhirnya masa jabatan. Uang penghargaan tersebut dicadangkan secara proporsional tiap tahun selama masa jabatan, yang diakui sebagai beban pada tahun berjalan.

y. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan pada tanggal dividen tersebut disetujui oleh para pemegang saham.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

x. Employee Benefit (Continued)

- *Salary inflation risk (higher than expected increases in salary will increase the defined benefit obligation).*
- *Changes in turnover. The plan only provides benefit upon reaching retirement. Therefore if turnover rates increase prior to retirement, then the liability will tend to fall significanly as fewer employees reach retirement age.*

Bonus and Tantiem

Banks also provide bonus to the employees and tantiem to the Board of Commissioners and Directors. Estimated the amount of the reserve is determined based on the experiences of the previous year, taking into account the financial ability of the Bank, and then requested approval of the General Meeting of Shareholders. If there is a difference between the amount of bonus and tantiem that are reserved to the realization, then the excess is charged to the profit and loss for the year.

Service awards benefit for the Board of Directors and Commissioners

The Bank provides services awards benefit to the Bank's Board of Directors and Commissioners at each end of his tenure. The amount of services awards benefit of the Board of Directors simultaneously set 3.5% of profit after tax before the end of the fiscal year tenure. The amount of services awards benefit for the Board of Commissioners simultaneously set 1.25% of profit after tax before the end of the fiscal year tenure. Services awards benefit was reserved proportionally during the term of office, which is recognized as an expense in the current year.

y. Dividen

Dividends distribution to the shareholders is recognized as a liability in the financial statements at the date when the dividend is approved by the shareholders.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan konsolidasian dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun kedepan. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan pada standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS

Certain estimates and assumptions are made in the preparation of the consolidated financial statements these require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experiences and other factors, including expectations with regards to future events.

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

Pertimbangan profesional dan estimasi signifikan dalam menentukan jumlah yang diakui dalam laporan keuangan adalah sebagai berikut:

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan hidupnya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Nilai wajar atas instrumen keuangan

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika statistik. Masukan (input) untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia. Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup pertimbangan likuiditas dan masukan model seperti tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

Klasifikasi pada investasi yang dimiliki hingga jatuh tempo

Bank mengklasifikasikan aset keuangan non derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan sebagai investasi dimiliki hingga jatuh tempo. Klasifikasi memerlukan pertimbangan signifikan untuk memiliki investasi tersebut sampai dengan jatuh tempo. Dalam membuat pertimbangan ini, Bank mengevaluasi intensi dan kemampuan untuk memiliki investasi tersebut hingga jatuh tempo.

Aset keuangan tanpa harga kuotasi dalam pasar aktif

Bank mengklasifikasikan aset keuangan dengan mengevaluasi, yaitu antara lain, apakah aset memiliki harga kuotasi atau tidak dalam pasar aktif. Termasuk dalam evaluasi apakah aset keuangan memiliki kuotasi pasar dalam pasar aktif adalah penentuan apakah harga yang dikuotasikan tersedia sewaktu-waktu dan apakah harga tersebut merepresentasikan transaksi pasar aktual dan teratur terjadi yang dilakukan secara wajar.

Cadangan kerugian penurunan nilai aset keuangan

Kondisi spesifik counterparty yang mengalami penurunan nilai dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan counterparty dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)

Significant accounting judgments and estimates that affect the reported amounts of financial statement, are as follows:

Going concern

The Bank's management has assessed the Bank's ability to continue as a going concern and believes that the Bank has the resources to continue its business in the future. In addition to that, management is not aware of any material uncertainty that may cast significant doubt to the Bank's ability to continue as a going concern. Therefore, the financial statements have been prepared on going concern basis.

Fair value of financial instruments

If the fair value of financial assets and financial liabilities recorded in the financial statements of financial position is not available in an active market, the fair value is determined using various valuation techniques including the use of statistical mathematical model. The input for this model comes from observable market data. When observable market data are not available, management considers necessary inputs and assumptions to determine the fair value. Considerations include considerations such as liquidity and volatility feedback model, the level of early payment and the level of default assumption.

Classification to held to maturity investments

Banks classifies non derivative financial assets with fixed and determinable payments and fixed maturity as held to maturity investments. This classification requires significant judgment to hold such investments to maturity. In making this judgment, the Bank evaluates its intention and ability to hold such investments to maturity.

Financial assets not quoted in an active market

Bank classifies financial assets by evaluating, among others, whether the asset is quoted or not in an active market. Included in the evaluation on whether a financial asset is quoted in an active market is the determinatin on whether quoted prices are readily and regularly available and whether those prices represent actual and regularly occurring market transaction in arm's length basis.

Allowance for impairment losses of financial assets

In the calculation of allowance for impairment losses of financial assets, the specific condition of impaired counterparty is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits, and the workout strategy and estimated cash flows considered recoverable.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

Cadangan kerugian penurunan nilai aset keuangan (Lanjutan)

Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama ketika terdapat bukti objektif penurunan nilai terganggu, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan jenis produk. Guna membuat estimasi cadangan yang diperlukan, manajemen membuat asumsi untuk menentukan kerugian yang melekat, dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman masa lalu dan kondisi konomi saat ini. Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk cadangan counterparty tertentu dan asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

Penurunan nilai efek dimiliki hingga jatuh tempo

Bank menelaah efek yang diklasifikasikan sebagai dimiliki hingga jatuh tempo pada setiap tanggal posisi keuangan untuk menilai apakah telah terjadi penurunan nilai. Penurunan nilai atas investasi tersebut dinilai apakah terdapat penurunan signifikan atau berkepanjangan nilai wajar dibawah nilai perolehan atau terdapat bukti objektif telah terjadi penurunan nilai.

Penentuan apa yang dimaksud dengan “signifikan” dan “berkepanjangan” membutuhkan pertimbangan dari Bank. Dalam menentukan pertimbangan, Bank mengevaluasi diantaranya faktor, pergerakan harga pasar historis dan jangka waktu serta lama perpanjangan di mana nilai wajar dari investasi kurang dari biayanya.

Bank melakukan penilaian atas penurunan nilai pada aset non finansial kapan saja terdapat peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat pada suatu aset mungkin tidak dapat diperoleh kembali. Faktor-faktor yang dianggap penting oleh Bank yang dapat memicu adanya ulasan atas penurunan nilai termasuk sebagai berikut:

- Kinerja dibawah rata-rata yang signifikan yang relatif terhadap hasil historis atau proyeksi hasil operasi yang diharapkan di masa yang akan datang;
- Perubahan yang signifikan dari cara penggunaan aset yang diperoleh atau strategi untuk bisnis secara keseluruhan; dan
- Tren negatif industri dan ekonomi yang signifikan.

Pengakuan pajak tangguhan

Aset pajak tangguhan diakui untuk seluruh saldo rugi fiskal dan perbedaan temporer sampai pada batas adanya kemungkinan bahwa keuntungan yang dikenai pajak akan tersedia dimana kerugian dapat dimanfaatkan.

Pertimbangan manajemen yang signifikan juga diperlukan untuk menentukan jumlah dari aset pajak tangguhan yang dapat diakui, berdasarkan waktu yang mungkin terjadi dan tingkatan dari keuntungan yang dikenakan pajak di masa yang akan datang bersama dengan strategi perencanaan pajak di masa yang akan datang.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)

Allowance for impairment losses of financial assets (Continued)

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experiences and current economic conditions. The accuracy of the allowances depends on how well are the estimated future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

Impairment of held to maturity - marketable securities

Bank review marketable securities classified as held to maturity at each financial position date to assess whether there is an impairment in value. The impairment of these marketable securities is assessed whether there is significant or prolonged decline in the fair value below its cost or where other objective evidence of impairment exists.

The determination of what is "significant" or "prolonged" requires judgment from the Bank. In making this judgment, Bank evaluates, among other factors, historical market price movements and duration and the extent to which the fair value of the investment is less than the cost.

Bank assesses impairment on non productive assets whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

- *Significant underperformance relative to expected historical or projected future operating results.*
- *Significant changes in the manner of use of the acquired assets or the strategy for overal business, and*
- *Significant negative industry or economic trends.*

Recognition of deferred taxes

Deferred tax assets are recognized for all unused tax losses and temporary differences to the extent that it is probable that taxable profit will be available against which the losses can be utilized.

Significant management judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future tax planning strategies.

3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (LANJUTAN)

Nilai sekarang dari kewajiban pensiun

Biaya untuk program pensiun manfaat pasti dan imbalan pasca kerja ditentukan menggunakan penilaian aktuaria. Penilaian aktuarial melibatkan pembuatan asumsi mengenai tingkat diskonto, tingkat pengembalian dari aset yang diharapkan, peningkatan gaji di masa depan, tingkat kematian dan peningkatan jumlah pensiun di masa depan. Karena sifat jangka panjang rencana-rencana ini, estimasi memiliki ketidakpastian yang signifikan.

Imbalan Kerja Karyawan

Present Value atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi *carrying amount* atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto. Bank menentukan tingkat diskonto yang tepat pada setiap akhir tahun. Ini merupakan tingkat suku bunga yang digunakan untuk menentukan nilai kini atas arus kas masa depan yang diestimasi akan digunakan untuk membayar imbalan kerja. Dalam menentukan tingkat diskonto yang tepat, Bank mempertimbangkan tingkat suku bunga atas Obligasi Pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

Asumsi kunci liabilitas pensiun lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

Penurunan Nilai Aset Non - Keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

- Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan
- Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- Industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat atas aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)

Present value or retirement obligation

The cost of defined benefit retirement plan and other post employment benefits is determined using actuarial valuations. The actuarial valuation involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates and future pension increases. Due to the long term nature of these plans, such estimates are subject to significant uncertainty.

Employee Benefits

The present value of the employee benefits obligation depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

Assumptions used in determining the cost or income for employee benefits include the discount rate. The bank determines the appropriate discount rate at the end of each year. This is the interest rate used to determine the present value of estimated future cash flows that will be used to pay employee benefits. In determining the appropriate discount rate, the Bank considers the interest rates on Government Bonds that have a maturity that resembles the period of employee employee benefits.

Other key assumptions for pension obligations are partly based on current market conditions.

Employee Benefits

The Bank evaluates the decline in asset value if there are events or changes in circumstances that indicate that the carrying value of an asset cannot be recovered. Important factors that can cause a review of impairment are as follows:

- *Performance that is not achieved significantly against historical expectations or projections of future operating results;*
- *Significant changes in the way the asset is used or the overall business strategy; and*
- *Industry or economic trends that are significantly negative.*

The Bank recognizes an impairment loss if the carrying amount of the asset exceeds the recoverable value. The recoverable amount is a higher value between fair value less costs to sell and the value of use of the asset (or cash-generating unit). The recoverable amount is estimated for individual assets or, if not possible, for the cash generating unit for which the asset is part of the unit.

4. KAS / *4. CASH*

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rupiah			*Rupiah*
Kas	547.812.696.555	521.882.240.420	*Cash*
Kas ATM	67.120.795.025	47.678.050.000	*Cash In ATM*
Sub Jumlah	614.933.491.580	569.560.290.420	*Sub Total*
Dolar Amerika Serikat			*United States Dollar*
Kas	1.223.191.560	635.868.023	*Cash*
Sub Jumlah	1.223.191.560	635.868.023	*Sub Total*
Jumlah	**616.156.683.140**	**570.196.158.443**	***Total***

Saldo kas pada tanggal 31 Desember 2018 dan 2017 dimiliki oleh Bank.

The Cash as of December 31, 2018 and 2017 is owned by the Bank.

5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rupiah	1.302.413.451.612	1.236.299.390.641	*Rupiah*
Dolar Amerika Serikat	2.178.570.000	2.055.476.250	*United States Dollar*
Jumlah	**1.304.592.021.612**	**1.238.354.866.891**	***Total***

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum serta GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing. GWM disimpan dalam bentuk giro pada Bank Indonesia.

Bank is required to maintain statutory reserves in Rupiah for conventional banking and statutory reserves in foreign currencies for foreign exchange transactions. The statutory reserves are maintained in the form of current accounts with Bank Indonesia.

Pada 31 Desember 2018 dan 2017, Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 15/15/PBI/2013 tanggal 24 Desember 2013 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional sebagaimana telah diubah beberapa kali dengan PBI No.17/11/PBI/2015 tanggal 25 Juni 2015, 17/21/PBI/2015 tanggal 26 November 2015,18/3/PBI/2016 tanggal 10 Maret 2016, 18/14/PBI/2016 tanggal 18 Agustus 2016, PBI No. 19/6/PBI/2017 tanggal 17 April 2017 dan PBI No. 20/3/PBI/2018 tanggal 5 April 2018 tentang Giro Wajib Minimum dalam mata uang Rupiah dan valuta asing bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah sebagai berikut:

As of December 31, 2018 and 2017, the Statutory Reserves (GWM) of the Bank are in accordance with Bank Indonesia Regulation (PBI) No. 15/15 / PBI / 2013 dated 24 December 2013 concerning Statutory Reserves of Commercial Banks in Rupiah and Foreign Exchange for Conventional Commercial Banks as amended several times with PBI No.17 / 11 / PBI / 2015 dated 25 June 2015, 17/21 / PBI / 2015 dated 26 November 2015,18 / 3 / PBI / 2016 dated 10 March 2016, 18/14 / PBI / 2016 dated 18 August 2016, PBI No. 19/6 / PBI / 2017 dated April 17, 2017 and PBI No. 20/3 / PBI / 2018 dated 5 April 2018 concerning the Minimum Mandatory Current Account in Rupiah and foreign currencies for Conventional Commercial Banks, Islamic Commercial Banks and Sharia Business Units as follows:

Rasio Giro Wajib Minimum (GWM) yang dipersyaratkan oleh Bank Indonesia pada tanggal 31 Desember 2018 dan 2017 adalah sebagai berikut:

The Minimum Statutory Reserve Ratios as of December 31, 2018 and 2017 required under Bank Indonesia regulations are as follows:

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	6,50%	6,50%	*GWM Rupiah*
Harian	3,50%	5,00%	*Daily*
Rata-rata	3,00%	1,50%	*Average*
PLM	4,00%	4,00%	*PLM*
GWM Valas	8,00%	8,00%	*GWM Foreign Exchange*
Harian	6,00%	--	*Daily*
Rata-rata	2,00%	--	*Average*

5. GIRO PADA BANK INDONESIA (LANJUTAN)

Giro Wajib Minimum yang selanjutnya disingkat GWM adalah jumlah dana minimum yang wajib dipelihara oleh BUK atau BUS dan UUS yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUK atau DPK BUS dan UUS.

Penyangga Likuiditas Makroprudensial yang selanjutnya disingkat PLM adalah cadangan likuiditas minimum dalam rupiah yang wajib dipelihara oleh BUK dalam bentuk surat berharga yang memenuhi persyaratan tertentu, yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUK dalam rupiah.

Rasio GWM Bank pada tanggal-tanggal 31 Desember 2018 dan 2017 adalah sebagai berikut:

5. CURRENT ACCOUNTS WITH BANK INDONESIA (CONTINUED)

Minimum Statutory Reserves, hereinafter abbreviated as GWM, is the minimum amount of funds that must be maintained by BUK or BUS and UUS, the amount of which is determined by Bank Indonesia in the amount of a certain percentage of DPK BUK or DPK BUS and UUS.

Macroprudential Liquidity Buffer, hereinafter abbreviated as PLM, is a minimum liquidity reserve in rupiahs that must be maintained by BUK in the form of securities that meet certain requirements, the amount of which is determined by Bank Indonesia at a certain percentage of BUK Deposits in rupiah.

The Statutory Reserves Ratios as of December 31, 2018 and 2017 are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Giro Wajib Minimum:			*Minimum Required Account*
GWM Rupiah	6,55%	6,52%	*GWM Rupiah*
Harian	3,50%	5,00%	*Daily*
Rata-rata	3,05%	1,52%	*Average*
PLM	5,97%	6,12%	*PLM*
GWM Valas	35,62%	42,18%	*GWM Foreign Exchange*
Harian	6,00%	--	*Daily*
Rata-rata	29,62%	--	*Average*

6. GIRO PADA BANK LAIN

a. Berdasarkan Mata Uang

a. By Currency

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Rupiah	12.074.466.702	3.113.375.889	*Rupiah*
Dolar Amerika Serikat	15.934.873.162	13.537.723.950	*United States Dollar*
Jumlah	28.009.339.864	16.651.099.839	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**28.009.339.864**	**16.651.099.839**	***Net***

b. Berdasarkan Hubungan

b. By Relationship

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Pihak Ketiga			***Third Parties***
Rupiah	12.074.466.702	3.113.375.889	*Rupiah*
Dolar Amerika Serikat	15.934.873.162	13.537.723.950	*United States Dollar*
Jumlah	28.009.339.864	16.651.099.839	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**28.009.339.864**	**16.651.099.839**	***Net***

c. Berdasarkan Bank

c. By Bank

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Rupiah			***Rupiah***
Bank Pemerintah Daerah			***Local Government Bank***
PT BPD Lampung	82.694.546	82.904.546	*PT BPD Lampung*
PT Bank DKI, Tbk	11.091.142	11.331.142	*PT Bank DKI, Tbk*
PT BPD Sulawesi Selatan dan Barat	10.317.847	10.557.847	*PT BPD Sulawesi Selatan dan Barat*
	104.103.535	104.793.535	

6. GIRO PADA BANK LAIN (LANJUTAN) / ***6. CURRENT ACCOUNTS WITH OTHER BANKS (CONTINUED)***

c. Berdasarkan Bank (Lanjutan) / ***c. By Bank (Continued)***

Bank Umum			***Commercial Bank***
PT Bank Central Asia, Tbk	10.442.094.951	2.038.501.154	*PT Bank Central Asia, Tbk*
PT Bank Mandiri (Persero), Tbk	1.405.655.662	847.398.519	*PT Bank Mandiri (Persero), Tbk*
PT Bank Negara Indonesia (Persero), Tbk	85.904.408	85.421.381	*PT Bank Negara Indonesia (Persero), Tbk*
PT Bank Oke Indonesia	29.751.916	30.080.053	*PT Bank Oke Indonesia*
PT Bank Rakyat Indonesia (Persero), Tbk	6.956.230	7.181.247	*PT Bank Rakyat Indonesia (Persero), Tbk*
	11.970.363.167	3.008.582.354	
Sub - Jumlah	12.074.466.702	3.113.375.889	*Sub - Total*
Dolar Amerika Serikat			***United States Dollar***
PT Bank Negara Indonesia (Persero), Tbk	12.122.740.052	--	*PT Bank Negara Indonesia (Persero), Tbk*
PT Bank Mandiri (Persero), Tbk	3.812.133.110	13.537.723.950	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	15.934.873.162	13.537.723.950	*Sub - Total*
Jumlah	28.009.339.864	16.651.099.839	*Sub - Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**28.009.339.864**	**16.651.099.839**	***Net***

d. Tingkat Suku Bunga Rata-rata per Tahun / ***d. Average Interest Rate per Annum***

	Tahun yang Berakhir Pada Tanggal ***31 Desember/ Year Ended December, 31***		
	2018	**2017**	
Rupiah	0,00% - 1,00%	0,00% - 1,00%	*Rupiah*
Dolar Amerika Serikat	0,00%	0,00%	*United States Dollar*

e. Perubahan Cadangan Kerugian Penurunan Nilai / ***e. Movements in the Allowance for Impairment Losses***

	Tahun yang Berakhir Pada Tanggal ***31 Desember/ Year Ended December, 31***		
	2018	**2017**	
Saldo Awal	--	--	*Beginning Balance*
Penyisihan Selama Tahun Berjalan	--	--	*Provision During the Year*
Saldo Akhir	--	--	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses is adequate.

f. Berdasarkan Kolektibilitas Bank Indonesia / ***f. By Bank Indonesia Collectibility Classification***

Bank melakukan penilaian atas penurunan nilai penempatan pada bank lain dan Bank Indonesia secara individual dengan adanya bukti objektif penurunan nilai.

Bank assessed impairment in placements with other banks and Bank Indonesia individually based on whether an objective evidence of impairment exist.

Seluruh penempatan pada bank lain dan Bank Indonesia pada tanggal-tanggal 31 Desember 2018 dan 2017 diklasifikasikan lancar.

All placement with other banks and Bank Indonesia as of December 21, 2018 and 2017 were classified as current.

6. GIRO PADA BANK LAIN (LANJUTAN)

f. Berdasarkan Kolektibilitas Bank Indonesia (Lanjutan)

Kolektibilitas giro pada bank lain adalah sebagai berikut :

6. CURRENT ACCOUNTS WITH OTHER BANKS (CONTINUED)

f. By Bank's Indonesia Collectibility Classification (Continued)

The collectibility of current account with other banks are as follows :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Lancar	28.009.339.864	16.651.099.839	*Current*
Macet	--	--	*Loss*
Jumlah	28.009.339.864	16.651.099.839	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**28.009.339.864**	**16.651.099.839**	***Net***

Pada tanggal 31 Desember 2018 dan 2017, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2018 and 2017, there are no current account with other banks which are used as collateral.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

a. Berdasarkan Jenis dan Hubungan

7. PLACEMENT WITH BANK INDONESIA AND OTHER BANKS

a. By Type and Relationship

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Pihak Ketiga			***Third Parties***
Deposito Berjangka			***Term Deposit***
Bank Indonesia	600.000.000.000	700.000.000.000	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	(294.355.520)	(161.126.524)	*Unamortized Discount*
Sub - Jumlah	599.705.644.480	699.838.873.476	*Sub - Total*
Fasilitas Penyimpanan			***Saving Facility***
Bank Indonesia	425.000.000.000	363.000.000.000	*Bank Indonesia*
Diskonto yang Belum di Amortisasi	(123.922.189)	(35.260.793)	*Unamortized Discount*
Sub - Jumlah	424.876.077.811	362.964.739.207	*Sub - Total*
Interbank Call Money			***Interbank Call Money***
Bank Pemerintah Daerah			***Local Goverment Bank***
BPD Jawa Tengah	300.000.000.000	-	*BPD Jawa Tengah*
BPD Lampung	70.000.000.000	-	*BPD Lampung*
PT BPD Riau Kepri	-	300.000.000.000	*PT BPD Riau Kepri*
PT BPD Kalimantan Selatan	-	100.000.000.000	*PT BPD Kalimantan Selatan*
PT BPD Jambi	-	100.000.000.000	*PT BPD Jambi*
Sub - Jumlah	370.000.000.000	500.000.000.000	*Sub - Total*
Bank Umum			***Commercial Bank***
PT Bank Danamon, Tbk	-	100.000.000.000	*PT Bank Danamon, Tbk*
Sub - Jumlah	-	100.000.000.000	*Sub - Total*
Tabungan			***Saving Account***
PT Bank Mandiri (Persero), Tbk	25.284.833	25.271.859	*PT Bank Mandiri (Persero), Tbk*
Sub - Jumlah	25.284.833	25.271.859	*Sub - Total*
Jumlah	1.394.607.007.124	1.662.828.884.542	*Sub - Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**1.394.607.007.124**	**1.662.828.884.542**	***Net***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (LANJUTAN)

7. PLACEMENT WITH BANK INDONESIA AND OTHER BANKS (CONTINUED)

b. Tingkat Suku Bunga Rata-rata per Tahun

b. Average Interest Rate per Annum

	Tahun yang Berakhir Pada Tanggal 31 Desember/ *Year Ended December, 31*		
	2018	**2017**	
Rupiah	0,00% - 7,55%	0,80% - 4,96%	*Rupiah*

c. Perubahan Cadangan Kerugian Penurunan Nilai

c. Movements in the Allowance for Impairment Losses

	Tahun yang Berakhir Pada Tanggal 31 Desember/ *Year Ended December, 31*		
	2018	**2017**	
Saldo Awal	--	--	*Beginning Balance*
Penyisihan Selama Tahun Berjalan	--	--	*Provision During the Year*
Saldo Akhir	--	--	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses is adequate.

d. Berdasarkan Kolektibilitas

d. By Collectibility

Kolektibilitas Penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut :

The collectibility of Placement with Bank indonesia and other banks are as follows :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Lancar	1.394.607.007.124	1.662.828.884.542	*Current*
Macet	--	--	*Loss*
Jumlah	1.394.607.007.124	1.662.828.884.542	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**1.394.607.007.124**	**1.662.828.884.542**	***Net***

Pada tanggal 31 Desember 2018 dan 2017, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2018 and 2017, there are no current account with other banks which are used as collateral.

e. Berdasarkan Sisa Umur sampai dengan saat Jatuh Tempo

e. By Remaining Period to Maturity Date

Nilai tercatat penempatan pada pada Bank Indonesia dan Bank lain yang dimiliki hingga jatuh tempo berdasarkan sisa umur sampai dengan saat jatuh temponya adalah sebagai berikut:

The carrying value for placement on the Bank Indonesia and other banks that are held to maturity by remaining period to maturity date are as follows:

	31 Desember 2018 / *December 31, 2018*		**31 Desember 2017 / *December 31, 2017***		
	Jangka Waktu / Period	**Jumlah / Total**	**Jangka Waktu / Period**	**Jumlah / Total**	
Deposit Berjangka	< 1 bulan	599.705.644.480	< 1 bulan	699.838.873.476	*Term Deposit*
Fasilitas Penyimpanan	< 1 bulan	424.876.077.811	< 1 bulan	362.964.739.207	*Saving Facility*
Interbank Call Money	> 1 bulan	370.000.000.000	> 1 bulan	600.000.000.000	*Interbank Call Money*
Tabungan	> 1 bulan	25.284.833	> 1 bulan	25.271.859	*Saving*
		1.394.607.007.124		1.662.828.884.542	

8. EFEK - EFEK / *8. MARKETABLE SECURITIES*

a. Berdasarkan Tujuan, Jenis dan Hubungan / *a. By Purpose, Type and Relationship*

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Pihak Ketiga			***Third Parties***
Dimiliki hingga jatuh tempo			***Held to maturity***
Sertifikat Bank Indonesia	721.773.123.396	--	*Bank Indonesia Certificate*
Surat Utang Negara (SUN) (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2018 dan 2017 sebesar Rp3.150.286.772 dan Rp3.580.463.544)	101.849.713.228	101.419.536.455	*Government Bonds (net of unamortized discount or premium of the year 2018 and 2017 of Rp3,150,286,772 and Rp3,580,463,544)*
Sub - Jumlah	823.622.836.624	101.419.536.455	*Sub - Total*
Obligasi Bank	105.000.000.000	--	*Bank Bonds*
Sertifikat Deposito Bank Indonesia (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2018 dan 2017 sebesar Rp 9.784.947.972 dan Rp 15.177.158.788)	325.856.077.948	1.059.822.841.212	*Certificates Deposits Bank Indonesia (net of unamortized discount or premium of the year 2018 and 2017 of Rp 9,784,947,972 and Rp 15,177,158,788)*
Sub - Jumlah	430.856.077.948	1.059.822.841.212	*Sub - Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Jumlah Efek - efek Bersih	**1.254.478.914.572**	**1.161.242.377.667**	***Total Marketable Securities - Net***

Pada tanggal-tanggal 31 Desember 2018 dan 31 Desember 2017, seluruh penempatan pada bank lain merupakan penempatan pada pihak ketiga.

As of December 31, 2018 and December 31, 2017, the placements with other banks balances represent placements with third parties.

b. Berdasarkan Penerbit / *b. By Issuer*

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Bank Indonesia			***Bank Indonesia***
Sertifikat Bank Indonesia	721.773.123.396	--	*Bank Indonesia Certificate*
Sertifikat Deposito Bank Indonesia (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2018 dan 2017 sebesar Rp 4.114.593.502 dan Rp 15.177.158.788)	325.856.077.948	1.059.822.841.212	*Certificates Deposits Bank Indonesia (net of unamortized discount or premium of the year 2018 and 2017 of Rp 4,114,593,502 and Rp 15,177,158,788)*
Sub - Jumlah	1.047.629.201.344	1.059.822.841.212	*Sub - Total*
Pemerintah			***Government***
SUN Seri FR 0042	20.000.000.000	20.000.000.000	*SUN Seri FR 0042*
SUN Seri FR 0043	5.000.000.000	5.000.000.000	*SUN Seri FR 0043*
SUN Seri FR 0045	30.000.000.000	30.000.000.000	*SUN Seri FR 0045*
SUN Seri FR 0046	50.000.000.000	50.000.000.000	*SUN Seri FR 0046*
Diskonto yang belum Diamortisasi	(3.150.286.772)	(3.580.463.545)	*Unamortized discount*
Sub - Jumlah	101.849.713.228	101.419.536.455	*Sub - Total*
Bank			***Bank***
PT BPD Sulawesi Selatan dan Sulawesi Barat	50.000.000.000	--	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Nusa Tenggara Timur	30.000.000.000	--	*PT BPD Nusa Tenggara Timur*
PT BPD Jabar dan Banten, Tbk	25.000.000.000	--	*PT BPD Jabar dan Banten, Tbk*
Sub - Jumlah	105.000.000.000	--	*Sub - Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Jumlah Efek - efek Bersih	**1.254.478.914.572**	**1.161.242.377.667**	***Total Marketable Securities - Net***

8. EFEK - EFEK (LANJUTAN)

8. MARKETABLE SECURITIES (CONTINUED)

c. Berdasarkan Peringkat

c. By Rating

Peringkat obligasi berdasarkan hasil pemeringkatan oleh PT Pemeringkat Efek Indonesia (Pefindo) pada tanggal 31 Desember 2018 dan 31 Desember 2017 adalah sebagai berikut:

The bond ratings classified by PT Pemeringkat Efek Indonesia (Pefindo) as of December 31, 2018 and December 31, 2017 were as follows:

	31 Desember 2018 / *December 31, 2018*			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai Wajar / *Fair Value***	
Dimiliki Hingga Jatuh Tempo				***Held to Maturity***
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	50.000.000.000	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Nusa Tenggara Timur	Pefindo	A	30.000.000.000	*PT BPD Nusa Tenggara Timur*
PT BPD Jabar dan Banten, Tbk	Pefindo	AA-	25.000.000.000	*PT BPD Jabar dan Banten, Tbk*
Bank Indonesia				***Bank Indonesia***
Sertifikat Bank Indonesia	--	--	721.773.123.396	*Bank Indonesia Certificate*
Sertifikat Deposito Bank Indonesia	--	--	325.856.077.948	*Certificates Deposits Bank Indonesia*
Pemerintah				***Government***
SUN Seri FR 0042	--	--	20.000.000.000	*SUN Seri FR 0042*
SUN Seri FR 0043	--	--	5.000.000.000	*SUN Seri FR 0043*
SUN Seri FR 0045	--	--	30.000.000.000	*SUN Seri FR 0045*
SUN Seri FR 0046	--	--	50.000.000.000	*SUN Seri FR 0046*
Diskonto yang belum Diamortisasi	--	--	(3.150.286.772)	*Unamortized Discount*
Jumlah			1.254.478.914.572	*Total*
Cadangan Kerugian Penurunan Nilai			--	*Allowance for Impairment Losses*
Jumlah Efek - efek Bersih			**1.254.478.914.572**	***Total Marketable Securities - Net***

	31 Desember 2017 / *December 31, 2017*			
	Pemeringkat / *Agencies*	**Peringkat / *Rating***	**Nilai Wajar / *Fair Value***	
Dimiliki Hingga Jatuh Tempo				***Held to Maturity***
PT BPD Sulawesi Selatan dan Sulawesi Barat	--	--	--	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
PT BPD Nusa Tenggara Timur	--	--	--	*PT BPD Nusa Tenggara Timur*
PT BPD Jabar dan Banten, Tbk	--	--	--	*PT BPD Jabar dan Banten, Tbk*
Bank Indonesia				***Bank Indonesia***
Sertifikat Bank Indonesia	--	--	--	*Bank Indonesia Certificate*
Sertifikat Deposito Bank Indonesia	--	--	1.059.822.841.212	*Certificates Deposits Bank Indonesia*

8. EFEK - EFEK (LANJUTAN) / ***8. MARKETABLE SECURITIES (CONTINUED)***

c. Berdasarkan Peringkat (Lanjutan) / ***c. By Rating (Continued)***

	31 Desember 2017 / *December 31, 2017*			
	Pemeringkat / Agencies	**Peringkat / Rating**	**Nilai Wajar / Fair Value**	
Pemerintah				***Government***
SUN Seri FR 0042	--	--	20.000.000.000	*SUN Seri FR 0042*
SUN Seri FR 0043	--	--	5.000.000.000	*SUN Seri FR 0043*
SUN Seri FR 0045	--	--	30.000.000.000	*SUN Seri FR 0045*
SUN Seri FR 0046	--	--	50.000.000.000	*SUN Seri FR 0046*
Diskonto yang belum Diamortisasi	--	--	(3.580.463.545)	*Unamortized Discount*
Jumlah			1.161.242.377.667	*Total*
Cadangan Kerugian Penurunan Nilai			--	*Allowance for Impairment Losses*
Jumlah Efek - efek Bersih			**1.161.242.377.667**	***Total Marketable Securities - Net***

d. Berdasarkan Jangka Waktu / ***d. By Period***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Kurang dari 1 tahun	1.047.629.201.347	1.059.822.841.212	*Less than 1 year*
1 sampai dengan 5 tahun	105.000.000.000	--	*1 to 5 year*
Lebih dari 5 tahun	101.849.713.225	101.419.536.455	*More than 5 year*
Jumlah	**1.254.478.914.572**	**1.161.242.377.667**	***Total***

e. Berdasarkan Sisa Umur Jatuh Tempo / ***e. By Maturity***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Kurang dari 1 tahun	1.047.629.201.344	1.059.822.841.212	*Less than 1 year*
1 sampai dengan 5 tahun	158.476.826.027	--	*1 to 5 year*
Lebih dari 5 tahun	48.372.887.201	101.419.536.455	*More than 5 year*
Jumlah	**1.254.478.914.572**	**1.161.242.377.667**	***Total***

f. Tingkat Suku Bunga Rata-rata per Tahun / ***f. Average Interest Rate per Annum***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Efek - efek	5.90% - 10,50%	3,50% - 10,50%	*Marketable Securities*

g. Perubahan Cadangan Kerugian Penurunan Nilai / ***g. Movements in the Allowance for Impairment Losses***

	Tahun yang Berakhir Pada Tanggal *31 Desember/ Year Ended December, 31*		
	2018	**2017**	
Saldo Awal	--	--	*Beginning Balance*
Penyisihan Selama Tahun Berjalan	--	--	*Provision During the Year*
Saldo Akhir	--	--	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

Management believes that the allowance for impairment losses is adequate.

8. EFEK - EFEK (LANJUTAN)

h. Berdasarkan Kolektibilitas

Kolektibilitas Efek-efek adalah sebagai berikut :

8. MARKETABLE SECURITIES (CONTINUED)

h. By Collectibility

The collectibility of Marketable Securities are as follows :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Lancar	1.254.478.914.572	1.161.242.377.667	*Current*
Macet	--	--	*Loss*
Jumlah	1.254.478.914.572	1.161.242.377.667	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**1.254.478.914.572**	**1.161.242.377.667**	***Net***

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2018 dan 2017 adalah sebagai berikut :

9. MARKETABLE SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

Marketable securities purchased underagreements to resell as of December 31, 2018 and 2017 are as follows :

a. Berdasarkan Penerbit

a. By Issuer

31 Desember 2018 / *December 31, 2018*

Pihak Penerbit / *Counterparties*	**Jangka Waktu Hari / *Tenor Days***	**Tanggal Jual Kembali / *Resell Date***	**Nilai Nominal / *Nominal Amount***	**Nilai Jual Kembali / *Resell Amount***	**Pendapatan yang Belum Realisasi / *Unrealiazed Revenues***	**Nilai Tercatat / *Carrying Value***
Bank Indonesia						
FR0068	28	02/01/2019	200.000.000.000	196.749.748.444	34.895.851	195.820.000.000
FR0068	28	09/01/2019	200.000.000.000	194.718.263.360	276.049.804	193.753.800.000
FR0040	14	02/01/2019	500.000.000.000	561.233.441.328	96.532.230	559.883.500.000
FR0071	28	16/01/2019	500.000.000.000	511.553.285.956	1.358.949.884	509.019.500.000
Jumlah / *Total*			**1.400.000.000.000**	**1.464.254.739.088**	**1.766.427.769**	**1.458.476.800.000**

31 Desember 2018 / *December 31, 2017*

Pihak Penerbit / *Counterparties*	**Jangka Waktu Hari / *Tenor Days***	**Tanggal Jual Kembali / *Resell Date***	**Nilai Nominal / *Nominal Amount***	**Nilai Jual Kembali / *Resell Amount***	**Pendapatan yang Belum Realisasi / *Unrealiazed Revenues***	**Nilai Tercatat / *Carrying Value***
Bank Indonesia						
SPN12180809	91	12/01/2018	100.000.000.000	90.975.034.840	133.234.640	90.841.800.200
FR0068	28	03/01/2018	300.000.000.000	321.018.960.713	81.660.713	320.937.300.000
FR0068	28	10/01/2018	100.000.000.000	107.302.989.050	122.989.050	107.180.000.000
FR0066	14	03/01/2018	100.000.000.000	95.563.219.513	23.619.513	95.539.600.000
FR0047	28	17/01/2018	100.000.000.000	122.370.686.319	248.586.319	122.122.100.000
SPN03180215	7	03/01/2018	200.000.000.000	188.712.546.611	44.546.611	188.668.000.000
SPN12181115	14	10/01/2018	200.000.000.000	180.946.176.195	200.176.195	180.746.000.000
FR0052	28	24/01/2018	100.000.000.000	127.820.325.253	372.925.253	127.447.400.000
Jumlah / *Total*			**1.200.000.000.000**	**1.234.709.938.494**	**1.227.738.294**	**1.233.482.200.200**

Tidak terdapat efek-efek yang dibeli dengan janji dijual kembali (reserve repo) dengan pihak berelasi.

There were no marketable securities purchased under resale agreement with related parties.

Seluruh efek-efek yang dibeli dengan janji dijual kembali dalam mata uang Rupiah.

All marketable securities purchased under resale agreement are stated in Rupiah.

Pada tanggal 31 Desember 2018 dan 31 Desember 2017 tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang mengalami penurunan nilai.

As of December 31, 2018 and December 31, 2017, there was no impairment loss in respect of marketable securities purchased under resale agreement.

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (LANJUTAN) / ***9. MARKETABLE SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL (CONTINUED)***

b. Tingkat Suku Bunga Rata-rata per Tahun / ***b. Average Interest Rate per Annum***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Efek - efek yang Dibeli dengan Janji Dijual Kembali	6,20% - 6,40%	4,25% - 4,80%	*Marketable Securities Purchased under Agreements to Resell*

c. Berdasarkan Kolektibilitas / *c. By Collectibility*

Kolektibilitas Efek-efek yang Dibeli dengan Janji Dijual Kembali adalah sebagai berikut :

The collectibility of Marketable Securities Purchased under Agreements to Resell are as follows :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Lancar	1.458.476.800.000	1.233.482.200.200	*Current*
Macet	--	--	*Loss*
Jumlah	1.458.476.800.000	1.233.482.200.200	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**1.458.476.800.000**	**1.233.482.200.200**	***Net***

10. PINJAMAN YANG DIBERIKAN / ***10. LOANS***

a. Berdasarkan Jenis dan Hubungan / ***a. By Type and Relationship***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Pihak Berelasi			***Related Parties***
Konsumsi	19.926.310.211	11.967.880.235	*Customer*
Modal kerja	6.906.179.776	4.770.390.226	*Working Capital*
Investasi	4.453.925.012	2.421.082.944	*Invesment*
Sub - Jumlah	31.286.414.999	19.159.353.405	*Sub - Total*
Pihak Ketiga			***Third Parties***
Konsumsi	9.546.976.319.062	9.420.158.839.832	*Customer*
Investasi	4.062.199.664.889	3.903.691.698.996	*Invesment*
Modal kerja	2.594.770.860.252	2.730.344.119.243	*Working Capital*
Sindikasi	210.287.902.802	165.772.443.927	*Sycdication*
Sub - Jumlah	16.414.234.747.005	16.219.967.101.998	*Sub - Total*
Total	16.445.521.162.004	16.239.126.455.403	*Total*
Cadangan Kerugian Penurunan Nilai	(413.736.679.462)	(334.745.816.072)	*Allowance for Impairment Losses*
Neto	**16.031.784.482.542**	**15.904.380.639.331**	***Net***

Rincian kredit yang diberikan berdasarkan kolektibilitas adalah sebagai berikut :

Loans based on collectibility are as follows :

	31 Desember 2018 / *December 31, 2018*			
	Portofolio kredit Yang diberikan/ *Loans Portfolio*		**Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment Losses***	
	%	**Jumlah Kredit yang Diberikan / *Total Loans***	**Jumlah / *Total***	
Individual				***Individual***
Lancar	41,04%	268.229.689.743	14.665.109.733	*Current*
Dalam Perhatian Khusus	6,76%	44.176.810.928	3.234.058.155	*Special Mention*
Kurang Lancar	1,82%	11.899.084.447	1.020.991.093	*Substandard*
Diragukan	3,84%	25.106.809.748	1.348.690.217	*Doubtful*
Macet	46,55%	304.247.416.597	227.088.658.392	*Loss*
Jumlah	**100,00%**	**653.659.811.463**	**247.357.507.590**	***Total***

10. PINJAMAN YANG DIBERIKAN (LANJUTAN) ***10. LOANS (CONTINUED)***

a. Berdasarkan Jenis dan Hubungan (Lanjutan) ***a. By Type and Relationship (Continued)***

	31 Desember 2018 / December 31, 2018			
	Portofolio kredit Yang diberikan/ *Loans Portfolio*		Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment Losses*	
	%	Jumlah Kredit yang Diberikan / *Total Loans*	Jumlah / *Total*	
Kolektif				***Collective***
Lancar	97,82%	15.447.555.480.078	28.893.399.123	*Current*
Dalam Perhatian Khusus	1,03%	163.085.483.276	24.486.894.458	*Special Mention*
Kurang Lancar	0,15%	23.456.815.720	7.613.612.078	*Substandard*
Diragukan	0,20%	31.450.721.273	15.387.037.211	*Doubtful*
Macet	0,80%	126.312.850.194	89.998.229.002	*Loss*
Jumlah	**100,00%**	**15.791.861.350.541**	**166.379.171.872**	***Total***

	31 Desember 2017 / *December 31, 2017*			
	Portofolio kredit Yang diberikan/ *Loans Portfolio*		Cadangan Kerugian Penurunan Nilai / *Allowance for Impairment Losses*	
	%	Jumlah Kredit yang Diberikan / *Total Loans*	Jumlah / *Total*	
Individual				***Individual***
Lancar	18,13%	73.357.605.600	4.397.799.139	*Current*
Dalam Perhatian Khusus	3,19%	12.896.469.014	1.082.666.215	*Special Mention*
Kurang Lancar	3,29%	13.302.370.189	3.000.272.632	*Substandard*
Diragukan	8,31%	33.625.784.696	9.460.820.484	*Doubtful*
Macet	67,09%	271.483.211.991	109.639.186.031	*Loss*
Jumlah	**100,00%**	**404.665.441.490**	**127.580.744.501**	***Total***
Kolektif				***Collective***
Lancar	96,87%	15.338.899.942.405	20.911.943.836	*Current*
Dalam Perhatian Khusus	1,97%	311.293.453.629	73.642.012.039	*Special Mention*
Kurang Lancar	0,38%	59.697.298.132	21.880.720.225	*Substandard*
Diragukan	0,32%	50.142.868.291	30.807.733.459	*Doubtful*
Macet	0,47%	74.427.451.456	59.922.662.012	*Loss*
Jumlah	**100,00%**	**15.834.461.013.913**	**207.165.071.571**	***Total***

b. Berdasarkan Sektor Ekonomi ***b. By Economic Sector***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rumah Tangga	9.565.713.300.791	9.432.126.720.067	*Household*
Perdagangan, Restoran dan Hotel	3.802.872.345.518	3.866.560.646.025	*Trading,restaurant and Hotel*
Penyediaan Akomodasi dan Penyediaan Makan Minum	651.071.317.245	564.333.727.303	*Acomodation and culinary supplying*
Pertanian, Perburuan dan Sarana Pertanian	641.707.536.174	612.237.231.308	*Agriculture, hunting and agriculture tools*
Konstruksi	453.164.052.350	331.364.399.868	*Construction*
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	307.865.423.826	277.940.294.419	*Social service, social culture Entertaiment and others*
Jasa Kesehatan dan Kegiatan Sosial	300.054.162.051	308.261.067.396	*Health and Social Activities*
Jasa Dunia Usaha	248.509.484.086	304.684.076.082	*Bussiness Services*
Perindustrian	160.994.921.192	169.836.762.399	*Manufacturing*

10. PINJAMAN YANG DIBERIKAN (LANJUTAN) ***10. LOANS (CONTINUED)***

b. Berdasarkan Sektor Ekonomi (Lanjutan) ***b. By Economic Sector (Continued)***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Perantara Keuangan	110.546.203.015	156.057.331.306	*Monetary Broker*
Listrik, Gas dan Air	94.411.716.489	101.726.993.932	*Electricity, gas and water*
Jasa Perorangan Yang Melayani Rumah Tangga	28.083.847.896	29.701.873.030	*Persoal services serving household*
Jasa Pendidikan	23.727.042.907	25.032.006.388	*Education*
Pengangkutan, Pergudangan dan Komunikasi	37.127.137.263	39.641.184.800	*Transportation, werehousing and communication*
Perikanan	16.539.961.353	17.911.832.034	*Fishery*
Bukan Lapangan usaha Lainnya	1.678.526.929	--	*Not Other bussiness field*
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial	940.732.366	828.077.510	*Government administration defense and social wefare*
Jasa-jasa Sosial/Masyarakat			*Community social services*
Pertambangan	513.450.553	882.231.536	*Mining*
Jumlah	16.445.521.162.004	16.239.126.455.403	*Total*
Cadangan Kerugian Penurunan Nilai	(413.736.679.462)	(334.745.816.072)	*Allowance for Impairment Losses*
Neto	**16.031.784.482.542**	**15.904.380.639.331**	***Net***

c. Berdasarkan Periode Sisa Jatuh Tempo ***c. By Remaining Period to Maturity***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Kurang dari atau sama dengan 1 tahun	2.515.740.012.406	2.110.539.424.596	*Less or equal to 1 year*
Lebih dari 1 tahun sampai 2 tahun	943.041.511.235	542.690.945.480	*More than 1 year to 2 year*
Lebih dari 2 tahun sampai 5 tahun	3.896.326.399.590	3.199.379.559.690	*More than 2 year to 5 year*
Lebih dari 5 tahun	9.090.413.238.773	10.386.516.525.637	*More than 5 year*
Jumlah	16.445.521.162.004	16.239.126.455.403	*Total*
Cadangan Kerugian Penurunan Nilai	(413.736.679.462)	(334.745.816.072)	*Allowance for Impairment Losses*
Neto	**16.031.784.482.542**	**15.904.380.639.331**	***Net***

d. Berdasarkan Jangka Waktu Perjanjian Kredit ***d. By Term of Credit Agreements***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Kurang dari atau sama dengan 1 tahun	1.862.620.643.445	2.066.772.756.443	*Less or equal to 1 year*
Lebih dari 1 tahun sampai 2 tahun	124.095.668.187	142.917.405.847	*More than 1 year to 2 year*
Lebih dari 2 tahun sampai 5 tahun	2.459.315.226.357	2.305.409.330.093	*More than 2 year to 5 year*
Lebih dari 5 tahun	11.999.489.624.015	11.724.026.963.020	*More than 5 year*
Jumlah	16.445.521.162.004	16.239.126.455.403	*Total*
Cadangan Kerugian Penurunan Nilai	(413.736.679.462)	(334.745.816.072)	*Allowance for Impairment Losses*
Neto	**16.031.784.482.542**	**15.904.380.639.331**	***Net***

10. PINJAMAN YANG DIBERIKAN (LANJUTAN) ***10. LOANS (CONTINUED)***

e. Berdasarkan Pihak Berelasi ***e. By Related Parties***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Keluarga Direksi dan Karyawan kunci	24.665.089.933	18.149.873.556	*Director's family and Key Employees*
Komisaris	24.680.516	1.009.479.849	*Commisioners*
Lainnya	6.596.644.550	-	*Others*
Jumlah	**31.286.414.999**	**19.159.353.405**	***Total***

f. Tingkat Suku Bunga per Tahun ***f. Annual Interest Rates***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Kredit yang Diberikan	2,00% - 15,50%	2,00% - 15,50%	*Loans*

g. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi ***g. Non-performing loans by economic sector***

	31 Desember 2018 / *December 31,2018*		
	Kredit bermasalah/ *Non Performing Loan*	**Cadangan Kerugian/ *Allowance for Impairment Losses***	
Perdagangan Besar dan Eceran	197.246.989.841	97.339.931.888	*Big Trade and Retail*
Penyediaan Akomodasi dan Penyediaan Makan Minum	167.391.264.275	84.522.204.750	*Provision of Accommodation and Supply of Food and Drink*
Pertanian, Perburuan dan kehutanan	56.467.939.693	42.567.318.546	*Agricultur, hunting and forestry*
Rumah tangga	50.040.624.749	37.853.889.528	*Household*
Konstruksi	19.224.187.120	17.298.089.096	*Construction*
Perindustrian	13.444.358.260	6.355.579.479	*Manufacturing*
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.510.546.374	2.195.036.669	*Real Estate, Rental Business, and Company Services*
Jasa kemasyarakatan, Sosial Budaya Hiburan dan perorangan lainnya	4.646.183.715	3.343.567.878	*Social Service, Cultural, Entertainment and Other Individuals*
Jasa Kesehatan dan Keg. Sosial	1.702.305.942	1.031.529.616	*Health Services and Social Activities*
Perantara Keuangan	1.120.345.437	1.224.858.054	*Financial Intermediary*
Jasa perorangan melayani Rumah Tangga	992.532.474	813.281.109	*Idividual Services Serve Households*
Jasa pendidikan	285.000.000	285.000.000	*Education Services*
Transaportasi, Pergudangan dan Komunikasi	248.735.193	204.753.435	*Transportation, Warehousing and Communication*
Perikanan	146.475.590	113.694.352	*Fishery*
Pertambangan dan Penggalian	75.535.257	41.778.550	*Mining and Excavation*
Jumlah	**519.543.023.920**	**295.190.512.950**	***Total***

	31 Desember 2017 / *December 31,2017*		
	Kredit bermasalah/ *Non Performing Loan*	**Cadangan Kerugian/ *Allowance for Impairment Losses***	
Jasa Dunia Usaha	185.836.182.842	106.068.425.315	*Business Services*
Perdagangan, Restoran dan Hotel	169.504.923.170	38.772.667.826	*Trading, Restaurant and Hotel*
Rumah tangga	71.006.719.898	48.169.454.022	*Household*
Pertanian, Perburuan dan Sarana Pertanian	47.183.596.510	26.155.587.240	*Agricultur, hunting and Agricultur tools*
Perindustrian	8.390.497.174	5.127.671.208	*Manufacturing*
Jasa-jasa Sosial/Masyarakat	6.290.014.639	3.675.034.090	*Community social services*
Konstruksi	1.672.986.495	1.301.499.184	*Construction*
Pengangkutan, Pergudangan dan Komunikasi	816.508.151	616.466.448	*Transport, warehousing and communication*
Perikanan	468.720.738	225.675.242	*Fishery*
Pertambangan	464.266.282	63.775.087	*Mining*
Lain-lain	11.044.568.856	4.535.139.181	*Others*
Jumlah	**502.678.984.755**	**234.711.394.843**	***Total***

10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

g. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi (Lanutan)

Rasio kredit bermasalah - kotor terhadap jumlah kredit adalah 3,16% dan 3,10% masing-masing untuk tanggal 31 Desember 2018 dan 31 Desember 2017.

Rasio kredit bermasalah - bersih terhadap jumlah kredit adalah 1,37% dan 1,65% masing-masing untuk tanggal 31 Desember 2018 dan 31 Desember 2017.

h. Kredit Sindikasi

Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama (sindikasi) dengan bank-bank lain. Jumlah kredit sindikasi sebesar Rp270.000.000.000 dan Rp165.772.443.927 masing-masing untuk tanggal 31 Desember 2018 dan 31 Desember 2017.

Keikutsertaan Bank dalam kredit sindikasi sebagai anggota sebesar 0,11%-33,33% pada 31 Desember 2018 dan 31 Desember 2017 dari masing - masing fasilitas pinjaman.

i. Perubahan cadangan kerugian penurunan nilai

Perubahan dalam penyisihan kerugian kredit yang diberikan adalah sebagai berikut:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Saldo Awal	334.745.816.072	133.860.437.835	*Beginning Balance*
Penyisihan Selama Tahun Berjalan	167.163.094.243	201.148.961.262	*Provision During the Year*
Penghapusbukuan Kredit Selama Tahun Berjalan	(88.172.230.853)	(263.583.025)	*Write off loan during the current year*
Saldo Akhir	413.736.679.462	334.745.816.072	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

j. Informasi pokok lainnya sehubungan dengan kredit yang diberikan:

1) Kredit yang diberikan pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain yang dapat diterima oleh perbankan.
2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor dan kredit perorangan lainnya.
3) Kredit Program Pemerintah terdiri dari kredit investasi, kredit modal kerja dan kredit modal kerja lainnya dimana Pemerintah dapat menyediakan sebagian dan/atau keseluruhan dananya.
4) Kredit karyawan adalah kredit yang diberikan kepada karyawan untuk membeli kendaraan, rumah, atau keperluan lainnya dengan tingkat bunga sebesar 8% - 9,5% per tahun dan jangka waktu antara 1 sampai 15 tahun. Pinjaman dan bunganya dilunasi melalui pemotongan gaji setiap bulan.
5) Pada tanggal 31 Desember 2018 dan 31 Desember 2017, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit (BMPK) kepada pihak ketiga dan pihak berelasi. Bank telah sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.
6) Saldo kredit hapus buku pada tanggal 31 Desember 2018 dan 31 Desember 2017 berjumlah Rp88.172.230.852 dan Rp263.583.025.
   Penghapusbukuan kredit ini bukan merupakan hapus tagih, sehingga upaya penagihan tetap dilakukan.

10. LOANS (CONTINUED)

g. Non-performing loans by economic sector (Continued)

Non performing loan ratio - gross to total loan was 3.16% and 3.10% as of December 31, 2018 and December 31, 2017, respectively.

Non performing loan ratio - net to total loan was 1.37% and 1.65% as of December 31, 2018 and December 31, 2017, respectively.

h. Syndicated Loans

Syndicated loans represent loans provided to debtors under syndication agreements with other banks.Total syndicated loans amounted to Rp270,000,000,000 and Rp165,772,443,927 as of December 2018, 2018 and December 31, 2017, respectively.

The participation of the Bank as a member of syndications is between 0,11% - 33,33% at December 31, 2018 and December 31, 2017 of each syndicated loan facility.

i. Movements in the allowance for impairment losses

The movement of Allowance for impairment losses is as follows:

Management believes that the allowance for impairment losses is adequate.

j. Other significant information related to loans:

1) Loans are generally secured by pledged collateral, bind with powers of attorney with the rights to sell, time deposits or other collateral accepted by Bank.
2) Consumer credit consist of housing, vehicles and other personal loans.
3) Government Loan Program consists of investment loans, working capital loan and other working capital loans which the Government provide partial and/or all of their funds.
4) Loans to employees are loans for purchasing vechicles, houses or other items. The interest rate of 8% - 9.5% per annum. And the maturity term of 1 to 15 years. The principal loans and interest payments are collected through monthly payroll deduction.
5) As of December 31, 2018 and December 31, 2017, there was no breach and no violation of the Legal Lending Limit requirements both to related parties and third parties. The Bank complied with that requirement of Bank Indonesia.
6) Balance loans written off as of December 31, 2018 and December 31, 2017 amounted to Rp151,573,595,499 and Rp263,583,025, respectively.
   Written off loan is not remove or delete the collection of loan, so that collection efforts remain to be done.

10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

10. LOANS (CONTINUED)

j. Informasi pokok lainnya sehubungan dengan kredit yang diberikan (Lanjutan):

j. Other significant information related to loans (Continued):

7) Simpanan dari nasabah yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2018 dan 2017 masing - masing sebesar Rp63.990.500.000 dan Rp88.080.314.599 adalah sebagai berikut:

7) Deposits from customer which are blocked and pleged as loan collateral as of December 31, 2018 and 2017 amounting to Rp63,990,500,000 and Rp88,080,314,599 respectively, are follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Deposito Berjangka	63.990.500.000	88.080.314.599	*Term Deposit*
Jumlah	**63.990.500.000**	**88.080.314.599**	***Total***

8) Tagihan/ piutang yang ada saat ini dan / atau akan melekat dikemudian hari, termasuk hak agunan yang melekat padanya dijadikan jaminan atas pinjaman yang diterima dari PT Sarana Multigriya Finansial (Persero).

8) Mortgage bills / debts that are present and / or will be attached later, including theright collateral attached to it are pledged as loan collateral from PT Sarana Multigriya Finansial (Persero).

k. Kredit yang Direstrukturisasi

k. Restructured Loans

Berikut ini adalah jenis dan jumlah kredit yang diberikan yang telah direstrukturisasi per 31 Desember 2018 dan 2017:

Below is the type and amount of restructured loans as of December 31, 2018 and 2017:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Perpanjangan Waktu dengan Penyesuaian Suku Bunga	121.556.046.629	38.095.233.688	*Extension of Loan Period and Interest Rate Adjusment*
Perpanjangan Jangka waktu Kredit	118.907.241.709	54.201.820.402	*Exrension of Loan Period*
Perpanjangan Jangka waktu Kredit dan Skema Lain	175.653.851.962	32.187.538.365	*Exrension of Loan Period and Other Schemes*
Jumlah	**416.117.140.300**	**124.484.592.455**	***Total***

Kredit yang direstrukturisasi berdasarkan kolektibilitas adalah sebagai berikut:

Restructured loans by collectibility are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Lancar	301.753.640.000	67.545.041.414	*Current*
Dalam Perhatian Khusus	41.129.902.324	20.675.278.484	*Special Mention*
Kurang Lancar	10.900.432.188	8.190.223.131	*Substandard*
Diragukan	25.106.809.748	20.605.186.072	*Doubtfull*
Macet	37.226.356.040	7.468.863.354	*Loss*
Jumlah	**416.117.140.300**	**124.484.592.455**	***Total***

11. PENYERTAAN SAHAM

11. INVESMENT IN SHARES

a. Penyertaan saham merupakan penyertaan pada PT Sarana Bali Ventura.

a. Invesment in shares represent shares participation in PT Sarana Bali Ventura.

	31 Desember 2017 / December 31, 2017				
	Jumlah / Total	**Persentase Kepemilikan / *Percentage Ownership***	**Jumlah / *Total***	**Persentase Kepemilikan / Percentage Ownership**	
PT Sarana Bali Ventura	500.000.000	6,36%	635.250.000	7,29%	*PT Sarana Bali Ventura*
Cadangan Kerugian Penurunan Nilai	--		--		*Allowance for Impairment Losses*
Neto	500.000.000		635.250.000		***Net***

11. PENYERTAAN SAHAM (LANJUTAN) / ***11. INVESMENT IN SHARES (CONTINUED)***

b. Berdasarkan Kolektibilitas / ***b. By Collectibility***

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Lancar	500.000.000	635.250.000	*Current*
Macet	--	--	*Loss*
Jumlah	500.000.000	635.250.000	*Total*
Cadangan Kerugian Penurunan Nilai	--	--	*Allowance for Impairment Losses*
Neto	**500.000.000**	**635.250.000**	***Net***

c. Perubahan Cadangan Kerugian Penurunan Nilai / ***c. Movements in the Allowance for Impairment Losses***

	Tahun yang Berakhir Pada Tanggal *31 Desember/ Year Ended December, 31*		
	2018	**2017**	
Saldo Awal	--	--	*Beginning Balance*
Penyisihan Selama Tahun Berjalan	--	--	*Provision During the Year*
Saldo Akhir	--	--	***Ending Balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas adalah cukup untuk menutup kerugian yang mungkin timbul atas penyertaan saham.

Management believes that the allowance for impairment losses mentioned above is sufficent to cover impairment losses on invesments in shares.

Penyertaan saham pada PT Sarana Bali Ventura menggunakan metode biaya.

Invesment in shares participation in PT Sarana Bali Ventura uses the cost method.

Penerimaan deviden dari penyertaan saham pada PT Sarana Bali Ventura untuk tahun yang berakhir pada tanggal 31 Desember 2017 adalah Rp17.619.211.

Devidend income received from invesment in shares in PT Sarana Bali Ventura for the year ended December 31, 2017, is amounting to Rp17,619,211.

12. ASET TETAP / ***12. FIXED ASSETS***

Berikut ini adalah aset tetap kepemilikan langsung yang dimiliki oleh Bank:

Following is the direct ownership of fixed assets by the Bank:

	31 Desember 2018 / *December 31, 2018*				
	Saldo Awal / *Beginning Balance*	**Penambahan dan Reklasifikasi/ *Increase and Reclassification***	**Pengurangan dan Reklasifikasi/ *Decrease and Reclassification***	**Persentase Kepemilikan/ *Percentage Ownership***	
Harga Perolehan					***Acquisition Cost***
Tanah	13.042.730.805	--	--	13.042.730.805	*Land*
Bangunan	81.509.136.866	3.363.055.343	--	84.872.192.209	*Building*
Inventaris kelompok I	104.350.818.270	13.287.815.662	(44.918.100)	117.683.552.032	*Invent Cluster I*
Inventaris kelompok II	31.738.951.889	3.134.194.021	--	34.873.145.910	*Invent Cluster II*
	230.641.637.830	19.785.065.026	(44.918.100)	250.471.620.956	
Aset dalam Penyelesaian	2.788.431.298	188.614.800	2.327.671.800	649.374.298	*Assets in Progress*
Jumlah	233.430.069.128	19.973.679.826	2.282.753.700	251.120.995.254	*Total*
Akumulasi Penyusutan					***Accumulated Depreciation***
Bangunan	32.193.527.280	3.905.055.136	--	36.098.582.416	*Building*
Inventaris kelompok I	88.568.622.051	11.836.683.472	--	100.405.305.523	*Invent Cluster I*
Inventaris kelompok II	19.846.665.095	3.510.198.770	--	23.356.863.865	*Invent Cluster II*
	140.608.814.426	19.251.937.378	--	159.860.751.804	
Nilai Buku Bersih	**92.821.254.702**			**91.260.243.450**	***Net Book Value***

12. ASET TETAP (LANJUTAN) ***12. FIXED ASSETS (CONTINUED)***

	31 Desember 2017 / *December 31, 2017*				
	Saldo Awal / *Beginning Balance*	**Penambahan dan Reklasifikasi/ *Increase and Reclassification***	**Pengurangan dan Reklasifikasi/ *Decrease and Reclassification***	**Persentase Kepemilikan/ *Percentage Ownership***	
Harga Perolehan					***Acquisition Cost***
Tanah	13.042.730.805	--	--	13.042.730.805	*Land*
Bangunan	76.183.818.294	5.431.406.440	106.087.868	81.509.136.866	*Building*
Inventaris kelompok I	101.380.353.931	10.951.448.424	7.980.984.085	104.350.818.270	*Invent Cluster I*
Inventaris kelompok II	27.342.940.304	6.491.185.934	2.095.174.349	31.738.951.889	*Invent Cluster II*
	217.949.843.333	22.874.040.798	10.182.246.302	230.641.637.830	
Aset dalam Penyelesaian	3.776.467.576	3.796.465.300	4.784.501.578	2.788.431.298	*Assets in Progress*
Jumlah	221.726.310.909	26.670.506.098	14.966.747.880	233.430.069.128	*Total*
Akumulasi Penyusutan					***Accumulated Depreciation***
Bangunan	28.539.609.788	3.760.005.360	106.087.869	32.193.527.280	*Building*
Inventaris kelompok I	84.972.854.920	11.576.751.216	7.980.984.085	88.568.622.051	*Invent Cluster I*
Inventaris kelompok II	18.934.056.283	3.007.783.160	2.095.174.348	19.846.665.095	*Invent Cluster II*
	132.446.520.991	18.344.539.736	10.182.246.302	140.608.814.426	
Nilai Buku Bersih	**89.279.789.918**			**92.821.254.702**	***Net Book Value***

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp19.251.937.379 dan Rp18.344.539.736 masing-masing pada tahun 2018 dan 2017.

Total depreciation expense charge to other operating expenses amounted to Rp19,251,937,379 and Rp18,344,539,736 in 2018 and 2017, respectively.

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2018 dan 2017 berkisar antara 78,19% sampai dengan 63,18%. Estimasi penyelesaian yaitu pada tahun 2020.

The percentage of completion of the assets in progress as of December 31, 2018 and 2017 is approximately 78,19% to 63,18%. The estimated completion date is in 2020.

Bank telah mengasuransikan aset tetap untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam dengan nilai pertanggungan asuransi per 31 Desember 2018 dan 2017 masing-masing sebesar Rp609.687.263.415 dan Rp503.853.382.155 pada PT Asuransi Bangun Askrida.

The Bank has insured its fixed assets to cover possible losses due to fire, theft, and natural disasters as of December 2018 and 2017, for a total coverage of Rp609,687,263,415 and Rp503,853,382,155, recpectively, with PT Asuransi Bangun Askrida.

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2018, and 2017.

Penjualan aset tetap adalah sebagai berikut :

Details of sale of property and equipment are as follows :

	31 Desember 2018 / *December 31, 2018*	
Harga Jual	44.918.100	*Selling Price*
Nilai Buku	--	*Book Value*
Laba Penjualan	**44.918.100**	***Gain on Sale***

Pada tanggal 31 Desember 2018 dan 31 Desember 2017 Bank memiliki 49 bidang tanah dengan sertifikat Hak Milik dan sertifikat Hak Guna Bangunan (HGB) yang mempunyai masa manfaat 30 (tiga puluh) tahun. Masa berlaku Hak Guna Bangunan (HGB) berakhir antara tahun 2020 sampai dengan 2042. Seluruh sertifikat tanah adalah atas nama Bank. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti kepemilikan yang memadai.

As of December 31, 2018 and December 31, 2017, the Bank had 49 plots of land with Ownership Rights (Hak Milik or HM) and Building Use Rights (Hak Guna Bangunan or HGB) titles, those certificates have useful lives of 30 years. The HGB expiration period ranges from 2020 up to 2042. All certificates is on behalf of the Bank. Management believes that there will be no difficulty in obtaining the extension of the land rights as all the land were acquired legally and are supported by sufficient evidence of ownership.

Pada tanggal 31 Desember 2018 dan 31 Desember 2017, aset tetap Bank berupa bangunan dan mesin ATM telah diasuransikan kepada PT Asuransi Bangun Askrida dengan nilai pertanggungan masing-masing sebesar Rp190.348.563.415 dan Rp163.904.682.155

The Bank has insured its fixed assets, building and ATM machines as of December 31, 2018 and December 31, 2017 for a total coverage of Rp190,348,563,415 and Rp163,904,682,155 respectively with PT Asuransi Bangun Askrida.

12. ASET TETAP (LANJUTAN)

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Tidak terdapat aset tetap yang dijaminkan oleh Bank pada tanggal 31 Desember 2018 dan 31 Desember 2017.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai permanen atas aset tetap yang dimiliki Bank.

12. FIXED ASSETS (CONTINUED)

Management believes that the insurance coverage is sufficient to cover possible losses on these insured fixed assets.

There are no fixed assets pledged by the Bank as of December 31, 2018 and December 31, 2017.

Management believes that there is no indicate of permanent impairment losses on fixed assets.

13. ASET TIDAK BERWUJUD

Rincian aset tak berwujud adalah sebagai berikut :

13. INTANGIBLE ASSETS

The details of intangible assets are as follows :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Harga Perolehan			***Acquisition Cost***
Perangkat lunak komputer	27.095.934.510	25.142.600.048	*Computer Software*
Akumulasi amortisasi			***Accumulated Amortization***
Perangkat lunak komputer	(21.306.555.403)	(16.387.478.363)	*Computer Software*
Nilai Buku Bersih	**5.789.379.107**	**8.755.121.685**	***Net Intangible Assets***

14. ASET LAIN-LAIN

Seluruh aset lain-lain dalam mata uang Rupiah.

14. OTHER ASSETS

All other assets are stated in Rupiah.

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Bunga yang Akan Diterima	107.339.029.849	110.291.482.219	*Accrued Interest receivable*
Biaya Dibayar Dimuka	37.597.540.394	36.895.586.256	*Prepaid Expense*
Tagihan ATM Bersama	21.498.096.187	19.411.467.145	*ATM Bersama receivable*
Beban yang Ditangguhkan	10.264.033.323	8.604.682.079	*Deffered Expense*
Rupa-rupa Dalam Penyelesaian	2.894.921.342	2.893.398.031	*Other receivable*
Tagihan Kiriman Uang Western Union	479.091.579	2.373.626.600	*Money bills transfer Wastern Union*
Persediaan Barang Cetakan	1.139.055.465	985.743.429	*Printed Supllies*
Properti Terbengkalai	436.651.800	436.651.800	*Abandoned Property*
Lainnya	2.044.554.923	51.684.457	*Others*
Jumlah	**183.692.974.862**	**181.944.322.016**	***Total***

a. Bunga yang akan diterima terdiri dari:

a. Accrued interests receivables are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Kredit yang Diberikan	98.252.535.469	102.888.731.619	*Loans*
Efek-efek	8.130.049.964	6.821.222.816	*Marketable securities*
Penempatan Pada Bank Lain	956.444.416	581.527.784	*Placement with other bank*
Jumlah	**107.339.029.849**	**110.291.482.219**	***Total***

b. Biaya dibayar dimuka terdiri dari:

b. Prepaid Expenses :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Sewa	24.025.154.055	26.010.249.545	*Rental*
Asuransi	443.356.416	426.235.947	*Insurance*
Lain-lain	13.129.029.923	10.459.100.764	*Others*
Jumlah	**37.597.540.394**	**36.895.586.256**	***Total***

15. LIABILITAS SEGERA / *15. OBLIGATIONS DUE IMMADIATELY*

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Titipan Gaji Tabungan	72.792.640.880	58.650.265.751	*Temporary salary saving account*
Beban yang Masih Harus Dibayar	35.767.725.712	33.579.582.027	*Accrued interest payable*
Titipan Pembayaran Kredit	2.376.776.281	2.300.067.386	*Deposit of credit payment*
Rekening Titipan	645.189.978	1.933.758.077	*Temporary acoount*
Bunga Deposito Jatuh Tempo	17.433.333	7.210.000	*Interest of time deposit fall due*
Lain-lain	29.634.205.071	31.082.745.463	*Others*
Jumlah	**141.233.971.255**	**127.553.628.704**	***Total***

Rekening titipan merupakan hasil dari uang titipan yang diterima Bank atas transaksi pembayaran dari nasabah yang akan disetorkan pihak bank ke rekening tujuan.

Accounts not yet settled were payment transactions received from customer by the Bank as collecting bank before deposit to destined account.

16. SIMPANAN DARI NASABAH / *16. DEPOSITS FROM CUSTOMERS*

a. Berdasarkan Jenis, Mata Uang dan Hubungan / *a. By Type, Currency, and Relationship*

31 Desember 2018 / *December 31, 2018*

	Pihak Berelasi / *Related Parties*	Pihak Ketiga / *Third Parties*	Jumlah / *Total*	
Rupiah				***Rupiah***
Giro	439.764.589.871	1.294.234.108.085	1.733.998.697.956	*Current Account*
Tabungan	28.418.629.507	9.043.259.731.105	9.071.678.360.612	*Savings*
Deposito Berjangka	750.468.800.000	6.448.793.552.192	7.199.262.352.192	*Time Deposit*
Sub - Jumlah	1.218.652.019.378	16.786.287.391.382	18.004.939.410.760	*Sub - Total*
Dollar Amerika Serikat				***United States Dollar***
Giro	--	1.924.374.740	1.924.374.740	*Current Account*
Tabungan	--	1.280.977.590	1.280.977.590	*Savings*
Deposito Berjangka	--	2.799.786.000	2.799.786.000	*Time Deposit*
Sub - Jumlah	--	6.005.138.330	6.005.138.330	*Sub - Total*
Jumlah	**1.218.652.019.378**	**16.792.292.529.712**	**18.010.944.549.090**	***Total***

31 Desember 2017 / *December 31, 2017*

	Pihak Berelasi / *Related Parties*	Pihak Ketiga / *Third Parties*	Jumlah / *Total*	
Rupiah				***Rupiah***
Giro	1.184.211.765.039	1.737.179.270.258	2.921.391.035.297	*Current Account*
Tabungan	61.471.369.301	7.471.443.321.748	7.532.914.691.049	*Savings*
Deposito Berjangka	1.661.637.500.000	5.377.794.395.147	7.039.431.895.147	*Time Deposit*
Sub - Jumlah	2.907.320.634.340	14.586.416.987.153	17.493.737.621.493	*Sub - Total*
Dollar Amerika Serikat				***United States Dollar***
Giro	--	1.617.625.347	1.617.625.347	*Current Account*
Tabungan	--	1.117.388.502	1.117.388.502	*Savings*
Deposito Berjangka	--	2.029.698.000	2.029.698.000	*Time Deposit*
Sub - Jumlah	--	4.764.711.849	4.764.711.849	*Sub - Total*
Jumlah	**2.907.320.634.340**	**14.591.181.699.002**	**17.498.502.333.342**	***Total***

16. SIMPANAN DARI NASABAH (LANJUTAN) / ***16. DEPOSITS FROM CUSTOMERS (CONTINUED)***

b. Deposito berjangka berdasarkan jangka waktu / ***b. Time deposits based on period***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rupiah			***Rupiah***
1 bulan	2.282.628.177.615	1.951.015.836.027	*1 Month*
3 bulan	1.118.590.933.160	2.103.939.707.620	*3 Months*
6 bulan	2.479.597.281.000	542.924.901.000	*6 Months*
12 bulan	1.311.009.960.417	2.434.505.450.500	*12 Months*
24 bulan	7.436.000.000	7.046.000.000	*24 Months*
Sub - Jumlah	7.199.262.352.192	7.039.431.895.147	*Sub - Total*
Dollar Amerika Serikat			***United States Dollar***
1 bulan	109.288.000	103.113.000	*1 Month*
3 bulan	100.660.000	--	*3 Months*
12 bulan	2.589.838.000	1.926.585.000	*12 Months*
Sub - Jumlah	2.799.786.000	2.029.698.000	*Sub - Total*
Jumlah	**7.202.062.138.192**	**7.041.461.593.147**	***Total***

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo / ***c. Classification time deposits based on remaining maturity***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rupiah			***Rupiah***
Kurang atau sama dengan 1 bulan	3.099.448.669.965	1.951.015.836.027	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	2.544.650.375.060	2.103.939.707.620	*More than 1 month to* / *3 months*
Lebih dari 3 sampai dengan 6 bulan	934.750.100.000	542.924.901.000	*More than 3 months to* / *6 months*
Lebih dari 6 sampai dengan 12 bulan	619.873.207.167	2.434.505.450.500	*More than 6 months to* / *12 months*
Lebih dari 12 bulan	540.000.000	7.046.000.000	*More than 12 months*
	7.199.262.352.192	7.039.431.895.147	
Dolar Amerika Serikat			***United States Dollar***
Kurang atau sama dengan 1 bulan	109.288.000	103.113.000	*Less or equal to 1 month* / *1 month*
Lebih dari 1 sampai dengan 3 bulan	632.720.000	--	*More than 1 month to* / 3 months
Lebih dari 12 bulan	2.057.778.000	1.926.585.000	*More than 12 months*
	2.799.786.000	2.029.698.000	

d. Kisaran suku bunga per tahun / ***d. Interest range per annum***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rupiah			***Rupiah***
Giro	0% - 2,25%	0% - 2,75%	*Current Account*
Tabungan	0% - 5,50%	0% - 5,50%	*Savings*
Deposito berjangka	4,75% - 5,75%	5,00% - 6,25%	*Time Deposit*
Dolar Amerika Serikat			***United States Dollar***
Giro	0% - 2,25%	0% - 2,25%	*Current Account*
Tabungan	0% - 0,30%	0% - 0,30%	*Savings*
Deposito berjangka	0,35% - 0,65%	0,35% - 0,65%	*Time Deposit*

16. SIMPANAN DARI NASABAH (LANJUTAN) / ***16. DEPOSITS FROM CUSTOMERS (CONTINUED)***

e. Simpanan diblokir dan dijadikan jaminan atas kredit yang diberikan : / ***e. Blocked savings account and and pledged as collateral for loans***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Deposito berjangka	63.990.500.000	88.080.314.599	*Time Deposit*
Jumlah	**63.990.500.000**	**88.080.314.599**	***Total***

17. SIMPANAN DARI BANK LAIN / ***17. DEPOSITS FROM OTHER BANKS***

Seluruh simpanan dari bank lain dalam mata uang Rupiah.

All deposit with other bank are stated in Rupiah.

a. Berdasarkan Jenis dan Hubungan / ***a. By Type and Relationship***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Pihak Ketiga			***Related parties***
Giro	104.151.123.931	110.745.853.755	*Current account*
Tabungan	126.410.525.685	146.466.459.201	*Savings*
Deposito berjangka	130.899.775.050	240.953.604.546	*Time deposits*
Interbank call money	100.000.000.000	300.000.000.000	*Interbank call money*
Jumlah	**461.461.424.666**	**798.165.917.502**	***Total***

b. Deposito berjangka berdasarkan jangka waktu / ***b. Time deposits based on period***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
1 bulan	59.999.775.050	87.303.604.546	*1 Month*
3 bulan	64.300.000.000	150.900.000.000	*3 Months*
6 bulan	5.500.000.000	1.000.000.000	*6 Months*
12 bulan	1.100.000.000	1.750.000.000	*12 Months*
Jumlah	**130.899.775.050**	**240.953.604.546**	***Total***

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo / ***c. Classification time deposits based on remaining maturity***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Kurang atau sama dengan 1 bulan	72.199.775.050	141.303.604.546	*Less or equal to 1 month*
Lebih dari 1 sampai dengan 3 bulan	53.100.000.000	97.900.000.000	*More than 1 to 3 month*
Lebih dari 3 sampai dengan 6 bulan	5.500.000.000	1.400.000.000	*More than 3 to 6 month*
Lebih dari 6 sampai dengan 12 bulan	100.000.000	350.000.000	*More than 6 to 12 month*
Jumlah	**130.899.775.050**	**240.953.604.546**	***Total***

Interbank call money pada tanggal 31 Desember 2018 dan 2017 memiliki jangka waktu kurang dari 3 bulan.

On December 31, 2018 and 2017, interbank call money has a period of less than 3 months.

d. Tingkat suku bunga per tahun / ***d. Interest rate per annum***

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Giro	0% - 2,25%	0% - 2,75%	*Current account*
Tabungan	0% - 2,30%	0% - 5,25%	*Savings*
Deposito berjangka	4,5% - 5,25%	5,00% - 6,00%	*Time deposits*
Interbank call money	7,25% - 7,30%	4,50% - 5,60%	*Interbank call money*

17. SIMPANAN DARI BANK LAIN (LANJUTAN)

e. Tidak terdapat simpanan dari bank lain yang diblokir atau dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2018 dan 2017.

17. DEPOSITS FROM OTHER BANKS (CONTINUED)

e. There are no deposits from other banks that are blocked or used as collateral for loans granted on December 31, 2018 and 2017.

18. PINJAMAN YANG DITERIMA

Tidak terdapat pinjaman yang diterima dari pihak berelasi.

Seluruh pinjaman yang diterima dalam mata uang Rupiah.

18. BORROWINGS

There were no borrowings from related parties.

All borrowings are stated in Rupiah.

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Bank Indonesia			***Bank Indonesia***
KLBI KUT MT Tahun 1998/1999	466.213.822	466.213.822	*KLBI KUT MT Tahun 1998/1999*
KLBI KUT MT Tahun 1999	160.469.329	160.469.329	*KLBI KUT MT Tahun 1999*
Lain-lain			***Others***
Pinjaman PT Sarana Multigriya Finansial (Persero)	77.000.000.000	82.000.000.000	*Borrowing fromPT Sarana Multigriya Finansial (Persero)*
Pinjaman Dana Lingkungan Bergulir (IEPC - KfW)	1.353.635.608	2.129.263.628	*Industrial Efficiency and Pollution Control (IEPC - KfW)*
Pinjaman Jamsostek	64.739.099	130.036.983	*Borrowings form Jamsostek*
Pinjaman KPR Sejahtera tapak	5.348.642.693	1.206.279.000	*Borrowings from KPR* Sejahtera tapak
Pinjaman KPR Sejahtera tapak Porsi 75	526.430.606	--	*Borrowings from KPR Sejahtera tapak Portion 75*
Jumlah	**84.920.131.157**	**86.092.262.762**	***Total***

Pinjaman PT Sarana Multigriya Finansial (Persero)

Pinjaman tersebut diperoleh dari PT Sarana Multigriya Finansial (Persero) untuk refinancing pinjaman perumahan ("KPR"). Fasilitas pinjaman ini sebesar Rp77.000.000.000 masing - masing sebesar Rp32.000.000.000 jangka waktu 1 tahun dari 22 November 2017 sampai 22 November 2018 dengan tingkat bunga 7% dan Rp45.000.000.000 jangka waktu 1 tahun dari 5 Juni 2018 sampai 5 Juni 2019 dengan tingkat bunga 6.65% pada tanggal 28 September 2018.

Jaminan dari perjanjian berupa fidusia atas aset keuangan KPR yaitu tagihan / piutang yang akan ada saat ini dan / atau akan melekat di kemudian hari, termasuk hak agunan yang melekat padanya (selanjutnya disebut "Tagihan KPR").

Borrowing from PT Sarana Multigriya Finansial (Persero)

The borrowing was obtained from PT Sarana Multigriya Finansial (Persero) for refinancing housing loans ("KPR"). This borrowing facility is Rp77,000,000,000 each amounting to Rp32,000,000,000 tenure of 1 year from 22 November 2017 to 22 November 2018 with an interest rate of 7% and Rp45,000,000,000 for a period of 1 year from 5 June 2018 to 5 June 2019 with an interest rate of 6.65% on 28 September 2018.

Fiduciary guarantee of the agreement of the KPR financial assets is mortgage bills / debts that will be present and / or will be attached later, including the right collateral attached to it (hereinafter the "Tagihan KPR").

Pinjaman Dana Lingkungan Bergulir (IEPC - KfW)

Program Industrial Efficiency and Pollution Control (IEPC) dengan jumlah fasilitas pinjaman sebesar DM2.200.000 (dua juta dua ratus ribu Deutsche Mark) (nilai penuh). Pinjaman ini telah jatuh tempo pada tanggal 10 September 2011, dengan tingkat suku bunga tetap sebesar 12% per tahun.

Perjanjian ini mengalami beberapa kali perubahan, terakhir melalui amandemen No.AMA-321/SLA-1121/DP3/2008 tanggal 14 Februari 2008 yang mengubah jangka waktu pinjaman dan tingkat suku bunga acuan menjadi mengambang yang ditetapkan oleh Pemerintah setiap 6 (enam) bulan sekali sebesar tingkat bunga penerusan pinjaman kepada end user dikurangi 5% (lima perseratus), dengan ketentuan tingkat bunga acuan tidak lebih rendah dari 3% (tiga perseratus) serta perubahan atas tingkat bunga mengambang yang ditetapkan pemerintah 6 (enam) bulan sekali sebesar rata-rata tingkat bunga kredit investasi terendah periode 6 (enam) bulan sebelumnya dikurangi dengan 2% (dua perseratus), dengan ketentuan tingkat bunga penerusan pinjaman dimaksud tidak lebih tinggi 12% (dua belas perseratus) per tahun.

Industrial Efficiency and Pollution Control (IEPC - KfW) Loan

Industrial Efficiency and Pollution Control (IEPC) Program with total borrowing facilities DM2,200,000 (two million two hundred thousand Deutsche Mark) (full amount). This borrowing facilities has been mature on September 10, 2011, and bear interest at the annual fixed rate of 12% per annum.

This agreement has been amended several times, the latest was through amendment No.AMA-321/SLA-1121/DP3/2008 dated February 14, 2008 which changed term of the loan and the benchmark of floating rate set by the Government every 6 (six) months, amounting interest rate for loans to end users minus 5% (five percent), based on the reference interest rate no lower than 3% (three percent) and changes the floating rate set by the Government every 6 (six) months at the average interest rate of investment loan is the lowest period of 6 (six) months prior reduced 2% (two percent), and interest rate for loan to end user no higher 12% (twelve percent) per annum.

18. PINJAMAN YANG DITERIMA (LANJUTAN)

Pinjaman KPR Sejahtera Tapak

Kredit Pemilikan Rumah Sejahtera Bank BPD Bali yang selanjutnya disebut dengan KPR Sejahtera Bank BPD Bali adalah kredit pemilikan rumah dengan dukungan fasilitas likuiditas pembiayaan perumahan yang terdiri dari :

a. KPR Sejahtera Tapak adalah kredit dengan dukungan fasilitas likuiditas pembiayaan perumahan kepada masyarakat berpenghasilan rendah dalam rangka pemilikan Rumah Sejahtera tapak yang dibeli dari pelaku pembangunan.
b. KPR Sejahtera Susun adalah kredit dengan dukungan fasilitas likuiditas pembiayaan perumahan kepada masyarakat berpenghasilan rendah dalam rangka pemilikan Satuan Rumah Sejahtera Susun yang dibeli dari pelaku pembangunan.

Sasarannya merupakan Masyarakat Berpenghasilan Rendah (MBR) yang berpenghasilan tetap maupun berpenghasilan tidak tetap.

Dana KPR Sejahtera Bank BPD Bali merupakan gabungan antara dana FLPP (Fasilitas Likuiditas Pembiayaan Perumahan) dan dana Bank dengan proporsi yaitu :

1) Dana FLPP sebesar 90 % dari plafond kredit.
2) Dana Bank sebesar 10 % dari plafond kredit.

Pinjaman KPR Sejahtera Tapak Porsi 75

Kredit Pemilikan Rumah Sejahtera Bank BPD Bali yang selanjutnya disebut dengan KPR Sejahtera Bank BPD Bali adalah kredit pemilikan rumah dengan dukungan fasilitas likuiditas pembiayaan perumahan yang terdiri dari :

a. KPR Sejahtera Tapak Porsi 75 adalah kredit dengan dukungan fasilitas likuiditas pembiayaan perumahan kepada masyarakat berpenghasilan rendah dalam rangka pemilikan Rumah Sejahtera tapak yang dibeli dari pelaku pembangunan.

Sasarannya merupakan Masyarakat Berpenghasilan Rendah (MBR) yang berpenghasilan tetap maupun berpenghasilan tidak tetap.

Dana KPR Sejahtera Bank BPD Bali merupakan gabungan antara dana FLPP (Fasilitas Likuiditas Pembiayaan Perumahan) dan dana Bank dengan proporsi yaitu :

1) Dana FLPP sebesar 75% dari plafond kredit.
2) Dana Bank sebesar 25% dari plafond kredit.

Suku Bunga KPR Sejahtera Bank BPD Bali 5% (lima persen) pertahun dengan metode perhitungan bunga annuitas bulanan.

Pinjaman Jamsostek

Pinjaman diperoleh dari PT Jamsostek (Persero) dalam rangka pinjaman uang muka pembelian perumahan bagi peserta program jamsostek atau disebut juga dengan Pinjaman Uang Muka Perumahan Kerjasama Bank (PUMP-KB), yang bersumber dari dana rekening giro PT Jamsostek (PUMP-KB) di Kantor Pusat Bank BPD Bali. Plafond PUMP-KB yang disediakan kepada masing-masing peserta program maksimal sebesar Rp20.000.000 dengan jangka waktu maksimal 10 (sepuluh) tahun.

Atas rekening giro PUMP-KB, Bank memberikan jasa giro sesuai dengan ketentuan yang berlaku pada Bank yang dihitung berdasarkan saldo harian. Dan setiap penyaluran PUMP-KB, Bank akan memberikan pendapatan bunga kepada PT Jamsostek (Persero) sebesar 2% (dua perseratus) yang dihitung berdasarkan saldo penyaluran.

18. BORROWINGS (CONTINUED)

KPR Sejahtera Tapak Loan

Bank BPD Bali's Prosperous Housing Loan, hereinafter referred to as KPR Sejahtera Bank BPD Bali, is a housing loan with the support of housing finance liquidity facilities which consists of :

a. KPR Sejahtera Tapak is a loan with the support of housing finance liquidity facilities for low-income people in the framework of ownership of the Prosperous House which is purchased from development actors.
b. KPR Sejahtera Susun is a loan with the support of housing finance liquidity facilities for low-income communities in the context of the ownership of the Flat Prosperous Housing Unit purchased from the developer.

The target is Low-Income Communities ("MBR") who are permanent incomes or non-permanent income.

KPR Sejahtera Bank BPD Bali funds are a combination of FLPP funds (Housing Finance Liquidity Facility) and Bank funds in proportion, namely:

1) FLPP funds amounting to 90% of the credit ceiling.
2) Bank funds amounting to 10% of the credit ceiling.

KPR Sejahtera Tapak Loan Portions 75

Bank BPD Bali's Prosperous Housing Loan, hereinafter referred to as KPR Sejahtera Bank BPD Bali, is a housing loan with the support of housing finance liquidity facilities which consists of :

a. KPR Sejahtera Tapak Portion 75 is a loan with the support of housing finance liquidity facilities for low-income people in the framework of ownership of the Prosperous House which is purchased from developer.

The target is Low-Income Communities (MBR) who are permanent incomes or non-permanent income.

KPR Sejahtera Bank BPD Bali funds are a combination of FLPP funds (Housing Finance Liquidity Facility) and Bank funds in proportion, namely:

1) FLPP funds amounting to 75% of the credit ceiling.
2) Bank funds amounting to 25% of the credit ceiling.

Bank BPD Bali KPR Sejahtera Interest Rate 5% (five percent) per year with the monthly annuity interest calculation method.

Borrowings from Jamsostek

The borrowing are obtained from PT Jamsostek (Persero) in order to advance the purchase of housing loans for program participants jamsostek, as the Borrowing Advances Housing Cooperation Bank (PUMP-KB), which is sourced from a current account PT Jamsostek (PUMP-KB) in the Head Office Bank BPD Bali. Plafond PUMP-KB provided to each program participant a maximum of Rp20,000,000 with a maximum term of 10 (ten) years.

Bank provides interest income the current accounts PUMP-KB in accordance with prevailing regulations in the Bank which is calculated on daily balances. And every PUMP-KB distribution, the Bank will provide interest income to PT Jamsostek (Persero) amount 2% (two percent) calculated on the balance of the distribution.

18. PINJAMAN YANG DITERIMA (LANJUTAN)

Jangka waktu perjanjian kerjasama berlaku selama 12 (dua belas) bulan sejak ditandatangani dan dapat diperpanjang dengan pemberitahuan 1 (satu) bulan sebelum perjanjian berakhir.

Pembayaran kembali pokok dilakukan pada tanggal 15 tiap bulan dengan jumlah yang sesuai jadwal angsuran pokok debitur. Pembayaran bunga dilakukan tiap setiap bulan pada tanggal 15.

Tidak terdapat aset Bank yang dijadikan agunan kepada Bank Indonesia, PT BTN (Persero), Departemen Keuangan, PT PNM (Persero) dan PT Jamsostek (Persero) atas pinjaman yang diterima di atas.

Untuk semua pinjaman yang diterima di atas Bank bertindak sebagai penerus pinjaman dengan pola *executing* di mana Bank menanggung risiko kredit tidak tertagihnya piutang.

Pada tanggal 31 Desember 2018 dan 31 Desember 2017, Bank telah memenuhi sesuai jadwal semua pembayaran pokok dan bunga pinjaman yang telah jatuh tempo. Bank juga telah memenuhi semua persyaratan yang ditetapkan dalam perjanjian pinjaman di atas.

18. BORROWINGS (CONTINUED)

The agreement occurred over 12 (twelve) months from the signed and can be extended by notification 1 (one) month before the agreement ended.

Principal payments done on the 15th every month by the number of scheduled installments. And interest payments are paid every month on the 15th.

There are no Bank's assets which is used as collateral to Bank Indonesia, PT BTN (Persero), the Ministry of Finance, PT PNM (Persero) and PT Jamsostek (Persero) for borrowings above.

The Bank is acting as an executing bank for all these borrowings and therefore the Bank bears the credit risk arising from uncollectible receivables.

As of December 31, 2018 and December 31, 2017, the Bank has settled on time all amounts due on its principle and interest borrowings and the related interest that have matured. The Bank has also complied with all covenants of the above borrowing agreements.

19. PERPAJAKAN

19. TAXATION

a. Utang Pajak

a. Tax Payable

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Pajak Penghasilan Badan Pasal 29	480.704.614	851.308.811	*Corporate Income Tax Article 29*
Pajak Penghasilan			*Income Tax*
Pasal 4 (2)	8.133.482.840	7.375.360.172	*Article 4 (2)*
Pasal 23	220.037.789	164.925.522	*Article 23*
Pasal 21	684.360.119	437.793	*Article 21*
Jumlah	**9.518.585.362**	**8.392.032.298**	***Total***

b. Manfaat (Beban) Pajak

b. Tax Benefit (Expense)

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Pajak Kini	(205.181.070.490)	(199.845.467.000)	*Current tax*
Pajak Tangguhan	9.056.216.574	18.535.483.567	*Deferred tax*
Jumlah	**(196.124.853.916)**	**(181.309.983.433)**	***Total***

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi komprehensif adalah sebagai berikut :

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in statement of other comprehensive income the are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Menurut Laporan Laba Rugi	733.152.161.169	705.818.285.734	*Based on Financial Statement*
Beda Waktu :			***Timing different :***
Koreksi Positif :			*Positive correction :*
Penyisihan Cadangan Bonus dan Tantiem	102.930.233.890	104.703.681.056	*Provision for bonus and Tatiem*
Pembentukan Penghargaan Direksi	3.759.191.151	18.357.790.581	*Director service gratuity expense*
Pembentukan Imbalan Pasca Kerja	24.637.738.673	68.493.262.786	*Post employee benefits expense*
Pembentukan Penghargaan Dewan Komisaris	1.678.210.335	6.556.353.779	*Bord of Commisioners services gratuity expense*
Sub - Jumlah	133.005.374.048	198.111.088.202	*Sub - Total*

19. PERPAJAKAN (LANJUTAN)

19. TAXATION (CONTINUED)

Rekonsiliasi antara beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi komprehensif adalah sebagai berikut (Lanjutan) :

The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense shown in statement of other comprehensive income the are as follows (Continued) :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Koreksi Negatif :			*Negative correction :*
Penyisihan Cadangan Bonus dan Tantiem	69.718.502.824	115.479.960.953	*Provision for bonus and Tatiem*
Pembayaran Manfaat Imbalan Kerja	14.836.268.584	12.040.253.937	*Post-Employment Benefits Paid*
Pembentukan Penghargaan Dewan Komisaris	-	-	*Bord of Commisioners services gratuity expense*
Sub - Jumlah	84.554.771.408	127.520.214.890	*Sub - Total*
Jumlah Beda Waktu	**48.450.602.640**	**70.590.873.312**	***Total Timing different :***
Beda Tetap :			***Timing different :***
Koreksi Positif :			*Positive correction :*
Biaya Pajak	684.034.585	2.455.195.004	*Tax expense*
Tamu, Souvenir, Sumbangan dan Lainnya	2.587.733.761	2.941.275.081	*Entertainment, souvenirs, donation and others*
Pemantapan Pelaksanaan Ibadah	2.826.536.992	2.483.386.984	*Strengthening implementation of Worship*
Biaya Telepon,Telegram	2.029.298.847	123.118.310	*Cost of Telephone, Telegram*
Biaya Promosi dan Pengembangan Bisnis	16.271.054.187	7.504.449.027	*Bussiness Development Expense*
Biaya HUT Bank	1.060.436.380	873.665.640	*Bank Anniversary Cost*
Biaya Humas dan CSR	7.636.594.000	4.965.056.578	*Cost of Public Relation and CSR*
Biaya Porseni dan Porsebank	-	562.963.026	*Cost of Porseni and Porsebank*
Biaya Lain-lain	6.076.230.065	1.149.143.616	*Other expense*
Sub - Jumlah	39.171.918.817	23.058.253.266	*Sub - Total*
Koreksi Negatif :			*Negative correction :*
Pendapatan Sewa Gedung/ Bangunan	50.400.667	85.544.605	*Rental income building*
Sub - Jumlah	50.400.667	85.544.605	*Sub - Total*
Jumlah Beda Tetap	**39.121.518.150**	**22.972.708.661**	***Total permanent different :***
Jumlah Koreksi Fiskal	87.572.120.791	93.563.581.972	*Total fiscal correction*
Laba Kena Pajak	820.724.281.960	799.381.867.706	*Estimated of income tax*
Pembulatan	820.724.282.000	799.381.868.000	*Rounded*
Beban Pajak Penghasilan:			*Income tax expense*
25% x 820.724.282.000	205.181.070.500	-	25% x 820.724.282.000
25% x 799.381.868.000	-	199.845.467.000	25% x 799.381.868.000
Jumlah Pajak Kini	205.181.070.500	199.845.467.000	*Total current taxes*
Dikurangi:			*Less:*
Pajak penghasilan dibayar dimuka	(204.700.365.876)	(198.994.158.189)	*Prepaid income* tax
Kurang Pajak Penghasilan Badan	480.704.614	851.308.811	*Payment of Corporate Income Tax*

19. PERPAJAKAN (LANJUTAN) / ***19. TAXATION (CONTINUED)***

c. Aset pajak tangguhan / ***c. Deferred tax assets***

	31 Desember 2018 / *December 31, 2018*				
	Saldo Awal / *Beginning Balance*	**Penyesuaian / *Adjusment***	**Dikreditkan (Dibebankan) ke Laporan Laba Rugi Komprehensif / *Charged to statements of comprehensive income (loss)***	**Dibebankan ke Ekuitas / *Charged to Equity***	**Saldo Akhir / *Ending Balance***
Aset (kewajiban) Pajak Tangguhan/ *Deffered Tax Assets (Liabilities):*					
Kerugian penurunan nilai kredit yang diberikan/ *Provision for Impairment Losses on Loans*	(4.019.371.564)	--	--	--	(4.019.371.564)
Penyisihan cadangan bonus dan tantiem/ *Provision for Bonus and Tantiem*	26.225.415.115	(25.918.313.903)	26.844.371.877	--	27.151.473.090
Pembentukan Imbalan Pasca Kerja/ *Post-Employee Benefit Expense*	13.492.499.698	7.519.263.355	3.651.224.399	(3.525.918.036)	21.137.069.415
Pembentukan Imbalan Jangka Panjang/ *Long term post EmployeeBenefit Expense*	33.033.669.568	(11.307.589.112)	2.508.210.270	--	24.234.290.725
Pembentukan Pengabdian Direksi/ *Director Service Gratuity Expense*	8.497.072.949	(5.052.003.520)	939.553.016	--	4.384.622.445
Pembentukan Pengabdian Dewan Komisaris/ *Commissioner Service Gratuity Expense*	2.383.809.702	--	419.552.584	--	2.803.362.286
Selisih realisasi imbalan pasca kerja/ *Difference in realization of employee benefit*	--	9.451.947.609	--	--	9.451.947.609
Keuntungan (kerugian) yang belum direalisasi atas efek-bersih/ *Unrealize Gain (Loss) on Securities Effect - Net*	--	--	--	--	--
Aset Pajak Tangguhan/ *Deffered Tax Asset*	**79.613.095.468**	**(25.306.695.570)**	**34.362.912.145**	**(3.525.918.036)**	**85.143.394.006**

19. PERPAJAKAN (LANJUTAN)

19. TAXATION (CONTINUED)

c. Aset pajak tangguhan (Lanjutan)

c. Deferred tax assets (Continued)

	31 Desember 2017 / *December 31, 2017*				
	Saldo Awal / *Beginning Balance*	**Penyesuaian / *Adjusment***	**Dikreditkan (Dibebankan) ke Laporan Laba Rugi Komprehensif / *Charged to statements of comprehensive income (loss)***	**Dibebankan ke Ekuitas / *Charged to Equity***	**Saldo Akhir / *Ending Balance***
Aset (kewajiban) Pajak Tangguhan/ *Deffered Tax Assets (Liabilities):*					
Kerugian penurunan nilai kredit yang diberikan/ *Provision for Impairment Losses on Loans*	(4.019.371.564)	--	--	--	(4.019.371.564)
Penyisihan cadangan bonus dan tantiem/ *Provision for Bonus and Tantiem*	28.134.467.275	(28.084.972.424)	26.175.920.264	--	26.225.415.115
Pembentukan Imbalan Pasca Kerja/ *Post-Employee Benefit Expense*	5.294.137.641	(2.068.309.271)	4.448.814.052	5.817.857.275	13.492.499.698
Pembentukan Imbalan Jangka Panjang/ *Long term post EmployeeBenefit Expense*	21.300.922.137	(941.754.214)	12.674.501.645	--	33.033.669.568
Pembentukan Pengabdian Direksi/ *Director Service Gratuity Expense*	2.762.888.246	1.144.737.058	4.589.447.645	--	8.497.072.949
Pembentukan Pengabdian Dewan Komisaris/ *Commissioner Service Gratuity Expense*	1.467.969.485	(723.248.228)	1.639.088.445	--	2.383.809.702
Beban Selisih Penilaian Efek/ *Load Revaluation Effect*	351.982	(351.982)	--	--	--
Keuntungan (kerugian) yang belum direalisasi atas efek-bersih/ *Unrealize Gain (Loss) on Securities Effect - Net*	318.389.425	(318.389.425)	--	--	--
Aset Pajak Tangguhan/ *Deffered Tax Asset*	**55.259.754.627**	**(30.992.288.484)**	**49.527.772.050**	**5.817.857.275**	**79.613.095.468**

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan dan dikompensasikan dengan laba fiskal pada masa mendatang.

Management believes that deferred tax assets can be utilized and can be compensated againts future taxable income.

d. Administrasi

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktur Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 10 (sepuluh) tahun sejak saat terhutangnya pajak, atau akhir tahun 2015, mana yang lebih awal. Ketentuan ini berlaku untuk tahun pajak sebelum 2008. Ketentuan baru yang diberlakukan terhadap tahun pajak 2008 dan tahun-tahun selanjutnya menentukan bahwa DJP dapat menetapkan atau mengubah liabilitas pajak tersebut dalam batas waktu 5 (lima) tahun sejak saat terhutangnya pajak.

d. Administration

Under the taxation laws in Indonesia, the Bank submits tax returns on the basis of self assessment. The Director General of Tax (DGT) may assess or amend taxes within 10 (ten) years of the time the tax becomes due, or until the end of 2015, whichever is earlier. This rule applicable for fiscal year prior to 2008. There are new rules applicable to fiscal year 2008 and subsequent years stipulating that the DGT may assess or amend taxes within 5 (five) years of the time the tax becomes due.

20. BEBAN YANG MASIH HARUS DIBAYAR / *20. ACCRUED EXPENSES*

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rupiah			*Rupiah*
Biaya bunga deposito yang masih harus dibayar	20.544.266.903	20.374.786.136	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	3.359.306.052	3.087.522.760	*Accrued Saving Interest*
Biaya bunga lainnya yang masih harus dibayar	222.215.280	448.958.336	*Accrued Other Interest*
Sub - Jumlah	24.125.788.235	23.911.267.232	*Sub Total*
Mata uang asing			*Foreign Currency*
Biaya bunga deposito yang masih harus dibayar	1.029.608	920.148	*Accrued Deposit Interest*
Biaya bunga tabungan yang masih harus dibayar	61.978	52.913	*Accrued Saving Interest*
Sub - Jumlah	1.091.586	973.061	*Sub- Total*
Jumlah	**24.126.879.821**	**23.912.240.293**	***Total***

21. IMBALAN KERJA / *21. EMPLOYEE BENEFITS*

Bank memberikan imbalan kerja jangka panjang dan pasca kerja kepada para karyawannya yang memenuhi syarat yang terdiri dari program pensiun, cuti berimbalan jangka panjang, penghargaan masa bhakti dan penghargaan masa bhakti proporsional, imbalan masa bebas tugas (MPP) yang dihitung berdasarkan Peraturan Perusahaan yang telah sesuai dengan Undang-Undang Ketenagakerjaan No.13/2003.

The Bank provides long-term employee benefits and post-employee benefit to the eligible employees of the pension plan, long service leave, service reward benefit and service reward benefit proportional, severance compensation (MPP) are calculated based on the Company Regulation, which has been comply with Employment Law No.13/2003.

Penilaian aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja pada 31 Desember 2018 dan 2017 masing-masing dihitung oleh aktuaria independen PT Sentra Jasa Aktuaria (BPA) dengan menggunakan metode projected unit credit dari laporan aktuaria masing-masing pada tanggal 6 Februari 2019 dan 27 Februari 2018.

Actuarial assessment of long-term employee benefits and post-employee benefit as of December 31, 2018 and 2017 is calculated by an independent actuary PT Sentra Jasa Aktuaria (BPA), using the projected unit credit method from the actuarial reports on February 6, 2019 and February 27, 2018, respectively.

Program pensiun Bank dikelola oleh Dana Pensiun Bank Pembangunan Daerah Bali. Kontribusi pegawai adalah sebesar 5% (lima perseratus) dari gaji dasar karyawan yang bersangkutan dan sisanya ditanggung oleh Bank.

Bank pension plan managed by Dana Pensiun Bank Pembangunan Daerah Bali. Employee contribution is 5% (five percent) of basic salary of those employees and the Bank bear the difference.

Bank juga memiliki Program Dana Pensiun Lembaga Keuangan (DPLK), untuk karyawan tetap mulai pengangkatan tanggal 3 Oktober 2011, kontribusi Bank dan karyawan adalah masing-masing sebesar 13,5% dan 5% dari gaji pokok. Program Dana Pensiun Lembaga Keuangan (DPLK) dikelola oleh Dana Pensiun Lembaga Keuangan PT Bank Mandiri (Persero) Tbk.

Bank also has a financial institution pension funds program for its employees which appoinment start October 3, 2011, where by the proportion of contribution between the Bank and employees were 13,5% and 5% of basic salary. Financial institution pension funds program managed by Dana Pensiun Lembaga Keuangan PT Bank Mandiri (Persero) Tbk.

Program penghargaan masa bhakti dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No.158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bhakti berupa pembayaran yang jumlahnya sebesar masing-masing 3 (tiga) kali, 5 (lima) kali dan 6 (enam) kali dari penghasilan bulan terakhir kepada pegawai dengan masa kerja 15 tahun, 25 tahun, 30 tahun dan 35 tahun dengan syarat-syarat tertentu.

Service reward benefit managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. Compensation of service reward benefit amount for 3 (three) times, 5 (five) times and 6 (six) times that of last month's employee's salary with tenure of 15 years, 20 years, 25 years and 30 years and certain conditions.

Program penghargaan masa bhakti proporsional dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No.158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bhakti proporsional berupa pembayaran yang diberikan kepada pegawai yang berhenti dengan mendapat hak pensiun dan atau memasuki masa bebas tugas dengan masa dinas efektif di atas 20 tahun.

The service award benefit - proportional managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. compensation of service award proportional paid to employees who cease to receive pension rights and entering a period of duty-free with effective service in over 20 years.

21. IMBALAN KERJA (Lanjutan)

Imbalan masa bebas tugas dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan yang akan memasuki masa pensiun.

Program cuti berimbalan jangka panjang dikelola sendiri oleh Bank dan merupakan program imbalan kerja bagi karyawan untuk penggantian hak cuti besar.

Dana Pensiun

Program Pensiun Manfaat Pasti

Program penghargaan masa bhakti proporsional dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No.158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bhakti proporsional berupa pembayaran yang diberikan kepada pegawai yang berhenti dengan mendapat hak pensiun dan atau memasuki masa bebas tugas dengan masa dinas efektif di atas 20 tahun.

21. EMPLOYEE BENEFITS (Continued)

Severance compansation managed by the Bank and is an employee benefits program for employees who will retire.

Long service leave benefit managed by the Bank and is an employee benefits program for employees for reimbursement of leave entitlements.

Pension Funds

Defined Benefit Pension Programme

The service award benefit - proportional managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. compensation of service award proportional paid to employees who cease to receive pension rights and entering a period of duty-free with effective service in over 20 years.

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Tingkat Diskonto	8,33%	6,97%	*Amortization Rate*
Tingkat Kenaikan Penghasilan dasar pensiun per tahun	3,00%	3,00%	*Increase Income Rate Basic Pension Per Year*
Tingkat Mortalita	TMI'II	TMI III - 2011	*Mortality Rate*
Tingkat Pengunduran Diri per Tahun			*Resignation Rate*
Usia 18 - 45 Tahun	6,00%	*1,00%*	*Age 18-45*
Usia 46 - 56 Tahun	6,00%	*1,00%*	*Age 45-46*
Tingkat Cacat	10% dari tingkat kematian / *10% from mortality rate*	10% dari tingkat kematian / *10% from mortality rate*	*Disable Rate*

a. Aset program neto

Program penghargaan masa bhakti proporsional dikelola sendiri oleh Bank dan diatur dalam peraturan yang terakhir ditetapkan dengan Surat Keputusan Direksi No.158/KEP/DIR/SDM/2015 tanggal 14 April 2015. Imbalan penghargaan masa bhakti proporsional berupa pembayaran yang diberikan kepada pegawai yang berhenti dengan mendapat hak pensiun dan atau memasuki masa bebas tugas dengan masa dinas efektif di atas 20 tahun.

a. Program Net Asset

The service award benefit - proportional managed by the Bank and set out in the final regulations stipulated by the Directors Decree No.158/KEP/DIR/SDM/2015 dated April 14, 2015. compensation of service award proportional paid to employees who cease to receive pension rights and entering a period of duty-free with effective service in over 20 years.

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Nilai Wajar Aset Program	343.740.079.901	329.469.084.333	*Fair value of asset program*
Nilai Kini Kewajiban	(309.827.402.466)	(286.479.653.393)	*Present value of benefit obligation*
Status Pendanaan	**33.912.677.435**	**42.989.430.940**	***Funded Status***

b. Rekonsiliasi nilai wajar aset program bank adalah sebagai berikut:

b. The reconciliation of the fair value of the bank's program assets is as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Saldo Awal Tahun	329.469.084.333	304.747.056.813	*Beginning Balance*
Bunga Atas Imbalan Pasti	22.963.995.178	25.903.499.829	*Interest on defined benefit*
Iuran	15.556.895.397	16.651.601.735	*Contribution*
Pembayaran Manfaat	(17.636.485.211)	(16.917.775.928)	*Benefits paid*
Laba / (Rugi) Aktuaria Pada Aset	(6.613.409.796)	(915.298.116)	*Gain (Loss) on asset actuarial*
Saldo Akhir Nilai Wajar Aset Program	343.740.079.901	329.469.084.333	***Ending Balance for value of asset program***

21. IMBALAN KERJA (Lanjutan)

21. EMPLOYEE BENEFITS (Continued)

Dana Pensiun (Lanjutan)

Pension Funds (Continued)

Program Pensiun Manfaat Pasti (Lanjutan)

Defined Benefit Pension Programme (Continued)

c. Beban imbalan kerja adalah sebagai berikut:

c. Employee benefit expense are as follows :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Biaya Jasa Kini	8.228.279.457	9.231.927.027	*Current service cost*
Biaya Bunga	19.967.631.841	24.982.246.919	*Interest Cost*
Hasil Yang Diharapkan Dari Aset Program	(22.963.995.178)	(25.903.499.829)	*Expected return on Plan assets*
Bunga Atas Dampak Batas Atas Dari Aset	2.996.363.337	-	*Interest on upper limit Impact of asset*
Beban Imbalan Kerja	**8.228.279.457**	**8.310.674.117**	***Employee benefit expense***

d. Perubahan nilai kini liabilitas imbalan pasti adalah sebagai berikut:

d. The change in the present value of defined benefit liability are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Saldo Awal Tahun	286.479.653.393	293.908.787.283	*Beginning Balance*
Biaya Jasa Kini	8.228.279.457	9.231.927.027	*Current Service Cost*
Biaya Bunga	19.967.631.841	24.982.246.919	*Interest Charges*
Pembayaran Manfaat	(17.636.485.211)	(16.917.775.928)	*Payment of Benefit*
(Keuntungan) Kerugian Aktuaria	12.788.322.986	(24.725.531.908)	*(Profit)Loss on Actuarial*
Saldo Akhir Nilai Kini Imbalan Pasti	309.827.402.466	286.479.653.393	***Ending Balance Present Value Benefit Liability***

e. Analisa tingkat sensitivitas untuk risiko tingkat diskonto

e. Analyze the sensitivity level for discount rate risk

Tabel berikut menunjukan analisa sensitivitas nilai kini kewajiban dan biaya jasa kini diasumsikan terdapat perubahan atas tingkat diskonto (tidak diaudit):

The tables below show the sensitivity analysis of the present value of employee benefit obligation and current service cost in the assumed changes in the discount rate (unaudited):

31 Desember 2018/ *December 31, 2018*

Tingkat Diskonto/ *Discount Rate*	**Nilai Kini Kewajiban/ *Present Value of Obligation***		**Biaya Jasa Kini/ *Current Service Cost***	
	Jumlah/ *Amount*	**Perubahan/ *Changes***	**Jumlah/ *Amount***	**Perubahan/ *Change***
7,97%	286.479.653.393	0%	8.310.674.117	
-1%	298.829.877.226	4,31%	10.273.061.085	23,61%
+1%	275.611.627.410	-3,79%	8.348.021.446	0,45%

31 Desember 2017/ *December 31, 2017*

Tingkat Diskonto/ *Discount Rate*	**Nilai Kini Kewajiban/ *Present Value of Obligation***		**Biaya Jasa Kini/ *Current Service Cost***	
	Jumlah/ *Amount*	**Perubahan/ *Changes***	**Jumlah/ *Amount***	**Perubahan/ *Change***
7,97%	286.479.653.393	0%	8.310.674.117	
-1%	298.829.877.226	4,31%	10.273.061.085	23,61%
+1%	275.611.627.410	-3,79%	8.348.021.446	0,45%

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam kewajiban imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

21. IMBALAN KERJA (Lanjutan)

Program Pensiun Manfaat Pasti (Lanjutan)

Selanjutnya, dalam menyajikan analisis sensitivitas di atas, nilai kini kewajiban imbalan pasti dihitung dengan menggunakan metode projected unit credit pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Liabilitas imbalan kerja terdiri dari:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Program Imbalan Kerja	84.548.277.660	117.997.136.773	*Employee Benefits Program*
Imbalan Jangka Panjang Lainnya	96.937.162.902	68.107.540.288	*Other Long term benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**181.485.440.562**	**186.104.677.061**	***Ending Balance of Defined benefit***

Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain berdasarkan klasifikasi akun adalah sebagai berikut:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Biaya Karyawan	24.637.738.673	68.493.262.786	*Employee Costs*
Pengukuran Kembali Atas Liabilitas Imbalan Kerja - Kerugian (Keuntungan) Aktuaria	(14.103.672.144)	23.271.429.100	*Measurement of liability for Employee Benefit - Actuarial (Gain) Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**10.534.066.529**	**91.764.691.886**	***Expenses Recognized in the Income Statements and Other Comprehensive Income***

Program Imbalan Kerja

Program imbalan dihitung sesuai dengan Undang-undang Tenaga Kerja No. 13 Tahun 2003. Termasuk dalam program ini adalah THT.

Berikut ini adalah asumsi - asumsi yang digunakan dalam perhitungan program pensiun imbalan kerja pada laporan aktuaris tertanggal 6 Februari 2019 dan 27 Januari 2018 masing-masing untuk tahun yang berakhir pada tanggal - tanggal 31 Desember 2018 dan 2017 untuk dana pensiun:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Tingkat Diskonto	8,33%	6,97%	*Discount Rate*
Tingkat Kenaikan Penghasilan dasar pensiun per tahun	3,00%	3,00%	*Annual pension Based salary increase rates per year*
Tingkat Mortalita	TMI'II	TMI III - 2011	*Mortality Rate*
Usia Pensiun	56 tahun / *56 years*	56 tahun / *56 years*	*Retirement Age*
Tingkat Cacat	10% dari tingkat kematian / *10% from mortality rate*	10% dari tingkat kematian / *10% from mortality rate*	*Disability Rate*

21. EMPLOYEE BENEFITS (Continued)

Defined Benefit Pension Programme (Continued)

Furthermore, in presenting the above sensitivity analysis, the present value of the benefit obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in calculating the defined benefit obligation liability recognized in the statement of financial position.

The liability for employee benefits consists of:

Expenses recognized in the statements of income and other comprehensive income based on account classification are as follows :

Employee Benefits Program

Reward of program calculated according to Labor Law No.13 year 2003 included in this program :

The following are assumptions used in the calculation of the employee benefit pension plan as of February 6, 2019 and 27 January 2018, respectively for the years ended December 31, 2018 and 2017 for pension funds:

21. IMBALAN KERJA (Lanjutan)

21. EMPLOYEE BENEFITS (Continued)

Program Imbalan Kerja (Lanjutan)

Employee Benefits Program (Continued)

a. Liabilitas yang diakui di laporan posisi keuangan adalah sebagai berikut:

a. The liabilities recognized in the statement of financial position are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Nilai Kini Kewajiban Imbalan Kerja	181.485.440.562	117.997.136.773	*Present Value of Benefit Obligation*
Nilai Wajar Aset Program	--	--	*Fair Value of Asset Program*
Liabilitas Yang Diakui Dalam Laporan Posisi Keuangan	**181.485.440.562**	**117.997.136.773**	***Liability Recognized in the Statement of Financial Position***

b. Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain untuk program imbalan kerja adalah sebagai berikut:

b. Expenses recognized in the statements of income and other comprehensive income for employee benefits program are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Biaya Jasa Kini	6.402.594.460	6.998.288.254	*Current Service Cost*
Biaya Jasa Lalu	--	3.554.654.427	*Past Service Cost*
Biaya Bunga	8.202.303.134	7.242.313.527	*Interest Cost*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**14.604.897.594**	**17.795.256.208**	***Expenses Recognized in the Income Statements and Other Income Statements***
Pengukuran Kembali Atas Liabilitas Imbalan Kerja - neto	-	-	*Remeasurement of the net Liability for employee benefits - Net*
(Keuntungan) Kerugian Aktuaria	(7.771.199.789)	23.271.429.100	*Actuarial (Gain)/Loss*
Diakui Dalam Penghasilan Komprehensif Lain	**(7.771.199.789)**	**23.271.429.100**	***Recognized in other Comprehensive Income***

c. Perubahan penyisihan adalah sebagai berikut:

c. The allowance changes are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Saldo Awal Tahun	117.997.136.773	85.203.688.547	*Beggining Balance*
Penambahan Tahun Berjalan	14.604.897.594	17.795.256.208	*Addition during the year*
Nilai Yang Diakui Dalam Penghasilan Komprehensif Lain	(7.771.199.789)	23.271.429.100	*Amount recognized in other Comprehensive Income*
Pembayaran Manfaat	(10.361.621.019)	(8.273.237.082)	*Payment Benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**114.469.213.559**	**117.997.136.773**	***Ending Balance of Current cost Defined Benefits***

21. IMBALAN KERJA (Lanjutan)

21. EMPLOYEE BENEFITS (Continued)

Program Imbalan Kerja

Employee Benefits Program

a. Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain untuk imbalan jangka panjang adalah sebagai berikut:

a. Expenses recognized in the statements of income and other comprehensive income for long-term benefits are as follows:

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Biaya Jasa Kini	5.285.745.521	5.974.782.353	*Current Servicxe Cost*
Biaya Bunga	4.747.095.558	1.800.006.798	*Interest Cost*
(Keuntungan) Kerugian Aktuaria atas Imbalan Kerja Jangka Panjang Lain	--	42.923.217.427	*Actuarial Gain/ Loss of Other Long Term* Employee Benefit
Beban Yang Diakui Dalam Laporan Laba Rugi	**10.032.841.079**	**50.698.006.578**	***Expenses recognized in the Income Statements***
(Keuntungan) Kerugian Aktuaria	(6.332.472.355)	--	*Actuarial Gain/ Loss*
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	**(6.332.472.355)**	**50.698.006.578**	***Expenses recognized in the Income Statements and Comprehensive Income Other***

b. Perubahan liabilitas yang diakui di laporan posisi keuangan adalah sebagai berikut:

b. Changes in the liabilities recognized in the statement of financial position are as follows:

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Saldo Awal Tahun	68.107.540.288	21.176.550.565	*Beggining Balance*
Penambahan Tahun Berjalan	10.032.841.079	50.698.006.578	*Addition during the year*
Nilai yang Diakui Dalam Penghasilan Komprehensif Lain	(6.332.472.355)	-	*Amount recognized in other Comprehensive Income*
Pembayaran Manfaat	(4.474.647.565)	(3.767.016.855)	*Payment Benefit*
Saldo Akhir Nilai Kini Imbalan Pasti	**67.333.261.447**	**68.107.540.288**	***Ending Balance of present value of defined benefit***

22. LIABILITAS LAIN-LAIN

22. OTHER LIABILITIES

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Jasa Produksi dan Tantiem	108.635.282.479	104.901.660.460	*Production Service Bonus and Tantiem*
Penghargaan Direksi	17.538.489.782	33.988.291.798	*Service Gratuity for the Directors*
Penghargaan Dewan Komisaris	11.213.449.144	9.535.238.808	*Service gratuity for Board of Commissioners*
Penangguhan Remunerasi Pengurus	2.715.034.295	--	*Suspension of Management Remuneration*
Provisi Bank Garansi Diterima Di Muka	1.278.364.352	704.453.682	*Advance Bank Guarantee Fees*
Titipan Dana Pembinaan dan Pengawasan LPD	280.616.025	280.616.025	*Development and supervision of LPD funds*
Pendapatan Bunga Kredit Yang Ditangguhkan	506.527.887	715.172.586	*Deffered interest income for loans*
Lainnya	4.175.855.242	3.147.695.590	
Jumlah	**146.343.619.206**	**153.273.128.949**	***Total***

23. MODAL SAHAM

Pada tanggal 31 Desember 2018 dan 31 Desember 2017, susunan pemegang saham adalah sebagai berikut:

23. SHARE CAPITAL

As of December 31, 2018 and December 31, 2017, the shareholders composition are as follow:

	31 Desember 2018 / *December 31, 2018*		
Pemegang Saham/ *Shareholder*	**Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Jumlah dalam Rupiah/ *Amount in Rupiah***	**Persentase kepemilikan/ *Ownership percentage***
Pemerintah Provinsi Bali / *Province of Bali*	614.912	614.912.000.000	34,38%
Pemerintah Kota Denpasar / *Denpasar City Government*	157.476	157.476.000.000	8,80%
Pemerintah Kabupaten / *Regencies Government*			
- Badung	800.617	800.617.000.000	44,76%
- Karangasem	38.300	38.300.000.000	2,14%
- Tabanan	30.806	30.806.000.000	1,72%
- Klungkung	31.423	31.423.000.000	1,76%
- Buleleng	46.685	46.685.000.000	2,61%
- Jembrana	29.092	29.092.000.000	1,63%
- Gianyar	25.604	25.604.000.000	1,43%
- Bangli	13.577	13.577.000.000	0,76%
Jumlah / *Total*	**1.788.492**	**1.788.492.000.000**	**100,00%**

	31 Desember 2017 / *December 31, 2017*		
Pemegang Saham/ *Shareholder*	**Jumlah lembar saham ditempatkan dan disetor penuh/ *Number of shares issued and fully paid***	**Jumlah dalam Rupiah/ *Amount in Rupiah***	**Persentase kepemilikan/ *Ownership percentage***
Pemerintah Provinsi Bali / *Province of Bali*	614.912	614.912.000.000	35,30%
Pemerintah Kota Denpasar / *Denpasar City Government*	139.476	139.476.000.000	8,01%
Pemerintah Kabupaten / *Regencies Government*			
- Badung	800.617	800.617.000.000	45,96%
- Karangasem	37.300	37.300.000.000	2,14%
- Tabanan	30.806	30.806.000.000	1,77%
- Klungkung	29.923	29.923.000.000	1,72%
- Buleleng	28.185	28.185.000.000	1,62%
- Jembrana	27.092	27.092.000.000	1,56%
- Gianyar	20.104	20.104.000.000	1,15%
- Bangli	13.577	13.577.000.000	0,78%
Jumlah / *Total*	**1.741.992**	**1.741.992.000.000**	**100,00%**

Peningkatan modal dasar tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.03-0137304 tanggal 18 Mei 2017.

The increase in the authorized share capital has been approved by the Minister of Laws and Human Rights of the Republic of Indonesia under his Decree No. AHU-AH.01.03-0137304 dated May 18, 2017.

Peningkatan modal dasar tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-AH.01.03-0203572 tahun 2017 tanggal 21 Desember 2017.

The increase in the authorized share capital has been approved by the Minister of Laws and Human Rights of the Republic of Indonesia under his Decree No. AHU-AH.01.03-0203572 tahun 2017 dated December 21, 2017.

Tambahan setoran modal tersebut telah dilaporkan kepada dan dicatat oleh Bank Indonesia.

Those additional paid-in capital have been reported for registration to and recorded by Bank Indonesia.

24. TAMBAHAN MODAL DISETOR

Selama tahun 2018 dan 2017, para pemegang saham Bank melakukan penambahan setoran modal dan saldo tambahan modal disetor pada tanggal 31 Desember 2018 dan 31 Desember 2017 adalah sebagai berikut:

24. ADDITIONAL PAID IN CAPITAL

During the years 2018 and 2017, the Bank's shareholders have additional capital contributions and the balance of additional paid-in capital at December 31, 2018 and December 31, 2017 are as follows:

31 Desember 2018 / *December 31, 2018*

Pemegang saham/ *Shareholders*	**1 Januari 2018/ *January 1, 2018***	**Penambahan Modal Disetor/ *Additional Paid In Capital***	**Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Capital Shares***	**31 Desember 2018/ *'December 31, 2018***
Pemerintah Kabupaten/ *Regencies Government*				
- Denpasar	--	18.000.000.000	18.000.000.000	--
- Karangasem	--	1.000.000.000	1.000.000.000	--
- Buleleng	2.000.869.623	16.500.000.000	18.500.000.000	869.623
- Tabanan	--	--	--	--
- Klungkung	200.202	1.500.000.000	1.500.000.000	200.202
- Gianyar	2.500.458.456	3.000.000.000	5.500.000.000	458.456
- Jembrana	642.847	10.000.000.000	2.000.000.000	8.000.642.847
- Bangli	726.126	--	--	726.126
	4.502.897.254	**50.000.000.000**	**46.500.000.000**	**8.002.897.254**

31 Desember 2017 / *December 31, 2017*

Pemegang saham/ *Shareholders*	**1 Januari 2018/ *January 1, 2018***	**Penambahan Modal Disetor/ *Additional Paid In Capital***	**Reklasifikasi Ke Modal Disetor Penuh/ *Reclassification to Capital Shares***	**31 Desember 2018/ *'December 31, 2018***
Pemerintah Kabupaten/ *Regencies Government*				
- Karangasem	--	1.000.000.000	1.000.000.000	--
- Buleleng	869.623	2.000.000.000	--	2.000.869.623
- Tabanan	--	--	--	--
- Klungkung	200.202	1.500.000.000	1.500.000.000	200.202
- Gianyar	458.456	2.500.000.000	--	2.500.458.456
- Jembrana	642.847	5.000.000.000	5.000.000.000	642.847
- Bangli	726.126	--	--	726.126
Jumlah / *Total*	**2.897.254**	**12.000.000.000**	**7.500.000.000**	**4.502.897.254**

Seluruh jumlah setoran di atas sementara dicatat sebagai Tambahan Modal Disetor dan baru akan dipindahkan sebagai Modal Saham setelah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia serta di catat di Bank Indonesia.

The entire amount of the contribution above is temporarily recorded as Additional Paid-in Capital and the shares will be transferred as capital share after obtaining approval from the Minister of Justice and Human Rights and recording by Bank Indonesia.

25. PENGGUNAAN SALDO LABA

Penggunaan laba bersih tahun 2017 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No.42 tanggal 20 April 2018, Notaris I Made Widiada, S.H.

Penggunaan laba bersih tahun 2016 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No.47 tanggal 16 Mei 2017, Notaris I Made Widiada, S.H.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2018 dan 2017 ditetapkan sebagai berikut :

25. APPROPRIATION OF RETAINED EARNING

Distribution of net income on 2017 determined based on Deed of Shareholders Annual General Meeting Minutes No.42 dated April, 2018, Notary I Made Widiada, S.H.

Distribution of net income on 2016 determined based on on Deed of Shareholders Annual General Meeting Minutes No.47 dated May 16, 2017, Notary I Made Widiada, S.H.

Based on the above Shareholder Annual General Meeting Minutes, the distribution of income in 2018 and 2017, were are as follows :

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Dividen	472.057.472.074	519.659.824.287	*Dividends*
Cadangan Umum	52.450.830.227	57.739.980.476	*General reserve*
Jumlah	**524.508.302.301**	**577.399.804.763**	***Total***

25. PENGGUNAAN SALDO LABA (LANJUTAN)

Jumlah dividen yang diumumkan untuk masing-masing periode adalah sebagai berikut:

25. APPROPRIATION OF RETAINED EARNING (CONTINUED)

The amount of dividends declared for each period are as follows:

Periode	Jumlah / *Total*	Per Saham / *Per Share*	*Period*
Distribusi pada tahun 2018 untuk laba tahun 2017	472.057.472.074	270.987	*Distribution in 2018 for profit 2017*
Distribusi pada tahun 2017 untuk laba tahun 2016	519.659.824.287	301.705	*Distribution in 2017 for profit 2016*

Jasa produksi dan beban *corporate social responsibility* dibukukan sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Employee bonus and corporate social responsibility expenses are recorded as expense in the current year statement of profit and loss and other comprehensive income.

26. PENDAPATAN BUNGA

26. INTEREST INCOME

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Kredit yang Diberikan	2.124.093.707.993	2.151.974.989.514	*Loans*
Efek - efek	216.200.923.869	196.430.688.860	*Marketable Securities*
Penempatan Pada Bank Lain	53.933.274.284	33.510.314.070	*Placements with Other Bank*
Penempatan Pada Bank Indonesia	2.021.252.598	4.101.638.284	*Placements with Bank Indonesia*
Jumlah	**2.396.249.158.744**	**2.386.017.630.728**	***Total***

27. BEBAN BUNGA

27. INTEREST EXPENSE

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Simpanan dari Nasabah			*Deposits from customers*
Deposito Berjangka	493.050.552.029	484.082.390.863	*Time deposits*
Tabungan	202.562.319.444	168.990.624.875	*Savings account*
Giro	67.445.118.231	104.488.040.855	*Current accounts*
Premi Asuransi Untuk Program Penjaminan Dana Nasabah	38.549.532.730	37.250.744.632	*Insurance Premium for Premium on deposit insurance Guarantee*
Simpanan Dari Bank Lain	26.269.888.517	57.632.816.923	*Deposits from another bank*
Pinjaman Yang Diterima	5.338.754.768	4.204.168.653	*Borrowings*
Call Money dan Repo	1.233.248.449	3.715.346.008	*Call Money and Repo*
Kredit yang diberikan	132.016.950	-	*Loans*
Penjaminan	16.567.718.718	1.782.798.314	*Guarantee*
Jumlah	**851.149.149.836**	**862.146.931.123**	***Total***

28. PENDAPATAN OPERASIONAL LAINNYA

28. OTHER OPERATING INCOME

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Pendapatan Operasional			***Operating Income***
Administrasi	31.344.901.252	27.495.883.597	*Administration*
Fee	9.585.726.090	6.775.033.770	*Fees*
Denda Kredit	9.883.321.930	6.518.153.927	*Loan Penalties*
Penerimaan Kembali Kredit Hapus Buku	7.199.510.627	17.560.058.174	*Recovery Write-off*
Tata Usaha Kredit	2.792.217.500	2.816.323.000	*Loan Administration*
Valuta Asing	728.780.447	608.940.950	*Foreign Exchange*
Tabungan Pasif dan Tutup	524.786.949	515.927.950	*Savings Passive and Closed*
Safe Deposit Box	74.240.000	74.150.000	*Safe Deposit Box*
Sub - Jumlah	62.133.484.795	62.364.471.368	*Sub - Total*

28. PENDAPATAN OPERASIONAL LAINNYA (LANJUTAN) / *28. OTHER OPERATING INCOME (CONTINUED)*

Pendapatan Provisi dan Komisi			*Provision income and Commissions*
Jasa Bank	8.025.692.355	7.952.402.976	*Bank Services*
Lainnya	251.105.714	155.555.556	*Others*
Sub - Jumlah	8.276.798.069	8.107.958.532	*Sub - Total*
Lain-lain	1.434.413.996	1.220.986.307	*Others*
Jumlah	**71.844.696.860**	**71.693.416.207**	***Total***

29. PENYISIHAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *29. ALLOWANCE/(REVERSAL) FOR IMPAIRMENT LOSSES*

Penyisihan (pemulihan) cadangan kerugian penurunan nilai atas kredit yang diberikan dapat dilihat pada catatan nomor 10 poin i untuk masing-masing pada tanggal 31 Desember 2018 dan 2017.

Allowance (reversal) for impairment losses on loans can be seen at number 10 point i, as each are for December 31, 2018 and 2017.

30. BEBAN TENAGA KERJA / *30. EMPLOYEE EXPENSES*

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Gaji, Upah dan Honorarium	201.715.337.720	183.201.207.378	*Salaries, Wages and Honorarium*
Tunjangan dan Insentif	131.720.555.585	95.161.967.756	*Benefit and Incentive*
Jasa Produksi dan Tantiem	107.405.461.451	104.703.681.056	*Production Services and Tantiem*
Makan dan Lembur	27.819.600.874	25.367.748.898	*Meal and Overtime*
Imbalan Pasca Kerja	24.637.738.673	68.493.262.786	*Post Employment Benefits*
Pendidikan dan Latihan	7.048.021.825	4.140.977.524	*Education and Training*
Representasi dan Penghargaan	5.437.401.486	24.914.144.358	*Representation and Service Awards*
Lain-lain	403.009.236	232.059.000	*Others*
Jumlah	**506.187.126.850**	**506.215.048.756**	***Total***

Jumlah gaji kotor, tunjangan dan bonus Dewan Komisaris, Direksi, Komite Audit dan pejabat eksekutif masing-masing adalah sebesar Rp28.143.103.122 dan Rp48.297.489.518 untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2018 dan 2017, dengan rincian sebagai berikut:

For the years ended December 31, 2018 and 2017, the amount of gross salaries, benefits and bonuses of the Board of Commissioners, Directors, Audit Committee and executive officers, amounting to Rp28,143,103,122 and Rp48,297,489,518 respectively, with details as follows:

	31 Desember 2018 / *December 31, 2018*				
	Jumlah Anggota/ *Total Members*	**Gaji/ *Salary***	**Tunjangan/ *Benefit***	**Bonus dan Penghargaan/ *Bonusses and Service Guarantee***	**Jumlah/ *Total***
Dewan Komisaris/ *Board of Commissioners*	4	1.598.400.000	2.720.587.400	5.512.133.020	9.831.120.420
Direksi/ *Directors*	3	1.149.989.869	1.624.324.223	1.677.031.142	4.451.345.234
Komite Audit/ *Audit Committe*	2	276.000.000	36.352.850	149.500.000	461.852.850
Pemantau Risiko/ *Risk Monitoring*	1	138.000.000	18.176.425	74.750.000	230.926.425
Remunerasi dan Nominasi *Remuneration Nomination*	1	138.000.000	18.176.425	74.750.000	230.926.425
Pejabat eksekutif / *Executive officers*	25	1.437.671.666	7.417.688.256	4.081.571.846	12.936.931.768
Jumlah	**36**	**4.738.061.535**	**11.835.305.579**	**11.569.736.008**	**28.143.103.122**

30. BEBAN TENAGA KERJA (LANJUTAN) / *30. EMPLOYEE EXPENSES (CONTINUED)*

	31 Desember 2017 / *December 31, 2017*				
	Jumlah Anggota/ *Total Members*	**Gaji/ *Salary***	**Tunjangan/ *Benefit***	**Bonus dan Penghargaan/ *Bonusses and Service Guarantee***	**Jumlah/ *Total***
Dewan Komisaris/ *Board of Commissioners*	4	1.598.400.000	2.844.840.800	6.048.898.044	10.492.138.844
Direksi/ *Directors*	2	2.980.800.000	6.109.377.400	12.456.083.593	21.546.260.993
Komite Audit/ *Audit Committe*	2	218.500.000	25.614.030	97.750.000	341.864.030
Pemantau Risiko/ *Risk Monitoring*	3	276.000.000	30.778.616	97.750.000	404.528.616
Remunerasi dan Nominasi *Remuneration Nomination*	1	138.000.000	15.389.308	48.875.000	202.264.308
Pejabat eksekutif / *Executive officers*	22	2.069.237.790	7.646.866.109	5.594.328.828	15.310.432.727
Jumlah	**34**	**7.280.937.790**	**16.672.866.263**	**24.343.685.465**	**48.297.489.518**

31. BEBAN UMUM DAN ADMINISTRASI / *31. GENERAL AND ADMINISTRATIVE EXPENSES*

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Otomasi	32.955.236.795	29.142.734.520	*Automation*
Outsourcing	30.341.393.347	26.528.675.840	*Outsourcing*
Penyusutan Aset Tetap (Catatan 12)	19.251.937.379	18.344.539.736	*Depreciation of Fixed Assets (Note 12)*
Sewa	17.159.094.440	15.707.643.565	*Rental*
Rumah tangga kantor dan Lainnya	13.854.141.315	11.144.926.071	*Households Office and Others*
Tamu, souvenir, sumbangan	12.841.393.864	9.461.801.159	*Entairtaiment, souvenirs,*
Pemeliharaan dan perbaikan	12.457.999.997	8.489.162.807	*Maintenance and repairs*
Listrik, air dan telepon	9.102.673.495	9.021.860.138	*Electrical, water and telephone*
Iklan dan promosi	8.270.714.184	6.306.149.366	*donations and other*
Perjalanan dinas	6.548.934.443	6.085.451.905	*Official Duty*
Premi asuransi	5.203.259.412	5.120.241.383	*Insurance Premium*
Amortisasi aset tak berwujud (Catatan 13)	4.919.077.040	3.993.459.172	*Amortization of intagible assets (Note 13)*
Ongkos bank	3.083.208.175	1.878.548.719	*Bank Charges*
Jasa profesional	2.825.782.611	2.039.205.024	*Profesional fee*
Rapat	1.930.511.927	1.912.473.207	*Meeting*
Keamanan	1.101.683.000	989.212.884	*Security*
Pajak	338.311.807	332.217.156	*Taxes*
Denda dan sanksi	68.400.000	292.300.000	*Penalty*
Lain-lain	22.925.408.233	18.995.574.812	*Others*
Jumlah	**205.179.161.464**	**175.786.177.464**	***Total***

32. PENDAPATAN (BEBAN) BUKAN OPERASIONAL / *32. NON - OPERATING INCOME (EXPENSES)*

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Pendapatan Bukan - Operasional			***Non Operating Income***
Selisih Revaluasi	1.746.019.331	780.868.201	*Revaluation Different*
Sewa	50.400.667	85.544.605	*Rent*
Laba Penjualan Inventaris Kantor	44.918.100	110.310.000	*Gain from Sale of Office Equipment*
Lain-lain	288.438.950	625.332.352	*Others*
Sub - Jumlah	2.129.777.048	1.602.055.158	*Sub - Total*

32. PENDAPATAN (BEBAN) BUKAN OPERASIONAL (LANJUTAN)

32. NON - OPERATING INCOME (EXPENSES) (CONTINUED)

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Beban Bukan - Operasional			***Non - operating expense***
Pemantapan Pelaksanaan Ibadah	(2.826.536.992)	(2.483.386.984)	*strengthening Implementation of Worship*
Duka	(445.060.300)	(537.836.039)	*Grief*
Cinderamata	(60.000.000)	(467.724.600)	*Gift*
Lain-lain	(4.061.341.798)	(4.708.750.130)	*Others*
Sub - Jumlah	(7.392.939.090)	(8.197.697.754)	*Sub - Total*
Jumlah	**(5.263.162.042)**	**(6.595.642.596)**	***Total***

33. KOMITMEN DAN KONTINJENSI

33. COMMITMENTS AND CONTINGENCIES

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Komitmen			***Commitments***
Fasilitas Kredit Kepada Debitur yang belum Digunakan	491.653.990.441	(639.368.506.387)	*Credit Facilities to Debtors that have not been Used*
Jumlah Liabilitas Komitmen - Bersih	**491.653.990.441**	**(639.368.506.387)**	***Total Commitments Liability - Net***
Kontijensi			***Contingencies***
Tagihan Kontinjensi			*Contingencies Receivable*
Bank Garansi yang Diterima	2.624.394.500	2.006.730.360	*Bank Guarantee Received*
Pendapatan Bunga Dalam Penyelesaian	133.006.156.646	87.273.676.728	*Interest Income in Settlement*
Sub - Jumlah	135.630.551.147	89.280.407.088	*Sub - Jumlah*
Liabilitas Kontijensi			*Contingencies Liabilities*
Bank Garansi yang Diterbitkan	(208.211.629.246)	(196.640.858.071)	*Bank Guarantee Issued*
Sub - Jumlah	(208.211.629.246)	(196.640.858.071)	*Sub - Jumlah*
Jumlah Liabilitas Kontijensi - Bersih	**(72.581.078.099)**	**(107.360.450.983)**	***Total Contigencies Liability - Net***

34. TRANSAKSI DENGAN PIHAK BERELASI

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak - pihak berelasi telah dilakukan dengan kebijakan dan syarat telah disepakati bersama.

34. RELATED PARTY TRANSACTIONS

In the normal course of business, Bank enter into certain transactions with parties which are related to the management and/or owned by the same ultimate shareholder. All transactions with related parties have met the agreed terms and conditions.

Pihak Berelasi / *Related Parties*	Sifat dari Hubungan / *Nature of Relationship*	Sifat dari Transaksi / *Nature of Transactions*
Pemerintah Provinsi, Kota dan Kabupaten se Wilayah Bali / *Government of Province, Municipal and Regency in Bali*	Pemegang Saham / *Shareholders*	Simpanan / *Deposits*
Manajemen Kunci / *Key Management*	Komisaris, Direktur dan Pejabat Eksekutif / *Commissioners, Directors and Executive Officers*	Kredit yang Diberikan dan Simpanan / *Loans and Deposits*
Perusahaan yang Dimiliki oleh Pemegang Saham / *Ownership of Shareholders*	Pengendalian Bersama oleh Pemegang Saham / *Joint Control by the Shareholders*	Kredit yang Diberikan dan Simpanan / *Loans and Deposits*

34. TRANSAKSI DENGAN PIHAK BERELASI (LANJUTAN)

Dalam kegiatan usahanya, Bank juga mengadakan transaksi-transaksi tertentu dengan pihak-pihak berelasi. Transaksi-transaksi pada saldo tersebut meliputi:

34. RELATED PARTY TRANSACTIONS (CONTINUED)

In the normal course of business, the Bank entered into certain transactions with related parties. The transactions in the balance consist of:

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Kredit Yang Diberikan			***Loans***
Keluarga Direksi dan Karyawan Kunci	24.665.089.933	18.149.873.556	*Family Directors and Key Employees*
Komisaris	24.680.516	1.009.479.849	*Comissioner*
Lainnya	6.596.644.550	--	*Other*
Jumlah Kredit yang Diberikan	31.286.414.999	19.159.353.405	*Total Loans*
Persentase terhadap Jumlah Aset	0,14%	0,09%	*Percentage to Total Asset*
Simpanan dari Nasabah			***Deposits from Customers***
Giro	439.764.589.871	1.184.211.765.039	*Current accounts*
Tabungan	28.418.629.507	61.471.369.301	*Savings*
Deposito	750.468.800.000	1.661.637.500.000	*time deposits*
Jumlah Simpanan dari Nasabah	1.218.652.019.378	2.907.320.634.340	*Total Deposits from Customers*
Persentase terhadap Jumlah Liabilitas	6,39%	15,40%	*Percentage to Total Liabilities*
Kompensasi Kepada Personil Manajemen Kunci			***Compensation of Key Management Personel***
Gaji	4.738.061.535	7.280.937.790	*Salaries*
Tunjangan	11.835.305.579	16.672.866.263	*Benefits*
Bonus dan Penghargaan	11.569.736.008	24.343.685.465	*Bonusses and service gratuity*
Jumlah Kompensasi Kepada Personil Manajemen Kunci	28.143.103.122	48.297.489.518	*Total Compensation of Key Management Personel*
Persentase Terhadap Kompensasi Kepada Personil Manajemen Kunci	0,06%	0,10%	*Percentage of compensation of key management personnel*

Tidak terdapat kerugian penurunan nilai atas saldo transaksi selama tahun berjalan dengan personil manajemen kunci, dan tidak ada penyisihan khusus yang dibuat untuk kerugian penurunan nilai atas transaksi dengan personil manajemen kunci dan kerabat dekat mereka pada akhir tahun.

There were no impairment losses on the transaction balance during the year with key management personnel, and no special allowance for impairment losses on transactions with key management personnel and their close relatives at the end of the year.

35. ASET DAN LIABILITAS DALAM VALUTA ASING

35. ASSET AND LIABILITIES IN FOREIGN EXCHANGES

	31 Desember 2018 / *December 31, 2018*		31 Desember 2017 / *December 31, 2017*		
	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	Valuta Asing / *Foreign Exchange*	Ekuivalen/ *Equivalent* Rupiah	
Aset Moneter					***Monetary Assets***
Kas					*Cash*
Kas Harian Teller	85.062	1.223.191.560	46.867	635.868.023	*Teller daily cash*
Penempatan					*Placements with*
Pada Bank Indonesia	151.500	2.178.570.000	151.500	2.055.476.250	*Bank Indonesia*
Pada Bank Lain	1.108.127	15.934.866.260	997.805	13.357.723.950	*Other Banks*
Liabilitas Moneter					***Monetary Liabilities***
Giro	133.823	1.924.374.740	119.228	1.617.625.347	*Current Account*
Tabungan	89.081	1.280.984.780	82.358	1.117.388.502	*Savings*
Simpanan Berjangka	194.700	2.799.786.000	149.600	2.029.698.000	*Term Deposits*
Rupa-rupa Liabilitas	8.108	116.593.040	8.083	109.664.610	*Other Liabilities*
Rekening Perantara Valuta	918.978	13.214.903.640	836.904	11.354.691.764	*Currency intermediary Account*

36. ASET DAN LIABILITAS KEUANGAN

Tabel di bawah ini adalah nilai tercatat dan nilai wajar atas aset keuangan dan liabilitas keuangan dalam laporan posisi keuangan pada tanggal 31 Desember 2018 dan 31 Desember 2017 :

36. FINANCIAL ASSET AND LIABILITIES

The table below sets out the carrying values and fair values of financial assets and liabilities in statements of financial position as of December 31, 2018 and December 31, 2017:

	31 Desember 2018 / *December 31, 2018*		**31 Desember 2017 / *December 31, 2017***		
	Nilai Tercatat/ *Carrying Value*	**Nilai Wajar/ *Fair Value***	**Nilai Tercatat/ *Carrying Value***	**Nilai Wajar/ *Fair Value***	
Aset Keuangan					***Financial Assets***
Pinjaman yang Diberikan dan Piutang					***Loans and Receivable***
Kas	616.156.683.140	616.156.683.140	570.196.158.443	570.196.158.443	*Cash*
Giro Pada Bank Indonesia	1.304.592.021.612	1.304.592.021.612	1.238.354.866.891	1.238.354.866.891	*Current Account with Bank Indonesia*
Giro Pada Bank Lain	28.009.339.864	28.009.339.864	16.651.099.839	16.651.099.839	*Current Account with Other Bank*
Penempatan pada Bank Indonesia dan Bank Lain	1.394.607.007.124	1.394.607.007.124	1.662.828.884.542	1.662.828.884.542	*Placement with Bank Indonesia and Other Bank*
Penyertaan Saham	500.000.000	500.000.000	635.250.000	635.250.000	*Invesment in Share*
Kredit - Bersih	16.031.784.482.542	16.031.784.482.542	15.904.380.639.331	15.904.380.639.331	*Loans - Net*
Efek - efek yang Dibeli dengan Janji Dijual Kembali	1.458.476.800.000	1.458.476.800.000	1.233.482.200.200	1.233.482.200.200	*Marketable Securities Purchased Under Agreement to Resell*
Aset Lain-lain	183.692.974.862	183.692.974.862	181.944.322.016	181.944.322.016	*Other Assets*
Dimiliki Hingga Jatuh tempo					***Held to Maturity***
Efek - efek	1.254.478.914.572	1.254.478.914.572	1.161.242.377.667	1.161.242.377.667	*Securities*
Jumlah Aset Keuangan	**22.272.298.223.716**	**22.272.298.223.716**	**21.969.715.798.929**	**21.969.715.798.929**	***Total Financial Assets***
Liabilitas Keuangan					***Financial Liabilities***
Liabilitas Segera	141.233.971.255	141.233.971.255	127.553.628.704	127.553.628.704	*Liabilities Due Immadiately*
Simpanan dari Nasabah	18.010.944.549.090	18.010.944.549.090	17.498.502.333.342	17.498.502.333.342	*Deposit from Customers*
Simpanan dari Bank Lain	461.461.424.666	461.461.424.666	798.165.917.502	798.165.917.502	*Deposit from Other Bank*
Pinjaman yang Diterima	84.920.131.157	84.920.131.157	86.092.262.762	86.092.262.762	*Borrowings*
Jumlah Liabilitas Keuangan	**18.698.560.076.168**	**18.698.560.076.168**	**18.510.314.142.309**	**18.510.314.142.309**	***Total Financial Liabilities***

Nilai wajar aset keuangan dan liabilitas keuangan diukur dengan dasar sebagai berikut:

The fair value of financial assets and financial liabilities is measured on the following basis:

Aset Keuangan

Nilai wajar atas aset keuangan jangka pendek (umumnya kurang dari satu tahun) seperti giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain dan aset lainnya adalah sebesar nilai tercatat karena telah mendekati estimasi nilai wajarnya.

Financial Assets

The fair value of short-term financial assets (generally less than one year), such as current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks and other assets are carried at carrying amount due to their approximate fair value.

Nilai wajar atas efek-efek ditentukan dengan mengacu pada kuotasi harga pasar terakhir yang dipublikasikan pada tanggal 31 Desember 2018 dan 31 Desember 2017.

The fair value of securities is determined by reference to the latest market quotes published as of Desember 31, 2018 and December 31, 2017.

Estimasi nilai wajar kredit yang diberikan (umumnya kredit dengan bunga mengambang) merupakan nilai kini dari estimasi arus kas masa depan yang diharapkan akan diterima yang didiskontokan pada suku bunga pasar. Kredit yang diberikan disajikan bersih setelah dikurangi cadangan kerugian penurunan nilai.

The estimated fair value of loans (generally floating rate loans) represents the present value of estimated future expected future cash flows discounted at market rates. Loans are presented net of allowance for impairment losses.

36. ASET DAN LIABILITAS KEUANGAN (LANJUTAN)

Liabilitas Keuangan

Nilai wajar liabilitas keuangan jangka pendek (umumnya kurang dari satu tahun) seperti simpanan dari nasabah, simpanan dari bank lain dan liabilitas lainnya adalah sebesar nilai tercatat karena telah mendekati estimasi nilai wajarnya.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

Pengukuran nilai wajar yang diakui pada laporan posisi keuangan:

- Tingkat pertama pengukuran nilai wajar berasal dari kuotasi harga (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik.
- Tingkat kedua pengukuran nilai wajar berasal dari masukan lain selain dari kuotasi harga pasar yang sudah termasuk dalam tingkat pertama yang dapat diamati untuk aset maupun liabiltas, baik secara langsung (contohnya harga) atau tidak langsung (contohnya yang berasal dari harga).
- Tingkat ketiga pengukuran nilai wajar yang berasal dari teknik penilaian yang meliputi input untuk aset atau liabilitas jika tidak berdasarkan data pasar yang dapat diamati (masukan yang tidak dapat diamati).

36. FINANCIAL ASSET AND LIABILITIES (CONTINUED)

Financial Liabilities

The fair value of short-term financial liabilities (generally less than one year) such as deposits from customers, deposits from other banks and other liabilities are at carrying amount due to their approximate fair value.

The estimated fair value of unsecured deposits amounts to the amount owed when the debts are due immediately to be paid at the time of

Fair value measurement recognized in the statement of financial

- *The first level of measurement of fair value derives from price quotes (not adjusted) in the active market for identical assets and liabilities.*
- *The second level of fair value measurement comes from other inputs other than quoted market prices that are included in the first observable level for assets or liabilities, either directly (eg price) or indirectly (eg, price-derived).*
- *The third level of fair value measurement derived from valuation techniques that includes inputs for assets or liabilities if not based on observable market data (inputs that can not be observed).*

37. RISIKO KREDIT

Dalam mengelola risiko kredit, PT BPD Bali telah memiliki kerangka kerja yang lengkap, yang memuat panduan-panduan mengenai proses perencanaan dan implementasi serta melakukan penyempurnaan terhadap System Operating Procedures (SOP) terus dilakukan sejalan dengan pedoman Bank Indonesia, fokus penyempurnaan adalah melakukan pemisahan proses keputusan kredit per masing-masing segmen debitur. Hal ini di dukung pula oleh kajian berkala dari panduan-panduan tersebut, guna mencapai perbaikan yang berkesinambungan. Beberapa faktor kunci dalam kerangka kerja manajemen risiko kredit adalah:

- Penentuan cakupan dan parameter-parameter yang digunakan dalam menyusun profil risiko kredit;
- Perencanaan dan penetapan kebijakan-kebijakan yang diperlukan untuk menjaga risiko kredit sesuai dengan Risk Appetite Bank, antara lain pemberian wewenang kepada pejabat kredit, dan
- Membangun sistem database yang kuat.

Sesuai dengan karakteristiknya, kredit yang ada di Bank saat ini terbagi dalam kredit produktif dan kredit konsumtif. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun secara kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya pinjaman yang diberikan menjadi seminimal mungkin, baik untuk debitur individul maupun secara keseluruhan.

Sistem dan prosedur kredit Bank telah dibakukan untuk menjamin diterapkannya kebijakan dan pelaksanaan pemberian pinjaman secara konsisten. Untuk kredit produktif, Bank menggunakan model *Internal Credit Risk Rating* untuk menganalisis risiko bisnis dan finansial dari debitur secara obyektif dan memberikan rating kepada nasabahnya. Selain itu, Bank juga menggunakan *Credit Risk Capital Allocation and Pricing* untuk mengkuantifikasi risiko kredit dan menentukan harga yang sesuai berdasarkan risiko kredit.

Untuk kredit konsumtif dan produktif, Bank menggunakan model *Internal Credit Scoring* untuk menganalisis dan menghitung risiko dari pemberian kredit kepada konsumer.

37. CREDIT RISK

To manage credit risk, PT BPD Bali has had a complete framework, which includes guidelines on planning and implementation process and continously improve the System Operating Procedures (SOP) to be in line with the guidelines of Bank Indonesia, improvement focus is to conduct the separation process of decision loan for each segment. And Bank periodically review the guidelines, in order to achieve continuous improvement. Some of the key factors in credit risk management framework are:

- *Determination of the scope and parameters used in preparing the credit risk profile;*
- *The planning and setting of the policies required to safeguard credit risk in accordance with Risk Appetite Bank, among others, authorization to credit officials, and*
- *Establish strong database system.*

In accordance with the loan characterstics, the Bank's loan potofokios are classified into productive loans and consumer loans. In order to manage the risk, the Bank measure credit risk arising from the existing portofolios quantitatively and qualitatively to ensure that the potential losses from default loans are minimized, both for individual borrowers and the overall portofolio.

The Bank's credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loas, the Bank uses the Internal Credit Risk Rating model to analyze the business and financial risk of debtors objectively and to give ratings to debtors. In addition, the Bank aslo use Credit Risk Capital Allocation and Pricing in quantifying credit risk and determining the appropriate pricing.

For both consumer loans and productive loans, the Bank use the Internal Credit Scoring model to analyze and calculate the credit risk for consumer.

37. RISIKO KREDIT (LANJUTAN)

Dalam rangka menerapkan prinsip pemberian kredit yang sehat, Bank menerapkan prinsip *Four Eyes* (pengambilan keputusan kredit yang dilakukan oleh dua orang atau lebih) pada setiap kantor cabang dengan penggunaan *Credit scoring* dan *Credit Reviewer*.

Risiko kredit, yaitu:

a. Bidang perkreditan, meliputi *Non Performing Loan* (NPL), kecukupan agunan dan pertumbuhan kredit yang diberikan.
b. Bidang treasury dan investasi, meliputi *Non Performing Portfolio* treasury dan investasi, konsentrasi portofolio treasury dan investasi serta kecukupan pembentukan cadangan.

Berikut ini adalah rasio kredit bermasalah/ *Non Performing Loan* (NPL) dan rasio kualitas aset produktif Bank pada tanggal 31 Desember 2018 dan 31 Desember 2017:

37. CREDIT RISK (CONTINUED)

To implement a healthy credit granting process, the Bank apply the Four Eyes Principle (credit decision-making by two person or more) at each brach office by using Credit Scoring and Credit Reviewer.

Credit risk are:

a. Lending, including Non-Performing Loans (NPL), collateral adequacy and credit growth.
b. Treasury and investment, including Non-Performing Portfolio of treasury and investment, treasury and investment portfolio concentration and the adequacy of reserves.

The following are the Non-Performing Loans (NPL) ratio and the earnings asset quality ratio of the Bank as of December 31, 2018 and December 31, 2017:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Ratio NPL - Bruto	3,17%	3,10%	*NPL Ratio - Gross*
Ratio NPL - Bersih	1,06%	1,65%	*NPL Ratio - Net*
Ratio Kualitas Aset Produktif	3,28%	2,47%	*Asset Quality Earning Ratio*

Rasio kualitas aset produktif merupakan rasio aset yang diklasifikasikan sebagai non performing dibandingkan dengan jumlah aset produktif.

Sistem pengelolaan manajemen risiko kredit Bank telah dibakukan dalam suatu Pedoman Perusahaan (PP) dan dikaji secara periodik.

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya.

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2018 dan 31 Desember 2017 adalah sebagai berikut:

Earnings asset quality ratio is the ratio of assets classified as earning assets which classified - non performing to total earning assets.

The Bank credit risk management system has been standarized in the Bank's Guidlines (PP) and reviewed periodically.

(i) The maximum credit risk exposure without calculating the collateral and other credit.

As of December 31, 2018 and December 31, 2017, credit risk exposure to assets in the statement of financial position, is as follows:

Keterangan	**31 Desember 2018 / *December 31, 2018***	**31 Desember 2017 / *December 31, 2017***	***Description***
	Eksposur maksimum / *Maximum exposure*		
Giro Pada Bank Indonesia	1.304.592.021.612	1.238.354.866.891	*Current Account with Bank Indonesia*
Giro Pada Bank Lain	28.009.339.864	16.651.099.839	*Current Account with Other Bank*
Penempatan pada Bank Indonesia dan Bank Lain	1.394.607.007.124	1.662.828.884.542	*Placement with Bank Indonesia and Other Bank*
Efek - efek Dimiliki Hingga Jatuh Tempo	1.254.478.914.572	1.161.242.377.667	*Marketable Securities Held to Maturity*
Efek - efek yang Dibeli dengan Janji Dijual Kembali	1.458.476.800.000	1.233.482.200.200	*Marketable Securities Purchased Under Agreement to Resell*
Pinjaman yang Diberikan	16.445.521.162.004	16.239.126.455.403	*Loans*
Penyertaan Saham	500.000.000	635.250.000	*Invesment in Shares*
Jumlah - Bruto	21.886.185.245.176	21.552.321.134.542	*Total - Gross*
Cadangan Kerugian Penurunan Nilai	(413.736.679.462)	(334.745.816.072)	*Allowance for Impairment Loss*
Jumlah - Bersih	**21.472.448.565.714**	**21.217.575.318.471**	***Total - Net***

37. RISIKO KREDIT (LANJUTAN)

Eksposur risiko kredit terhadap rekening administratif pada tanggal 31 Desember 2018 dan 31 Desember 2017 adalah sebagai berikut:

37. CREDIT RISK (CONTINUED)

As of December 31, 2018 and December 31, 2017, credit risk exposure on the administrative accounts is as follows:

Keterangan	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	*Description*
	Eksposur maksimum / *Maximum exposure*		
Garansi yang Diterbitkan	208.211.629.246	196.640.858.071	*Warranty Issued*
Fasilitas Kredit Kepada Debitur yang belum Digunakan	(491.653.990.441)	639.368.506.387	*Credit Facilities to Debtors that have not been Used*
Jumlah - Bersih	**(283.442.361.195)**	**836.009.364.458**	***Total - Net***

Bank menetapkan jenis dan nilai agunan yang dijaminkan sesuai skema kredit dan perkiraan tingkat risiko kredit dari *counterparty* sebagai *second way out* yang ditetapkan. Jenis dari agunan terdiri dari :

a. *Physical Collateral,* berupa tanah dan bangunan.
b. *Financial Collateral,* berupa simpanan (tabungna, giro dan deposito), surat berharga, dan lain-lain.
c. Lainnya berupa garansi, lemabga penjamin, dan lain-lain.

Pemberian kredit yang dilaksanakan oleh Bank diatur dalam kebijakan dan prosedur perkreditan dimana untuk setiap jenis atau skema kredit telah ditentukan agunan minimal yang harus dipenuhi.

Untuk segmen kredit komersial, sesuai dengan ketentuan perkreditan wajib dijamin oleh agunan yang memadai. Agunan dapat berupa *physical collateral, financial collateral* atau lainnya berupa tagihan usaha atau garansi. Untuk seluruh agunan khususnya *physical collateral* akan dilakukan retaksasi dimana nilai likuidasi atas agunan tersebut yang akan dipergunakan dalam menentukan kecukupan nilai agunan *(coverage ratio).*

Selain aspek agunan untuk meminimalkan risiko kredit, pemberian kredit oleh Bank selalu dilakukan berdasarkan evaluasi dan analisa kelayakan sehingga kemampuan pengembalian kredit (*first way out)* dapat dipastikan.

Adanya keharusan bagi debitur untuk memenuhi agunan yang dipersyaratkan, evaluasi atas kelayakan kredit, pengikatan kredit secara legal dan prosedur pre screening akan menurunkan *credit risk* eksposur Bank ke tingkat yang layak dan dapat diterima.

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit .

Sektor Industri

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

The Bank determined the type and value of collateral according to the loan scheme as well as estimated credit risk level from the counterparty as a determined second way out .The types of collateral are as follows :

a. Physical Collateral, such as land and buildings.
b. Financial Collateral, such as thrid party funds (saving deposits, demand deposits and time deposits), securities, etc.
c. Others, such as guarantees, guarantee institution, etc.

The loan granting conducted by the Bank is stipulated in the loan policy and procedure in which every loan type or scheme has minimum determinable collaterals that should be fulfilled.

For commercial loans segment, according to the loan policy has to be collateralized adequately. The collaterals can be physical collateral, financial collateral or others such as accounts receivable or guarantees. All collaterals particulary for physical collateral will be assessed in which the collaterl's liquidation value will be use in determining the coverage ratio.

In addition collateral aspect to minimize credit risk, loan granting is conducted based on evaluation and feasibility analysis so that the loan repayment ability (first way out) can be ascertained.

The necassity for debtors to comply with collaterals requirement, loan feasibility evaluation, notarial agreement and pre screening procedures will decrease the Bank's credit risk exposure to the acceptable level.

(ii) Concentration of financial asset risk with credit risk exposure .

Industry Sector

The following table describes the detail of the Bank's credit exposure at the carring amount (without calculation the collateral or other credit supprort), which are categorized by industry sector.

37. RISIKO KREDIT (LANJUTAN)

37. CREDIT RISK (CONTINUED)

31 Desember 2018 / *December 31, 2018*

	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	Perorangan / *Individual*	Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions*	Bank / *Bank*	Perusahaan Lainnya / *Other companies*	Jumlah / *Total*
Giro pada Bank Indonesia/ *Current Account with Bank Indonesia*	1.304.592.021.612	--	--	--	--	1.304.592.021.612
Giro pada Bank Lain/ *Current Account with Other Bank*	--	--	--	28.009.339.864	--	28.009.339.864
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement with Bank Indonesia and Other Bank*	1.024.581.722.291	--	--	370.025.284.833	--	1.394.607.007.124
Efek - efek / *Marketable Securities*	1.149.478.914.572	--	--	105.000.000.000	--	1.254.478.914.572
Efek - efek yang Dibeli dengan Janji Dijual Kembali/ *Marketable Securities Purchased Under Agreement to Resell*	1.458.476.800.000	--	--	--	--	1.458.476.800.000
Pinjaman yang Diberikan/ *Loans*	202.065.520.795	14.937.894.174.615	115.709.381.594	15.560.734.166	1.174.291.350.834	16.445.521.162.004
Penyertaan Saham/ *Invesment in Shares*	--	--	500.000.000	--	--	500.000.000
Cadangan Kerugian Penurunan Nilai/ *Allowance for Impairment Losses*	(91.305.793)	(208.431.191.788)	(48.802.412.993)	(20.228.954)	(156.391.539.934)	(413.736.679.462)
Jumlah - Bersih/ *Total - Net*	**5.139.103.673.477**	**14.729.462.982.827**	**67.406.968.601**	**518.575.129.909**	**1.017.899.810.900**	**21.472.448.565.713**

31 Desember 2017 / *December 31, 2017*

	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	Perorangan / *Individual*	Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions*	Bank / *Bank*	Perusahaan Lainnya / *Other companies*	Jumlah / *Total*
Giro pada Bank Indonesia/ *Current Account with Bank Indonesia*	1.238.354.866.891	--	--	--	--	1.238.354.866.891
Giro pada Bank Lain/ *Current Account with Other Bank*	--	--	--	16.651.099.839	--	16.651.099.839
Penempatan pada Bank Indonesia dan Bank Lain/ *Placement with Bank Indonesia and Other Bank*	1.062.803.612.683	--	--	600.025.271.859	--	1.662.828.884.542
Efek - efek / *Marketable Securities*	1.161.242.377.666	--	--	--	--	1.161.242.377.666
Efek - efek yang Dibeli dengan Janji Dijual Kembali/ *Marketable Securities Purchased Under Agreement to Resell*	1.233.482.200.200	--	--	--	--	1.233.482.200.200

37. RISIKO KREDIT (LANJUTAN)

(ii) Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (Lanjutan).

Sektor Industri (Lanjutan)

Tabel berikut menggambarkan rincian eksposur kredit Bank pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri (Lanjutan).

37. CREDIT RISK (CONTINUED)

(ii) Concentration of financial asset risk with credit risk exposure (Continued).

Industry Sector (Continued)

The following table describes the detail of the Bank's credit exposure at the carring amount (without calculation the collateral or other credit supprort), which are categorized by industry sector (Continued).

	31 Desember 2017 / *December 31, 2017*					
	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	**Perorangan / *Individual***	**Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions***	**Bank / *Bank***	**Perusahaan Lainnya / *Other companies***	**Jumlah / *Total***
Kredit yang Diberikan/ *Loans*	71.364.042.851	14.674.781.780.671	141.354.252.853	40.122.192.540	1.311.504.186.488	16.239.126.455.403
Penyertaan Saham/ *Invesment in Shares*	--	--	635.250.000	--	--	635.250.000
Cadangan Kerugian Penurunan Nilai/ *Allowance for Impairment Losses*	(91.305.793)	(208.431.191.788)	(48.802.412.993)	(20.228.954)	(156.391.539.934)	(413.736.679.462)
Jumlah - Bersih/ *Total - Net*	**4.767.155.794.498**	**14.466.350.588.883**	**93.187.089.860**	**656.778.335.284**	**1.155.112.646.554**	**21.138.584.455.080**

	31 Desember 2018 / *December 31, 2018*					
	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	**Perorangan / *Individual***	**Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions***	**Bank / *Bank***	**Perusahaan Lainnya / *Other companies***	**Jumlah / *Total***
Garansi yang Diterbitkan/ *Guarantee Issued*	--	--	--	208.211.629.246	--	208.211.629.246
Fasilitas Kredit Kepada Debitur yang belum Digunakan/ *Cradit Facilities to Borrowers which Have not Used*	42.127.730.938	284.216.866.079	6.442.299.239	--	158.867.094.185	491.653.990.441
Jumlah - Bersih/ *Total - Net*	**42.127.730.938**	**284.216.866.079**	**6.442.299.239**	**208.211.629.246**	**158.867.094.185**	**699.865.619.687**

	31 Desember 2017 / *December 31, 2017*					
	Pemerintah (Termasuk Bank Indonesia) / *Government (Include Bank Indonesia)*	**Perorangan / *Individual***	**Lembaga Keuangan Bukan Bank / *Non-Bank Finacial Institutions***	**Bank / *Bank***	**Perusahaan Lainnya / *Other companies***	**Jumlah / *Total***
Garansi yang Diterbitkan/ *Guarantee Issued*	--	--	--	196.640.858.071	--	196.640.858.071
Fasilitas Kredit Kepada Debitur yang belum Digunakan/ *Cradit Facilities to Borrowers which Have not Used*	--	296.659.641.170	10.123.398.279	--	332.585.466.938	639.368.506.387
Jumlah - Bersih/ *Total - Net*	**--**	**296.659.641.170**	**10.123.398.279**	**196.640.858.071**	**332.585.466.938**	**836.009.364.458**

37. RISIKO KREDIT (LANJUTAN)

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2018 dan 31 Desember 2017, tanpa memperhitungkan agunan atau pendukung kredit lainnya. Untuk aset pada laporan posisi keuangan, eksposur di atas ditentukan berdasarkan nilai tercatat bersih seperti yang diungkapkan pada laporan keuangan.

Manajemen yakin akan kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.
- Bank telah memiliki sistem deteksi dini permasalahan melalui "*early warning system*" dan pemantauan yang disiplin.

(iii) Kredit yang diberikan

Ikhtisar kredit yang diberikan adalah sebagai berikut:

37. CREDIT RISK (CONTINUED)

The above table shows the maximum exposure to credit risk for the Bank as of December 31, 2018 and December 31, 2017 without calculating the collateral or other credit support. For the statement of financial position of assets, the exposure is determined based on net carrying amount as disclosed in the financial statements.

Management believes on the Bank's ability to control and maintain the its credit risk exposure arising form loans based on the following:

- *The Bank has written guidelines regarding credit policies and processes that cover all aspects of loans granted. Each granting of credit should always refer to such policy.*
- *The Bank has had problems through early detection system "early warning system" and the monitoring of the discipline.*

(iii) Loans

Summary of loans are as follows:

	31 Desember 2018/ *December 31, 2018*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Perdagangan, Perburuan dan Kehutanan	569.773.924.515	71.933.611.659	641.707.536.174	*Trade, Hunting and Forestry*
Jasa Pendidikan	23.442.042.907	285.000.000	23.727.042.907	*Education*
Jasa Kemasyarakatan, Sosial Budaya, dan dan Perorangan Lain	298.592.234.556	9.273.189.270	307.865.423.826	*Social Service, Social Culture and Other Individuals*
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	940.732.366	--	940.732.366	*Government administration, Defense and Compulsory Social Security*
Perantara Keuangan	109.029.933.272	1.516.269.743	110.546.203.015	*Monetary Broker*
Konstruksi	429.795.761.064	23.368.291.286	453.164.052.350	*Consturction*
Jasa Kesehatan dan Kegiatan Sosial	296.898.281.352	3.155.880.699	300.054.162.051	*Healt and Social Activities*
Pertambangan dan Penggalian	437.915.296	75.535.257	513.450.553	*Mining and Drilling*
Perdagangan Besar dan Eceran	3.506.890.466.809	295.981.878.709	3.802.872.345.518	*Large and Retail Trade*
Listrik, Gas dan Air	94.411.716.489	--	94.411.716.489	*Electricity, Gas and Water*
Transportasi, Pergudangan dan Komunikasi	35.311.456.091	1.815.681.172	37.127.137.263	*Transportation, Warehouse and Communication*
Rumah Tangga	9.455.591.697.490	110.121.603.301	9.565.713.300.791	*Household*
Jasa Perorangan Yang Melayani Rumah Tangga	26.780.876.123	1.302.971.773	28.083.847.896	*Personal Service Serving Household*
Penyedia Akomodasi dan Penyediaan Makan Minum	477.945.106.359	173.126.210.886	651.071.317.245	*Accomodation and Culinary Supplying*
Industri Pengolahan	142.086.540.915	18.908.380.277	160.994.921.192	*Manufacturing*
Real Estate, Persewaan dan Jasa Perusahaan	235.592.977.511	12.916.506.575	248.509.484.086	*Real Estate, Rent and Company Service*

37. RISIKO KREDIT (LANJUTAN) ***37. CREDIT RISK (CONTINUED)***

	31 Desember 2018/ *December 31, 2018*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Bukan Lapangan Usaha Lainnya	1.057.764.361	620.762.568	1.678.526.929	*Not Other Bussiness*
Perikanan	15.829.480.451	710.480.902	16.539.961.353	*Fishery*
Jumlah	15.720.408.907.927	725.112.254.077	16.445.521.162.004	*Total*
Cadangan Kerugian Penurunan Nilai	(37.929.927.938)	(375.806.751.524)	(413.736.679.462)	*Allowance for Impaiment Losses*
Jumlah - Bersih	**15.682.478.979.989**	**349.305.502.553**	**16.031.784.482.542**	***Total - Net***

	31 Desember 2017/ *December 31, 2017*			
	Tidak Mengalami Penurunan Nilai/ *Not Impaired*	**Mengalami Penurunan Nilai/ *Impaired***	**Jumlah/ *Total***	
Perdagangan, Perburuan dan Kehutanan	565.053.634.798	47.183.596.510	612.237.231.308	*Trade, Hunting and Forestry*
Jasa Pendidikan	24.750.568.888	281.437.500	25.032.006.388	*Education*
Jasa Kemasyarakatan, Sosial Budaya, dan dan Perorangan Lain	271.650.279.780	6.290.014.639	277.940.294.419	*Social Service, Social Culture and Other Individuals*
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	828.077.510	--	828.077.510	*Government administration, Defense and Compulsory Social Security*
Perantara Keuangan	154.649.612.470	1.407.718.836	156.057.331.306	*Monetary Broker*
Konstruksi	329.691.413.373	1.672.986.495	331.364.399.868	*Consturction*
Jasa Kesehatan dan Kegiatan Sosial	305.994.514.919	2.266.552.477	308.261.067.396	*Healt and Social Activities*
Pertambangan dan Penggalian	417.965.254	464.266.282	882.231.536	*Mining and Drilling*
Perdagangan Besar dan Eceran	3.680.724.463.183	185.836.182.842	3.866.560.646.025	*Large and Retail Trade*
Listrik, Gas dan Air	101.726.993.932	--	101.726.993.932	*Electricity, Gas and Water*
Transportasi, Pergudangan dan Komunikasi	38.824.676.649	816.508.151	39.641.184.800	*Transportation, Warehouse and Communication*
Rumah Tangga	9.361.119.999.809	71.006.720.258	9.432.126.720.067	*Household*
Jasa Perorangan Yang Melayani Rumah Tangga	29.701.022.037	850.993	29.701.873.030	*Personal Service Serving Household*
Penyedia Akomodasi dan Penyediaan Makan Minum	394.828.804.133	169.504.923.170	564.333.727.303	*Accomodation and Culinary Supplying*
Industri Pengolahan	161.446.265.225	8.390.497.174	169.836.762.399	*Manufacturing*
Real Estate, Persewaan dan Jasa Perusahaan	297.596.067.392	7.088.008.690	304.684.076.082	*Real Estate, Rent and Company Service*
Perikanan	17.443.111.296	468.720.738	17.911.832.034	*Fishery*
Jumlah	15.736.447.470.648	502.678.984.755	16.239.126.455.403	*Total*
Cadangan Kerugian Penuruanan Nilai	(100.034.421.229)	(234.711.394.843)	(334.745.816.072)	*Allowance for Impaiment Losses*
Jumlah - Bersih	**15.636.413.049.419**	**267.967.589.912**	**15.904.380.639.331**	***Total - Net***

37. RISIKO KREDIT (LANJUTAN)

Bank melakukan penilaian secara individual untuk kredit dengan plafon di atas Rp2.000.000.000 dengan kolektibilitas kurang lancar, diragukan dan macet serta kredit dengan jumlah di atas Rp500.000.000 dengan tunggakan melebihi emergence period yaitu 90 hari.

Penilaian secara kolektif dilakukan untuk kredit dengan plafon di bawah Rp2.000.000.000 dan kredit dengan plafon diatas Rp2.000.000.000 dengan kolektibilitas lancar dan dalam perhatian khusus.

Penilaian secara kolektif berdasarkan ketentuan transisi dari Bank Indonesia melalui Surat Edaran No.11/33/DPNP tanggal 8 Desember 2009 (Catatan 2j).

37. CREDIT RISK (CONTINUED)

The Bank assesses individual for loans with plafond above Rp2,000,000,000 which are classified as substandard, doubtful and loss and loans with plafond above Rp500,000,000 with arrears exceed Emergence period is 90 days.

Collective assessment is applied to loans with plafond below Rp2,000,000,000 and loans with plafond above Rp2,000,000,000 which are classified as current and special mention.

Collective assessment is applied using the transition rules as described in the Bank Indonesia Circular Letter No.11/33/DPNP dated December 8, 2009 (Note 2j).

38. RISIKO LIKUIDITAS

Risiko likuiditas terutama terjadi karena potensi ketidaksesuaian jatuh tempo antara aset dan liabilitas, serta terjadinya konsentrasi dana.

Risiko likuiditas mencakup:

a. Bidang perkreditan meliputi kemampuan likuiditas, tenor atau jangka waktu kredit.
b. Bidang treasury dan investasi meliputi net cash outflow.
c. Bidang pendanaan meliputi konsentrasi jangka waktu sumber dana, konsentrasi sumber dana dan ketergantungan pada dana antar bank.

Risiko terjadinya kerugian yang merupakan akibat dari adanya kesenjangan antara sumber pendanaan yang pada umumnya berjangka pendek dan aktiva yang pada umumnya berjangka panjang. Besar kecil risiko likuiditas ditentukan antara lain:

a. Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
b. Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
c. Ketersediaan aset yang siap dikonversikan menjadi kas;
d. Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

Apabila kesenjangan tersebut cukup besar maka akan menurunkan kemampuan Bank untuk memenuhi kewajibannya pada saat jatuh tempo. Oleh karena itu untuk mengantisipasi terjadinya risiko likuiditas, maka diperlukan manajemen likuiditas, yang merupakan bagian dari pengelolaan liabilitas.

Kebijakan likuiditas Bank ditunjukan untuk memastikan bahwa kebutuhan dana dapat dipenuhi, baik untuk membayar deposito pada saat jatuh tempo atau untuk memenuhi fasilitas kredit yang belum digunakan.

Pengelolaan kelebihan dana likuiditas yang tidak terserap penyaluran kredit, teroptimalisasi memalui pengelolaan treasury.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umunya, kondisi likuiditas bank terjaga baik dimana penarikan dana nasabah dapat terpenuhi sekaligus kelebihan dana teroptimalkan dengan imbal hasil yang optimal.

Sumber dana dan waktu jatuh tempo deposito dikelola untuk menghindari adanya dana yang idle dan menentukan jumlah serta instrumen aset likuid yang tepat untuk menjamin tingkat likuiditas yang terkendali secara terus menerus.

38. LIQUIDITY RISK

Mainly liquidity risk occurs because of the potential maturity mismatch between assets and liabilities, and the concentration of funds.

Liquidity risk consist of:

a. Lending includes the ability of liquidity, tenure or loan period.
b. Treasury and investment consist of net cash outflow.
c. Funding covers a period of funding concentration sources, the concentration of financial resources and dependence on interbank funds.

The risk loss resulting from the gap between short-term fundng and long-term assets. The size of the liquidity risk is determined, i,e:

a. Accurancy is cash or flow or flow of fund planning based on financing and fund growth prediction, include observe the fund rate volatility;
b. The precision in managing the fund structure, including the adequacy of funding;
c. The availablity of asset that is ready to be converted into cash;
d. Ability to create access to the interbank market or other fnding sources, including the lender of last resort facilities.

If the gap is large enough it will reduce the Bank's ability to meet its liabilities at maturity. Therefore, liquidity management is needed to anticipate liquidity risk, which is a part of the management liability.

The Bank's policy is aimed to ensuring that fund requirement can be fulfilled, either to pay time deposits at maturity or to fulfill unused loan facility.

Managing the excess of liquidity fund, which are not absorbed by loans, disbursement will be optimized through managing treasury.

Most of the excess of liquidity will be placed in short-term and secured instruments. In general, the Bank's liquidity condition is well maintained where the customers withdrawal can be fulfilled while the excess fund can be optimized with optimum return.

Sources of funds and time deposits maturing managed to avoid any idle funds and determine the amount of liquid assets and appropriate instrument to ensure the level of liquidity in continuously controlled.

39. RISIKO PASAR

Dalam rangka pengelolaan secara hati-hati atas layanan dan produk finansial yang semakin beragam sehingga profil risiko juga semakin tinggi Bank terus mengembangkan dan menyempurnakan infrastruktur sesuai dengan kerangka kerja yang telah ditetapkan. Kegiatan ini meliputi penyusunan dan perubahan kebijakan dan prosedur, penetapan limit risiko pasar yang jelas, pengembangan sumber daya manusia dan sistem informasi manajemen yang handal serta meningkatkan fungsi kontrol dan pemantauan.

Risiko pasar mencakup:

a. Eksposur kredit, treasury maupun investasi terhadap volatilitas suku bunga.
b. Volatilitas nilai tukar treasury dan investasi.
c. Posisi Devisa Neto (PDN).

Tabel di bawah ini merupakan kisaran tingkat bunga per tahun untuk aset dan liabilitas yang signifikan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2018 dan 2017:

39. MARKET RISK

In order to manage financial services and products which are increasingly diverse, its became the higher risk profile of the Bank continues to develop and improve infrastructure in accordance with a predetermined framework. These activities include preparation and changes in policies and procedures, establishing limit of market risk, human resource development and information management systems that are reliable and to improve control and monitoring functions.

Market risk consist of:

a. Credit exposure, treasury and investment to interest rate volatility.
b. Exchange rate volatility on treasury and investment.
c. Net Open Position (NOP).

The table below summarizes the range of interest rates per annum for significant assets and liabilities for the years ended December 31, 2018 and 2017:

	31 Desember 2018 / *December 31, 2018*		**31 Desember 2017 / *December 31, 2017***		
	Rupiah/ *Rupiah*	**Mata Uang Asing/ *Foreign Exchange***	**Rupiah/ *Rupiah***	**Mata Uang Asing/ *Foreign Exchange***	
Aset					***Assets***
Giro Pada Bank Lain	1,00%	--	1,00%	--	*Current Account with Other Bank*
Penempatan Pada Bank Indonesia dan Bank Lain : Pada Bank Lain					*Placements with Bank Indonesia and Other Banks*
Deposit Facilities	5,25%	--	3,25%	--	*Deposit Facilities*
Interbank Call Money	6,60%	--	4,46%	--	*Interbank Call Money*
Deposito Berjangka	--	--	--	--	*Time Deposits*
Tabungan	--	--	--	--	*Savings*
Efek - efek					*Marketable Securities*
Sertifikat Bank Indonesia					*Bank Indonesia Certificates*
SUN Seri FR 0028	--	--	--	--	*SUN Seri FR 0028*
SUN Seri FR 0042	10,25%	--	10,25%	--	*SUN Seri FR 0042*
SUN Seri FR 0043	10,25%	--	10,25%	--	*SUN Seri FR 0043*
SUN Seri FR 0045	9,75%	--	9,75%	--	*SUN Seri FR 0045*
SUN Seri FR 0046	9,50%	--	9,50%	--	*SUN Seri FR 0046*
PT BPD Lampung	--	--	--	--	*PT BPD Lampung*
PT BPD Jawa Barat dan Banten	9,00%	--	--	--	*PT BPD Jawa Barat dan Banten*
PT Nusa Tenggara Timur	10,50%	--	--	--	*PT Nusa Tenggara Timur*
PT BPD Sulawesi Selatan dan Sulawesi Barat	10,40%	--	--	--	*PT BPD Sulawesi Selatan dan Sulawesi Barat*
Efek-efek yang dibeli dengan janji dijual kembali	6,00%	--	4,53%	--	*Marketable securities purchased under resale agreement*
Kredit yang diberikan	--	--	13,09%	--	*Loans*
Liabilitas					***Liability***
Simpanan dari Nasabah					*Deposits from Customers*
Giro	0% - 0,25%	0% - 0,25%	0% - 2,75%	0% - 0,25%	*Current Account*
Tabungan	0% - 530%	0% - 0,30%	0% - 5,50%	0% - 0,30%	*Savings*
Deposito Berjangka	4,75% - 5,75%	0,35% - 0,65%	5,00% - 6,25%	0% - 0,65%	*Time Deposit*
Simpanan dari Bank Lain:					*Deposits from Other Bank*
Giro	0% - 2,25%	--	0% - 2,75%	--	*Current Account*
Tabungan	0% - 2,30%	--	0% - 5,50%	--	*Savings*
Deposito Berjangka	4,50% - 5,25%	--	5,00% - 6,25%	--	*Time Deposit*
Pinjaman yang Diterima					*Borrowings*
Dana Lingkungan Bergulir (IEPC - KfW)	--	--	3%	--	*Dana Lingkungan Bergulir (IEPC - KfW)*
Pinjaman Jamsostek	--	--	2%	--	*Jamsostek Loan*

39. RISIKO PASAR (LANJUTAN)

Risiko nilai tukar timbul sebagai akibat adanya Posisi Devisa Neto (PDN) pada laporan posisi keuangan dan rekening administratif baik pada sisi aset maupun liabilitas yang berasal dari transaksi produk-produk individual dan perusahaan dan dari perdagangan mata uang asing di pasar uang antar bank.

Sesuai Peraturan Bank Indonesia No.6/20/PBI/2004 tanggal 15 Juli 2004 sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No.12/10/PBI/2010 tanggal 1 Juli 2010, Bank diwajibkan memelihara PDN setinggi-tingginya 20% atas modal tier I dan tier II. PDN secara keseluruhan adalah angka yang merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap valuta asing ditambah dengan selisih bersih tagihan dan liabilitas baik yang merupakan komitmen maupun kontinjensi dalam rekening administratif untuk setiap valuta asing.

Berikut adalah PDN pada tanggal 31 Desember 2018 dan 31 Desember 2017 per mata uang (dalam ekuivalen rupiah) sesuai dengan Peraturan Bank Indonesia:

39. MARKET RISK (CONTINUED)

Exchange rate risk arising as a result of the Net Open Position (NOP) on the statement of financial position and administrative account on either the assets or liabilities resulting from transactions between individual and companies products and from money market foreign currency trading among the banks.

In accordance to Bank Indonesia Regulation No.6/20/PBI/2004 dated July 15, 2004 as last amended by Bank Indonesia Regulation No.12/10/PBI/2010 dated July 1, 2010, the Bank is required to maintain NOP maximum of 20% on capital tier I and tier II. NOP as a whole is a number that is the sum of the absolute value of the net difference between assets and liabilities in the statement of financial position for each foreign currency plus the net difference between bills and liabilities which are either commitments or contingencies in the administrative account for each foreign currency.

On December 31, 2018 and December 31, 2017, the Bank's NOP (the rupiah equivalent) in accordance with Bank Indonesia Regulation:

	31 Desember 2018/ *December 31, 2018*			
	Asset/ *Assets*	**Liabilitas/ Liability**	**Posisi Devisa Neto/ *Net Open Position***	
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)				*Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)*
Dolar Amerika Serikat	19.954	6.006	13.948	*United States Dollar*
Jumlah Modal			3.150.562	*Total Capital*
Posisi Devisa Neto (PDN)			0,44%	*Net Open Position (NOP)*

	31 Desember 2017/ *December 31, 2017*			
	Asset/ *Assets*	**Liabilitas/ Liability**	**Posisi Devisa Neto/ *Net Open Position***	
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)				*Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)*
Dolar Amerika Serikat	16.812	4.766	12.046	*United States Dollar*
Jumlah Modal			2.675.351	*Total Capital*
Posisi Devisa Neto (PDN)			0,45%	*Net Open Position (NOP)*

40. RISIKO OPERASIONAL

PT BPD Bali menaruh perhatian yang besar terhadap kegiatan di bidang manajemen risiko operasional selama tahun 2018. Keberhasilan manajemen risiko ini merupakan hal yang sangat penting dalam mendukung upaya meningkatkan kuantitas dan kualitas operasional guna mendorong pertumbuhan bisnis.

Manajemen risiko operasional mencakup bidang yang luas, yakni meliputi proses rekonsiliasi, proses pencegahan dan penanganan kejahatan Bank, penanganan keluhan nasabah, perencanaan kesinambungan bisnis, pengembangan pengetahuan karyawan dalam bidang risiko operasional serta proses evaluasi bagi produk, jenis transaksi, pengembangan produk, pola transaksi maupun sistem teknologi.

40. OPERATIONAL RISK

PT Bali BPD consider with operational risk management during 2015. The success of this risk management is a very important role in supporting efforts to improve the quantity and quality of operations to encourage business growth.

Operational risk management coverering the reconciliation process, the Bank prevention process and handling the crime, handling customer complaints, business continuity planning, developing employee knowledge in operational risk and evaluation process for the product, transaction type, product development, the transactions pattern or technology systems.

40. RISIKO OPERASIONAL (LANJUTAN)

Risiko operasional mencakup:

- Sistem administrasi kredit, treasury maupun investasi,
- Kesalahan akuntansi
- Kecurangan
- Force majeur
- Hubungan dengan debitur,
- Kegagalan sistem.

40. OPERATIONAL RISK (CONTINUED)

Operational risk consist of:

- *Loan administrative, treasury and investment administrative*
- *Accounting error,*
- *Fraud,*
- *Force majeur,*
- *Relationship with debtor,*
- *System failure*

41. MANAJEMEN MODAL DAN RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM

Tujuan manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal pada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan gearing ratio serta keamanan yang diberikan oleh posisi modal yang sehat.

BPD Bali mengatur struktur modal dan membuat penyesuaian atas perubahan kondisi ekonomi dan karakteristik risiko kegiatannya. Tidak terdapat perubahan tujuan, kebijakan dan proses dari tahun sebelumnya.

Pada tanggal 31 Desember 2018 dan 31 Desember 2017, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

Rasio Liabilitas Penyediaan Modal Minimum

Rasio Liabilitas Penyediaan Modal Minimum *(Capital Adequacy Ratio (CAR))* adalah rasio modal terhadap aset tertimbang menurut risiko *(Risk - Weighted Assets (RWA))*. Berdasarkan peraturan Bank Indonesia, jumlah modal untuk risiko kredit terdiri dari Modal Inti ("Tier I") dan Modal Pelengkap ("Tier II") dikurangi penyertaan pada Entitas Anak. Sesuai dengan Peraturan OJK No.11/POJK.03/2016 dan Peraturan OJK No. 34/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Surat Edaran OJK No. 43/SEOJK.03/2016 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, sejak akhir bulan September 2016, Cadangan Tujuan tidak dapat lagi diperhitungkan sebagai komponen Modal Bank.

Rasio kewajiban penyediaan modal minimum pada tanggal-tanggal 31 Desember 2018 dan 31 Desember 2017 adalah sebagai berikut:

41. CAPITAL MANAGEMENT AND MINIMUM REQUIRED CAPITAL ADEQUACY RATIO (CAR)

The Bank's capital management objectives is to maintain a strong capital position to support business growth and to sustain investor, depositor, customer and market confidence. In managin its capital, the Bank considers factors such as: providing optimal capital rate of return to shareholders and maintaining a balance between high return gearing ratio and safety provided by a sound capital position.

BPD Bali's manages its capital structure and makes adjustments to it in the light changes in economic conditions and the risk characteristics of its activities. No changes were made in the objectives, policiesm and processes from the previous period.

As of December 31, 2018 and December 31, 2017, the Bank has complied with all capital requirements.

Capital Adequacy Ratio

The Capital Adequacy Ratio (CAR) is the ratio of the Bank's capital over its Risk - Weighted Assets (RWA). Based on Bank Indonesia regulations, the total capital for credit risk consists of core capital (Tier I) and supplementary capital (Tier II) less investments in Subsidiaries. In accordance with OJK Regulation No. 11/POJK.03/2016 and OJK Regulation No. 34/POJK.03/2016 concerning the Minimum Capital Requirement for Commercial Banks and OJK Circular Letter No.43/SEOJK.03/2016 on Transparency and Publication Conventional Commercial Bank Report, since the end of the month of September 2016, Specific Reserves can no longer be taken into account as a component of Capital Bank.

The capital adequacy ratio as of December 31, 2018 and December 31, 2017 are as follows:

	31 Desember 2018 / *December 31, 2018*	**31 Desember 2017 / *December 31, 2017***	
Aset Tertimbang Menurut Risiko			***Risk Weight Asset***
Risiko Kredit	10.982.889	11.046.451	*Credit Risk*
Risiko Pasar	13.948	12.046	*Market Risk*
Risiko Operasional	2.817.388	2.543.346	*Operational Risk*
Modal			***Capital***
Modal Inti	3.104.320	2.484.771	*Core capital*
Modal Pelengkap	137.286	138.081	*Supplementary Capital*
Jumlah Modal	3.241.606	2.622.852	*Total Capital*

41. MANAJEMEN MODAL DAN RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM (LANJUTAN)

41. CAPITAL MANAGEMENT AND MINIMUM REQUIRED CAPITAL ADEQUACY RATIO (CAR) (CONTINUED)

	31 Desember 2018 / *December 31, 2018*	31 Desember 2017 / *December 31, 2017*	
Rasio Kecukupan Modal			***Capital adequacy ratio***
Dengan memperhitungkan risiko kredit tetapi tanpa memperhitungkan risiko pasar dan risiko operasional	29,52%	23,74%	*Calculating the credit risk but without market risk and operational risk*
Dengan memperhitungkan risiko kredit dan risiko pasar tetapi tanpa memperhitungkan risiko operasional	29,48%	23,72%	*Calculating the credit risk and and market risk but without operational risk*
Dengan memperhitungkan risiko kredit dan risiko operasional tetapi tanpa memperhitungkan risiko pasar	23,49%	19,30%	*Calculating the credit risk and operational risk but without market risk*
Dengan memperhitungkan risiko kredit, risiko pasar dan risiko operasional	23,47%	19,28%	*Calculating the credit risk, market risk, and operational risk*
Rasio kewajiban penyediaan modal minimum yang diwajibkan oleh Otoritas Jasa Keuangan			*The minimum capital requirement ratio required by Financial Service Authority*
Pilar 1	8,00%	8,00%	*Tier 1*
Pilar 2	10,75%	9,30%	*Tier 2*

42. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Undang-Undang No.24 tanggal 22 September 2004 yang berlaku efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No.3 (Perppu No.3/2008) tanggal 13 Oktober 2008.

Lembaga Penjaminan Simpanan (LPS) dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah Republik Indonesia No.66 tahun 2008 tanggal 13 Oktober 2008 tentang Besaran Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan, maka pada tanggal 31 Desember 2018 dan 2017, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000.000 untuk per nasabah per bank. Simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 6,75% dan 5,75% pada tanggal 31 Desember 2018 dan 2017.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perpu No.3/2008 menjadi Undang-Undang.

Pada tanggal 31 Desember 2018 dan 2017, Bank adalah peserta dari program penjaminan tersebut.

42. GOVERNMENT GUARANTEE FOR PAYMENT LIABILITY OF COMMERCIAL BANKS

Based on Law No.24 dated September 22, 2004, which was effective on September 22, 2005 and subsequently amended by the Government Regulation in-lieu-of Law No.3 (Perppu No.3/2008) dated October 13, 2008.

The Indonesia Deposit Insurance Corporation (LPS) was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, the amount of such guarantee being subject to change if the situation complies with certain valid criteria.

Based on the Government Regulation of the Republic of Indonesia No.66 of 2008 dated October 13, 2008 concerning the Amount of Deposits Guaranteed by the Deposit Guarantee Institution, then on December 31, 2018 and 2017, total deposits guaranteed by LPS are deposits of up to Rp2,000,000,000 for each customer per bank. Customer deposits are guaranteed only if the interest rates are equal to or below 6.75% and 5.75% as of December 31, 2018 and 2017.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perpu No.3/2008 to become a law.

As of December 31, 2018 and 2017, the Bank is member of government guarantee programs.

43. PERIKATAN-PERIKATAN YANG SIGNIFIKAN

Bank memiliki perikatan-perikatan yang signifikan dan penting pada tanggal 31 Desember 2018 dan 31 Desember 2017 sebagai berikut:

a. Pada tanggal 15 Agustus 2017, Bank menandatangani perjanjian kerjasama dengan PT Mastersystem Infotama untuk pengadaan lisensi microsoft Bank BPD Bali tahun 2017 dengan jangka waktu kerja selama 30 hari kalender terhitung sejak diterbitkannya surat pesanan.
b. Pada Bulan Maret 2017, Bank menandatangani perjanjian kerjasama dengan PT Multipolar Technology Tbk atas pengadaan aplikasi data warehouse (DWH) & Business Intelligence (BI) untuk Bank BPD Bali. Tanggal berlaku kontrak pelaksanaan pekerjaan selama 6 bulan terhitung sejak surat pesanan diterbitkan oleh bank dan diterima oleh penyedia.

43. SIGNIFICANT CONTRACTS

Bank has significant engagements as of December 31, 2018 and 2017 are as follow:

a. On August 15, 2017, the Bank entered into a cooperation agreement with PT Mastersystem Infotama for the procurement of microsoft license of Bank BPD Bali in 2017 with a working period of 30 calendar days commencing from the issuance of the order letter.

b. In March 2017, the Bank entered into a cooperation agreement with PT Multipolar Technology Tbk on the procurement of data warehouse application (DWH) & Business Intelligence (BI) for Bank BPD Bali. The date of the contract of work execution for 6 months commencing from the order letter issued by the bank and received by the provider.

43. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

c. Pada tanggal 2 Januari 2018, Bank menandatangani perjanjian kerjasama dengan Pemerintah Kabupaten Gianyar tentang pemanfaatan layanan jasa perbankan untuk menerima pembayaran retribusi daerah secara online dengan perjanjian No. 002/SPK/DIR/DJA/2018 dan 900/003 A/DPMPTSP/2018.

d. Pada tanggal 9 Januari 2018, Bank menandatangani perjanjian kerjasama dengan Pemerintah Kabupaten Tabanan tentang pemanfaatan layanan jasa perbankan untuk menerima pembayaran retribusi daerah secara online dengan perjanjian No. 017/SPK/DIR/DJA/2018 dan 027/339/BAKEUDA.

e. Pada tanggal 30 Januari 2018, Bank menandatangani perjanjian kerjasama dengan Pemerintah Kabupaten Tabanan tentang layanan penerimaan pembayaran tagihan air minum secara elektronis dengan perjanjian No. 0247/SPK/DIR/DJA/2018 dan PDAM 410/K.20/2018.

f. Pada tanggal 1 Februari 2018, Bank menandatangani perjanjian kerjasama dengan Bupati Klungkung tentang penerimaan bea perolehan hak atas tanah dan bangunan (BPHTB) ke kas daerah dengan perjanjian No. 0253/SPK/DIR/DJA/2018 dan 075/01/KSB/Pem.

g. Pada tanggal 1 Februari 2018, Bank menandatangani perjanjian kerjasama dengan Bupati Klungkung tentang penerimaan bea perolehan hak atas tanah dan bangunan (BPHTB) ke kas daerah dengan perjanjian No. 0254/SPK/DIR/DJA/2018 dan 075/02/KSB/Pem.

h. Pada tanggal 12 Februari 2018, Bank menandatangani perjanjian kerjasama dengan Pemerintah Kota Denpasar tentang penyelenggaraan mal pelayanan publik di Kota Denpasar dengan perjanjian No. 0280/SPK/DIR/DPS/2018.

i. Pada tanggal 16 April 2018, Bank menandatangani perjanjian kerjasama dengan PT Rintis Sejahtera tentang layanan penggunaan ATM dan/atau EDC di jaringan prima dengan perjanjian No. 0431/SPK/DIR/DJA/2018 dan RS--LGL-1804/0007.

j. Pada tanggal 17 April 2018, Bank menandatangani perjanjian kerjasama dengan PT Equity Life Indonesia tentang pemasaran produk asuransi jiwa kumpulan berjangka dengan model bisnis referensi tidak dalam rangka produk bank dengan perjanjian No. 0436/SPK/DIR/DJA/2018 dan 045/ELI/LGL/IV/2018.

k. Pada tanggal 17 April 2018, Bank menandatangani perjanjian kerjasama dengan PT Equity Life Indonesia tentang pemasaran produk asuransi pitra yadnya dengan model bisnis referensi tidak dalam rangka produk bank dengan perjanjian No. 0437/SPK/DIR/DJA/2018 dan 044/ELI/LGL/IV/2018.

l. Pada tanggal 17 April 2018, Bank menandatangani perjanjian kerjasama dengan PT Equity Life Indonesia tentang pemasaran produk bali dwipa proteksi investama dengan model referensi tidak dalam rangka produk bank dengan perjanjian No. 0438/SPK/DIR/DJA/2018 dan 043/ELI/LGL/IV/2018.

43. SIGNIFICANT CONTRACTS (CONTINUED)

c. On January 2, 2018, the Bank signed a cooperation agreement with the Gianyar Regency Government regarding the utilization of banking services to receive payment of regional levies online with agreement No. 002 / SPK / DIR / DJA / 2018 and 900/003 A / DPMPTSP / 2018.

d. On January 9, 2018, the Bank signed a cooperation agreement with the Tabanan Regency Government regarding the use of banking services to receive payment of regional levies online with agreement No. 017 / SPK / DIR / DJA / 2018 and 027/339 / BAKEUDA.

e. On January 30, 2018, the Bank signed a cooperation agreement with the Tabanan Regency Government regarding the service for receiving electronic payments for drinking water bills with agreement No. 0247 / SPK / DIR / DJA / 2018 and PDAM 410 / K.20 / 2018.

f. On February 1, 2018, the Bank signed a cooperation agreement with the Regent of Klungkung regarding the receipt of duties on the acquisition of land and building rights (BPHTB) to the regional treasury with agreement No. 0253 / SPK / DIR / DJA / 2018 and 075/01 / KSB / Pem.

g. On February 1, 2018, the Bank signed a cooperation agreement with the Regent of Klungkung regarding the receipt of duties on the acquisition of land and building rights (BPHTB) to the regional treasury with agreement No. 0254 / SPK / DIR / DJA / 2018 and 075/02 / KSB / Pem.

h. On February 12, 2018, the Bank signed a cooperation agreement with the Denpasar City Government regarding the operation of public service malls in Denpasar City under agreement No. 0280 / SPK / DIR / DPS / 2018.

i. On April 16, 2018, the Bank entered into a cooperation agreement with PT Rintis Sejahtera regarding the use of ATM and / or EDC services on prime network with agreement No. 0431 / SPK / DIR / DJA / 2018 and RS - LGL-1804/0007.

j. On April 17, 2018, the Bank entered into a cooperation agreement with PT Equity Life Indonesia concerning the marketing of a collection of futures life insurance products with no reference business model in the framework of bank products under agreement No. 0436 / SPK / DIR / DJA / 2018 and 045 / ELI / LGL / IV / 2018.

k. On April 17, 2018, the Bank signed a cooperation agreement with PT Equity Life Indonesia regarding the marketing of its pitra insurance products with no reference business model in the framework of bank products under agreement No. 0437 / SPK / DIR / DJA / 2018 and 044 / ELI / LGL / IV / 2018.

l. On April 17, 2018, the Bank signed a cooperation agreement with PT Equity Life Indonesia regarding the marketing of its pitra insurance products with no reference business model in the framework of bank products under agreement No. 0437 / SPK / DIR / DJA / 2018 and 044 / ELI / LGL / IV / 2018.

43. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

m. Pada tanggal 2 April 2018, Bank menandatangani perjanjian kerjasama dengan PT Perusahaan Listrik Negara (PLN) tentang penerimaan pembayaran tagihan listrik dan tagihan lainnya secara terpusat dengan perjanjian No. 0403/SPK/DIR/DJA/2018 dan 0017.Amd/KEU.00.01/KDIVTRE/2018.

n. Pada tanggal 17 Mei 2018, Bank menandatangani perjanjian kerjasama dengan PT Rintis Sejahtera tentang kartu debet domestik dalam rangka implementasi atau dalam rangka gerbang pembayaran nasional (GPN) dengan perjanjian No. 0544/SPK/DIR/DJA/2018 dan RS-LGL-1805-0032.

o. Pada tanggal 17 Mei 2018, Bank menandatangani perjanjian kerjasama dengan PT Rintis Sejahtera tentang PT Bank Pembangunan Daerah Bali sebagai Issuer Bank dan Acquirer Bank dengan perjanjian No. 0544A/SPK/DIR/DJA/2018 dan RS-LGL-1805-0036.

p. Pada tanggal 23 April 2018, Bank menandatangani nota kesepahaman dengan PT Rintis Sejahtera tentang penelitian pelaksanaan koneksi *switching* dengan nota kesepahaman No. 0452/SPK/DIR/DJA/2018 dan RS-LGL-1804-0015.

q. Pada tanggal 28 Mei 2018, Bank menandatangani perjanjian kerjasama dengan Pemerintah Kabupaten Tabanan tentang penerimaan pembayaran dan pemindahbukuan hasil penerimaan pajak daerah dan lain-lain pendapatan asli daerah sah ke rekening kas umum daerah secara elektronik, dengan perjanjian No. 0574/SPK/DIR/DJA/2018 dan 119/4535/PKS/BAKEUDA.

r. Pada tanggal 21 Juni 2018, Bank menandatangani perjanjian kerjasama dengan PT Artajasa Pembayaran Elektronik tentang keanggotaan layanan transaksi elektronik artajasa dalam rangka implementasi gerbang pembayaran nasional, dengan perjanjian No. 0600/SPK/DIR/DJA/2018 dan 101/PKS.BPDBALI/AJ/000/2018.

s. Pada tanggal 26 Juni 2018, Bank menandatangani adendum perjanjian kerjasama dengan PT Rintis Sejahtera tentang PT Bank Pembangunan Daerah Bali sebagai *issuer* bank dan *acquirer* bank kartu ATM dalam rangka implementasi atau dalam rangka gerbang pembayaran nasional (GPN) dengan adendum perjanjian No. 0622/SPK/DIR/DJA/2018 dan RS-LGL-1806-0070.

t. Pada tanggal 3 Juli 2018, Bank menandatangani perjanjian kerjasama dengan PT Finnet Indonesia tentang dukungan layanan *switching* dalam program E-Samsat nasional pada provinsi Bali, dengan perjanjian No. 0633/DIR/DJA/2018 dan 005/PKS-002/FINNET-01/VII/2018.

u. Pada tanggal 3 Agustus 2018, Bank menandatangani perjanjian kerjasama dengan Politeknik Negeri Bali tentang layanan penerimaan dan pengelolaan pembayaran biaya pendidikan dan pembayaran lainnya, dengan perjanjian No. 0731/SPK/DIR/DJA/2018 dan 03842/PL8/KS/2018.

v. Pada tanggal 31 Oktober 2018, Bank menandatangani adendum perjanjian kerjasama dengan PT Taspen tentang pembayaran tabungan hari tua, pensiun, jaminan kecelakaan kerja, dan jaminan kematian melalui rekening bank, dengan adendum perjanjian No. 1019/SPK/DIR/DJA/2018 dan JAN-19/C.5.4/102018.

43. SIGNIFICANT CONTRACTS (CONTINUED)

m. On April 2, 2018, the Bank signed a cooperation agreement with PT Perusahaan Listrik Negara (PLN) regarding the receipt of payment of electricity bills and other bills centrally with the agreement No. 0403 / SPK / DIR / DJA / 2018 and 0017.Amd / KEU.00.01 / KDIVTRE / 2018.

n. On May 17, 2018, the Bank signed a cooperation agreement with PT Rintis Sejahtera regarding domestic debit cards in the framework of implementation or in the framework of the national payment gate (GPN) with agreement No. 0544 / DIR / DJA / 2018 and RS-LGL-1805-0032.

o. On May 17, 2018, the Bank entered into a cooperation agreement with PT Rintis Sejahtera on PT Bank Pembangunan Daerah Bali as the Issuer Bank and Acquirer Bank with agreement No. 0544A / SPK / DIR / DJA / 2018 and RS-LGL-1805-0036.

p. On April 23, 2018, the Bank signed a memorandum of understanding with PT Rintis Sejahtera about the research on implementing a switching connection with a memorandum of understanding No. 0452 / SPK / DIR / DJA / 2018 and RS-LGL-1804-0015.

q. On May 28, 2018, the Bank entered into a cooperation agreement with the Tabanan Regency Government regarding the receipt of payment and transfer of proceeds from regional tax revenues and other legal revenue from the region to the regional general cash account electronically, with agreement No. 0574 / SPK / DIR / DJA / 2018 and 119/4535 / PKS / BAKEUDA.

r. On June 21, 2018, the Bank entered into a cooperation agreement with PT Artajasa Pembayaran Elektronik about membership in artajasa electronic transaction services in order to implement the national payment gateway, with agreement No. 0600 / SPK / DIR / DJA / 2018 and 101 / PKS. BPDBALI / AJ / 000/2018.

s. On June 26, 2018, the Bank signed an addendum to a cooperation agreement with PT Rintis Sejahtera regarding PT Bali Regional Development Bank as an bank issuer and ATM card bank acquirer in the framework of implementation or within the framework of the national payment gate (GPN) with an agreement addendum. 0622 / SPK / DIR / DJA / 2018 and RS-LGL-1806-0070.

t. On July 3, 2018, the Bank signed a cooperation agreement with PT Finnet Indonesia regarding support for switching services in the national E-Samsat program in the province of Bali, with agreement No. 0633 / DIR / DJA / 2018 and 005 / PKS-002 / FINNET-01 / VII / 2018.

u. On August 3, 2018, the Bank signed a cooperation agreement with the Bali State Polytechnic regarding the service for receiving and managing payment of education fees and other payments, with agreement No. 0731 / SPK / DIR / DJA / 2018 and 03842 / PL8 / KS / 2018.

v. On October 31, 2018, the Bank signed an addendum to a cooperation agreement with PT Taspen regarding payment of old-age savings, pensions, work accident insurance, and death insurance through bank accounts, with an agreement addendum No. 1019 / SPK / DIR / DJA / 2018 and JAN-19 / C.5.4 / 102018.

43. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

w. Pada tanggal 9 Januari 2018, Bank menandatangani perjanjian kerjasama dengan RSU. Pusat Sanglah Denpasar tentang pemberian transaksi perbankan, dengan perjanjian No. 0019/SPK/DIR/DJA/2018 dan HK.05.01/XI.4.3.1/1140/2018.

x. Pada tanggal 1 Agustus 2018, Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Jembrana tentang penerimaan pembayaran dan pemindahbukuan hasil penerimaan pajak daerah ke kas daerah secara elektronik, dengan kesepakatan No. 0728/SPK/DIR/DJA/2018 dan 415.4/14/PKS/PEM/2018.

y. Pada tanggal 1 Agustus 2018, Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Jembrana tentang penerimaan pembayaran dan pemindahbukuan hasil penerimaan pajak daerah ke kas daerah secara elektronik, dengan perjanjian No. 0728/SPK/DIR/DJA/2018 dan 415.4/14/PKS/PEM/2018.

z. Pada tanggal 17 September 2018, Bank menandatangani kesepakatan bersama dengan Pemerintah Kabupaten Badung tentang penggunaan produk dan jasa perbankan, dengan kesepakatan No. 0862/DIR/MPA/2018 dan 134.4/6164/KB/TKKSD-Bdg/2018.

aa. Pada tanggal 3 Desember 2018, Bank menandatangani perjanjian bersama dengan Perusahaan Daerah Pasar Kota Denpasar tentang layanan sistem elektronik terhadap pungutan yang ada di perusahaan daerah pasar Kota Denpasar, dengan perjanjian No. 1220/SPK/DIR/DJA/2018 dan 07/PD PASAR/XII/2018.

ab. Pada tanggal 5 Desember 2018, Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Gianyar tentang penyimpanan dan pengelolaan uang daerah, dengan perjanjian No. 1231/SPK/DIR/DJA/2018 dan 045/5/PKS/BK.Tapem.XII/2018.

ac. Pada tanggal 5 Desember 2018, Bank menandatangani perjanjian bersama dengan Dinas Pendidikan, Kepemudaan dan Olahraga Kota Denpasar tetang pemberian bantuan biaya pendidikan bagi peserta didik dari keluarga kurang mampu melalui kartu sewaka karya guna "Denpasar Cemerlang", dengan perjanjian No. 1232/SPK/DIR/DJA/2018 dan 421/10105/Dikpora/2018.

ad. Pada tanggal 19 Desember 2018, Bank menandatangani perjanjian bersama dengan Perusda Pasar Mangau Giri Sedana tentang program sistem iuran pengelolaan pasar elektronik, dengan perjanjian No. 1262/SPK/DIR/DJA/2018 dan 15/XII/UM/2018.

ae. Pada tanggal 20 Desember 2018, Bank menandatangani adendum kedua perjanjian bersama dengan PT Taspen tentang pembayaran tabungan hari tua, pensiun, jaminan kecelakaan kerja, dan jaminan kematian melalui rekening bank dengan adendum kedua perjanjian No. 1269/SPK/DIR/DJA/2018 dan JAN-20/C.5.4/122018.

43. SIGNIFICANT CONTRACTS (CONTINUED)

w. On January 9, 2018, the Bank signed a cooperation agreement with the RSU. Sanglah Center Denpasar about providing banking transactions, with agreement No. 0019 / SPK / DIR / DJA / 2018 and HK.05.01 / XI.4.3.1 / 1140/2018.

x. On August 1, 2018, the Bank entered into a joint agreement with the Government of Jembrana Regency regarding receipt of payment and transfer of the results of regional tax revenues to the regional treasury electronically, with the agreement No. 0728 / SPK / DIR / DJA / 2018 and 415.4 / 14 / PKS / PEM / 2018.

y. On August 1, 2018, the Bank signed a joint agreement with the Government of Jembrana Regency concerning receipt of payment and transfer of the results of regional tax revenues to the regional treasury electronically, with agreement No. 0728 / SPK / DIR / DJA / 2018 and 415.4 / 14 / PKS / PEM / 2018.

z. On September 17, 2018, the Bank signed a joint agreement with the Badung Regency Government regarding the use of banking products and services, with agreement No. 0862 / DIR / MPA / 2018 and 134.4 / 6164 / KB / TKKSD-Bdg / 2018.

aa. On December 3, 2018, the Bank signed a joint agreement with the Denpasar City Regional Market Company regarding electronic system services for levies in the Denpasar City market area, with agreement No. 1220 / SPK / DIR / DJA / 2018 and 07 / PD PASAR / XII / 2018.

ab. On December 5, 2018, the Bank signed a joint agreement with the Gianyar Regency Government regarding the deposit and management of regional money, with agreement No. 1231 / SPK / DIR / DJA / 2018 and 045/5 / PKS / BK.Tapem.XII / 2018.

ac. On December 5, 2018, the Bank signed a joint agreement with the Education, Youth and Sports Office of the City of Denpasar concerning the provision of tuition assistance for students from underprivileged families through the "Denpasar Cemerlang" rent-work card, with agreement No. 1232 / SPK / DIR / DJA / 2018 and 421/10105 / Dikpora / 2018.

ad. On December 19, 2018, the Bank signed a joint agreement with Perusda Mangau Giri Sedana Market regarding the electronic market management fee system program, with agreement No. 1262 / SPK / DIR / DJA / 2018 and 15 / XII / UM / 2018.

ae. On December 20, 2018, the Bank signed a second addendum to the joint agreement with PT Taspen regarding payment of old age savings, pensions, work accident insurance, and life insurance through bank accounts with the second addendum to the agreement No. 1269 / SPK / DIR / DJA / 2018 and JAN-20 / C.5.4 / 122018.

44. KONTINJENSI

Bank saat ini mempunyai aset/liabilitas kontinjensi yang signifikan terkait dengan beberapa perkara perdata sebagai berikut :

Perkara perdata Nomor 222/Pdt.G/2018/PN.Dps tentang gugatan I Made Adnya Susana, SE selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait dengan gugatan perbuatan melawan hukum yang saat ini sedang dalam proses banding di Pengadilan Negeri Denpasar.

44. CONTINGENCIES

The Bank currently has significant contingent assets/liabilities in connection with several civil cases as follows :

Civil cases Number 222 / Pdt.G / 2018 / PN.Dps concerning the lawsuit of I Made Adana Susana, SE as the plaintiff to the PT Regional Development Bank of Bali as the defendant, were met with a lawsuit against the law which is currently being processed in the Denpasar District Court.

44. KONTINJENSI (LANJUTAN)

Perkara perdata Nomor 245/Pdt.G/2018/PN.Dps tentang gugatan Ni Ketut Miadi dan I Nyoman Maha Budhi selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait dengan gugatan perbuatan melawan hukum. Putusan Pengadilan Negeri Denpasar menyatakan menolak gugatan penggugat.

Perkara perdata Nomor 774/Pdt.G/2014/PN.Dps tentang gugatan Dr. Eddy Wirawan, S.H selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait ketidakabsahan pelelangan tanah hak milik SHM 1255 luas 1.000m2. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggungat kepada Mahkamah Agung Republik Indonesia.

44. CONTINGENCIES (CONTINUED)

Civil cases Number 245 / Pdt.G / 2018 / PN.Dps concerning the lawsuit of Ni Ketut Miadi and I Nyoman Maha Budhi as plaintiffs to the PT Regional Development Bank of Bali as defendants related to lawsuits. The decision of the Denpasar District Court stated that he rejected the plaintiff's claim.

Civil cases Number 774 / Pdt.G / 2014 / PN.Dps about the lawsuit of Dr. Eddy Wirawan, S.H as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the invalidity of the auction of land ownership rights of SHM 1255 covering an area of 1,000m2. Currently in the process of requesting a review by the plaintiff to the Supreme Court of the Republic of Indonesia.

45. PERISTIWA SETELAH PERIODE PELAPORAN KEUANGAN

Tidak terdapat kejadian penting setelah periode pelaporan keuangan posisi 31 Desember 2018 yang mempengaruhi keputusan pengguna laporan keuangan PT Bank Pembangunan Daerah Bali.

45. SUBSEQUENT EVENT AFTER FINANCIAL REPORTING PERIOD

There is no significant events occurred after the date of reporting period of financial statements as of December 31, 2018 which effect the decision of users financial statements PT Bank Pembangunan Daerah

46. REKLASIFIKASI AKUN

Terdapat akun dalam laporan keuangan yang berakhir pada 31 Desember 2017 telah direklasifikasi agar sesuai dengan penyajian laporan keuangan per 31 Desember 2018 untuk tujuan perbandingan.

46. RECLASSIFICATION ACOOUNT

Certain accounts in the financial statements for the year ended December 31, 2017 have been reclassified to the preparation of financial statements as of December 31, 2018 for comparative purposes.

	31 Desember 2017/ *December 31, 2017*		
	Sebelum Reklasifikasi/ *Before Reclassification*	**Setelah Reklasifikasi/ *After Reclassification***	
Laporan Posisi Keuangan			***Statement of Financial Position***
Ekuitas			***Equity***
Pengukuran Kembali Imbalan Kerja-Setelah Pajak	(62.745.246.831)	--	*Remeasurement of Post-Employement Benefit-After Tax*
Saldo Laba			*Retained Earning*
- Belum Ditentukan Penggunaannya	524.508.302.301	461.763.055.471	*Unapproptiated -*

47. PENYELESAIAN LAPORAN KEUANGAN

Manajemen PT Bank Pembangunan Daerah Bali bertanggung jawab atas penyajian dan penyusunan laporan keuangan sebagaimana diuraikan di muka yang telah diselesaikan pada tanggal 8 Pebruari 2019.

47. THE COMPLETION OF THE FINANCIAL STATEMENTS

Bank Pembangunan Daerah Bali management is responsible for the financial statements presented above, which was completed on February 8, 2019.

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