



INOVASI DAN TRANSFORMASI DIGITAL BANKING

Innovation and Transformation of Digital Banking

PENJELASAN TEMA

Theme Explanation

Inovasi dan Transformasi Digital Banking Innovation and Transformation of Digital Banking

Bank BPD Bali secara berkelanjutan melakukan peningkatan kualitas layanan kepada seluruh pemangku kepentingan. Upaya peningkatan kualitas layanan tersebut ditempuh melalui berbagai strategi untuk memenangkan persaingan pasar di era milenial ini. Strategi tersebut diwujudkan dengan inovasi dan transformasi melalui digitalisasi atas setiap proses bisnis dan operasional maupun produk dan jasa layanan Bank. Adapun layanan digital yang diluncurkan di tahun 2019 yaitu sebagai Penerbit Kartu Debet yaitu sebuah kartu pembayaran secara elektronik yang diterbitkan oleh Bank dan QRIS (Quick Response Code Indonesian Standards) Bank BPD Bali yaitu sistem pembayaran berbasis QR code sebagai wujud nyata dukungan Bank BPD Bali terhadap program pemerintah untuk menyukkseskan Gerakan Nasional Non Tunai (GNNT).

Upaya Bank BPD Bali untuk peningkatan kualitas layanan melalui inovasi dan transformasi digital proses bisnis maupun produk dan jasa layanan Bank telah dimulai sejak beberapa tahun sebelumnya. Transformasi digital melalui desain ulang proses bisnis dilakukan secara bertahap terhadap seluruh proses bisnis yang ada. Bank BPD Bali juga mengembangkan berbagai inovasi digital untuk mendukung program pemerintah pusat maupun daerah, bersinergi dengan berbagai mitra Bank dan melakukan aliansi untuk perluasan jangkauan layanan melalui penyediaan saluran/delivery channel. Dukungan terhadap program Pemerintah baik Pusat maupun Daerah diwujudkan melalui *Online System* Penerimaan Pajak Pemerintah Pusat (MPN), *Online System* Penerimaan Pajak & Retribusi Daerah, *SP2D Online*, *Cash Management System* (CMS) serta *Internet Banking* Bisnis / Korporasi. Bank BPD Bali juga telah meluncurkan layanan *Mobile Banking*, *Internet Banking* dan layanan digital lainnya serta terhubung dengan Gerbang Pembayaran Nasional (GPN) agar nasabah Bank BPD Bali dapat menikmati perluasan jangkauan fasilitas bertransaksi antar bank di Indonesia.

Bank BPD Bali secara terus menerus melakukan inovasi dan transformasi digital dalam upaya peningkatan kualitas layanan sehingga diharapkan dapat memberikan pengaruh positif terhadap kecepatan penciptaan produk dan layanan yang memiliki daya saing yang tinggi dan mampu menjawab kebutuhan para pemangku kepentingan.

Bank BPD Bali is continuously committed to improve the quality of service for all parties. Efforts to improve the quality of services offered through various strategies to win market competition in this millennial era. This strategy is realized through innovation and transformation through digitalization of each business and operational process as well as the Bank's products and services. The digital services that launched in 2019 are as a Debit Card Issuer, the Bank BPD Bali issue a electronically payment card and QRIS (Quick Response Code Indonesian Standards) of Bank BPD Bali, a QR code-based payment system as a tangible form of Bank BPD Bali support to the government programs to succeed National Non-Cash Movement (GNNT).

The efforts of Bank BPD Bali to improve service quality through innovation and digital transformation of business processes and products and services of the Bank have begun several years earlier. Digital transformation through redesign of business processes is carried out in stages towards all existing business processes. Bank BPD Bali is also developing various digital innovations to support central and regional government programs, synergizing with various Bank partners and enter into alliances to expand service coverage through the provision of channels / delivery channels. Support for central and regional government programs is realized through the Central Government Tax Receipt System (MPN), the Regional Online Tax & Retribution Receipt System, SP2D Online, Cash Management System (CMS) and Business / Corporate Internet Banking. Bank BPD Bali has also launched Mobile Banking, Internet Banking and other digital services and is connected to the National Payment Gateway (GPN) so that Bank BPD Bali customers can enjoy the expansion of the interbank transaction facility in Indonesia.

Bank BPD Bali continuously makes innovations and digital transformations in an effort to improve service quality therefore it is expected to have a positive influence on the acceleration of the creation of products and services that have high competitiveness and are able to answer the needs of stakeholders.



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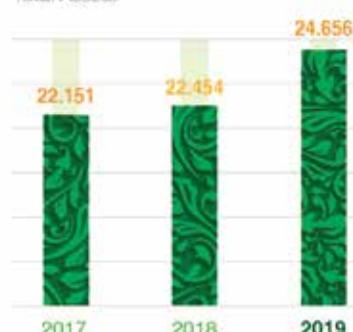
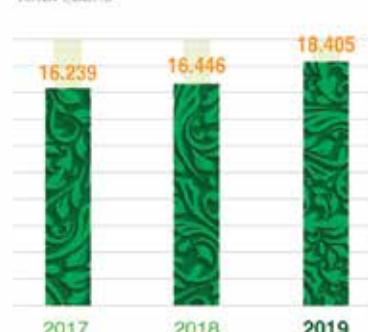
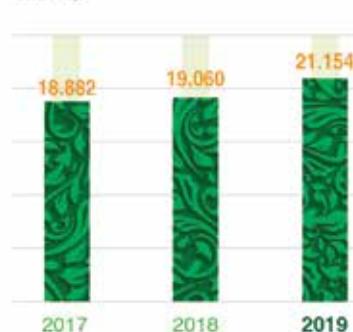
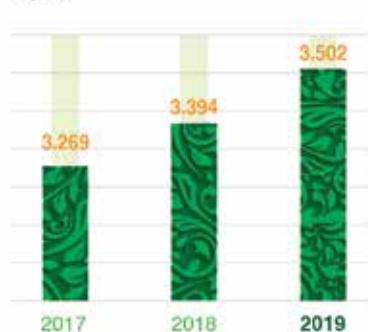
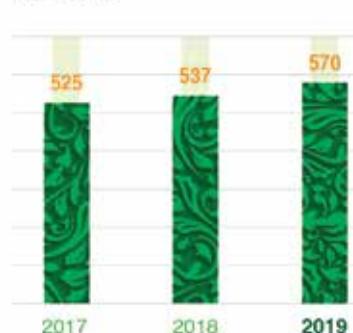
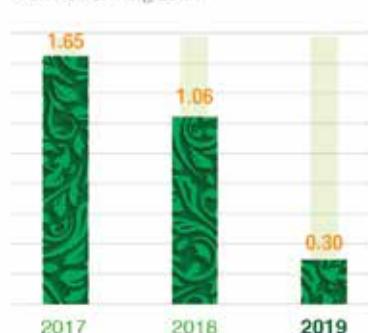
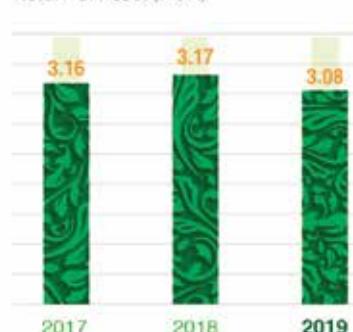
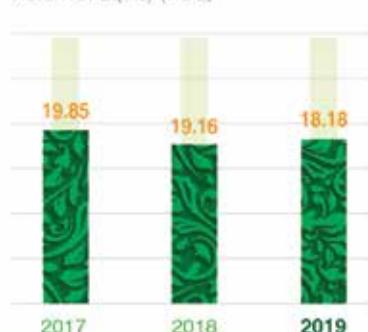
IKHTISAR KEUANGAN

Financial Highlights

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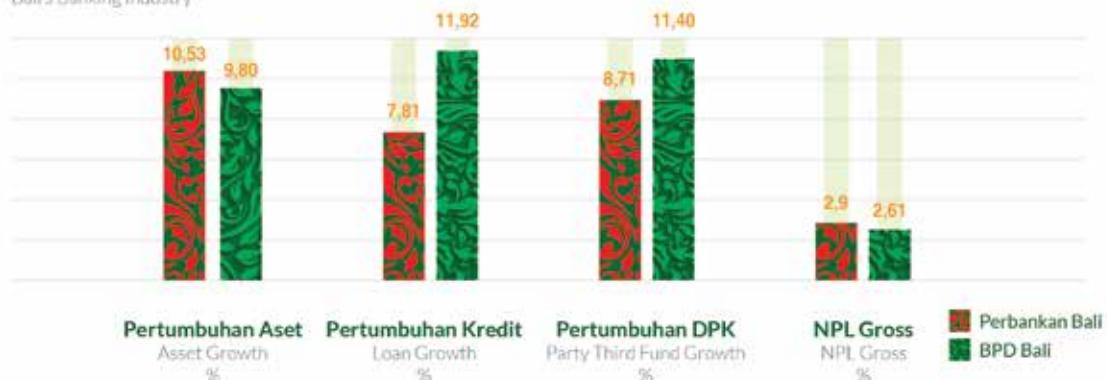
Keterangan	2019	2018	2017	2016	2015	Remark
Neraca Balance Sheet						
Total Asset	24.656	22.454	22.151	20.445	19.538	Total Assets
Giro & Penempatan Pada BI	1.649	2.329	2.301	2.018	1.310	Current Accounts & Placements with BI
Giro & Penempatan Pada Bank Lain	1.432	398	617	689	1.150	Current Accounts & Placements with Other Banks
Efek-efek dan Reserve Repo	2.681	2.713	2.395	1.391	1.980	Marketable Securities including Reserve Repo
Kredit yang Diberikan	18.405	16.446	16.239	15.624	14.447	Loans
Penyertaan	1	1	1	1	1	Equity Investments
Simpanan dari Nasabah	20.064	18.011	17.498	15.124	14.728	Deposits from Customers
Simpanan dari Bank Lain	479	461	798	1.643	1.367	Deposits from Other Banks
Pinjaman Diterima	38	85	86	23	5	Borrowings
Total Kewajiban	21.154	19.060	18.882	17.177	16.418	Total Liabilities
Ekuitas	3.502	3.394	3.269	3.269	3.121	Equity
Laba Rugi Profit And Loss						
Pendapatan Bunga Bersih	1.625	1.545	1.524	1.495	1.219	Net Interest Income
Pendapatan Operasional Lainnya	95	72	72	48	47	Other Operating Income
Pendapatan Operasional	1.720	1.617	1.596	1.544	1.266	Operating Income
Beban Operasional Lainnya	741	711	682	635	544	Other Operating Expenses
Penyisihan/(Pemulihan) CKPN Aset Keuangan, Non Keuangan dan Transaksi Rekening Administrasi	204	167	201	127	74	Allowance for Impairments of Financial Assets and Administrative Account Transaction
Laba Operasional	774	738	713	781	648	Operating Income
Pendapatan Non Operasional – Bersih	(3)	(5)	(7)	(8)	(3)	Non – Operating Income – net
Laba Sebelum Pajak	771	733	706	773	645	Income Before Tax
Beban Pajak Penghasilan	201	196	181	196	169	Income Tax Expenses
Laba Setelah Tahun Pajak Berjalan	570	537	525	577	476	Net Income
Laba Komprehensif	565	548	507	566	442	Comprehensive Profit
Rasio Keuangan Financial Ratios (%)						
CAR (Risiko Rasio Kredit, Pasar dan Operasional)	22,48	23,47	19,28	20,42	24,44	Credit, Market and Operational Ratio Risk
Imbal Hasil Aset (ROA)	3,08	3,17	3,16	3,76	3,33	Return on Asset
IMbal Hasil Ekuitas (ROE)	18,18	19,16	19,85	24,31	24,93	Return on Equity
Margin Bunga Bersih	6,88	7,10	7,28	7,75	6,85	Net Interest Margin
Beban Operasional (BOPO)	70,87	70,08	71,01	66,51	69,67	Operating Expenses to Operating Income
Kredit / Dana Pihak Ketiga (LDR)	91,72	91,22	92,57	102,75	97,32	Loan to Deposit Ratio
Kredit Bermasalah/T. (NPL-Gross)	2,61	3,17	3,10	1,47	1,96	Non Performing Loan – Gross
NPL-CKPN/T. Kredit (NPL-Netto)	0,30	1,06	1,65	0,94	1,33	Non Performing Loan – net
Jumlah Karyawan – Orang	1.375	1.415	1.456	1.306	1.336	Total Employees – Person
Jumlah Kantor - Unit	152	152	148	145	144	Total Offices – Unit
Jumlah ATM – Unit	204	189	186	139	139	Total Automated Teller Machine - Unit
Jumlah CDM – Unit	5	5	1	1	-	Total Cash Deposit Machine – Unit
Jumlah EDC – Unit	123	104	90	-	-	Total Electronic Data Capture -Unit
Jumlah Kas Mobil - Unit	7	7	7	3	2	Total Mobile Cash – Unit



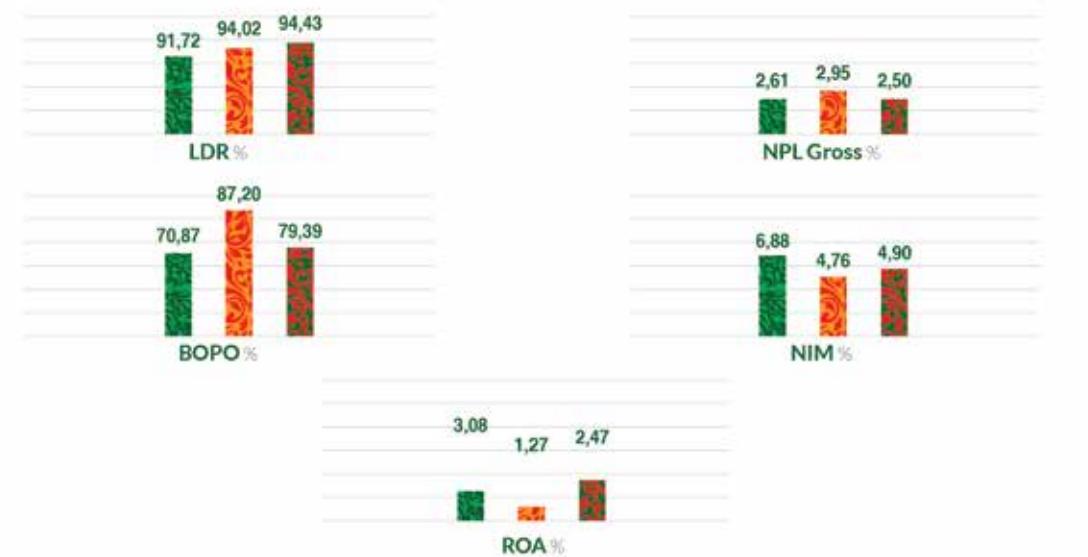
Total Aset
Total Assets**Total Kredit**
Total Loans**Total Kewajiban**
Liability**Total Ekuitas**
Equity**Laba Bersih**
Net Income**Non Performing Loan**
Non Performing Loan**Imbal Hasil Aset/ROA**
Return of Asset (ROA)**Imbal Hasil Ekuitas/ROE**
Return of Equity (ROE)

Industri Perbankan Bali

Bali's Banking Industry

**Industri Perbankan Nasional**

National Banking Industry



Pemegang Saham

Shareholders



Komposisi Kepemilikan Saham Posisi 31 Desember 2019

Share Ownership as per December 31, 2019

Kota/Kabupaten City/Regency	Jumlah Lembar Saham Number of Shares	Kepemilikan (%) Ownership (%)
Pemprov Bali The Government of Bali Province	614.912	33,75
Pemkot Denpasar Denpasar City Administration	174.476	9,57
Pemkab Badung Badung Regency Administration	800.617	43,93
Pemkab Karangasem Karangasem Regency Administration	39.550	2,17
Pemkab Tabanan Tabanan Regency Administration	30.806	1,69
Pemkab Klungkung Klungkung Regency Administration	31.423	1,72
Pemkab Buleleng Buleleng Regency Administration	52.243	2,87
Pemkab Jembrana Jembrana Regency Administration	37.092	2,04
Pemkab Gianyar Gianyar Regency Administration	27.604	1,51
Pemkab Bangli Bangli Regency Administration	13.577	0,75
Total	1.822.300	100,00

Perkembangan Modal Disetor Dalam 5 Tahun Terakhir

Paid-in Capital Developments In 5 Years

Kepemilikan Saham Share Ownership	Modal Sebelumnya The Previous Year's Capital (Rp)	Setoran Modal Yang Disahamkan Deposit of Capital (Rp)	Jumlah Modal Total Capital (Rp)
Tahun 2015 2015 Year			
Pemerintah Provinsi Provincial government	414.912.000.000	200.000.000.000	614.912.000.000
Pemerintah Kabupaten/Kota Regency/city government	740.036.000.000	367.460.000.000	1.107.496.000.000
Total	1.154.948.000.000	567.460.000.000	1.722.408.000.000
Tahun 2016 2016 Year			
Pemerintah Provinsi Provincial government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota Regency/city government	1.107.496.000.000	12.084.000.000	1.119.580.000.000
Total	1.722.408.000.000	12.084.000.000	1.734.492.000.000
Tahun 2017 2017 Year			
Pemerintah Provinsi Provincial government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota Regency/city government	1.119.580.000.000	7.500.000.000	1.127.080.000.000
Total	1.734.492.000.000	7.500.000.000	1.741.992.000.000
Tahun 2018 2018 Year			
Pemerintah Provinsi Provincial government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota Regency/city government	1.127.080.000.000	46.500.000.000	1.173.580.000.000
Total	1.741.992.000.000	46.500.000.000	Rp 1.788.492.000.000
Tahun 2019 2019 Year			
Pemerintah Provinsi Provincial government	614.912.000.000	0,00	614.912.000.000
Pemerintah Kabupaten/Kota Regency/city government	1.173.580.000.000	33.808.000.000	1.207.388.000.000
Total	1.788.492.000.000	33.808.000.000	1.822.300.000.000

Setoran Modal Dalam Tahun 2019

Paid on Capital in 2019

Pemegang Saham Shareholder's	Modal Tahun 2018 Capital in 2018		Setoran Modal Yang Disahamkan Tahun 2018 Deposit of Capital in 2018		Modal Tahun 2019 Capital In 2019	
	Jumlah Nominal Nominal Amount	%	Jumlah Nominal Nominal Amount	Dasar Hukum Legal Base	Jumlah Nominal Nominal Amount	%
Pemprov. Bali	614.912.000.000	34,38			614.912.000.000	33,75
Pemkab. Badung	800.617.000.000	44,76			800.617.000.000	43,93
Pemkot. Denpasar	157.476.000.000	8,81	17.000.000.000	Akta Nomor 106 tanggal 31 Desember 2019	174.476.000.000	9,57
Pemkab. Karangasem	38.300.000.000	2,14	1.250.000.000	Akta Nomor 1 tanggal 1 Agustus 2019	39.550.000.000	2,17
Pemkab. Buleleng	46.685.000.000	2,61	5.558.000.000	Akta Nomor 106 tanggal 31 Desember 2019	52.243.000.000	2,87
Pemkab. Tabanan	30.806.000.000	1,72			30.806.000.000	1,69
Pemkab. Klungkung	31.423.000.000	1,76			31.423.000.000	1,72
Pemkab. Gianyar	25.604.000.000	1,43	2.000.000.000	Akta Nomor 106 tanggal 31 Desember 2019	27.604.000.000	1,51
Pemkab. Jembrana	29.092.000.000	1,63	8.000.000.000	Akta Nomor 2 tanggal 3 Januari 2019	37.092.000.000	2,04
Pemkab. Bangli	13.577.000.000	0,76			13.577.000.000	0,75
Total	1.788.492.000.000	100,00	33.808.000.000		1.822.300.000.000	100,00



PERISTIWA PENTING 2019

2019 Significant Events



3 Januari 2019 | January 3, 2019

Bank BPD Bali Kerjasama dengan BPJS Kesehatan, Perlancar Faskes, Jadi Mitra SCF.

Bank BPD Bali collaboration with BPJS Kesehatan, accelerate Faskes, Became SCF Partners.



14 Februari 2019 | February 14, 2019

RUPS Luar Biasa Tetapkan Tiga Direksi Bank BPD Bali.
Extraordinary General Meeting of Shareholders Appoints Three Directors of Bank BPD Bali.



25 Februari 2019 | February 25, 2019

Gandeng OVO, Bank BPD Bali Rangkul UMKM.
Cooperate with OVO, Bank BPD Bali Engage SMEs.



1 Maret 2019 | March 1, 2019

Delapan Warga Kurang Mampu Terima Bantuan Bedah Rumah di Kabupaten Gianyar.

Eight Underprivileged Citizens Receive Help as House Renovation Assistance in Gianyar Regency.



19 Maret 2019 | March 19, 2019

Bank BPD Bali Serahkan Hadiah Undian Simpeda.
Bank BPD Bali Granting the Simpeda Lucky Draw prizes.



22 April 2019 | April 22, 2019

Promosikan Produk Unggulan, 38 UKM Bali Ikut Pameran di Smesco Indonesia.

Promoting Superior Products, 38 SMEs Bali Participate in an Exhibition at Smesco Indonesia.



6 Mei 2019 | May 6, 2019

Deklarasi SimpelDay, BPD Bali Gelar Beragam Lomba.
SimpelDay Declaration, BPD Bali Holds Various Contests.



22 Mei 2019 | May 22, 2019

Bank BPD Bali Melaksanakan FGD dengan Kejaksaan Tinggi Bali terkait Penyelesaian Kredit Bermasalah.

Bank BPD Bali Conducting FGD regarding the Non Performing Loans, associated with Bali's Chief Prosecutor's Office.



10 Juni 2019 | June 10, 2019

HUT ke-57 Bank BPD Bali, Bersinergi dan Berinovasi Menuju Pertumbuhan yang Berkualitas Luncurkan Produk E-Link LPD-BPD Bali.

57th Anniversary of Bank BPD Bali, Synergy and Innovating Towards Quality Growth Product, Launches E-Link LPD-BPD Bali.



8 Juli 2019 | July 8, 2019

BPD Bali diharapkan jadi Agen Pembangunan Perekonomian Daerah, Gubernur Bali Melantik Dewan Komisaris dan Direksi Bank BPD Bali.

BPD Bali is Expected to be a Regional Economic Development Agent, Governor of Bali Inaugurates the Board of Commissioners and Board of Directors of Bank BPD Bali.



22 Juli 2019 | July 22, 2019

Pemkab Klungkung dan BPD Bali Uji Coba Sistem E-Ticketing. Regency Government of Klungkung and BPD Bali are conducting testing on E-Ticketing System.

30 Juli 2019 | July 30, 2019

Bank BPD Bali Luncurkan Kartu ATM Debet yang Siap Digesek. Bank BPD Bali Launches ATM Debit Card which ready to swipe.



12 Agustus 2019 | August 12, 2019

Bank BPD dan BI Kerjasama dengan Pemkab Jembrana Launching E Retribusi.

Bank BPD and Bank Indonesia Collaborate with Regency Government of Jembrana in Launching the E-Retribution.



29 Agustus 2019 | August 29, 2019

Bank BPD Bali Mendapat Penghargaan Bank Berpredikat Sangat Bagus atas Kinerja Keuangan Selama Tahun 2018.

Bank BPD Bali Received a Bank Award with Very Good Predicate for Financial Performance in 2018.



14 Agustus 2019 | August 14, 2019

BPD Bali MoU dengan Pengadilan Tinggi Denpasar.

BPD Bali sign the MoU with High Court of Denpasar.



22 September 2019 | September 22, 2019

Pasca Terbakar, Pura Puncak Sari Goalawah dapat Bantuan CSR dari Bank BPD Bali.

Post-Burning, Puncak Sari Goalawah Temple received CSR assistance from Bank BPD Bali.



27 September 2019 | September 27, 2019

Garap Pasar Milenial Bank BPD Bali teken MoU dengan IIK Medika Persada Bali.

Building the Millennial Market, BPD Bali signed MoU with IIK Medika Persada Bali.

30 September 2019 | September 30, 2019

Bank BPD Bali Salurkan Dana CSR di Pura Luhur Giri Arjuno.

Bank BPD Bali Distributes CSR Funds to Pura Luhur Giri Arjuno.



2 Oktober 2019 | October 2, 2019

Pertama di Bali, Tanah Lot Terapkan *E-Ticketing* bekerjasama dengan Bank BPD Bali.

First in Bali, Tanah Lot has Implemented E-Ticketing in collaboration with Bank BPD Bali.



9 Oktober 2019 | October 9, 2019

Jadi Apex BPR, BPD Bali Dukung Peningkatan Pemberdayaan UMKM.

Becoming Apex of BPR, BPD Bali Supports Improvement of UMKM Empowerment.



20 Oktober 2019 | October 20, 2019

Bank BPD Bali *Launching E-Retribusi Sampah Perdana* di Kota Denpasar.

Bank BPD Bali Launches Domestic Waste E-Retribution, first in Denpasar City.



28 Oktober 2019 | October 28, 2019

Bupati Gianyar, I Made Mahayastra *Launching Gebyar Pajak, WP Nikmati Penghapusan Denda dan Bunga*.

Regent of Gianyar, I Made Mahayastra Launches Tax Festival, Tax Payer Enjoys the Elimination of Fines and Interest.



1 November 2019 | November 1, 2019

Bank BPD Bali – Universitas Mahasaraswati Tanda Tangani MoU dan PKS

Bank BPD Bali – Universitas Mahasaraswati signed Mou and PKS.

7 November 2019 | November 7, 2019

Dukung Implementasi Transaksi Non Tunai, Bank BPD Bali Jadi Percontohan Penggunaan QRIS.

Supporting the Implementation of Non-Cash Transactions, Bank BPD Bali Becomes a Pilot of QRIS Usance.



11 November 2019 | November 11, 2019

BPD Bali dan LPD se-Bali Luncurkan Program e-Link LPD BPD untuk Perkiat Layanan Online Masyarakat Adat.

BPD Bali and all LPD in Bali Launches BPD LPD e-Link Program for Adat Peoples Online Service.

20 Desember 2019 | December 20, 2019

Bank BPD Bali Laksanakan Undian Gratis Berhadiah Gong Bali Dwipa.

Bank BPD Bali Held Free Lottery with Bali Gong Dwipa Prizes.



28 Desember 2019 | December 28, 2019

Akhir Tahun, BPD Bali Launching QRIS di Denfest.

End of the Year, BPD Bali Launches QRIS at Denfest.

Penghargaan 2019 2019 Appreciation

No	Penghargaan Appreciation	Tanggal Date	Diberikan oleh Is given by
1	Indonesia Corporate Secretary Rank - 2	22 Februari 2019 February 22, 2019	ECONOMIC Review
2	TOP BPD Buku II 2019	29 April 2019 April 29, 2019	TOP Business
3	The Best in Finance for the Category of Regional Development Banks Companies in Indonesia 2019	20 Juni 2019 June 20, 2019	ECONOMIC Review
4	Top GRC 2019 #4 Stars	22 Agustus 2019 August 22, 2019	TOP Business
5	The Big 9 Indonesia GCG Implementation 2019 Category BUKU II	23 Agustus 2019 August 23, 2019	ECONOMIC Review
6	TOP 2019 BPD Buku II	28 Agustus 2019 August 28, 2019	TOP Business
7	Bank Berpredikat Sangat Bagus atas Kinerja Keuangan Selama Tahun 2018	29 Agustus 2019 August 29, 2019	Infobank
8	Terpopuler di Media Online 2019 Sub Kategori BUMD	30 Agustus 2019 August 30, 2019	PR Indonesia
9	Perbankan yang memiliki Pengelolaan Risiko Siber teradap Internet Banking dan Mobile Banking Terbaik Tahun 2019	30 Oktober 2019 October 30, 2019	BSSN
10	The 2nd Best Operational Excellent Category BUKU II	6 Desember 2019 December 6, 2019	Economic Review
11	The 2nd Best Information Technology Category BUKU II	6 Desember 2019 December 6, 2019	Economic Review
12	The 3rd The Best Regional Development Bank Company 2019	7 Desember 2019 December 7, 2019	Economic Review
13	Penyalur KUR Terbaik III Tahun 2019	16 Desember 2019 December 16, 2019	DJPB Provinsi Bali
14	Penyalur KUR Terbaik IV 2019 di Tingkat Nasional	19 Desember 2019 December 19, 2019	Kementerian Koordinator Perekonomian





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 Nomor 131 tanggal 5 Juni 1962 yang dibuat dihadapan Ida Bagus Ketut Rurus, Sekretaris Daerah Tingkat I Bali merangkap notaris.

Dalam rangka penyesuaian dengan ketentuan dalam Undang-Undang Nomor 13 Tahun 1962 tentang Ketentuan-Ketentuan Pokok Bank Pembangunan Daerah (Lembaran negara Republik Indonesia Tahun 1962 Nomor 59, Tambahan Lembaran Negara Nomor 2490), Pemerintah Provinsi Bali menetapkan Perubahan status hukum Bank dari Perseroan Terbatas menjadi Perusahaan Daerah melalui Surat Nomor 6/DPRDGR/65 tanggal 9 Februari 1965 dan disahkan oleh Menteri Dalam negeri dengan Surat Keputusan Nomor Des.9/21/28-128 tanggal 14 Juli 1965.

Bank BPD Bali kembali mengubah bentuk badan hukum dari Perusahaan Daerah menjadi Perseroan Terbatas (PT).

PT Bank Pembangunan Daerah Bali (further referred as Bank BPD Bali) was established based on Deed Number 131 dated June 5, 1962 signed before Ida Bagus Ketut Rurus, the First Level Local Secretary of Bali as well as notary.

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 Number 59, Appendix Number 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 February 9, 1965, which was legalized through the Decision Letter of Minister of Internal Affairs Number Des.9/21/28-128 dated July 14, 1965.

Bank BPD Bali then changed its legal status from Locally Owned Company to be Limited Liability Company (PT).

Perubahan badan hukum Bank BPD Bali ditetapkan dalam Peraturan Daerah Provinsi Bali Nomor 2 Tahun 2002 tentang Perubahan Bentuk Badan hukum Bank BPD Bali dari Perusahaan Daerah menjadi PT Bank Pembangunan Daerah Bali ("PT Bank BPD Bali") (Lembaran Daerah Propinsi Bali Tahun 2002 Nomor 6 Seri D Nomor 3).

Penyesuaian bentuk badan hukum Bank BPD Bali menjadi Perseroan Terbatas dinyatakan dalam akta notaris Nomor 7 tanggal 12 Mei 2004, yang dibuat di hadapan notaris Ida Bagus Alit Sudiatmika, S.H., yang telah memperoleh pengesahan dari Menteri Kehakiman Republik Indonesia berdasarkan Keputusan Menteri Kehakiman Republik Indonesia dengan Keputusan Nomor C-12858 HT.01.01 Th.2004 tanggal 21 Mei 2004 dan diumumkan dalam Berita negara Republik Indonesia Nomor 50 tanggal 22 Juni 2004, Tambahan Berita negara Republik Indonesia Nomor 6004.

Melalui Surat Keputusan Deputi Gubernur Senior Bank Indonesia Nomor 6/26/KEP.DGS/2004 tanggal 19 Juli 2004 tentang Perubahan Bentuk Badan Hukum Perusahaan Daerah Bank Pembangunan Daerah Bali menjadi Perseroan Terbatas Bank Pembangunan Daerah Bali, telah disetujui pengalihan izin usaha Bank BPD Bali dari Perusahaan Daerah Bank Pembangunan Daerah Bali kepada Perseroan Terbatas Bank Pembangunan Daerah Bali.

Anggaran Dasar Bank BPD Bali telah beberapa kali mengalami perubahan, antara lain dengan akta Nomor 25 tanggal 8 Agustus 2008 yang dibuat dihadapan I Made Widiada, S.H., mengenai penyesuaian dan perubahan Anggaran Dasar berdasarkan Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.

Perubahan tersebut telah memperoleh persetujuan Menteri hukum dan hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan Nomor AHU-63398.AH.01.02. Tahun 2008 tanggal 8 Agustus 2008.

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

Change in legal status of Bank BPD Bali was determined in Regulation of Bali Province Number 2 of 2002 about the Change in Legal Entity of Bank BPD Bali from Locally Owned Company to be PT Bank Pembangunan Daerah Bali ("PT Bank BPD Bali") (Bali Province Gazette of 2002 Number 6 Seri D No. 3).

Adjusted legal entity of Bank BPD Bali to be Limited Liability Company was stated in notarial Deed Number 7 dated May 12, 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 May 21, 2004 and was announced through Official Gazette of Republic of Indonesia Number 50 dated June 22, 2004, Appendix a Number 6004.

Through the Decision Letter of Senior Deputy Governor of Bank of Indonesia Number 6/26/KEP.DGS/2004 dated July 19, 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 Pembangunan Daerah Bali to Limited Liability Bank Pembangunan Daerah Bali, was agreed.

Articles of Association of Bank BPD Bali underwent some changes, including through the Act Number 25 dated August 8, 2008 signed before I Made Widiada, S.H., about the adjustments to Articles of Association based on Law Number 40 of 2007 about the Limited Liability Company.

The change was agreed by Minister of Justice and Human rights of Republic of Indonesia through the Decision Letter Number AHU-63398.AH.01.02. of 2008 dated August 8, 2008.

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/KEPDGS/2004 about the Appointment of PT Bank Pembangunan Daerah Bali as Foreign Exchange Bank.

Sekilas Bank BPD Bali

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 "Bank BPD Bali Mobile"*. Pada tahun 2016 Bank BPD Bali kembali meluncurkan layanan *e-banking "Bank BPD Bali Internet Banking"* dan Kartu ATM Giro Perorangan.

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.

Pada tahun 2019 Bank BPD Bali lebih fokus lagi kepada layanan digital dengan berbagai inovasi diantaranya sebagai Penerbit Kartu Debet yaitu sebuah kartu pembayaran secara elektronik yang diterbitkan oleh Bank; *Co-branding BRIZZI* Bank BPD Bali yaitu kerjasama dengan Bank BRI sebagai penerbit uang elektronik *card based (BRIZZI)*; *QRIS (Quick Response Code Indonesian Standards)* BPD Bali yaitu sistem pembayaran berbasis QR Code dengan transaksi non tunai.

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.

About Bank BPD Bali

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 "Bank BPD Bali Mobile". In 2016, Bank BPD Bali relaunched e-banking services called "Bank BPD Bali Internet Banking" and Individual ATM Giro Card.

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.

In 2019 Bank BPD Bali is more focus on digital services with various innovations such as a Debit Card Issuer, an electronic payment card issued by the Bank; Bank BPD Bali's BRIZZI co-branding is a collaboration with BRI as a card based electronic money issuer (BRIZZI); Bank BPD Bali QRIS (Quick Response Code Indonesian Standards) is a QR Code based payment system with non cash transactions.

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.

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.

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.

Lingkaran Berwarna Hijau

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.

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 melaksanakan tugas dan tanggung jawabnya demi mewujudkan Bali yang jaya dan sejahtera.

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.

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 are 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.



The Main Symbol of The Logo

Which takes the shape of eight-cornered circle is inspired by the divine beauty and grace of lotus flower. Meanwhile, a number of meaningful elements complete the main symbol of Bank BPD Bali. 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.



The Green Circle

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



BPD

Written in yellow gold color represents integrity of all employees of Bank BPD Bali in carrying out their duties and long-term commitment to provide contribution to the improvement of welfare of Balinese people. Meanwhile, the words BALI DWIPA JAYA which written in black color 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.

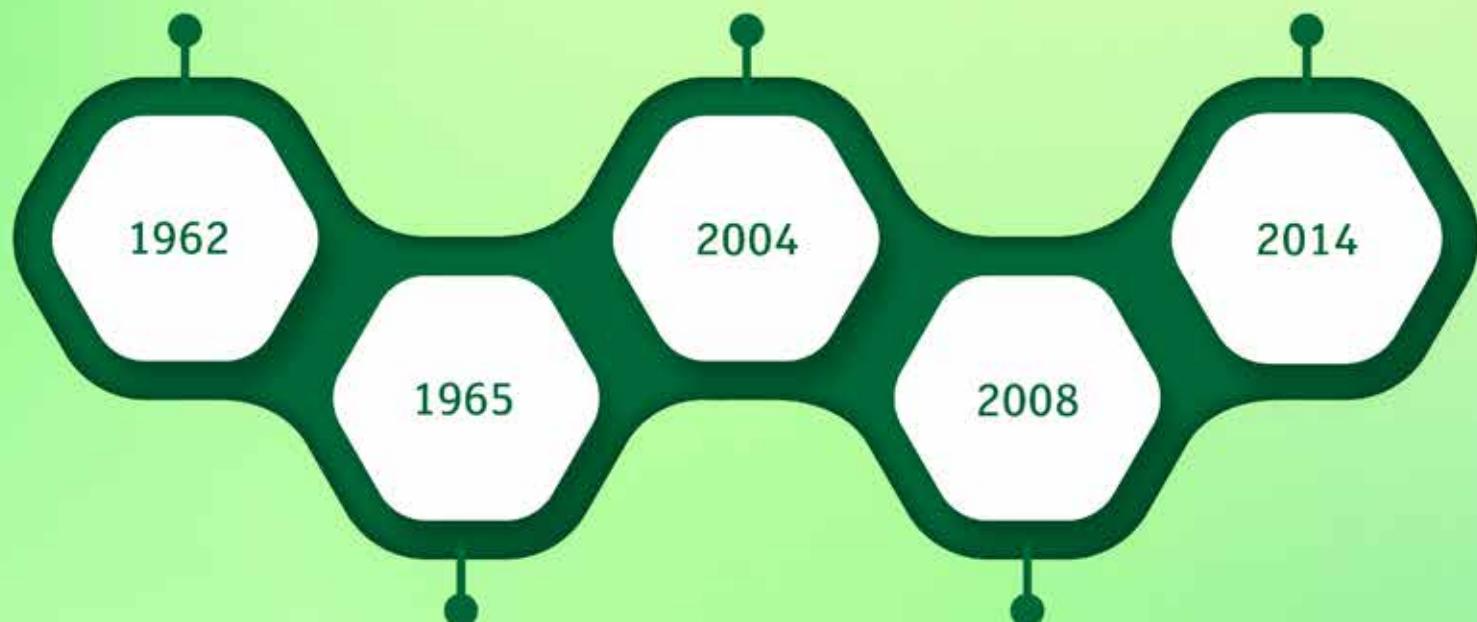


With all positive energy represented in this logo, Bank BPD Bali can maintain the business continuity and positioned it self as the bank of people's choice.

REKAM JEJAK

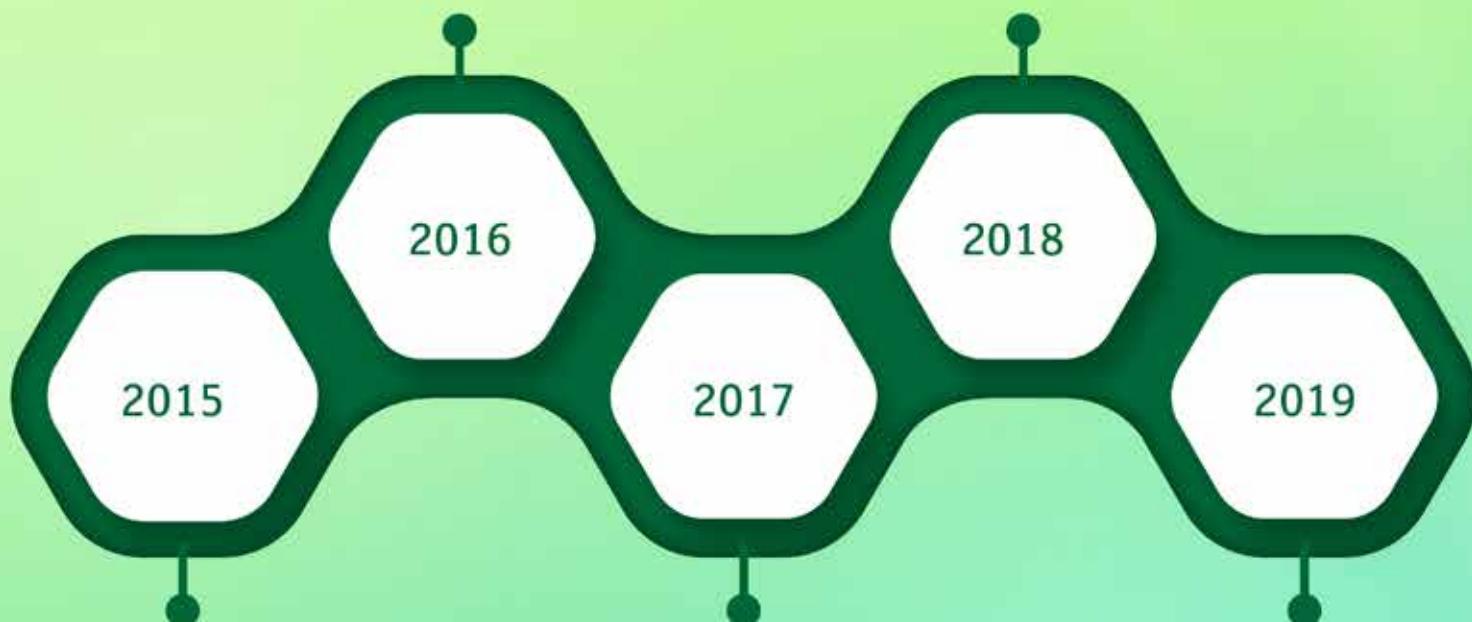
Track Record

- Bank BPD Bali didirikan berdasarkan Akta Nomor 131 tanggal 5 Juni 1962.
- Established according to Act Number 131 dated June 5, 1962.
- 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 Rp250 miliar menjadi Rp1 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 Rp250 billion to Rp1 trillion.
- On November 11, 2004, Bank BOD Bali increased its activity to be.
- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp1 triliun menjadi Rp2 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.



- 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/DPRDGR/65 dated February 9, 1965 and legalized by Minister of Internal Affairs through a Decree Number Des.9/21/28- 128 dated July 14, 1965, the Balinese Government determined the change of status of the bank from Limited Liability Company into Regionally Owned Enterprise.
- Anggaran Dasar Bank BPD Bali telah beberapa kali mengalami perubahan, antara lain dengan akta Nomor 25 tanggal 8 Agustus 2008 yang dibuat dihadapan I Made Widjaya, S.H., mengenai penyesuaian dan perubahan Anggaran Dasar berdasarkan Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
- The Article of Association of Bank BPD Bali were also amended for several times, as approved in Act Number 25 dated August 8, 2008, which was signed before notary I Made Widjaya, S.H., concerning the adjustment and amendment of Article of Association based on Company Law Number 40 of 2007.

- Bank BPD Bali meluncurkan produk e-banking "Bank 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 "Bank BPD Bali Internet Banking".
- Bank BPD Bali improved quality of services through the launch of Kartu ATM Giro Perorangan and Cash Deposit.
- 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.



- Bank BPD Bali meningkatkan Modal Dasar Bank dari Rp2 triliun menjadi Rp4 triliun.
- Bank BPD Bali membuka Kantor Cabang Mataram di Provinsi Nusa Tenggara Barat, Jl. Raya Pejanggik, Mataram.
- Bank BPD Bali meluncurkan produk e-banking "Bank BPD Bali Mobile".
- Bank BPD Bali meningkatkan pelayanan dengan meluncurkan mobil kas keliling.
- Bank BPD Bali increased Bank's Authorized Capital from Rp2 trillion to Rp4 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".
- Bank BPD Bali improved services to the customers.
- Bank BPD Bali meluncurkan produk Laku Pandai "MAILAKU Bank BPD Bali".
- Bank BPD Bali meningkatkan pelayanan dengan meluncurkan layanan Call Center "Bank BPD Bali Call".
- Bank BPD Bali bekerjasama 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.
- Bank BPD Bali sebagai Penerbit Kartu Debit Bank BPD Bali.
- Bank BPD Bali meluncurkan layanan uang elektronik Co - Branding dengan BRI.
- Bank BPD Bali mengembangkan APEX BPR.
- Bank BPD Bali meluncurkan Layanan QRIS.
- Bank BPD Bali meluncurkan Layanan E-link LPD
- Bank BPD Bali as Bank BPD Bali Debit Card Issuer.
- Bank BPD Bali launched Co-Branding electronic money service with BRI.
- Bank BPD Bali develops APEX BPR.
- Bank BPD Bali launches QRIS Services.
- Bank BPD Bali launches LPD E-link Service.

IDENTITAS PERUSAHAAN

Company Identity



Nama Perusahaan Company's Name	: PT BANK PEMBANGUNAN DAERAH BALI
Nama Bisnis Business Name	: Bank BPD Bali
Didirikan Dated of Establishment	: 5 Juni 1962 June 5, 1962
Bidang Usaha Scope of Business	: Bank Umum Devisa General Bank
Entitas Perusahaan Corporate Entity	: Perseroan Terbatas (PT) Limited Liability Company
Kelas Usaha Business Category	: Buku II Commercial Bank Business Activities II
Hasil Pemeringkatan Ranking Result	: Peringkat Nasional Jangka Panjang di A (idn); Outlook Stabil 'A (idn)' Stable Outlook
Kode Pos Post Code	: 80235
Telepon Telephone	: (0361) 223301 – 5 Ext
Faximile Fax	: (0361) 237691
Call Center	: 1500 844
Website	: www.bpd bali.co.id
SWIFT Code	: ABALIDBS
Modal Dasar Authorized Capital	: Rp 4.000.000.000.000,00
Modal Disetor Paid in Capital	: Rp1.822.300.000,00
Pemilik Owner	: Pemerintah Provinsi Bali dan Pemerintah Kota/Kabupaten se Provinsi Bali Provence Goverment of Bali and City/Regency Goverment of Bali
Kantor Offices	: 1 Kantor Pusat, 14 Kantor Cabang, 38 Kantor Cabang Pembantu, 52 Kantor Kas, 47 Kegiatan Pelayanan Kas/UPT, 7 Kas Mobil 1 Head Office, 14 Branch Office, 38 Supporting Branch Office, 52 Cash Office, 47 Cash Service Activities / UPT, 7 Cash Car
Jaringan Network	: ATM Bank BPD Bali 204 Unit, CDM Bank BPD Bali 5 Unit, EDC Bank BPD Bali 123 Unit, serta terhubung dengan jaringan BPDNET Online, BI-RTGS, SKNBI, WESTERN UNION dan SWIFT Bank BPD Bali ATM 204 Unit, Bank BPD Bali CDM 5 Unit, Bank BPD Bali EDV 123 Unit, also connect with BPDNET Online network, BI-RTGS, SKNBI, WESTERN UNION and SWIFT

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

To strengthen organizational resilience



Meningkatkan kualitas SDM, Teknologi dan Informasi serta Budaya Kerja

To improve HR, Technology and Information, and Work Culture



Meningkatkan layanan dan produk; berorientasi solusi; yang bernalih tambah kepada seluruh komunitas nasabah

To improve products and services; solution oriented; with added value to all customer community



Menjadi pendukung program pembangunan ekonomi daerah

To be a contributor to the regional development program



Menopang pemberdayaan ekonomi daerah melalui pelayanan UMKM

To support the regional economic empowerment through the delivery of SME services



Meningkatkan kepedulian sosial bagi komunitas dan lingkungan

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 achievement 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.



Teamwork

Rasa kekompakkan 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 diminta bantuan satuan kerja lain serta tidak menonjolkan ego sektoral/satuan kerja yang berlebihan.
2. Menghargai eksistensi dan wewenang pimpinan secara proporsional. Mengembangkan prinsip positif kepada orang lain serta menghargai apa yang dikerjakan orang lain.
3. Tidak mengeksplorasi 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, mengembangkan dan mempertahankan hubungan dengan pelanggan secara produktif. Dengan perilaku utama:

1. Berbagi informasi dengan nasabah atau membangun pemahaman mereka akan isu dan kemampuan menyelesaiannya.
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 (UMKM) dan masyarakat Bali khususnya dan pemangku kepentingan lain pada umumnya.

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 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.

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

Giro Treasury Notional Pooling (TNP) adalah simpanan untuk instansi pemerintah pengelola dana APBN. Pembukaan Giro TNP didasari dengan surat ijin pembukaan rekening dari

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 Enterprise and Cooperatives (MSMECs) as well as the Balinese in particular and other stakeholders in general.

Products and/or Loan Services

General Information

Bank BPD Bali serves two types of products that are design 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.

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 Withdrawal draft whereas to deposit the fund, they use special form which is agreed by two parties, using the automatic withdrawal 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 Account product, namely Corporate Internet Banking that allows the customers to make transactions online and at real time.

Treasury Notional Pooling (TNP) Current Account is a Rupiah denominated saving product made on account of Government institutions that are responsible for managing

KPPN dan surat permohonan pembukaan rekening dari instansi yang disertai dengan kelengkapan dokumen lainnya sesuai dengan ketentuan yang berlaku di 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.

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.

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.

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

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.

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.

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.

Saving

Simpanan Bali Dwipa (SIBAPA) is a Rupiah denominated saving product whose account opening and fund depositor withdrawal 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 Bali Dwipa (SIMPEDA) is a Rupiah denominated saving product whose account opening and fund depositor withdrawal 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 is a Rupiah denominated saving product for Rural Credit Institution whose account opening and fund deposit or withdrawal 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 di seluruh Kantor Cabang 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).

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 pemindah buku.

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.

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

Layanan Jasa

Uang Elektronik Bank BPD Bali adalah layanan *cashless* Bank BPD Bali sebagai alat pembayaran yang praktis dalam bentuk kartu ataupun non kartu. Uang Elektronik Bank BPD Bali adalah hasil kerjasama antara Bank BPD Bali dengan Bank Mandiri "e-money Bank BPD Bali" serta hasil kerjasama antara Bank BPD Bali dengan Bank BRI "Brizzi Bank BPD Bali".

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

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

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

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

Tabungan Hari Tua (THT) Bali Dwipa 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) 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.

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) is a time deposit product in foreign exchange denomination and the fund can only be withdrawn within certain period of time and on certain term and conditions.

Services

Bank BPD Bali E-Money Services is cashless payment service from Bank BPD Bali as a practical payment instrument of cards or non cards. Bank BPD Bali E-Money is the result of collaboration between Bank BPD Bali and Bank Mandiri "e-money Bank BPD Bali" as well as the results of cooperation between Bank BPD Bali and Bank BRI "Brizzi Bank BPD Bali".

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

Clearing is account transfer services from Bank BPD Bali's customers account to customers account in other bank which its transaction using clearing document.

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,

lainnya yang berada di luar negeri. *Swift Code* Bank BPD Bali: ABALIDBSXXX, *Swiftcode Intermediary Bank*: BNINUS33XXX dan BMRIIDJAXXX.

Mobile Banking Bank BPD Bali atau dikenal juga dengan Bank BPD Bali Mobile adalah layanan transaksi *realtime online* melalui telepon gengam. Untuk dapat bertransaksi menggunakan layanan *Mobile Banking*, nasabah menggunakan aplikasi *Mobile Banking* Bank BPD Bali yang dapat di-download melalui *playstore*, dan *appstore*.

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

Payment Point adalah transaksi pembayaran seperti: Pembayaran PLN PDAM, Telkom, kartu selular pasca bayar, e-Tax (Pembayaran Pajak Online), Pembayaran pajak (pajak pusat dan pajak daerah) dan Pendidikan, dan lainnya melalui seluruh unit kerja Bank BPD Bali, loket-loket khusus pembayaran *Payment Point*, dan *E-Banking* (ATM, *Mobile Banking*, *Internet Banking*).

Safe Deposit Box (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 sistem 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.

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

while *Swift code Intermediary Bank*: BNINUS33XXX and BMRIIDJAXXX.

Mobile Banking Bank BPD Bali or also known as Bank BPD Bali Mobile is real time transactions services from their smart phone. To be able to enjoy Mobile Banking transactions, customers have to download the Mobile Banking Bank BPD Bali from Play store, or App store.

Internet Banking is real time transactions services 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.

Business/Corporate Internet Banking serves real time transactions for non individual and governmental customers (Treasuries). For security, Corporate/Business 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 service can be adjusted to the customer needs. To make transactions, customers have to access <https://ibank.bpdbali.id/ibb/>.

Payment Point is designed for any transactions including: electricity bill, water service bill, Telkom bill, Cellular, e-Tax (Online Tax Payment), Taxes Central Tax and Local 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 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 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 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: Cheque, Bilyet Giro, Bank Draft, dan warkat lainnya.

Kartu ATM/Debet Bank BPD Bali adalah layanan pembayaran secara elektronik yang berfungsi sebagai pengganti pembayaran dengan uang tunai dan mengacu pada saldo tabungan dan giro. Kartu ATM/Debet memudahkan pembayaran ketika berbelanja tanpa harus membawa uang tunai serta dapat dipergunakan bertransaksi secara *realtime online* di mesin ATM Bank BPD Bali yang tersebar diseluruh Bali dan Mataram. Kartu ATM/Debet Bank BPD Bali sudah sesuai dengan *National Standard Indonesian Chip Card Specification (NSICCS)* dan dapat ditransaksikan ke seluruh jaringan ATM Bersama dan Prima, serta sudah berlogo Gerbang Pembayaran Nasional (GPN). Kartu ATM/Debet Bank BPD Bali dapat ditransaksikan di jaringan ATM Bersama, Prima, dan ATM berlogo GPN. Dengan memiliki Kartu ATM/Debet Bank BPD Bali, nasabah dapat menikmati layanan e-channel lainnya seperti *mobile banking* dan *internet banking*.

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

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

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 dan tersebar di seluruh dunia.

Mesin Atm Bank 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 GPN dan dapat ditransaksikan dengan menggunakan kartu berlogo JCB dan AMEX (American Express).

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,

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.

Bank BPD Bali ATM / Debit Card is an electronic payment service that serves as a substitute for cash payments and refers to savings and current account balances. ATM / Debit cards make it easy to pay when shopping without having to carry cash and can be used in realtime online transactions at Bank BPD Bali ATM machines spread throughout Bali and Mataram. Bank BPD Bali ATM/Debit Card is in accordance with the National Standard Indonesian Chip Card Specification (NSICCS) and can be transacted throughout the ATM Bersama and Prima networks, and has the National Payment Gate logo (GPN). Bank BPD Bali ATM/Debit Cards can be transacted on the ATM Bersama, Prima and ATM networks with the GPN logo. By having a Bank BPD Bali ATM/Debit Card, customers can enjoy other e-channel services such as mobile banking and internet banking.

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 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.

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 all around the world.

Bank BPD Bali ATM Machine is an automatic teller machine that facilitates transactions, such as with drawl 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 and Amex (American Express).

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

CDM juga berfungsi untuk melakukan transfer, pembayaran, dan pembelian.

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.

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

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.

QRIS (QR Code Indonesia Standard) Bank BPD Bali adalah layanan transaksi non tunai dalam bentuk QR standar dari Bank Indonesia yang ada dalam menu Bank BPD Bali *Mobile*. QRIS Bank BPD Bali dapat digunakan untuk sarana pembayaran dari seluruh aplikasi pembayaran QR di Indonesia yang berlogo QRIS GPN yang diterbitkan oleh perbankan/fintech.

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 dan Kredit Program.

serves transfer, payment and purchase transactions.

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

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

Bank BPD Bali Mailaku is financial transaction services 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.

QRIS (QR Code Indonesia Standard) Bank BPD Bali is a non cash transaction service in form of a standard QR from Bank Indonesia which is in the Bank BPD Bali *Mobile* menu. QRIS Bank BPD Bali can be used as a media of payment of all QR payment applications in Indonesia bearing the QRIS GPN logo issued by banking/fintech.

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 and Program Loan.

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.

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.

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.

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).

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.

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.

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.

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.

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.

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.

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

Pension Preparation 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.

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.

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

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.

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

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 *analisis* (penjamin).

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 (rukantuko) yang diberikan Bank kepada debitur perorangan dengan nilai kredit yang ditetapkan berdasarkan nilai agunan.

Pension 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.

Supply Chain Financing (SCF) Credit Facility 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 is a loan facility in the form of cash collateral, namely Saving, Current Account, Term Deposit/Term Deposit Certificate.

Program Loan

People's Business 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.

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.

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.

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.

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 kepegawaianya 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.

Kredit Tidak Langsung

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

Various Purpose Loan is a type of consumer loan for individual debtors with fixed and unfixed income, where as the loan repayment is from 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 loan repayment is made from deducting their salaries. The loan program isalso 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 Pension 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 loan repayment is from deducting their monthly salaries. The loan disbursement is expected to improve state of welfare ofthe management/ employees of LPD.

Indirect Loans

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 cooperation agreement

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.

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.

JARINGAN KANTOR BANK

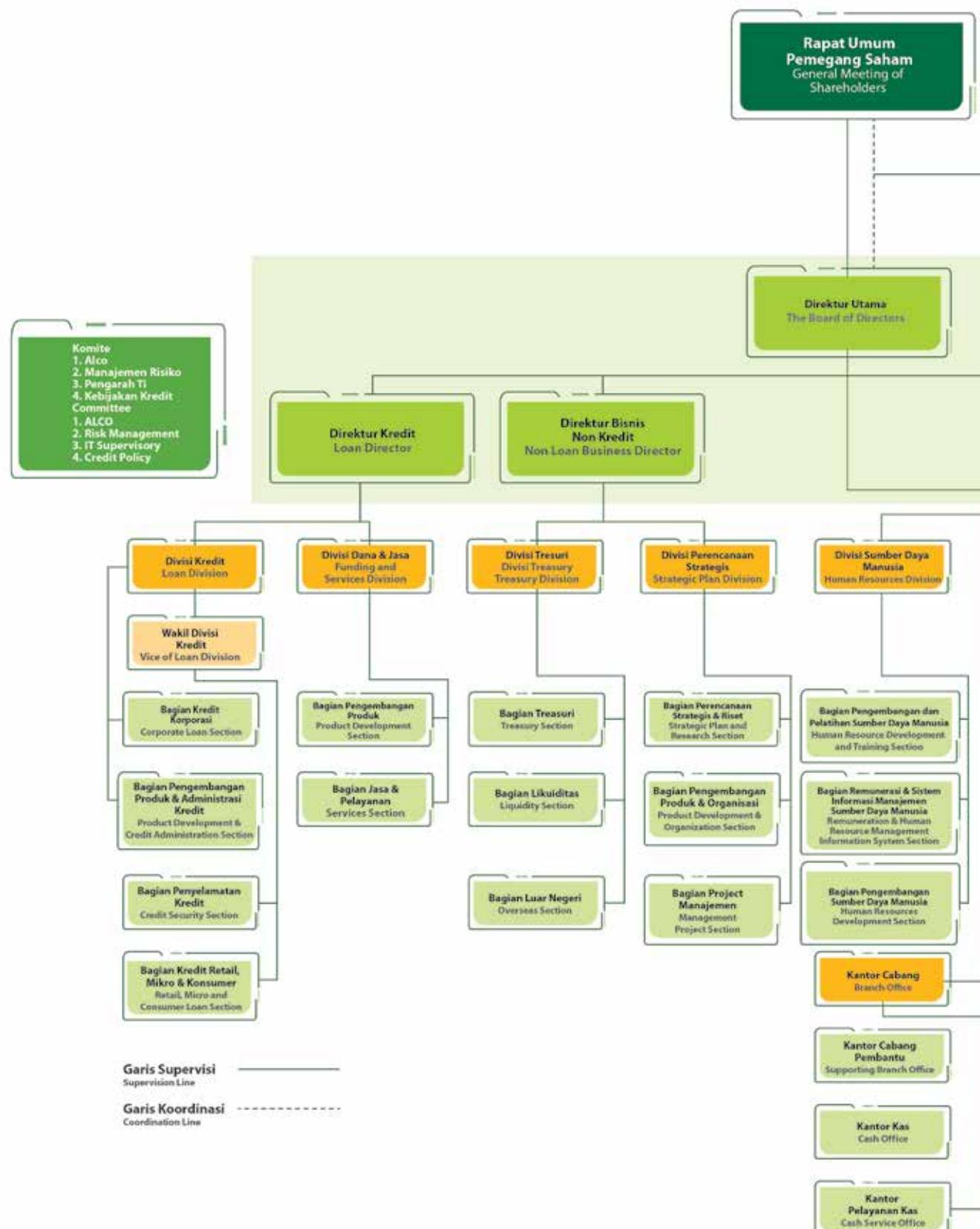
Office Networks

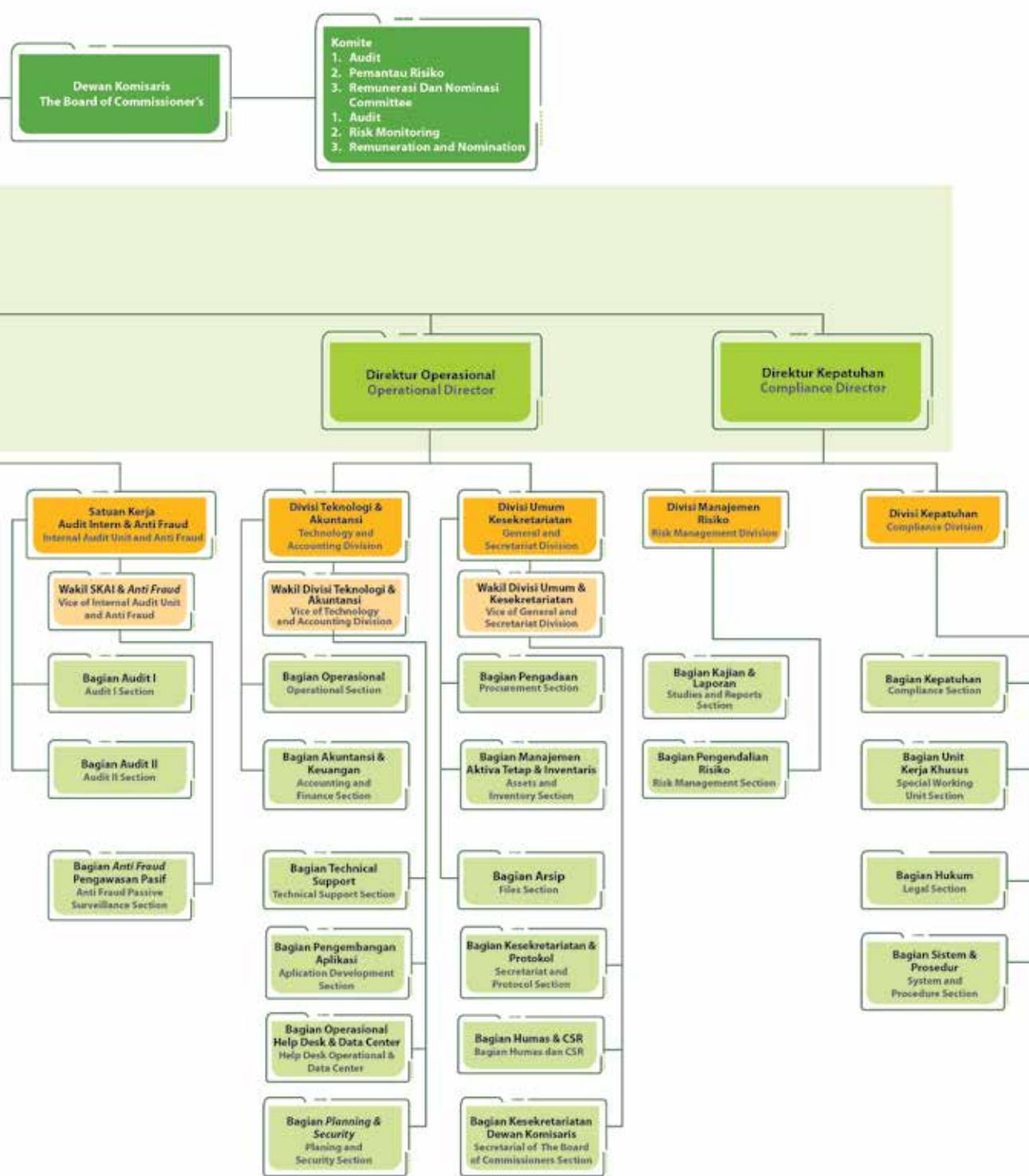
Perkembangan Jaringan Kantor Bank BPD Bali Tahun 2015 – 2019
The Development of Office Network in The Period of 2015-2019

JENIS KANTOR	2015	2016	2017	2018	2019
Kantor Pusat (KP) Head Office	1	1	1	1	1
Kantor Cabang (KC) Branch Office	14	14	14	14	14
Kantor Cabang Pembantu (KCP) Supporting Branch Office	37	37	38	38	38
Kantor Kas (KK) Cash Office	49	50	51	52	52
Kegiatan Pelayanan Kas (KPK) Cash Service Activity	43	43	44	47	47
Anjungan Tunai Mandiri (ATM) Automated Teller Machine	139	139	186	189	204
Cash Deposit Machine (CDM) Cash Deposit Machine	-	1	1	5	5
Electronic Data Capture (EDC) Electronic Data Capture	-	-	90	104	123
Kas Mobil Cash Mobile	2	3	7	7	7
Total Jaringan Kantor Total of Office Network	285	288	432	457	491

STRUKTUR ORGANISASI

Organizational Structure









LAPORAN MANAJEMEN
Management Report



LAPORAN DEWAN KOMISARIS

The Board of Commissioner's Report





Om Swastyastu

Puji syukur kami haturkan kepada Ida Sang Hyang Widhi Wasa, Tuhan Yang Maha Esa atas karunia-Nya, tahun 2019 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 perundungan yang berlaku.

Tahun 2019, 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

Tahun 2019, Dewan Komisaris telah melakukan pengawasan dan penilaian terhadap kinerja Direksi berdasarkan target-target yang telah ditetapkan dalam Rencana Bisnis Bank tahun 2019 (RBB) yang telah disampaikan Direksi dan disetujui oleh Dewan Komisaris.

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 2019 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 2019, 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 2019, Board of Commissioners ran the oversight and assessment activities against the performance of Board of Directors according the targets sets in the 2019 Bank Business Plan (BBP) Board of Directors and agreed by Board of Commissioners.



Dalam pandangan kami, Direksi telah bekerja maksimal melakukan tugas-tugasnya, serta telah menindaklanjuti berbagai saran dan nasihat yang disampaikan Dewan Komisaris.

Secara umum kinerja Bank dapat dipertahankan dengan tetap mengedepankan prinsip kehati-hatian Bank, meskipun beberapa target kinerja Bank pada aspek kuantitatif belum memenuhi target yang ditetapkan. Aspek-aspek tersebut tercermin dari Penghimpunan Dana Pihak Ketiga (DPK) tercapai 102,20% dari target, Penyaluran Kredit tercapai 103,63% dari target, *Non Performing Loan* (NPL) Gross tercapai 95,79%, *Loan to Deposit Ratio* (LDR) tercapai 101,39%, *Return of Equity* (ROE) tercapai 107%.

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 :

1. Aspek Kuantitatif:

- a. Mengupayakan penambahan setoran modal dari Pemegang Saham melalui pendekatan dan komunikasi intensif dengan para Pemegang Saham.
- b. Meningkatkan penghimpunan dana Giro dan Tabungan (CASA).
- c. 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.
- d. 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).
- e. Melakukan *review* 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

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.

In general, the performance of the Bank can be maintained by continuing to prioritize the Bank's prudential principles, even though some of the Bank's performance targets on the quantitative aspect have not met the targets. These aspects are reflected in the amount of Third Party Funds (DPK) reached 102.20% of the target, Loan Disbursement reached 103.63% of the target, Gross Non Performing Loan (NPL) reached 95.79%, Loan to Deposit Ratio (LDR) reached 101.39%, Return of Equity (ROE) reached 107%.

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:

1. Quantitative Aspect

- a. Making efforts to get additional paid-in capital from the Shareholders through intensive communication and approach with Shareholders.
- b. Increasing contributions from current accounts and saving (CASA).
- c. 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.
- d. 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).
- e. 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

9) yang berdampak signifikan terhadap perolehan laba dan modal Bank.

2. Aspek Kualitatif

- a. Melakukan finalisasi penerapan sistem SDM yang terintegrasi terkait kebijakan penyesuaian remunerasi sesuai POJK 45/POJK.03/2015 tanggal 28 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank umum, dan penyesuaian desain pola karier pegawai (talenta manajemen).
- b. 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*.
- c. Meningkatkan kualitas pelaksanaan tata kelola Bank pada *Governance Structure*, *Governance Process*, sehingga dapat meningkatkan kualitas *Governance Outcome*.
- d. Mengoptimalkan fungsi aplikasi Sistem Informasi Manajemen (SIM) Kepatuhan atau *Compliance Management System (CMS)* untuk memenuhi target kepatuhan.
- e. Meningkatkan kinerja Tim Penanganan dan Penyelesaian *Non Performing Loan (NPL)* melalui strategi baru seperti pemberian incentif bagi debitur bermasalah agar mereka segera melunasi kewajibannya dan program Kreasi X'tra.
- f. Meningkatkan kualitas audit untuk memperkuat SKAI dan *Anti Fraud* dengan *positioning* sebagai *Strategic Business Partner (SBP)*.
- g. Mendorong Direksi untuk melakukan percepatan pencapaian target-target transformasi BPD terutama penguatan SDM dan TI di Bank BPD Bali.

Pandangan Terhadap Prospek Usaha Bank

Direksi telah menetapkan Rencana Bisnis Bank (RBB) Tahun 2020 - 2022 yang tertuang didalam Keputusan Direksi Nomor 0085/KEP/DIR/RENSTRA/2019 tanggal 27 Februari 2019. Memperhatikan kondisi ekonomi global dan nasional yang mengalami penurunan tajam sebagai akibat dari pandemi

impacts on the profit and capital performances of the Bank.

2. Qualitative Aspect

- a. Finalizing the implementation of integrated HR system which related to the adjusted remuneration as required in POJK 45/POJK.03/2015 dated December 28, 2015 about the Implementation of Good Corporate Governance in Giving Remuneration to Commercial Banks, and adjusted talent management.
- b. 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.
- c. Improving the quality of implementation of Bank's Governance Structure, Governance Process, thus helping it to achieve better quality of Governance Outcome.
- d. Optimizing the function of Compliance Management System (CMS) to meet compliance targets.
- e. Improving the performance of Team for Non Performing 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 and the X'Tra Kreasi Program.
- f. Improve audit quality to strengthen SKAI and Anti Fraud by positioning it as a Strategic Business Partner (SBP).
- g. Encourage the directors to accelerate the achievement of the targets transformation BPD especially strengthening human resources and IT at Bank BPD Bali.

Views for Bank's Business Prospects

Board of Directors has determined Bank Business Plan (RBB) for 2020 - 2022 as stipulated in Directors Decision Number 0085/KEP/DIR/RENSTRA/2019 dated February 27, 2019. Noting the global and national economic conditions which experienced a sharp decline as a result of the COVID-19

COVID-19, Bank melakukan perubahan terhadap RBB 2020. Komisaris mengapresiasi langkah Direksi dan jajarannya untuk tetap mendorong pertumbuhan dan memberikan pelayanan terbaik kepada nasabah ditengah kondisi pandemi COVID-19.

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 dapat berlangsung efektif dan sesuai dengan prinsip-prinsip yang ditentukan.

Dewan Komisaris Bank BPD Bali (Dewan Komisaris) telah melaksanakan pengawasan tahun 2019 terhadap pelaksanaan tugas dan tanggung jawab Direksi, mengarahkan dan mengevaluasi kebijakan strategis Bank termasuk Rencana Bisnis Bank (RBB) tahun 2020-2022, memastikan terselenggaranya tata kelola yang baik dalam kegiatan usaha Bank, dan memberikan nasihat kepada Direksi. Dewan Komisaris melaksanakan tugas dan tanggung jawab dengan berpedoman pada prinsip tata kelola yang baik.

Selanjutnya hasil *self assessment* terhadap Tingkat Kesehatan Bank (RBBR) per Desember 2019, 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

pandemic , The Bank made changes to the 2020 RBB. The Board of Commissioners appreciated the steps taken by the Board of Directors and staff to continue to encourage growth and provide the best service to customers amid the conditions of the COVID-19 pandemic.

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.

The Board of Commissioners of Bank BPD Bali (Board of Commissioners) has conducted supervision in 2019 of the implementation of the duties and responsibilities of the Directors, directing and evaluating the Bank's strategic policies including the Bank Business Plan (RBB) in 2020-2022, ensuring the implementation of good governance in business activities of the Bank, and provide advice to the Directors. The Board of Commissioners implementing their duties and responsibilities based on the principles of good governance.

Furthermore, results of self assessment to Bank's Health as of December 2019, 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

kelemahan, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

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.

Bersama Bank BPD Bali membangun Bali untuk mewujudkan Nangun Sat Kerthi Loka Bali.

less significant and addressed with normal act by the Bank management.

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 support 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.

Along with Bank BPD Bali developing Bali to realize Nagun Sat Kerthi Loka Bali.

Om Shanti, Shanti, Shanti Om



Ida Bagus Putu Anom Redhi, S.H., M.M.
Komisaris Utama Independen
Independent President Commissioner

LAPORAN DIREKSI

The Board of Director's Report



BPD BALI



Om Swastyastu

Atas Asung Kertha Wara Nugraha Ida Sang Hyang Widhi Wasa, Tuhan Yang Maha Esa, kami, Bank BPD Bali dapat melalui dengan baik tahun 2019 dan menyelesaikan target-target kinerja Bank dengan baik.

Tahun 2019 bagi Bank BPD Bali adalah tahun yang sungguh menantang. Bank dihadapkan tidak hanya pada tantangan eksternal yaitu kondisi perekonomian yang belum sepenuhnya kondusif. 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.

Pencapaian Signifikan di Tahun Penuh Tantangan

Sepanjang tahun 2019, kondisi industri perbankan di Bali tetap terjaga, baik didukung ketahanan permodalan yang kuat dengan risiko kredit, likuiditas, dan pasar yang terjaga. Pada Tahun 2019, pertumbuhan simpanan Bank BPD Bali mengalami peningkatan total Dana Pihak Ketiga mencapai Rp20.064 miliar meningkat Rp2.053 miliar atau 11,40% (yoY) dari tahun 2018 sebesar Rp18.011 miliar. Khususnya giro dan tabungan mampu tumbuh lebih tinggi dibandingkan pertumbuhan perbankan daerah Bali. Pencapaian giro pada tahun 2019 sebesar Rp2.839 miliar, mengalami peningkatan sebesar Rp1.103 miliar atau 63,54% (yoY) dibandingkan tahun 2018 sebesar Rp1.736 miliar, sedangkan pencapaian tabungan pada tahun 2019 sebesar Rp10.050 miliar, mengalami peningkatan sebesar Rp977 miliar atau 10,77% (yoY) dibandingkan tahun 2018 sebesar Rp9.073 miliar.

Om Swastyastu

Upon the blessings of Asung Kertha Wara Nugraha Ida Sang Hyang Widhi Wasa, God the Almighty, please allow us, Bank BPD Bali, to present the performance report of 2019, in which Bank successfully realized its business targets as expected.

Bank BPD Bali saw the year of 2019 as a challenging year. Bank was not only exposed to external challenges with the economic situation relatively in unfavorable situation. Amid the challenging situation, Bank BPD Bali was making efforts to meet the performance targets as determined in the Bank Business Plan (BBP).

Significant Achievement in a Challenging Year

Throughout 2019, the condition of the banking industry in Bali is maintained, well supported by the resilience of strong capital to credit risk, liquidity, and the market is maintained. In 2019, the growth of Bank BPD Bali deposits experienced an increase in total Third Party Funds amounting Rp20,064 billion, an increase of Rp2,053 billion or 11.40% (yoY) from 2018 of Rp18,011 billion. Especially giro and savings are able to grow higher than the growth in the banking area of Bali. Achievement of giro in 2019 amounted to Rp2,839 billion, an increase of Rp1,103 billion or 63.54% (yoY) compared to 2018 of Rp1,736 billion, while the achievement of savings in 2019 amounted to Rp10,050 billion, an increase of Rp977 billion or 10.77% (yoY) compared to 2018 amounting to Rp9,073 billion.

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

Di tahun 2019, Bank BPD Bali telah memenuhi beberapa target yang disusun. Penghimpunan Dana Pihak Ketiga (DPK) tercapai 102,20% dari target, Penyaluran Kredit tercapai 103,63% dari target, *Non Performing Loan (NPL)* Gross sebesar 0,11% diatas target, *Loan to Deposit Ratio (LDR)* tercapai 91,72% atau 1,25% di atas target, *Return On Equity (ROE)* tercapai 18,18% atau 1,19% di atas target.

Langkah Strategis untuk Tingkatkan Performa

Bank BPD Bali melakukan berbagai upaya untuk meningkatkan posisi dan daya saingnya di industri perbankan, khususnya di Bali dan NTB dengan menggencarkan langkah strategis di tahun 2019 sebagai berikut :

Peningkatan Ketahanan Kelembagaan

(1) Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*, dengan :

- Mempertahankan Tingkat Kesehatan Bank pada peringkat 2 dengan meningkatkan kualitas pengelolaan Tata Kelola/GCG & Profil Risiko.
- Meningkatkan sistem pengendalian intern serta pemenuhan struktur organisasi.
- Meningkatkan kualitas standarisasi dan pengelolaan BPP/SOP yang terintegrasi dengan aspek risiko dan *compliance*.
- Melakukan pencegahan terjadinya *fraud* dan pemberlakuan sanksi yang tegas atas pelaku *fraud* (*zero tolerance*).
- Meningkatkan peran audit internal dan *whistleblowing system*.
- Meningkatkan penerapan Kode Etik dan Budaya Kepatuhan.

(2) Mendorong penguatan permodalan, dengan:

- Penambahan modal disetor dari pemegang saham.
- Melakukan *review* kecukupan modal terhadap perkembangan usaha bank.

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.

In 2019 Bank BPD Bali has been achieved several targets. Third Party Fund (TPF) which achieved 102,20% of the target, Loan disbursement which achieved 103,63% of the targets, Non Performing Loan (NPL) Gross which achieved 0,11% above the target, Loan to Deposit Ratio (LDR) which achieved 91.72% or at 1,25% above targets, Return On Equity (ROE) which achieved 18,18% or 1.19% above target.

Strategic Actions to Improve Performance

Bank BPD Bali has made various efforts to improve its position and competitiveness in the banking industry, particularly in Bali and NTB by intensifying strategic action in 2019 as follows:

Improved Institutional Resilience

(1). Improving the quality of governance, risk management and compliance management by:

- Maintaining the Bank's Health Level at rank 2 by improving the quality of governance / GCG management & risk profile.
- Improve the internal control system and fulfill the organizational structure.
- Improve the quality of BPP / SOP standardization and management integrated with aspects of risk and compliance.
- Perform the prevention of fraud and imposition of strict sanctions on perpetrators of fraud (zero tolerance).
- Enhancing the role of internal audit and the whistleblowing system.
- Enhancing the application of the Code of Ethics and Compliance Culture.

(2) Encourage capital reinforcement by :

- Additional paid-in capital from shareholders.
- Reviewing the capital adequacy of the bank's business development.

(3) Pengendalian Non Performing Loan (NPL) Gross maksimal 2,5%, dengan:

- Menerapkan prinsip kehati-hatian dalam penyaluran kredit serta mentaati peraturan yang berlaku di bidang perkreditan.
- Meningkatkan dan menjaga penyaluran kredit *low risk*.
- Meningkatkan pemantauan terhadap kredit yang memiliki potensi bermasalah.
- Mempercepat penanganan dan penyelesaian kredit bermasalah untuk debitur korporasi & kredit bermasalah lainnya.
- Meningkatkan kualitas dan pemenuhan SDM di bidang perkreditan.

(4) Menjaga Rentabilitas Bank, dengan :

- Meningkatkan rentabilitas bank dengan menetapkan ROA minimal 3%, ROE minimal 16%, BOPO maksimal 73%, NIM minimal 6,5%.
- Meningkatkan *fee based income* minimal 30%.
- Meningkatkan penerimaan kredit hapus buku.
- Menjaga kecukupan pembentukan cadangan kerugian penurunan nilai (CKPN) kredit.
- Optimalisasi pengelolaan kas dan peningkatan aktivitas *treasury*.
- Meningkatkan efisiensi usaha melalui otomasi *business process*.
- Meningkatkan produktivitas karyawan.

Peningkatan Kemampuan sebagai Agent of Regional Development

(1) Meningkatkan pertumbuhan dana pihak ketiga sebesar 9%, dengan komposisi giro 11%, tabungan sebesar 51% dan deposito sebesar 38%, dengan :

- Mendorong pertumbuhan CASA.
- Mendorong diversifikasi DPK *non core deposit*.
- Mengembangkan fitur produk dan layanan.
- Meningkatkan promosi dan aktivitas pemasaran.
- Meningkatkan kualitas dan pemenuhan tenaga pemasaran.

(2) Meningkatkan pertumbuhan kredit sebesar 8%, dengan komposisi kredit produktif 44% dan kredit konsumtif 56%, dengan :

- Meningkatkan dan mempertahankan penyaluran kredit yang telah menjadi *captive market*.

(3) Control of Non-Performing Loans (NPL) Gross maximum 2.5%, by:

- conduct principle of prudence in credit disbursement and to comply with all prevailing credit policy;
- improve and maintain low risk credit disbursement;
- improve monitoring in credit with potential risk;
- expedite handling and settlement of non performing loan of corporate's account and others;
- Improve the quality and fulfillment of human resources in credit field.

(4) Maintaining Bank's profitability :

- Increase bank profitability by setting a minimum ROA of 3%, a minimum ROE of 16%, a maximum BOPO of 73%, a minimum NIM of 6.5%.
- Increase fee based income of at least 30%.
- Increase the acceptance of loans written off.
- Maintaining the adequacy of Allowance for Impairment Losses (CKPN) loans.
- e) Optimizing cash management and increasing treasury activities.
- Increase business efficiency through business process automation.
- Increase employee productivity.

Improve ability as an Agent of Regional Development

(1) Increase the growth of third party funds amounting to 9%, composing of current accounts at 11% saving at 51% and deposits at 38%, by doing :

- Encourage CASA growth.
- Encourage the diversification of non core deposit third party fund.
- Develop product and service features.
- Increase promotions and marketing activities.
- Increase quality and fulfillment of marketing agents.

(2) Driving credit growth by 8% composing of productive loans at 44% and consumer loans at 56% by doing :

- Improve and maintain credit disburstment that has been becoming a captive market.

- b. Meningkatkan penyaluran kredit produktif.
- c. Meningkatkan promosi dan aktivitas pemasaran kredit.
- d. Membangun kemitraan strategis untuk memperluas jaringan dan mempermudah akses masyarakat mendapatkan pelayanan kredit.
- e. Meningkatkan kompetensi dan pemenuhan SDM di bidang perkreditan.
- f. Me-review ketentuan dan produk perkreditan sesuai dengan perkembangan kebijakan *regulator* dan persaingan pasar.

(3) Meningkatkan pembiayaan kredit UMKM, dengan :

- a. Meningkatkan penyaluran kredit UMKM sebesar 39% dari total kredit.
- b. Meningkatkan penyaluran KUR.
- c. Meningkatkan kualitas dan pemenuhan analis kredit mikro kecil.
- d. Melakukan *review* ketentuan dan SOP kredit UMKM.

Peningkatan Daya Saing

(1) Meningkatkan layanan dan produk, dengan:

- a. Meningkatkan *corporate brand* Bank BPD Bali.
- b. Mengembangkan layanan *digital banking*.
- c. Mempercepat akses layanan dan keputusan kredit.
- d. Melakukan kegiatan literasi dan inklusi keuangan.

(2) Meningkatkan loyalitas pelanggan, dengan:

- a. Meningkatkan program pemasaran dan retensi nasabah.
- b. Meningkatkan kualitas layanan.
- c. Melakukan survei layanan.

(3) Penguatan Organisasi dan Sumber Daya Manusia, dengan :

- a. Melakukan pengembangan organisasi.
- b. Menerapkan sistem SDM yang terintegrasi.
- c. Memenuhi kebutuhan SDM.
- d. Meningkatkan kompetensi SDM.
- e. Menerapkan sistem *reward* dan *punishment*.
- f. Menyempurnakan kebijakan di bidang SDM.
- g. Melakukan pengembangan sistem remunerasi.

- b. Increase disbursment of productive credit;
- c. Increase promotion and credit market activity;
- d. Build strategic partnership to expend network and to simplify public access to obtain credit facility.
- e. Improve competency and fulfillment of human resources in credit field.
- f. Review term and credit product in line with updated regulator policy and market competition.

(3) Increase credit disbursement for SME by doing :

- a. Increase credit disbursement for SME by 39% from total credit.
- b. Increase disbursement of Rural Credit Facility
- c. Improve quality and fulfillment of micro credit analysis.
- d. Review term and SOP of SME loans.

Improve Competitiveness

(1) Improve services and product, by doing :

- a. Improve corporate brand of Bank BPD Bali.
- b. Develop digital banking services
- c. Accelerate access to services and credit approval.
- d. Financial literacy and inclusion activities.

(2) Increase customer loyalty by doing :

- a. Improve marketing and customer retention program.
- b. Improve service quality.
- c. service survey.

(3) Strengthening Organization and Human Resources, by doing :

- a. Organization development
- b. Apply integrated Human Resources system.
- c. Fulfill Human Resources needs.
- d. Improve Human Resources competency.
- e. Apply reward system and punishment.
- f. Perfecting Human Resources Policies.
- g. Remuneration system development.

(4) Penguatan Teknologi Informasi, dengan :

- Menguatkan infrastruktur dan sistem keamanan TI.
- Meningkatkan peranan IT *solution* dan IT *supporting*.
- Meningkatkan kualitas dan pemenuhan SDM TI.
- Meningkatkan *risk awareness* dan tata kelola TI.
- Membangun sinergi pengembangan dan pemanfaatan TI.
- Mengembangkan sistem integrasi dan *interoperability* dengan lembaga keuangan bank dan non bank.

(4) Strengthening Information Technology, by doing :

- Strengthen the infrastructure and IT security system.
- Improve the role of IT solutions and IT supporting.
- Improve quality and fulfillment of HR IT.
- Increase risk awareness and IT governance.
- Build synergy of IT development and utilization.
- Develop integrated system and interoperability with bank and non-bank financial institutions.

(5) Meningkatkan aliansi strategis, dengan :

- Mengoptimalkan pemanfaatan *delivery channel* yang telah dimiliki Bank.
- Meningkatkan sinergi dan kerjasama dengan Pemerintah Daerah, lembaga keuangan baik bank maupun non bank, lembaga pendidikan, serta lembaga/instansi lainnya.
- Meningkatkan kemampuan sebagai *financial consultant* bagi Pemda dan *prime customer*.
- Meningkatkan kerjasama *bancassurance*.

(5) Enhancing strategic alliances, by doing :

- Optimizing the delivery channel utilization that has been owned by the Bank.
- Improve synergy and cooperation with Regional Governments, financial institutions both banks and non-banks, educational institutions, and other institutions / agencies.
- Improve the ability as financial consultant for Regional Government and prime customer.
- Improve bancassurance cooperation.

(6) Meningkatkan kepedulian sosial dan lingkungan, dengan :

- Mengendalikan dan mengoptimalkan pemanfaatan dana CSR.
- Mengembangkan *Corporate Sustainability* berbasis komunitas yang memberikan *feedback* kepada perusahaan.
- Membangun kemitraan dengan UMKM pemula melalui program CSR.

(6) Enhancing social and environmental awareness, by doing:

- Control and optimizing CSR fund utilization.
- Develop community-based Corporate Sustainability that provides feedback to the company.
- Build partnerships with SME beginner through CSR.

Kendala Yang Dihadapi

Pada tahun 2019, tidak ada kendala yang berpengaruh secara signifikan terhadap kegiatan operasional Bank.

The Business Obstacles

The slower operational performance of the Bank in 2019 was due to some factors, among which were:

Pengangkatan Dewan Komisaris dan Direksi

Pada tahun 2019, Bank BPD Bali melakukan pergantian kepengurusan baik dalam susunan Dewan Komisaris maupun Dewan Direksi.

Appointment of The Board of Commissioners and Directors

In 2019, Bank BPD Bali perform management turnover in the composition both of the Board of Commissioners and Board of Directors.

Jumlah dan komposisi Dewan Komisaris Bank BPD Bali sesuai dengan Akta Berita Acara RUPS Luar Biasa Akta Nomor 3 tanggal 3 Mei 2019, susunan Dewan Komisaris PT Bank Pembangunan Daerah Bali dari tanggal 1 Januari 2019 sampai dengan 12 Mei 2019 adalah sebagai berikut:

1. Komisaris Utama Independen : Drs. I Ketut Nurcahya, M.M.
2. Komisaris Independen : Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.
3. Komisaris Non Independen : I Gde Sudibia, S.H.
4. Komisaris Non Independen : Wisnu Bawa Temaja, S.H., M.H.

Selanjutnya, sesuai dengan Akta Nomor 21 tanggal 13 Mei 2019 menetapkan Dewan Komisaris PT Bank Pembangunan Daerah Bali Tahun 2019 – 2023 sebagai berikut:

1. Komisaris Utama Independen : Ida Bagus Putu Anom Redhi, S.H., M.M.
2. Komisaris Independen : Ida Bagus Wibawa
3. Komisaris Independen : Drs I Made Sukada, M.M.
4. Komisaris Non Independen : Ni Made Dewi Suryani
5. Komisaris Non Independen : Wisnu Bawa Temaja, S.H., M.H.

Jumlah anggota Direksi ada 5 (lima) orang yang ditetapkan berdasarkan RUPS Luar Biasa sesuai dengan:

1. Akta Nomor 36 tanggal 22 Juni 2018 Menyetujui dan Menetapkan Direksi PT Bank Pembangunan Daerah Bali Periode 2018-2023 yaitu sebagai berikut: Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional; I Nyoman Sudharma, S.H., M.H. sebagai Direktur Bisnis Non Kredit; dan Drs I Wayan Sutela Negara, M.M. sebagai Direktur Kepatuhan. Selanjutnya berdasarkan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2018 tentang Penunjukan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali, 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;
2. Akta Nomor 28 tanggal 14 Februari 2019
 - a. Memberhentikan dengan hormat I Nyoman Sudharma, S.H., M.H. selaku Direktur Bisnis Non Kredit

The composition of the Board of Commissioners of Bank BPD Bali in accordance with the Deed of Extraordinary General Meeting of Shareholders Deed Number. 3 dated May 3, 2019, the composition of the Board of Commissioners of PT Bank Pembangunan Daerah Bali from January 1, 2019 to May 12, 2019 is as follows:

1. Independent President Commissioner : Drs. I Ketut Nurcahya, M.M.
2. Independen Commissioner : Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.
3. Non Independen Commissioner: I Gde Sudibia, S.H.
4. Non Independen Commissioner: Wisnu Bawa Temaja, S.H., M.H.

Furthermore, in accordance with Deed Number 21 dated May 13, 2019 stipulates the Board of Commissioners of PT Bank Pembangunan Daerah Bali in 2019 - 2023 as follows:

1. Independent President Commissioner: Ida Bagus Putu Anom Redhi, S.H., M.M.
2. Independen Commissioner : Ida Bagus Wibawa
3. Independen Commissioner : Drs I Made Sukada, M.M.
4. Non Independen Commissioner: Ni Made Dewi Suryani
5. Non Independen Commissioner: Wisnu Bawa Temaja, SH., M.H.

Number of members of the Board of Directors there are five (5) persons specified by the Extraordinary General Meeting in accordance with:

1. Deed Number 36 dated June 22, 2018 Approving and Determining Directors of PT Bank Pembangunan Daerah Bali for the Period 2018-2023, as follows: Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operations Director; I Nyoman Sudharma.S.H., M.H. as Non Loan Business Director; and Drs I Wayan Sutela Negara, M.M. as Compliance Director; Furthermore, based on the Decision of the Board of Commissioners Number 001/KEP/DK/BPD/2018 concerning the Appointment of Acting Director and Credit Director of PT Bank Pembangunan Daerah Bali, to fill the position of President Director and Credit Director appointed I Nyoman Sudharma, S.H., M.H. as Acting Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Director of Credit.
2. Deed Number 28 dated February 14, 2019
 - a. Respectfully dismissed I Nyoman Sudharma, S.H., M.H. as the Non Loan Business Director and Ida Bagus Gede

- dan Ida Bagus Gede Setia Yasa, S.Kom., M.M., sebagai Pelaksana Tugas Direktur Kredit.
- Mengangkat I Nyoman Sudharma S.H., M.H. sebagai Direktur Utama; dan Made Lestara Widiatmika sebagai Direktur Kredit dengan masa jabatan 5 (lima) tahun sehingga berakhir pada tanggal 14 Februari 2024;
 - Menetapkan susunan Direksi Perseroan menjadi sebagai berikut :
 - I Nyoman Sudharma S.H., M.H. selaku Direktur Utama serta sebagai Pelaksana Tugas Direktur Bisnis Non Kredit.
 - Ida Bagus Gede Setia Yasa, S.Kom., M.M. selaku Direktur Operasional
 - Drs. I Wayan Sutela Negara, M.M. selaku Direktur Kepatuhan.
 - Made Lestara Widiatmika selaku Direktur Kredit.
 - Akta Nomor 37 tanggal 20 Mei 2019 menetapkan I Nyoman Sumanaya, S.E. sebagai Direktur Bisnis Non Kredit; Sehingga susunan Direksi PT Bank Pembangunan Daerah Bali adalah sebagai berikut:
 - Direktur Utama : I Nyoman Sudharma, S.H., M.H.
 - Direktur Operasional : Ida Bagus Gede Setia Yasa, S.Kom., M.M.
 - Direktur Kepatuhan : Drs. I Wayan Sutela Negara, M.M.
 - Direktur Kredit : Made Lestara Widiatmika
 - Direktur Bisnis Non Kredit : I Nyoman Sumanaya, S.E., M.M.

Analisa Prospek Usaha

Di tahun 2020, 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.

Pertumbuhan ekonomi Nasional pada tahun 2020 diproyeksikan sebesar 5,3% akan ditopang oleh kinerja Rumah Tangga dan Lembaga Non-Profit yang melayani Rumah Tangga (LNPRT); Pembentukan Modal Tetap Bruto (PMTB); dan perbaikan ekspor. Laju inflasi tahun 2020 diperkirakan berada pada kisaran 3,1%, masih berada dalam rentang sasaran inflasi tahun 2020 sebesar $3\% \pm 1\%$. Nilai tukar tahun 2020 berada pada kisaran Rp14.400,- per Dollar Amerika Serikat. Rata-rata suku bunga Surat Perbendaharaan Negara (SPN) 3 bulan pada tahun 2020 diperkirakan sekitar 5,4% (Sumber : Nota Keuangan dan RAPBN Tahun 2020). Bank Indonesia memperkirakan pertumbuhan ekonomi Indonesia tahun 2020 pada kisaran 5,1 – 5,5%, inflasi

Setia Yasa, S.Kom., M.M. as Acting Director of Credit.

- Appointed I Nyoman Sudharma S.H., M.H. as President Director; and Made Lestara Widiatmika as Loan Director with a term of 5 (five) years so that it ends on February 14, 2024;
- Determine the composition of the Company's Directors to be as follows:
 - I Nyoman Sudharma S.H., M.H. as the President Director and as the Acting Non Loan Business Director
 - Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operations Director
 - Drs. I Wayan Sutela Negara, M.M. as the Compliance Director.
 - Made Lestara Widiatmika as Loan Director.
- Deed Number 37 dated May 20, 2019 stipulates I Nyoman Sumanaya S.E. as Non Loan Business Director; So that the composition of the Directors of PT Bank Pembangunan Daerah Bali is as follows:
 - President Director: I Nyoman Sudharma, S.H., M.H.
 - Operational Director : Ida Bagus Gede Setia Yasa, S.Kom., M.M.
 - Compliance Director : Drs. I Wayan Sutela Negara, M.M
 - Loan Director : Made Lestara Widiatmika
 - Non Loan Business Director : I Nyoman Sumanaya, S.E., M.M.

Business Prospect Analysis

Long forward into 2020, Bank BPD Bali determined Bank Business Plan with more optimistic targets. This refers to analysis over the global, national and regional economic development.

National economic growth in 2020 is projected to be 5.3% will be supported by the performance of Households and Non-Profit Institutions serving Households (LNPRT); Gross Fixed Capital Formation (PMTB); and export improvements. The inflation rate in 2020 is estimated to be in the range of 3.1%, still within the 2020 inflation target range of $3\% \pm 1\%$. The exchange rate in 2020 is in the range of Rp14,400 per US Dollar. The average 3-month Treasury Bills interest rate in 2020 is estimated to be around 5.4% (Source: Financial Note and State Budget Draft for 2020). Bank Indonesia estimates that Indonesia's economic growth in 2020 will be in the range of 5.1 - 5.5%, inflation of $3\% \pm 1\%$. Bank credit growth in 2020 is estimated in the range of

sebesar $3\pm1\%$. Pertumbuhan kredit perbankan tahun 2020 diperkirakan dalam kisaran 10 – 12% dan dana pihak ketiga 8-10%.

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. Sebagai satu-satunya Bank Umum milik masyarakat Bali yang berkantor pusat di Bali
- c. Tingkat Kesehatan Bank dapat mendukung operasional ke depan.
- d. Rating Bank di posisi A(idn) *outlook stable* dari lembaga pemeringkat (*Fitch Rating*) menunjukkan ekspektasi risiko *default* rendah.
- e. Sebagai Bank Daerah mempunyai *captive market* Aparatur Sipil Negara dan sebagai bank persepsi Taspen.
- f. Memiliki aneka skim kredit untuk pembiayaan sektor produktif dengan suku bunga yang kompetitif dan ditunjuk pemerintah sebagai bank penyalur KUR.
- g. Memiliki layanan *e-Banking*, sehingga memperkuat *customer retention* dan meningkatkan *customer experience*.
- h. Sebagai bank pengelola sistem pembayaran pajak daerah seluruh Pemerintah Kabupaten, Kota, dan Provinsi.
- i. Memiliki hubungan kemitraan dengan Lembaga Perkreditan Desa.
- j. 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.

10-12% and 8-10% of third party funds.

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. As the only public bank owned by the Bali's community with its headquarter in Bali.
- c. The Soundness of the Bank can support future operations.
- d. The Bank's rating at position A (idn) outlook stable from the rating agency (Fitch Rating) indicates expectations of low default risk.
- e. As a Local Bank, Bank BPD Bali secures a captive market in Civil Servants and becomes a Taspen perception bank.
- f. 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.
- g. The implementation of e-Banking service supports the customer retention and improves customer experience.
- h. As the bank managing regional tax payment system that applies to Regency Administration, City Administration and Bali Provincial Government.
- i. Has a partnership with the Rural Credit Bank.
- j. Offices and services spread in every district with real time online, including downline networks throughout 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.

Pelaksanaan Tata Kelola Yang Baik

Tahun 2019 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/

The Implementation of Good Governance

In 2019 Bank BPD Bali has made improvements/adjustments to the organization of the Bank, namely a review of the organizational structure of SKAI & Anti Fraud in accordance with Directors Decree Number 0032 / KEP / DIR / RENSTRA / 2019 concerning the Third Amendment to Directors Decree

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.

Dalam melaksanakan fungsi pengawasan, Dewan Komisaris dibantu oleh Komite-komite yaitu Komite Audit, Pemantau Risiko, dan Remunerasi dan Nominasi. Tata tertib dan pembagian tugas diantara Dewan Komisaris diatur dalam Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris PT Bank Pembangunan Daerah Bali.

Berdasarkan hasil *self assessment* Bank semester II 2019, faktor penerapan Tata Kelola Bank memperoleh peringkat komposit "2" (dua) artinya 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. Beberapa kelemahan yang masih perlu mendapat perhatian adalah:

Aspek governance structure:

- Bank masih memerlukan waktu dalam meningkatkan kompetensi Sumber Daya Manusia (terutama bidang treasury dan bidang TI) untuk memahami seluruh aktivitas operasional Bank dan ketentuan yang berlaku.
- Masih ada Unit Operasional yang belum sepenuhnya memahami kebijakan, sistem dan prosedur tertulis secara optimal.

Aspek governance process:

- Area/ruang lingkup pemeriksaan masih terbatas, belum untuk keseluruhan area strategis Bank.
- Dalam menjalankan kebijakan, sistem dan prosedur tertulis belum sepenuhnya sesuai kebijakan, sistem dan prosedur tertulis tersebut sehingga masih ditemukan kelemahan-kelemahan oleh audit internal maupun eksternal.

Number 0528/KEP/DIR/RENSTRA/2015 concerning Company Guidance on Organizational Structure and Job Description.

Adjustments shall include the responsibility of the Head of Internal Audit and Anti-Fraud in conducting direct communication with the Board of Commissioners to inform a wide range of matters relating to the audit, and should be reported to the President Director and copied to the Director of Compliance.

In carrying out its supervisory function, the Board of Commissioners is assisted by Committees namely the Audit Committee, Risk Monitoring, and Remuneration and Nomination. The rules and distribution of duties among the Board of Commissioners are regulated in Board of Commissioners Decree Number 003/KEP/DK/BPD/2019 dated September 12, 2019 concerning Guidelines and Rules of Work for the Board of Commissioners of PT Bank Pembangunan Daerah Bali.

Based on the Bank's self assessment results the second half 2019, the Bank's Governance implementation factors obtained composite rating of "2" (two) means that Bank Management has made the implementation of Governance in general "Good". This is reflected in adequate fulfillment of the principles of Governance.

There are weaknesses in the application of governance principles, in general these weaknesses are less significant and can be resolved by normal actions by the Bank's management. Some weaknesses that still need attention are:

Governance structure aspects:

- Banks still need to improve the competence of the Human Resources (mainly treasury and IT fields) to understand the entire operational activities of the Bank and the applicable regulations.
- There are still Operational Units that do not fully understand written policies, systems and procedures optimally.

Governance process aspects:

- The area / scope of the audit is still limited, not yet for the entire strategic area of the Bank.
- In carrying out policies, systems and written procedures that are not yet fully in line with the written policies, systems and procedures so that weaknesses are still found by internal and external audits.

- c. Rencana perluasan dan/atau pelaksanaan aktivitas baru sampai dengan Triwulan IV Tahun 2019 terealisasi sebesar 94,23%.
- d. Terdapat Rencana penerbitan produk dan/atau pelaksanaan aktivitas baru sampai dengan Triwulan IV Tahun 2019 yang belum terealisasi, yaitu:
 - i. *Co-branding* uang elektronik *server based T-Money* (menunggu persetujuan Bank Indonesia yang diajukan oleh pihak PT Telekomunikasi Indonesia).
 - ii. Kerjasama dengan lembaga *switching* JALIN (Rencana kerjasama dengan lembaga PT Jalin Pembayaran Nusantara ditunda).
 - iii. EDC Mini ATM (Pengajuan persetujuan ke BI (DKSP) sesuai Surat Nomor B-1175/DIR/RENSTRA/2019 tanggal 30 Desember 2019).
 - iv. Gerai Digital Bank (Proses penyusunan usulan dan kajian bisnis).

Aspek governance structure:

1. Temuan berulang dari temuan sebelumnya masih terdapat di beberapa unit kerja.
2. Adanya keterlambatan penyampaian Laporan Pelaksanaan Tata Kelola Tahun 2018 yang dimuat di website.

Program Kepedulian dan Tanggung jawab Sosial

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.

- c. Plans for the expansion and / or implementation of new activities until the fourth Quarter of 2019 were realized at 94.23%.
- d. There are plans for product issuance and / or implementation of new activities until the fourth Quarter of 2019 that have not been realized, among others:
 - i. T-Money based server electronic money co-branding (awaiting Bank Indonesia approval submitted by PT Telekomunikasi Indonesia).
 - ii. Collaboration with JALIN switching institutions (Planned collaboration with PT Jalin Payment Nusantara is postponed).
 - iii. EDC Mini ATM (Submission of approval to BI (DKSP) in accordance with Letter Number B-1175 / DIR / RENSTRA / 2019 dated December 30, 2019).
 - iv. Digital Bank Outlet (The process of preparing proposals and business studies).

Governance structure aspects :

1. Repeated findings from previous findings are still found in several work units
2. Delay in delivery of Governance Implementation Report 2018, published on the website.

Social Awareness and Responsibility Programs

PT Bank Pembangunan Daerah Bali in performing its business activities in addition to being oriented to profit or profitability for business continuity, also still pays attention to the development of the socio-economic environment as a form of concern in efforts to improve the quality of life around its operational areas. This was realized through the implementation of Corporate Social Responsibility (CSR).

PT Bank Pembangunan Daerah Bali is committed to be able to participate in sustainable social and economic development in order to improve the quality of life and the environment, which benefits both the company, the local community and society at large.

By returning some of their profits to the community through CSR, PT Bank Pembangunan Daerah Bali expecting that public will continue to provide support for the continuation of the company.

Realisasi program kepedulian dan tanggung jawab sosial Bank BPD Bali di tahun 2019 sebesar Rp10.731.654.618,00 atau 89,43% dari anggaran sebesar Rp12.000.000.000. Di masa yang akan datang Bank BPD Bali akan terus melakukan evaluasi dan inovasi untuk peningkatan kualitas program sehingga semakin dirasakan manfaatnya oleh masyarakat.

Atas semua pencapaian penting ditahun 2019 tersebut, kami mengucapkan terima kasih 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.

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.

Om Shanti, Shanti, Shanti Om.

Bank BPD Bali's social and responsibility programs realized in 2019 amounted to Rp10.731.654.618,00 or 89,43% of the budget totaling Rp12.000.000.000. In the coming years, Bank BPD Bali will conduct evaluation and innovation to boost quality of programs, thus benefiting the people.

For all those achievements in 2019, 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.

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



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

Direktur Utama

President Director





ANALISA DAN PEMBAHASAN MANAJEMEN

Management Discussion & Analysis



TINJAUAN INDUSTRI

INDUSTRIAL REVIEW



Analisis Perekonomian Global

Laju pertumbuhan ekonomi global tahun 2019 belum menunjukkan tanda-tanda adanya perbaikan. Meningkatnya tensi hubungan dagang antara Amerika Serikat (AS) dan Tiongkok serta berbagai faktor geopolitik lainnya memberikan pengaruh yang sangat besar terhadap pertumbuhan perekonomian global. Selain itu, faktor internal di sejumlah negara juga menjadi penyebab, antara lain sektor manufaktur yang menurun drastis dan tingkat pengangguran yang tinggi. Akibatnya, ekonomi dunia terancam masuk ke jurang resesi.

Ketidakpastian pasar keuangan global juga berlanjut dan mendorong pergeseran penempatan dana global ke aset yang dianggap aman seperti obligasi pemerintah AS dan Jepang, serta komoditas emas. Sektor keuangan global menghadapi tantangan yang menyangkut Volatility, Uncertainty, Complexity, Ambiguity (VUCA). Dinamika ekonomi global tersebut perlu dipertimbangkan dalam upaya mendorong pertumbuhan ekonomi dan menjaga arus masuk modal asing sebagai penopang stabilitas eksternal.

Pelembahan ekonomi global juga terus menekan harga komoditas, termasuk harga minyak dan batubara. Dalam rangka merespons dampak perlambatan pertumbuhan ekonomi tersebut, berbagai negara melakukan stimulus fiskal

Global Economic Analysis

The pace of global economic growth in 2019 has not shown signs of improvement. The increasing tension of trade relations between the United States (US) and China as well as various other geopolitical factors has an enormous influence on global economic growth. In addition, internal factors in a number of countries also contributed, including the manufacturing sector which dropped dramatically and high unemployment rates. As a result, the world economy is threatened to enter the brink of recession.

The uncertainty of global financial markets also continued and led to a shift in the placement of global funds to assets considered safe, such as US and Japanese government bonds, and gold commodities. The global financial sector faces challenges involving Volatility, Uncertainty, Complexity, Ambiguity (VUCA). The dynamics of the global economy need to be considered in an effort to encourage economic growth and maintain inflows of foreign capital as a support for external stability.

The weakening of the global economy also continued to depress commodity prices, including oil and coal prices. In order to respond to the impact of slowing economic growth, various countries carried out fiscal stimulus and eased

dan memperlonggar kebijakan moneter, termasuk bank sentral AS (*The Federal Reserve*) yang tecatat dua kali menurunkan suku bunga acuan menjadi 1,75% - 2,00%.

Merespon berbagai gejolak yang terjadi, Dana Moneter Internasional (IMF) pun telah dua kali memangkas proyeksi pertumbuhan ekonomi global 2019. Proyeksi yang semula ditetapkan 3,5% pada Januari dipangkas sebanyak 0,2% pada April. Angka itu kemudian diturunkan lagi menjadi 3,0% pada Oktober 2019.

Analisis Ekonomi Nasional

Sebagai bagian dari perekonomian dunia, Indonesia juga terpengaruh oleh kondisi ekonomi global yang tengah mengalami pelemahan. Hal ini terlihat dari neraca perdagangan Indonesia yang mengalami defisit cukup besar. Hingga November 2019, defisit perdagangan Indonesia mencapai US\$3,19 miliar. Selain itu, tahun 2019 suhu politik nasional juga mengalami peningkatan seiring digelarnya Pemilihan Umum Legislatif dan Presiden secara serempak. Kondisi tersebut membuat banyak pelaku usaha memilih untuk menunda investasinya.

PDB Indonesia tahun 2019 tumbuh lebih lambat dibandingkan tahun 2019. Badan Pusat Statistik (BPS) mencatat pertumbuhan PDB pada tiga triwulan masing-masing tercatat sebesar 5,07%, 5,05% dan 5,02%. Hingga laporan ini diselesaikan, BPS belum mengumumkan data PDB hingga Desember 2019. Kendati lebih rendah dibandingkan tahun sebelumnya, pertumbuhan PDB tersebut tetap merupakan pencapaian yang sangat baik mengingat kondisi ekonomi global yang tengah berada di ambang resesi. Selain itu, Pemerintah juga mampu menahan laju inflasi pada level yang cukup rendah, yaitu 2,72%.

Keberhasilan Indonesia dalam menjaga pertumbuhan ekonomi tak lepas dari berbagai kebijakan yang diterbitkan Pemerintah dan Bank Indonesia (BI). Pada tahun 2019, BI tercatat empat kali menurunkan suku bunga acuan BI 7 Days Reverse Repo Rate masing-masing sebesar 25 basis poin (bps) menjadi 5,0%. Kebijakan ini diharapkan dapat menarik suku bunga pinjaman ke level yang lebih rendah, sehingga pelaku usaha dapat menggencarkan investasi atau melakukan ekspansi hingga akhirnya dapat mendorong produksi. Di samping itu, turunnya suku bunga pinjaman diharapkan dapat memberi stimulus kepada masyarakat untuk tetap menjaga konsumsi mereka. Pemerintah juga terus mendorong penerapan 16 paket kebijakan ekonomi yang telah digulirkan.

monetary policy, including the US Federal Reserve (the Federal Reserve), which had twice lowered its benchmark interest rate to 1.75% - 2.00%.

Responding to various shocks that occurred, the International Monetary Fund (IMF) has also cut its forecast for global economic growth in 2019. The projections that were originally set at 3.5% in January were cut by 0.2% in April. That number was then reduced again to 3.0% in October 2019.

National Economic Analysis

As part of the world economy, Indonesia is further influenced by global economic conditions that are undergoing a weakening. This can be seen from Indonesia's trade balance which has a high deficit. Until November 2019, Indonesia's trade deficit reached the US \$ 3.19 billion. Besides, in 2019 the national political temperature will grow along with the holding of the Legislative and Presidential Elections, simultaneously. This condition makes multiple business actors choose to defer their investment.

Indonesia's GDP in 2019 arises slower than in 2019. The Central Statistics Agency (BPS) listed GDP growth in the three quarters of 5.07%, 5.05% and 5.02%, respectively. Until the report is completed, BPS has not published GDP data until December 2019. Even though it is lower than the erstwhile year, GDP growth is an excellent accomplishment considering the global economic conditions that are on the verge of recession. Besides, the Government was able to hold the inflation rate at a fairly low level which is 2.72%.

Indonesia's breakthrough in advancing economic growth cannot be separated from multifarious policies issued by the Government and Bank Indonesia (BI). In 2019, BI recorded a cut of the BI 7 Days Reverse Repo Rate four times each by 25 basis points (bps) to 5.0%. This policy is expected to be able to attract loan interest rates to a lower level; thus, businesses can enhance investment or expand to eventually be able to propel production. Besides, the deterioration in loan interest rates is expected to provide stimulus to the public to continue to maintain their consumption.

Pemerintah memperluas Fasilitas Pengurangan Pajak Penghasilan Badan (*tax holiday*) untuk mendorong investasi langsung pada industri perintis dari hulu hingga hilir guna mendorong pertumbuhan ekonomi. Pemerintah juga merelaksasi Daftar Negatif Investasi sebagai upaya untuk mendorong aktivitas ekonomi pada sektor-sektor unggulan. Selain itu, Pemerintah juga memperkuat pengendalian devisa dengan pemberian insentif perpajakan.

Pertumbuhan ekonomi Indonesia tahun 2019 juga ditopang oleh belanja Pemerintah. Sepanjang tahun 2019, Pemerintah terus melakukan pengembangan infrastruktur di berbagai daerah sebagai upaya untuk mendorong percepatan pertumbuhan ekonomi nasional. Tahun 2019, Pemerintah menganggarkan Rp415 triliun untuk proyek infrastruktur di berbagai daerah, jumlah tersebut meningkat 2,4% dibandingkan tahun sebelumnya sebesar Rp410,7 triliun.

Analisis Industri Perbankan Nasional

Di tengah kondisi ekonomi global dan nasional yang cukup menantang, industri perbankan masih dapat menjalankan fungsi intermediana dengan cukup baik. Hal ini dapat dilihat dari pertumbuhan kredit perbankan yang masih mengalami pertumbuhan dibandingkan tahun sebelumnya. Berdasarkan data Otoritas Jasa Keuangan (OJK), jumlah kredit yang diberikan bank mengalami pertumbuhan sebesar 6,4% dibandingkan tahun sebelumnya. Total kredit yang diberikan Bank mencapai Rp5.561.328 miliar (Oktober 2019) dibandingkan Rp5.358.012 miliar tahun 2018.

Pertumbuhan kredit perbankan tahun 2019 lebih rendah dibandingkan pertumbuhan kredit tahun sebelumnya, dimana pertumbuhan kredit tahun 2018 mencapai 8,3%. BI sejatinya telah melakukan banyak hal untuk mendorong pertumbuhan kredit tahun 2019. Tak hanya memangkas suku bunga acuan hingga ke level 5,0%, BI juga menurunkan batas minimum uang muka KPR kedua dan seterusnya sebesar 5% dan menurunkan aturan uang muka rumah tipe 21-70 turun menjadi 10% dan tipe di atas 70 menjadi 15%. Namun demikian hal itu tidak cukup untuk mendorong pertumbuhan kredit di tahun 2019.

Kinerja kredit perbankan tahun 2019 masih sangat didominasi oleh Bank kategori BUKU IV. Tak kurang dari 53,8% dari total kredit yang diberikan tahun 2019 hanya dikuasai oleh 7 bank kategori BUKU IV, sedangkan sisanya diperebutkan oleh 103

The government further continues to help the implementation of 16 economic policy packages that have been rolled out. The Government is expanding the Corporate Income Tax Reduction Facility (*tax holiday*) to promote direct investment in the pioneering industry from upstream to downstream to encourage economic growth. The government also loosened the Negative Investment List as an effort to encourage economic activity in the leading sectors. Besides, the Government also strengthened foreign exchange control by providing tax incentives.

Indonesia's economic growth in 2019 will also be established by the Government's governor. Throughout 2019, the Government continues to develop infrastructure in various regions to encourage the acceleration of national economic growth. In 2019, the Government has budgeted Rp415 trillion for infrastructure projects in various regions an increase of 2.4% compared to the previous year of Rp410.7 trillion.

National Banking Industry Analysis

While confronting global and national economic conditions, the banking industry can display its media functions, thoroughly. The work is showcased from the growth of bank credit which underwent growth compared to the prior year. Based on data from the Financial Services Authority (FSA), the number of loans granted by Bank experienced a growth of 6.4% compared to the erstwhile year. Total loans afforded by the Bank reached Rp5,561,328 billion (October 2019) compared to Rp5,358,012 billion in 2018.

Banking credit growth in 2019 was lower than the credit growth in the previous year where credit growth in 2018 reached 8.3%. BI has arranged multiple things to propel credit growth in 2019. Not only did it cut the benchmark interest rate to the level of 5.0%, but BI also lowered the minimum down payment for second mortgages onwards by 5% and lowered the down payment rules for house types 21- 70 dropped to 10% and types above 70 to 15%. Nevertheless, this is not enough to promote credit growth in 2019.

Banking credit performance in 2019 will be dominated by Banks in the BOOK IV category. No less than 53.8% of the total loans granted in 2019 were only controlled by 7 banks in the BUKU IV category while the rest were contested by 103

Komposisi Kredit Perbankan Tahun 2019

Banking Loan in 2019



bank umum konvensional dan 34 Bank Umum Syariah dan Unit Usaha Syariah.

Pertumbuhan Dana Pihak Ketiga (DPK) tahun 2019 juga lebih rendah dibandingkan tahun sebelumnya. Tahun 2019, DPK hanya tumbuh 6,3% (oct to oct) lebih rendah dibandingkan tahun 2018 yang tumbuh sebesar 6,5%. Sama halnya dengan kredit, DPK bank tahun 2019 juga sangat didominasi oleh bank kategori BUKU IV dengan kontribusi mencapai 54,7% dari total DPK perbankan.

Kuatnya dominasi bank BUKU IV menjadi persoalan tersendiri bagi bank BUKU III ke bawah. Tahun 2019, penyaluran kredit bank BUKU I mengalami penurunan dibandingkan tahun sebelumnya, yaitu dari Rp46.933 miliar di tahun 2018 menjadi Rp38.640 miliar (Okt 2019) atau mengalami penurunan sebesar 17,67%.

Tahun 2019, industri perbankan juga diwanai dengan konsolidasi. Hal ini ditandai dengan terjadinya merger dan akuisisi. Jika pada awal tahun 2019 jumlah bank umum tercatat sebanyak 115 bank, pada akhir tahun 2019 berkurang menjadi 110 bank, karena terdapat bank yang sudah bergabung dengan bank lain atau diakuisisi oleh bank yang lebih besar.

conventional commercial banks and 34 Sharia Commercial Banks and Sharia Business Units.

Growth in Third Party Funds (DPK) in 2019 is also lower than the previous year. In 2019, DPK only rose 6.3% (oct to oct) lower than in 2018 which increased by 6.5%. Similar to credit, bank deposits in 2019 are too highly dominated by banks in the BOOK IV category with contributions reaching 54.7% of total bank deposits.

The firm dominance of BOOK IV banks is a separate issue for BUKU III banks and below. In 2019, BUKU I bank's lending has decreased compared to the previous year, from Rp46,933 billion in 2018 to Rp38,640 billion (Oct 2019) or decreased by 17.67%.

In 2019, the banking industry will be affected by consolidation. This is marked by the appearance of mergers and acquisitions. If at the beginning of 2019 the number of commercial banks was 115 banks, by the end of 2019 it had been reduced to 110 banks because there were banks that had joined other banks or were acquired by larger banks.

Analisis Posisi Bank BPD Bali di Industri Perbankan

Tahun 2019, sejalan dengan visi dan misi perusahaan, Bank BPD Bali terus memperkuat pondasi dan infrastruktur agar untuk meningkatkan daya saing Bank diantara pemain lainnya.

Analysis on Bank BPD Bali Position in Banking Industry

In 2019, relevant to the Company's vision and mission, Bank BPD Bali continues to strengthen its foundation and infrastructure to improve the Bank's competitiveness among other players.

Uraian Description	Bank BPD Bali	Buku II Book II	Industri Perbankan Banking Industry
CAR	22,48	25,44	23,40
CASA	64,24	46,62	56,86
ROA	3,08	1,42	2,47
LDR	91,72	90,38	94,43
BOPO	70,87	88,32	79,39

TINJAUAN OPERASIONAL

OPERATIONAL REVIEW

Strategi Bank BPD Bali 2019

A. Arah Kebijakan Bank

Arah kebijakan Bank untuk mencapai tujuannya akan ditempuh dengan cara:

1. Peningkatan Ketahanan Kelembagaan.
2. Peningkatan Kemampuan sebagai *Agent of Regional Development*.
3. Peningkatan Daya Saing.

Bank BPD Bali Strategies in 2019

A Direction of Bank Policy

The direction of the Bank's policy towards achieving its objectives will be pursued by:

1. The Improvement of Institutional Resilience
2. The Improvement of the Ability as an Agent of Regional Development
3. The Improvement of Competitiveness

B. Langkah-langkah Strategis Bank

Dalam upaya mencapai target yang telah ditetapkan dalam Rencana Bisnis ini, Bank akan melaksanakan langkah-langkah strategis sebagai berikut:

1. Peningkatan Ketahanan Kelembagaan
 - a. Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*, dengan :
 - Mempertahankan Tingkat Kesehatan Bank pada peringkat 2 dengan meningkatkan kualitas pengelolaan Tata Kelola/GCG & Profil Risiko.
 - Meningkatkan sistem pengendalian intern serta pemenuhan struktur organisasi.
 - Meningkatkan kualitas standarisasi dan pengelolaan BPP/SOP yang terintegrasi dengan aspek risiko dan *compliance*.
 - Melakukan pencegahan terjadinya *fraud* dan

B. Strategic Bank Steps

In an effort to achieve the targets set in this Business Plan, the Bank will carry out the following strategic steps:

1. The Improvement of Institutional Resilience
 - a. Improve the quality of Governance, Risk Management and Compliance Management, with :
 - Maintaining the Bank's Soundness at Level 2 by improving the quality of governance / GCG management & risk profile.
 - Improve internal control systems and organizational structures fulfillment.
 - Improve the quality of BPP / SOP standardization and management integrated with aspects of risk and compliance.
 - Prevention of fraud and imposition of strict



- pemberlakuan sanksi yang tegas atas pelaku *fraud (zero tolerance)*.
- Meningkatkan peran audit internal dan *whistleblowing system*.
 - Meningkatkan penerapan Kode Etik dan Budaya Kepatuhan.
- b. Mendorong penguatan permodalan, dengan:
- Penambahan modal disetor dari pemegang saham.
 - Melakukan *review* kecukupan modal terhadap perkembangan usaha bank.
- c. Pengendalian *Non Performing Loan* (NPL) Gross maksimal 2,5%, dengan:
- Menerapkan prinsip kehati-hatian dalam penyaluran kredit serta mentaati peraturan yang berlaku di bidang perkreditan.
 - Meningkatkan dan menjaga penyaluran kredit *low risk*.
 - Meningkatkan pemantauan terhadap kredit yang memiliki potensi bermasalah.
 - Mempercepat penanganan dan penyelesaian kredit bermasalah untuk debitur korporasi & kredit bermasalah lainnya.
 - Meningkatkan kualitas dan pemenuhan SDM di bidang perkreditan.
- d. Menjaga rentabilitas Bank, dengan :
- Meningkatkan rentabilitas bank dengan menetapkan ROA minimal 3%, ROE minimal 16%, BOPO maksimal 73%, NIM minimal 6,5%.
 - Meningkatkan *fee based income* minimal 30%.
- Meningkatkan penerimaan kredit hpus buku.
 - Menjaga kecukupan pembentukan cadangan kerugian penurunan nilai (CKPN) kredit.
 - Optimalisasi pengelolaan kas dan peningkatan aktivitas *treasury*.
 - Meningkatkan efisiensi usaha melalui otomasi *business process*.
 - Meningkatkan produktivitas karyawan.
2. Peningkatan Kemampuan sebagai *Agent of Regional Development*.
- a. Meningkatkan pertumbuhan dana pihak ketiga sebesar 9%, dengan komposisi giro 11%, tabungan sebesar 51% dan deposito sebesar 38%, dengan :
- Mendorong pertumbuhan CASA.
 - Mendorong diversifikasi DPK *non core deposit*.
 - Mengembangkan fitur produk dan layanan.
 - Meningkatkan promosi dan aktivitas pemasaran.
- sanctions on perpetrators of fraud (zero tolerance).
- Enhancing the role of internal audit and the whistleblowing system.
 - Enhancing the implementation of Code of Conduct as well as Compliance Culture
- b. Encourage strengthening of capital, with :
- Additional paid in capital from shareholders.
- Conducting a review of capital adequacy on the development of bank business.
- c. Control the Non Performing Loan (NPL) of a maximum Gross of 2,5%, with :
- Applying the principle of prudence in lending as well as compliance with applicable regulations in the field of credit.
 - Increase and maintain low risk credit distribution.
 - Improve monitoring of potentially Non Performing Loan.
 - Expedite the handling and settlement of non performing loans to corporate borrowers and other non performing loans.
 - Improving the quality and fulfillment of human resources in the field of credit.
- d. Maintain Bank's profitability, with :
- Increase bank's profitability by setting a minimum ROA of 3%, a minimum ROE of 16%, a maximum BOPO of 73%, a minimum NIM of 6.5%.
 - Increase fee based income with minimum of 30%
 - Increase the loan write off
 - Maintain adequate provisioning for impairment losses (CKPN) loan.
 - Optimizing cash management and increasing treasury activities.
 - Improve business efficiency through business process automation.
 - Improve the employees' productivity.
2. The Improvement of the Ability as an Agent of Regional Development
- a. Increase the growth of third party funds by 9%, with a composition of current accounts of 11%, savings by 51% and deposits by 38%, with :
- Encourage the growth of CASA
 - Encourage diversification of non core Third Party Fund.
 - Develop products and services
 - Increase promotion and marketing activities.

- Meningkatkan kualitas dan pemenuhan tenaga pemasaran.
 - b. Meningkatkan pertumbuhan kredit sebesar 8%, dengan komposisi kredit produktif 44% dan kredit konsumtif 56%, dengan:
 - Meningkatkan dan mempertahankan penyaluran kredit yang telah menjadi *captive market*.
 - Meningkatkan penyaluran kredit produktif.
 - Meningkatkan promosi dan aktivitas pemasaran kredit.
 - Membangun kemitraan strategis untuk memperluas jaringan dan mempermudah akses masyarakat mendapatkan pelayanan kredit.
 - Meningkatkan kompetensi dan pemenuhan SDM di bidang perkreditan.
 - Me-review ketentuan dan produk perkreditan sesuai dengan perkembangan kebijakan *regulator* dan persaingan pasar.
 - c. Meningkatkan pembiayaan kredit UMKM, dengan:
 - Meningkatkan penyaluran kredit UMKM sebesar 39% dari total kredit.
 - Meningkatkan penyaluran KUR.
 - Meningkatkan kualitas dan pemenuhan analis kredit mikro kecil.
 - Melakukan *review* ketentuan dan SOP kredit UMKM.
 - 3. Peningkatan Daya Saing
 - a. Meningkatkan layanan dan produk, dengan:
 - Meningkatkan *corporate brand* Bank BPD Bali.
 - Mengembangkan layanan *digital banking*.
 - Mempercepat akses layanan dan keputusan kredit.
 - Melakukan kegiatan literasi dan inklusi keuangan.
 - b. Meningkatkan loyalitas pelanggan, dengan:
 - Meningkatkan program pemasaran dan retensi nasabah.
 - Meningkatkan kualitas layanan.
 - Melakukan survei layanan.
 - c. Penguatan Organisasi dan Sumber Daya Manusia, dengan :
 - Melakukan pengembangan organisasi.
 - Menerapkan sistem SDM yang terintegrasi.
 - Memenuhi kebutuhan SDM.
 - Meningkatkan kompetensi SDM.
 - Menerapkan sistem *reward* dan *punishment*.
- Improve quality and fulfill the marketing source.
 - b. Increase credit growth by 8%, with a composition of productive loans 44% and consumer loans 56%, with :
 - Increase and maintain credit distribution, which has become a captive market.
 - Increase the distribution of productive loan.
 - Increase promotion and credit marketing activities
 - Develop a strategic partnership to expand the network and facilitate access for people to get credit services.
 - c. Improve the competence and fulfillment of human resources in credit sector.
 - Review credit regulations and products in accordance with regulatory policy developments and market competition.
 - c. increase MSME credit financing, with :
 - Increase MSME credit distribution by 39% of total credit.
 - Increase KUR distribution
 - Improve quality and fulfillment of small micro credit analysis
 - Review provision and SOP of MSME credit.
 - 3. The Improvement of Competitiveness
 - a. Improve services and products, with :
 - Enhancing Bank BPD Bali corporate brand.
 - Develop digital banking service
 - Expedite access to services and credit decisions.
 - Conduct literation activities and finance inclusion.
 - b. Increase customer loyalty, with :
 - Enhance marketing program and customer retention
 - Improve service quality
 - Conduct service survey.
 - c. Strengthening Organization and Human Resources, with:
 - Conduct organization development
 - Implementing Human Resources Integrated system
 - Fulfill Human Resources needs
 - Increase Human Resources competency
 - Conduct reward and punishment system

- Menyempurnakan kebijakan di bidang SDM.
 - Melakukan pengembangan sistem remunerasi.
- d. Penguatan Teknologi Informasi, dengan :
- Menguatkan infrastruktur dan sistem keamanan TI.
 - Meningkatkan peranan *IT solution* dan *IT supporting*.
 - Meningkatkan kualitas dan pemenuhan SDM TI.
 - Meningkatkan *risk awareness* dan tata kelola TI.
 - Membangun sinergi pengembangan dan pemanfaatan TI.
 - Mengembangkan sistem integrasi dan interoperability dengan lembaga keuangan bank dan non bank.
- e. Meningkatkan aliansi strategis, dengan :
- Mengoptimalkan pemanfaatan *delivery channel* yang telah dimiliki Bank.
 - Meningkatkan sinergi dan kerjasama dengan Pemerintah Daerah, lembaga keuangan baik bank maupun non bank, lembaga pendidikan, serta lembaga/instansi lainnya.
 - Meningkatkan kemampuan sebagai *financial consultant* bagi Pemda dan *prime customer*.
 - Meningkatkan kerjasama *bancassurance*.
- f. Meningkatkan kepedulian sosial dan lingkungan, dengan :
- Mengendalikan dan mengoptimalkan pemanfaatan dana CSR.
 - Mengembangkan *Corporate Sustainability* berbasis komunitas yang memberikan *feedback* kepada perusahaan.
 - Membangun kemitraan dengan UMKM pemula melalui program CSR.
- Accomplish Human Resources policies
 - Conduct development of remuneration system.
- d. Strengthening Information Technology, with :
- Strengthening IT infrastructure and security system.
 - Enhance the role of IT solutions and IT supporting.
 - Improve quality and fulfillment of IT Human Resources.
 - Increase risk awareness and IT governance
- Conduct synergy development and IT utilization
 - Develop integrated system and interoperability with bank and non bank financial institutions.
- e. Enhance strategic alliance, with :
- Optimizing the utilization of delivery channels that have been owned by the Bank.
 - Enhance synergy and cooperation with local governments, financial institutions both banks and non banks, educational institutions, and other institutions / agencies.
 - Improve the ability as a financial consultant for local governments and prime customers.
 - Increase bancassurance cooperation .
- f. Enhance social and environmental responsibilities, with :
- Control and optimize the utilization of CSR funds.
 - Develop community based Corporate Sustainability that provides feedback to companies.
 - Conduct partnerships with novice MSME through CSR programs.

Aspek Pemasaran

Kegiatan Program Pemasaran Tahun 2019

Perseroan memiliki wilayah operasional seluruh Indonesia yang terdapat di 2 kota besar Indonesia dan 8 Kabupaten di Bali. Kegiatan pemasaran dilakukan secara menyeluruh, melalui program pemasaran yang diinisiasi di Kantor Pusat dan diimplementasikan di Kantor Cabang. Secara garis besar kegiatan program pemasaran tahun 2019 dilakukan sebagai berikut:

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

- Meningkatkan promosi dan aktivitas pemasaran melalui kegiatan "Cinta Pasar", Undian berhadiah "Gong Bali Dwipa", Undian berhadiah "Panen Rejeki Bank BPD", dan kegiatan yang diadakan oleh pemerintah daerah dalam rangka HUT Provinsi/Kabupaten/Kota di Bali.
- Meningkatkan kualitas layanan dan kualitas pemasar melalui pelatihan bagi petugas *front liner* dan *marketing*.
- Penggalangan dana dari BUMN, BUMD, korporasi melalui pengelolaan sistem *payroll*.
- Menggiatkan pemasaran produk TabunganKu dan Simpel serta layanan SPP *online* ke sekolah-sekolah.
- Memasarkan layanan *e-banking* (BPD Bali *Mobile Banking* dan BPD Bali *Internet Banking*) kepada calon nasabah dan nasabah *existing*.
- Memasarkan layanan Laku Pandai "MAILAKU Bank BPD Bali".
- Memasarkan produk QRIS (*Quick Response Code Indonesian Standards*) BPD Bali melalui kegiatan sosialisasi dan edukasi kepada masyarakat (nasabah, ASN, karyawan swasta, pelaku UMKM, LPD maupun mahasiswa/pelajar).
- Memasarkan penggunaan kartu debit Bank BPD Bali kepada nasabah UMKM, pegawai pemerintah/ASN maupun swasta.
- Membangun kerjasama dengan Pemerintah Daerah dan pihak lainnya untuk mengembangkan *E-Banking* melalui *E-Ticketing* dan *E-Ritribusi* untuk mempermudah administrasi dan mendukung transparansi pengelolaan pendapatan.
- Melakukan sosialisasi dan pendekatan dengan LPD dan BPR terkait layanan *E-Link-LPD* dan layanan APEX BPR.
- Perluasan jaringan layanan dengan membuka kegiatan pelayanan kas untuk mendekatkan layanan Bank kepada nasabah.

Marketing Aspect

Marketing Programs in 2019

The Company has operational areas throughout Indonesia which are located in 2 major cities and 8 Regencies in Bali. Marketing activities are carried out as a whole, through marketing programs that are initiated at the Head Office and implemented at the Branch Offices. Broadly speaking the activities of the marketing program in 2019 are carried out as follows:

Bank continues to strive to improve market share position in the banking industry by pursuing a strategy of third party funds are as follows :

- Increase promotion and marketing activities through "Cinta Pasar" activities, Lucky Draw "Gong Bali Dwipa", Lucky Draw "Panen Rejeki Bank BPD", and the activities held by the local government in order to celebrate the Anniversary of Provincial / District / City in Bali.
- Improving the quality of service and quality of marketers through the training of personnel and marketing front liner.
- Fund raising from BUMN, BUMD, corporation through the management of the payroll system.
- Promoting TabunganKu and Simple products as well as online tuition services to schools.
- Promoting e-banking services (Bank BPD Bali Mobile Banking and Bank BPD Bali Internet Banking) to prospective customers and existing customers.
- Promoting Laku Pandai service " MAILAKU Bank BPD Bali"
- Promoting QRIS (*Quick Response Code Indonesian Standards*) Bank BPD Bali through socialization and education activities to the public (customers, ASN, private employees, SMEs, LPD and students).
- Promote the use of Bank BPD Bali debit cards to MSME customers, government / ASN employees and the private sector.
- Establish partnership with local governments and other parties to develop E-Banking through E-Ticketing and E-Retribution to ease the administration and support transparency of revenue management.
- Conduct socialization and approach to LPD and BPR regarding to E-Link-LPD services and APEX BPR services.
- Expansion of the service network by opening cash service activities in order to bring Bank services closer to customers.

TINJAUAN PER SEGMENT USAHA

REVIEW PER BUSINESS SEGMENT

Segmen Operasi

Segmen usaha adalah sekelompok aset dan operasi yang menyediakan barang atau jasa yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen usaha lainnya. Dalam menjalankan kegiatan usaha, Bank BPD Bali membagi segmen usaha berdasarkan peraturan kebijakan akuntansi menjadi Segmen Operasi dan Segmen Geografis.

Bank menerapkan PSAK Nomor 5 (Revisi 2009), "Segmen Operasi". PSAK revisi ini mengatur pengungkapan yang memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis dimana entitas terlibat dan lingkungan ekonomi dimana entitas beroperasi.

Bank BPD Bali melakukan kegiatan usaha berupa penghimpunan dana dan penyaluran kredit serta peningkatan penyedia jasa perbankan melalui pengembangan produk dan layanan yang *costumer oriented*. Dalam industri jasa perbankan, produksi adalah hasil dari kegiatan pemasaran produk dan jasa yang dihasilkan. Di bawah ini akan dijelaskan kinerja produksi dari Bank sebagai entitas utama.

Segmen Usaha

Segmen usaha adalah sekelompok aset dan operasi yang menyediakan barang atau jasa yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen usaha lainnya. Dalam menjalankan kegiatan usaha, Bank BPD Bali membagi segmen usahanya menjadi segmen Kredit dan Simpanan.

Segmen Kredit

Segmen kredit Bank BPD Bali dibagi menjadi dua yaitu kredit berdasarkan segmen skala usaha dan kredit berdasarkan segmen sektor ekonomi.

Kredit Berdasarkan Segmen Skala Usaha Loans Disbursement Based on Business Scale

Segmen Skala Usaha Business Scale	2019	2018	Pertumbuhan Growth	%
Konsumen Consumer	10,432,851,532,030	9,567,391,827,720	865,459,704,310	9.05%
Ritel Retail	5,440,751,603,955	4,429,551,873,792	1,011,199,730,163	22.83%
Menengah Medium Entreprises	1,520,608,958,537	1,656,722,356,214	(136,113,397,677)	-8.22%
Non- UMKM Non MSME	1,010,908,779,612	791,855,104,278	219,053,675,334	27.66%
CKPN Impairment Losses	(554,768,886,521)	(413,736,679,462)	(141,032,207,059)	34.09%
Total Kredit yang diberikan Total Loan Disbursement	18,405,120,874,134	16,445,521,162,004	1,818,567,505,071	11.06%

Operating Segment

Business segment is a group of assets and operations that provide goods or services that have risks and returns that are different from other business segments. In carrying out business activities, Bank BPD Bali divides business segments based on accounting policy regulations into Operating Segments and Geographical Segments.

The Bank applies PSAK Number 5 (Revised 2009), "Operating Segments". This revised PSAK requires disclosures that enable users of financial statements to evaluate the nature and financial effects of business activities in which the entity engages and the economic environment in which it operates.

Bank BPD Bali carries out business activities in the form of fund raising and lending as well as increasing banking service providers through customer oriented product and service development. In the banking service industry, production is the result of marketing products and services produced. Below will be explained the production performance of the Bank as the main entity.

Business Segment

Business segment is a group of assets and operations that provide goods or services that have risks and returns that are different from other business segments. In carrying out business activities, Bank BPD Bali divides business segments based on Loan Segment and Deposit.

Loan Segment

Bank BPD Bali's loan segment is divided into two segments, loans disbursement based on business scale and loans disbursement based on economic sector.

Kredit Berdasarkan Segmen Sektor Ekonomi

Loans Disbursement Based On Economic Sector

Segmen Sektor Ekonomi Economic Sector	2019	2018	Pertumbuhan Growth	%
Rumah Tangga Household	10,432,851,532,030	9,565,713,300,791	867,138,231,239	9.07%
Perdagangan Besar dan Eceran Wholesale and Retail	4,129,085,042,039	3,802,872,345,518	326,212,696,521	8.58%
Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation Service and Food & Beverage Accommodation	849,067,369,161	651,071,317,245	197,996,051,916	30.41%
Pertanian, Perburuan dan Kehutanan Agricultural, Hunting and Forestry	843,881,524,355	641,707,536,174	202,173,988,181	31.51%
Konstruksi Construction	614,381,249,431	453,164,052,350	161,217,197,081	35.58%
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya Community Service, Culture and Other Personal Loan	449,868,356,341	307,865,423,826	142,002,932,515	46.13%
Jasa kesehatan dan Kegiatan Sosial Health Service and Social Activity	345,123,613,431	300,054,162,051	45,069,451,380	15.02%
Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leases and Company Service	211,586,672,011	248,509,484,086	(36,922,812,075)	-14.86%
Industri Pengolahan Processing Industry	196,677,671,196	160,994,921,192	35,682,750,004	22.16%
Perantara keuangan Financial Intermediary	90,010,565,176	110,546,203,015	(20,535,637,839)	-18.58%
Listrik, Gas dan Air Electricity, Gas and Water	82,954,525,162	94,411,716,489	(11,457,191,327)	-12.14%
Transportasi, Pergudangan dan Komunikasi Transportation, Warehousing and Communication	78,061,197,834	37,127,137,263	40,934,060,571	110.25%
Jasa Pendidikan Education Service	30,640,834,844	23,727,042,907	6,913,791,937	29.14%
Jasa Perorangan yang Melayani Rumah Tangga Household Service Worker	21,702,398,955	28,083,847,896	(6,381,448,941)	-22.72%
Perikanan Fishery	21,494,571,102	16,539,961,353	4,954,609,749	29.96%
Administrasi Pemerintahan, Pertanahanan dan Jaminan Sosial Government Administration, Land and Social Security	7,363,915,251	940,732,366	6,423,182,885	682.79%
Pertambangan dan Penggalian Mining and Excavation	369,835,815	513,450,553	(143,614,738)	-27.97%
Bukan Lapangan Usaha Lainnya Not Other Business Field	-	1,678,526,929	(1,678,526,929)	-100.00%
CKPN Impairment Losses	(554,768,886,521)	(413,736,679,462)	(141,032,207,059)	34.09%
Total Kredit yang diberikan Total Loan Disbursement	18,405,120,874,134	16,445,521,162,004	1,818,567,505,071	11.06%



Segment Simpanan

Segmen Simpanan Bank BPD Bali dibedakan menurut kepemilikannya, yaitu Simpanan Pemerintah dan Non Pemerintah.

Segmen Kepemilikan Ownership	2019	2018	Pertumbuhan Growth	%
Pemerintah Government				
a. Giro Giro	1,737,725,711,151	745,965,862,860	991,759,848,291	132.95%
b. Tabungan Saving	189,486,779,059	121,506,716,575	67,980,062,484	55.95%
c. Deposito Deposits	5,891,054,150	830,491,054,150	(824,600,000,000)	-99.29%
Non Pemerintah Non Government				
a. Giro Giro	1,100,921,765,554	989,957,209,837	110,964,555,717	11.21%
b. Tabungan Saving	9,860,513,781,962	8,951,452,621,626	909,061,160,336	10.16%
c. Deposito Deposits	7,169,312,365,649	6,371,571,084,042	797,741,281,607	12.52%
Total Dana Pihak Ketiga Total Third Party Fund	20,063,851,457,526	18,010,944,549,090	235,139,910,775	1.31%

Beberapa hal yang dilakukan oleh Bank BPD Bali dalam rangka pengelolaan segmen usaha antara lain :

Produk dan Sistem

- Integrasi Sistem Pembayaran / Gerakan Nasional Non Tunai (GNNT). Bank BPD Bali mendukung program pemerintah di dalam mengimplementasikan GNNT melalui :
 - Quick Response Code Indonesian Standard (QRIS).*
QRIS diluncurkan oleh Bank Indonesia sehingga dimungkinkan pembayaran melalui aplikasi uang elektronik *server based*, dompet elektronik, atau *mobile banking* yang saling interkoneksi dan interoperabilitas.
 - Penerbit Kartu Debet.
Layanan Kartu Debet memungkinkan kartu ATM Bank BPD Bali berfungsi sebagai kartu debit yang dapat digunakan sebagai alat pembayaran melalui perangkat EDC pada *merchant*. Kartu ATM Debet juga memiliki kemampuan interoperabilitas layanan Gerbang Pembayaran Nasional (GPN) yang merupakan salah satu bentuk implementasi Gerakan Nasional Non Tunai (GNT), sehingga dapat digunakan bertransaksi pada perangkat EDC bank lain.
- Aliansi dengan Pemerintah Daerah/Provinsi dan Pihak Lainnya.
Aliansi dilakukan untuk ikut berpartisipasi dengan program kebijakan pemerintah daerah/provinsi sebagai *stakeholder* dan juga untuk perkembangan bisnis bank. Adapun pengembangannya adalah:

Deposits Segment

The Bank BPD Bali Savings Segment is distinguished by its ownership, namely Owned by Government and Non Government Deposits.

Things conducted by Bank BPD Bali in order to manage business segment, among others :

Products and Systems

- Payment System Integration / National Non Cash Movement (GNNT). Bank BPD Bali supports government programs in implementing GNNT through:
 - Indonesian Standard Quick Response Code (QRIS).
QRIS was launched by Bank Indonesia therefore it is possible to make payments through server based electronic money applications, electronic wallets, or mobile banking that are interconnected and interoperable.
 - Debit Card Issuer.
The Debit Card Service allows the ATM card of Bank BPD Bali to function as a debit card that can be used as a payment tool through EDC devices at merchants. ATM Debit Cards also have interoperability service capabilities of the National Payment Gate (GPN), which is a form of implementation of the National Non Cash Movement (GNT), therefore may be used on other bank EDC devices.
- Alliance with Regional / Provincial Governments and Other Parties.
The alliance is carried out to participate in local / provincial government policy programs as stakeholders and also for the development of bank business. The developments are:

a. Dashboard Monitoring

Aggregasi Pajak PHR Kabupaten/Kota, Provinsi Bali. *Dashboard* memiliki fungsi mengumpulkan data PHR dari masing-masing Pemda Kabupaten / Kota di Provinsi Bali (rekap target pencapaian pajak PHR, rekap jumlah wajib pajak PHR ter-*register*, rekap ketetapan pajak *self assessment*, dan rekap realisasi pembayaran pajak PHR) ke dalam 1 (satu) penampungan dan menampilkan info dari data yang telah dikumpulkan tersebut kepada Pemerintah Provinsi Bali.

b. E-Ticketing

Aplikasi *E-Ticketing* digunakan untuk mengelola data pemesanan tiket masuk suatu lokasi wisata, transaksi pembelian tiket wisata, hingga proses penggunaan dan pengakhiran dari tiket wisata, secara praktis serta mendukung transparansi pengelolaan pendapatan tiket.

c. E-Retribusi

E-Retribusi memungkinkan untuk otomasi sistem pungutan pada pasar dan mempermudah administrasi oleh petugas pasar, serta mendukung transparansi pengelolaan pungutan pasar.

d. Mobile Pos PHR.

Layanan aplikasi POS PHR digunakan oleh wajib pajak pada bidang usaha hotel dan bidang usaha restoran untuk mendukung operasional dan kemajuan usahanya, selain juga untuk pemantauan pajak PHR bagi pemerintah daerah.

e. E-Link LPD.

Melalui layanan *E-link* maka nasabah LPD bisa menggunakan fitur layanan MaiLaku dan *Internet Banking Business* (IBB) Bank BPD Bali. Hal ini sangat membantu nasabah LPD dikarenakan LPD belum memiliki sistem layanan *online 24 jam*.

3. Pengembangan Infrastruktur & Server.

Cash Recycling Machine (CRM) adalah mesin anjungan tunai mandiri (ATM) yang dapat digunakan untuk setor dan tarik tunai sekaligus sehingga dapat meningkatkan efisiensi biaya operasional karena bank tidak perlu membeli mesin ATM untuk setor tunai dan ATM untuk tarik tunai secara terpisah.

4. Pengembangan Biller.

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

- Integrasi penerimaan pembayaran tagihan sekolah dan universitas.

a. Dashboard Monitoring

PHR Tax Aggregation of Regency / City, Bali Province. The dashboard has the function of collecting PHR data from each Regency / City Government in Bali Province (recap of the achievement target of PHR tax, recap of the number of registered PHR taxpayers, recap of self assessment tax, and recap of realization of PHR tax payments) into 1 (one) gathering and displaying info from the data that has been collected to the Provincial Government of Bali.

b. E-Ticketing

The E-Ticketing application is used to manage data on ticket entry for a tourist location, travel ticket purchase transactions, to the process of using and terminating a tourist ticket, practically and supporting transparency in ticket revenue management.

c. E-Retribusi

E-Retribusi makes possible to automate the collection system on the market and facilitate administration by market officers, and supports the transparency of the management of market charges.

d. POS PHR Mobile

POS PHR application service is use by Taxpayers in the hotel and restaurant business sectors to support its operations and business progress, as well as for monitoring PHR taxes for local government.

e. LPD E-Link

Through the E-link service, LPD customers can use the MaiLaku service feature and Internet Banking Business (IBB) of Bank BPD Bali. This is very helpful for LPD customers because the LPD does not yet have a 24 hour online service system.

3. Infrastructure & Server Development

Cash Recycling Machine (CRM) is an automated teller machine (ATM) that can be used to deposit and withdraw cash at the same time therefore may improve the efficiency of operational costs because bank does not need to buy ATM machines for cash deposits and ATMs for cash withdrawals separately.

4. Biller Development.

Bank BPD Bali is expanding its cooperation in providing payments / purchases with billers both regional and national, namely:

- Integration of school and university bill payment receipts.



- b. Integrasi pembayaran pajak dan retribusi daerah yang belum *online*.
- Otomasi Proses Bisnis Internal.
 - a. Pedoman Standar Akuntansi Keuangan (PSAK) 71. PSAK 71 merupakan penerapan standar akuntansi terbaru yang merujuk ke *international financial reporting standards* (IFRS) 9 dan berlaku efektif di Indonesia pada 1 Januari 2020.
 - b. Aplikasi *Safe Deposit Box* (SDB). Merupakan aplikasi yang membantu pengelolaan *Safe Deposit Box* sebagai jasa penyewaan kotak penyimpanan harta atau surat-surat berharga yang dirancang secara khusus dari bahan baja dan ditempatkan dalam ruang khasanah yang kokoh, tahan bongkar dan tahan api untuk memberikan rasa aman bagi penggunanya.
 - c. Pelaporan Antasena ke Bank Indonesia. Pelaporan Antasena merupakan penggabungan 6 laporan, yaitu LBU, LBUS/LSMK, LBBU, LBBUS, LHBU, dan LKPBU, yang bertujuan untuk meningkatkan efisiensi, fleksibilitas, kolaborasi, dan konsistensi dalam pelaporan oleh bank.
- b. Integration of regional tax payments and user fees that are not yet online.
- Automation of Internal Business Processes.
 - a. Financial Accounting Standards Guidelines (PSAK) 71. PSAK 71 is the adoption of the latest accounting standards that refer to international financial reporting standards (IFRS) 9 and took effect in Indonesia on January 1, 2020.
 - b. Safe Deposit Box (SDB) application. It is an application that helps manage Safe Deposit Boxes as a rental service for treasure storage boxes or securities specifically designed from steel and placed in a strong, tearresistant and fireresistant treasury to provide a sense of security for its users.
- c. Antasena Reporting to Bank Indonesia. Antasena Reporting is a combination of 6 reports, namely LBU, LBUS / LSMK, LBBU, LBBUS, LHBU, and LKPBU, which aim to increase efficiency, flexibility, collaboration, and consistency in reporting by bank.

Pengembangan SDM

- a. Melaksanakan pemenuhan kebutuhan SDM melalui strategi mutasi dan promosi berdasarkan hasil *assessment* yang akan masuk dalam *talent pool* yang memenuhi kualifikasi, potensi, kompetensi, dan *performance/kinerja*. Selain itu pemenuhan kebutuhan karyawan dilakukan pula dengan mendayagunakan karyawan yang ada di posisi *support* menjadi posisi bisnis (analis kredit, pemasaran dana dan treasuri).
- b. Meningkatkan kualitas SDM melalui pendidikan dan pelatihan 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 selama tahun 2019 mencapai Rp9.886 miliar atau 98,86% dari rencana anggaran sebesar Rp10 miliar. Sementara realisasi program pendidikan dan latihan Bank mencapai 51 program dari 54 program yang direncanakan atau 94,44%.
- 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.

HR Development

- a. Carry out the fulfilment of HR needs through mutation and promotion strategies pursuant to the results of the assessment that will be included in the talent pool that meets the qualifications, potential, competence, and performance. Besides fulfilling the needs of employees is also done by utilizing employees in support positions into business positions (credit analysts, fund marketing and treasury).
- b. Improving the quality of human resources through employee education and training based on Training Need Analysis (TNA) by taking into account required competencies, job descriptions and organizational development in the form of internal and external training. The total burden of education and training issued during 2019 reached Rp9,886 billion or 98.86% of the planned budget of Rp10 billion. While the realization of the education and training program of the Bank reached 51 programs out of 54 planned programs or 94.44%.
- c. Creating a competitive and fair working environment by building employment relationships, by building synergy and communication with employees through the Bank BPD Bali Workers Union.

TINJAUAN KEUANGAN

FINANCIAL REVIEW

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Publik Publik Hertanto, Grace, Karunawan dan mendapat opini wajar dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali. tanggal 31 Desember 2019, serta kinerja keuangan dan arus kas Bank untuk periode yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial reviews described below refer to the Financial Statements for the years ended December 31, 2019 and 2018 which are presented in this Annual Report. The Financial Statements have been audited by the Public Office Publik Hertanto, Grace, Karunawan and received a fair opinion in all material respects, the financial position of PT Bank Pembangunan Daerah Bali on December 31, 2019, and the Bank's financial performance and cash flow for the period ended on that date, in accordance with Indonesian Financial Accounting Standards.

Laporan Posisi Keuangan

Financial Position Statement

Aset

dalam jutaan Rupiah
in million Rupah

Uraian Description	2019	2018	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Kas Cash	672	616	56	9,07
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	1.449	1.305	144	11,06
Giro pada bank lain Current Accounts with Other Banks	27	28	-1	-5,14
Penempatan pada Bank Indonesia dan bank lain Placement at Other Banks and Bank Indonesia	1.605	1.395	210	15,09
Efek-efek Securities	1.206	1.254	-49	-3,87
Efek-efek yang dibeli dengan janji dijual kembali Securities Purchased Under Agreement to Resell	1.475	1.454	21	1,39
Kredit yang diberikan – neto Loans Provided–Net	18.405	16.446	1.960	11,92
Penyertaan saham Investment in Shares of Stocks	1	1	-	0,00
Aset tetap – neto Fixed Assets–Net	264	251	12	4,93
Aset pajak tangguhan Deferred Tax	89	85	4	5,08
Agunan yang diambil alih – neto Foreclosed Collaterals	-	-	-	-
Biaya dibayar dimuka dan aset lain-lain Advances Expenses and Other Assets	191	188	-	-
Total Aset Total Assets	24.656	22.454	2.202	9,80



Total Aset

Total Aset Bank BPD Bali per 31 Desember 2019 sebesar Rp24.656 miliar, meningkat 9,80% dibandingkan tahun sebelumnya sebesar Rp22.454 miliar. Tercapainya realisasi jumlah aset sesuai target disebabkan beberapa indikator seperti tercapainya target penghimpunan Dana Pihak Ketiga sebesar 102,20%, penempatan giro pada Bank Indonesia, penempatan dana pada Bank Indonesia dan Bank lain serta penyaluran kredit yang diberikan.

Kas

Jumlah Kas Bank pada 31 Desember 2019 mencapai Rp672 miliar, meningkat 9,07% dibandingkan tahun sebelumnya sebesar Rp616 miliar.

Efek-Efek

Jumlah Efek-Efek yang dikuasai Bank pada 31 Desember 2019 adalah sebesar Rp1.206 miliar, lebih rendah 3,87% dibandingkan tahun sebelumnya sebesar Rp1.254 miliar.

Kredit yang Diberikan

Tahun 2019 Bank BPD Bali berhasil mencatat pertumbuhan Kredit Yang Diberikan - neto sebesar 11,92% menjadi Rp18.405 miliar, dari tahun sebelumnya sebesar Rp16.446 miliar

dalam jutaan Rupiah
in million Rupah

Segmen Bisnis Business Segment	2019	2018	Pertumbuhan (Penurunan) Growth (Decrease)	
	Rp	%		
Konsumen Consumer	10,432,851,532,030	9,567,391,827,720	865,459,704,310	9.05
Ritel Retail	5,440,751,603,955	4,429,551,873,792	1,011,199,730,163	22.83
Menengah Intermediate	1,520,608,958,537	1,656,722,356,214	(136,113,397,677)	-8.22
Non- UMKM Non-MSME	1,010,908,779,612	791,855,104,278	219,053,675,334	27.66
CKPN	(554,768,886,521)	(413,736,679,462)	141,032,207,059	34,09
Total Kredit yang diberikan Total Credit granted	18,405,120,874,134	16,445,521,162,004	2,137,994,297,659	13.00

Berdasarkan tabel di atas, segmen konsumen menjadi kontributor utama bagi Kredit yang diberikan Bank BPD Bali tahun 2019.

Total Assets

Bank BPD Bali's total assets as of December 31, 2019 amounted to Rp24.656 billion, an increase 9,80% compared to the previous year of Rp22.454 billion. Realization of total assets meet the target due to a number of achievements such as third party funds of 102.20%, placement at Bank Indonesia and other banks as well as credit disbursement.

Cash

The amount of Bank Cash as at December 31, 2019 reached Rp672 billion, increased 9,07% compared to the previous year of Rp 616 billion.

Securities

The number of Securities controlled by the Bank as at 31 December 2019 was Rp1.206 billion, lower 3,87% compared to the previous year of Rp1.254 billion.

Loans Provided

In 2019 Bank BPD Bali managed to record the growth of Credit Provided net by 11,92% to Rp 18.405 billion, from the previous year of Rp Rp16.446 billion.

Based on the table above, consumer segment still the largest contributor to the credit disbursement by BPD Bali in 2019.

Liabilitasdalam jutaan Rupiah
in million Rupiah

Uraian Description	2019	2018	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Liabilitas segera Current Liabilities	164	141	23	16,29
Simpanan nasabah Customers Saving	20.064	18.011	2.053	11,40
Simpanan dari bank lain Deposits from other Banks	479	461	18	3,87
Utang pajak Tax Debt	30	10	20	213,69
Liabilitas lain-lain Other Liabilities	378	352	26	7,32
Total Liabilitas Total Liabilities	21.154	19.060	2.094	10,99

Total Liabilitas Bank pada 31 Desember 2019 adalah sebesar Rp21.154 miliar, meningkat 10,99% dibandingkan tahun sebelumnya sebesar Rp19.060 miliar. Peningkatan Total Liabilitas tersebut utamanya disebabkan terjadinya peningkatan terhadap simpanan nasabah sebesar 11,40% dari Rp18.011 miliar tahun 2018 menjadi Rp20.064 miliar di tahun 2019.

Liabilitas Segera

Jumlah Liabilitas Segera Bank BPD Bali pada akhir tahun 2019 mencapai Rp164 miliar, meningkat 16,29% dibandingkan tahun sebelumnya sebesar Rp141 miliar.

Simpanan Nasabah

Jumlah Simpanan Nasabah yang berhasil dihimpun Bank BPD Bali tahun 2019 mencapai Rp20.064 miliar, naik 11,40% dibandingkan tahun sebelumnya sebesar Rp18.011 miliar. Peningkatan ini terutama disebabkan oleh peningkatan pada Giro yang meningkat 63,54% dari Rp1.736 miliar menjadi Rp2.839 miliar dan Tabungan yang meningkat dari Rp9.073 miliar di tahun 2018 menjadi Rp10.050 miliar di tahun 2019.

Liabilities

The Bank's Total Liabilities as at December 31, 2019 amounted to Rp21.154 billion, an increase 10,99% compared to the previous year of Rp19.060 billion. The increase in total liabilities was mainly due to an increase in customer deposits by 11.40% from Rp18,011 billion in 2018 to Rp20,064 billion in 2019.

Current Liabilities

The amount of Bank BPD Bali's Immediate Liabilities at the end of 2019 reached Rp164 billion, increasing 16,29% compared to the previous year of Rp141 billion.

Customer Saving

The amount of customer deposits successfully collected by Bank BPD Bali in 2019 reached Rp20.064 billion, up 11,40% compared to the previous year of Rp18.011 billion. This increase was mainly due to an increase in Current Accounts which increased 63.54% from Rp1,736 billion to Rp 2,839 billion and Savings increased from Rp9,073 billion in 2018 to Rp10,050 billion in 2019.

dalam Jutaan Rupiah
in million Rupiah

Jenis Produk Types of Products	2019	2018	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Giro Current Account	2.839	1.736	1.103	63,54
Tabungan Savings	10.050	9.073	977	10,77
Deposito Berjangka Time Deposits	7.175	7.202	-27	-0,37
Total	20.064	18.011	2.053	11,40



Ekuitas**Equity**dalam jutaan Rupiah
in million Rupiah

Uraian Description	2019	2018	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Modal saham Share Capital	1.822	1.788	34	1,89
Tambahan modal disetor Additional Paid-in Capital	0	8	-8	-99,97
Opsi saham Shares Options	-	-	-	-
Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang tersedia untuk dijual – setelah pajak tangguhan Unrealised gain (loss) on available-for-sale Securities -Net	-	-	-	-
Saldo laba Retained Earnings	-	-	-	-
Telah ditentukan penggunaannya: Appropriated	1.167	1.113	54	4,82
Cadangan umum General Reserves	-	-	-	-
Belum ditentukan penggunaannya Unappropriated	570	537	33	6,11
Total Ekuitas Total Equity	3.502	3.394	107	3,16

Jumlah Ekuitas Bank BPD Bali per 31 Desember 2019 adalah sebesar Rp3.502 miliar meningkat 3,16% dibandingkan tahun sebelumnya sebesar Rp3.394 miliar. Peningkatan terutama didorong oleh peningkatan modal saham sebesar Rp34 miliar pertumbuhan saldo laba yang telah ditentukan penggunaannya untuk cadangan umum meningkat sebesar Rp54 miliar atau 4,82% (yoY).

Bank BPD Bali's Equity as of December 31, 2019 was Rp3.502 billion, an increase 3,16% compared to the previous year of Rp3.394 billion. The increase was mainly due to an increase in share capital of Rp34 billion in the growth of retained earnings which has been determined for general reserves to increase by Rp54 billion or 4.82% (yoY).

**Laporan Laba Rugi dan Penghasilan
Komprehensif Lainnya**dalam jutaan Rupiah
in million Rupiah**Statement of Profit or Loss and Other
Comprehensive Income**

Uraian Description	2019	2018	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Pendapatan bunga Interest Income	2.562	2.396	166	6,91
Beban bunga Interest Expense	957	851	86	10,07
Pendapatan operasional lainnya Other Operating Income	94,57	71,84	23	31,63
Penyisihan kerugian penurunan nilai Provision for Impairment Losses	(204)	(167)	37	22,17
Beban operasional lainnya Other Operating Expenses	741,49	711,37	30	4,23
Laba operasional Operating Income	85	62	23	37,09
Pendapatan non operasional - neto Non-operating Income—Net	(4,85)	(2,31)	3	127,51
Laba sebelum beban pajak Income before tax expense	771	733	38	5,19
Beban pajak Tax Expense	201	196	5	2,67
Laba tahun berjalan Income for the year	570	537	33	6,11

Pendapatan Bunga

Tahun 2019, Bank membukukan Pendapatan Bunga sebesar Rp2.562 miliar, meningkat 6,91% dibandingkan Pendapatan Bunga tahun sebelumnya sebesar Rp2.396 miliar yang terdiri dari Pendapatan Bunga dalam satuan Rupiah sebesar Rp2.562 miliar.

Pendapatan Bunga Bank BPD Bali sebagian besar masih diperoleh dari Kredit yang diberikan, yaitu sebesar Rp2.210 miliar, diikuti oleh Pendapatan Bunga dari Efek-efek, Penempatan pada Bank Indonesia dan bank lain serta Giro pada Bank Indonesia dan bank lain.

Beban Bunga

Jumlah Beban Bunga Bank BPD Bali per 31 Desember 2019 mencapai Rp937 miliar, meningkat 10,07% dibandingkan tahun sebelumnya Rp851 miliar. Beban Bunga terbesar masih berasal dari produk Deposito, yaitu sebesar Rp576 miliar, meningkat 16,89% dibandingkan tahun sebelumnya Rp493 miliar.

Pendapatan Operasional Lainnya

Tahun 2019, Bank BPD Bali berhasil membukukan Pendapatan Operasional Lainnya sebesar Rp94,57 miliar. Jumlah tersebut mengalami peningkatan dibandingkan tahun sebelumnya Rp71,84 miliar, hal tersebut utamanya disebabkan peningkatan pendapatan penerimaan kembali kredit hapus buku mencapai Rp21,05 miliar, meningkat Rp13,85 miliar atau 192,36% (yoY) dibandingkan tahun 2018 sebesar Rp7,20 miliar. Pendapatan fee mencapai Rp14,68 miliar, meningkat sebesar Rp5,09 miliar atau 53,08% (yoY) dibandingkan tahun 2018 sebesar Rp9,59 miliar. Pendapatan administrasi mencapai Rp35,27 miliar, meningkat sebesar Rp3,93 miliar atau menurun 12,55% (yoY) dibandingkan tahun 2018 sebesar Rp31,34 miliar. Pendapatan lain-lain mencapai Rp5,64 miliar, meningkat sebesar Rp0,09 miliar atau 1,69% (yoY) dibandingkan tahun 2018 sebesar Rp5,55 miliar. Sedangkan untuk pendapatan provisi/komisi selain kredit dan pendapatan denda kredit mengalami penurunan secara yoY.

Penyisihan Kerugian Penurunan Nilai

Jumlah Penyisihan Kerugian Penurunan Nilai Bank BPD Bali tahun 2019 mencapai Rp204 miliar. Dibandingkan tahun sebelumnya mengalami peningkatan sebesar Rp37 miliar atau 22,17%. Peningkatan tersebut utamanya disebabkan oleh pembentukan CKPN atas penambahan jumlah kredit yang diberikan sehingga diperlukan tambahan pembentukan CKPN. Serta terdapat penambahan pembentukan CKPN atas

Interest Income

In 2019, the Bank recorded a Interest Income of Rp2.562 billion, an increase 6,91% compared to the previous year's Interest Income of Rp2.396 billion, which consisted of Rp2.562 billion.

Bank BPD Bali's Interest Income is still largely obtained from loans, amounting to Rp2.210 billion, followed by Interest Income from Securities, Placements with Bank Indonesia and other banks and Current Accounts with Bank Indonesia. and other banks.

Interest Expense

Bank BPD Bali's Interest Expense as of December 31, 2019 reached Rp937 billion, an increase 10,07% compared to the previous year of Rp851 billion. The biggest interest expense still came from Time Deposit products, which amounted to Rp576 million, an increase 16,89% compared to the previous year Rp491 billion.

Other Operating Income

In 2019, Bank BPD Bali successfully booked Other Operating Revenues of Rp94,57 billion .The amount experienced increase compared to the previous year of Rp71,84 billion, mainly due to The receipts from writeoff reached Rp21.05 billion, an increase of Rp13.85 billion or 192.36% (yoY) compared to 2018 of Rp7.20 billion. fee based income reached Rp14.68 billion, an increase of Rp5.09 billion or 53.08% (yoY) compared to 2018 of Rp9.59 billion. administration income reached Rp35.27 billion, an increase of Rp3.93 billion or a decrease of 12.55% (yoY) compared to 2018 of Rp31.34 billion. Other income reached Rp5.64 billion, an increase of Rp0.09 billion or 1.69% (yoY) compared to 2018 of Rp5.55 billion. As for the provision / commission income other than credit and credit penalty income decreased yoY.

Impairment Losses

The amount of Allowance for Impairment Loss of Bank BPD Bali in 2019 reaches Rp204 billion. Compared to the previous year an increase of Rp37 billion or 22,17%. The increase was mainly due to the formation of CKPN on the addition of the amount of credit granted so that additional CKPN formation is needed. And there is an additional formation of CKPN for loans that fall into the NPL category. This is in accordance

kredit yang masuk dalam kategori NPL. Hal ini sesuai dengan Keputusan Direksi Nomor 0582/KEP/DIR/TIA/2017 mengenai SOP akuntansi yang menyatakan dimungkinkan untuk dilakukan penyesuaian terhadap CKPN berdasarkan pertimbangan Direksi, sehingga apabila CKPN individual kurang dari 50% dari baki debet maka dilakukan penyesuaian dengan menambah pembentukan CKPN individual minimal 50% dari baki debet.

Beban Operasional Lainnya

Beban Operasional Lainnya terdiri dari Beban Gaji dan Tunjangan dan Beban Umum dan Administrasi. Per 31 Desember 2019, jumlah Beban Operasional Lainnya mengalami peningkatan 4,23% menjadi Rp741 miliar, dari tahun sebelumnya sebesar Rp711 miliar. Meningkatnya jumlah Beban Operasional Lainnya tersebut utamanya disebabkan oleh peningkatan beban umum dan administrasi sebesar 8,53% (yoY) dan beban tenaga kerja mengalami peningkatan sebesar 2,49% (yoY).

Laba Operasional

Jumlah Laba Operasional Bank BPD Bali tahun 2019 tercatat sebesar Rp 774 miliar, mengalami kenaikan dibandingkan Laba Operasional tahun sebelumnya sebesar Rp35 miliar.

Laba Sebelum Pajak

Tahun 2019, jumlah Laba Sebelum Pajak Bank terkoreksi dari Rp733 miliar menjadi Rp 771. miliyar.

Beban Pajak

Beban Pajak di tahun 2019 mengalami peningkatan sebesar Rp5 miliar atau sebesar 2.67% dibandingkan tahun 2018.

Penghasilan Komprehensif Lainnya

Pada tahun 2019 Bank mencatat kerugian komprehensif lain sebesar Rp5.078 juta, turun sebesar Rp15.656 juta atau sebesar 67,56% dari tahun 2018. Penurunan tersebut terutama berasal dari adanya penilaian kembali atas imbalan kerja.

Laba per Saham

Sejalan dengan peningkatan Laba Tahun Berjalan Bank tahun 2019, Laba per saham dasar mengalami peningkatan menjadi Rp312.714 dari Rp270.241 tahun 2018.

with Directors Decission Number. 0582 / KEP / DIR / TIA / 2017 concerning accounting SOP which states that it is possible to make adjustments to CKPN based on Directors' considerations, so that if the individual CKPN is less than 50% of the debit tray then adjustments are made by adding the formation of individual CKPNs to a minimum of 50% of the debit tray.

Other Operating Expenses

Other Operating Expenses consist of Salary Expenses and Allowances and General and Administrative Expenses. As of December 31, 2019, the number of Other Operating Expenses had increased 4,23% to Rp741 billion, from the previous year amounting to Rp711 billion. The increase in the number of Other Operating Expenses was mainly due to an increase in general and administrative expenses amounted to 8.53% (yoY) and employee expense increased by 2.49% (yoY).

Operating Income

Bank BPD Bali's Operating Profit in 2019 was recorded at Rp774 billion, an increased compared to the previous year's Operating Profit of Rp35 billion.

Profit Before Tax

In 2019, the amount of the Bank's Profit Before Tax was corrected from Rp733 billion to Rp771 billion.

Tax Expense

Tax Expenses in 2019 increased/decreased by Rp5 billion or by 2,67% compared to 2018.

Other Comprehensive Income

In 2019 the Bank recorded other comprehensive loss of Rp5.078 million, an increase of Rp15.656 million or 67,56% from 2018. The decrease was mainly derived from the revaluation of employee benefits.

Profit per Share

In line with the Increased in the Bank's Current Year Earnings in 2019, basic earnings per share Increased to Rp312.714 from Rp270.241 in 2018.

Arus Kas Cash Flowdalam jutaan Rupiah
in million Rupiah

Uraian Description	2019	2018	Pertumbuhan (Penurunan) Growth (Decrease)	
			Rp	%
Arus kas dari aktivitas operasi Cash flows from operating activities	877	391	486	124,29
Arus kas dari aktivitas investasi Cash flows from investing activities	35	(113)	148	(111,27)
Arus kas dari aktivitas pendanaan Cash flows from financing activities	(503)	(423)	(80)	18,91
Kenaikan (penurunan) neto kas dan setara kas Net increase (decrease) in cash and cash equivalents	409	(145)	554	(382,06)
Kas dan setara kas awal tahun Cash and cash equivalents at beginning of year	3343	3488	(145)	(4,15)
Kas dan setara kas akhir tahun Cash and cash equivalents at end of year	3752	3343	409	12,23

Jumlah Kas Bank pada akhir tahun 2019 tercatat sebesar Rp3.752 juta, mengalami peningkatan sebesar Rp409 juta dibandingkan jumlah Kas pada awal tahun sebesar Rp3.343 juta.

Cash Flow

The amount of Bank Cash at the end of 2019 was recorded at Rp3.752 million, an increase/decrease of Rp409 million compared to the amount of Cash at the beginning of the year amounted to Rp3.343 million.

RASIO KEUANGAN PENTING

Key Financial Ratios

Pada tahun 2019, Indikator Rasio Penting Bank BPD Bali menunjukkan penurunan/peningkatan, hal tersebut dapat dilihat sebagai berikut.

In 2019, Bank BPD Bali's Important Ratio Indicator shows a decrease/increase, this can be seen as follows.

Rasio Utama Key Ratios	2019	2018
CAR	22,48%	23,47%
NIM	6,88%	7,10%
ROA	3,08%	3,17%
ROE	18,18%	19,16%
NPL (gross)	2,61%	3,17%
NPL (Net)	0,30%	1,06%
LDR	91,72%	91,22%
BOPO	70,87%	70,80%

KOMITMEN DAN KONTINJENSI

Commitment and Contingency

Bank BPD Bali memiliki komitmen dan kontinjensi. Ikhtisar komitmen dan kontinjensi Bank selama 2 (dua) tahun terakhir yang dinyatakan dalam nilai kontrak sebagai berikut:

dalam jutaan Rupiah
in million Rupiah

Uraian Description	2019	2018
Fasilitas Kredit Kepada Debitur yang belum Digunakan Credit Facilities to Debtors that Have not been Used	908.988	491.654
Jumlah Liabilitas Komitment - Bersih Total Commitments Liability - Net	908.988	491.654
Kontinjensi Contingencies		
Pendapatan Bunga Dalam Penyelesaian Interest Income in Settlement	172.846	133.006
Tagihan Kontinjensi Bank garansi yang Diterima Contingencies Receivable Bank Guarantee Received	69.75	2.624
Sub Total	172.916	135.63
Liabilitas Kontinjensi Contingencies Liabilities		
Bak Garansi yang diterbitkan Bank Guarantee Issued	-207.536	-208.211
Sub Total	-207.536	-208.211
Jumlah Liabilitas Kontinjensi Bersih Total Contingencies Liabilities Net	-34.620	-72.581

SUKU BUNGA DASAR KREDIT

PRIME LENDING RATE

Bank Umum yang menjalankan kegiatan usaha secara konvensional memiliki kewajiban untuk melaporkan dan mempublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah sebagaimana yang diatur dalam Peraturan OJK Nomor 32/POJK.03/2016 tentang Transparansi dan Publikasi Laporan Bank.

Pelaporan dan publikasi SBDK adalah salah satu upaya yang ditempuh Bank untuk memberikan kejelasan kepada nasabah dan memudahkan nasabah dalam menimbang manfaat, biaya dan risiko kredit yang ditawarkan. Selain itu, SBDK juga merupakan upaya peningkatan *good governance* dan pendorong persaingan yang sehat dalam industri perbankan antara lain melalui terciptanya disiplin pasar (*market discipline*) yang lebih baik.

Tiga komponen perhitungan SBDK meliputi Harga Pokok Dana untuk Kredit (HPDK) yang timbul dari kegiatan penghimpunan dana nasabah, beban operasional yang dikeluarkan untuk kegiatan penghimpunan dana dan penyaluran kredit serta komponen profit margin yang ditetapkan Bank dalam kegiatan penyaluran kredit. Akan tetapi, dalam perhitungan SBDK ini belum memperhitungkan komponen premi risiko masing-masing nasabah. Premi risiko merupakan penilaian Bank terhadap prospek pelunasan kredit oleh calon debitur.

Bank BPD Bali has commitments and contingencies. Summary of commitments and contingencies of the Bank for the past 2 (two) years stated in the contract value as follows:

Commercial Banks that carry out conventional business activities have the obligation to report and publish the Prime Lending Rate (SBDK) in Rupiah as stipulated in FSA Regulation Number 32/POJK.03/2016 concerning Transparency and Publication of Bank Reports.

SBDK reporting and publication is one of the efforts taken by the Bank to provide clarity to customers and facilitate customers in weighing the benefits, costs and credit risks offered. In addition, the SBDK is also an effort to improve good governance and encourage fair competition in the banking industry, among others through the creation of better market discipline.

The three components of the prime lending rate calculation include the Cost of Funds for Credit (HPDK) arising from the collection of customer funds, operational expenses incurred for fund raising and lending activities, and the profit margin component determined by the Bank in lending activities. However, in the calculation of prime lending rate does not take into account the risk premium component of each customer. Risk premium is the Bank's assessment of the prospect of paying off loans by prospective borrowers.

Perhitungan SBDK wajib dilaporkan kepada Bank Indonesia dan dipublikasikan untuk 4 (empat) jenis kredit dalam Rupiah, yaitu kredit korporasi, kredit ritel, kredit mikro dan kredit konsumsi (terdiri dari KPR dan Non KPR).

Bank berkomitmen untuk menurunkan suku bunga kreditnya namun dengan tetap mempertimbangkan berbagai kondisi terutama kondisi industri perbankan dan kondisi ekonomi nasional, regional maupun global.

Bank BPD Bali mengelompokkan kredit untuk perhitungan SBDK berdasarkan segmen bisnis sebagai berikut:

1. Kredit korporasi yang merupakan kredit yang diberikan kepada nasabah Komersial Menengah;
2. Kredit ritel yang mencakup kredit yang diberikan kepada nasabah Perbankan Komersial Bawah (*Small-Medium Enterprise*);
3. Kredit mikro berpedoman pada definisi usaha mikro sebagaimana dimaksud dalam Undang-Undang Tentang Usaha Mikro, Kecil dan Menengah;
4. Kredit konsumsi KPR (Mortgage) dan non-KPR (*Auto Loan*), tidak termasuk penyaluran dana melalui kartu kredit dan Kredit Tanpa Agunan (KTA);

Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor dan/atau website Perusahaan (www.bpdbali.co.id).

SBDK calculation must be reported to Bank Indonesia and published for 4 (four) types of credit in Rupiah, namely corporate credit, retail credit, micro credit and consumption credit (consisting of KPR and Non KPR).

The Bank is committed to lowering its lending rates but by continuing to consider various conditions, especially the condition of the banking industry and national, regional and global economic conditions.

Bank BPD Bali groups loans for the calculation of prime lending rate based on business segments as follows:

1. Corporate loans which represent loans given to Medium Commercial customers;
2. Retail loans which include loans to customers of Commercial Banking (*Small-Medium Enterprise*);
3. Micro credit is guided by the definition of micro business as referred to in the Law on Micro, Small and Medium Enterprises;
4. Mortgage and non-mortgage (*Auto Loan*) consumption credit, not including distribution of funds through credit cards and unsecured loans (KTA).

Information on prime lending rate prevailing at any time can be seen in publications in every office and/or the Company's website (www.bpdbali.co.id).

Periode <i>Period</i>	Suku Bunga Dasar Kredit <i>Prime Lending Rate</i>				Kredit Konsumsi <i>Consumptive Loan</i>	
	Korporasi <i>Corporate</i>	Ritel <i>Retail</i>	Mikro <i>Micro</i>	KPR <i>Mortgage</i>	Non - KPR <i>Non- Mortgage</i>	
2018	9,38%	10,48%	10,13%	10,07%	12,14%	
2019	8,89%	10,12%	9,78%	9,19%	11,52%	

Dampak Perubahan Tingkat Suku Bunga Terhadap Kinerja Bank

Sepanjang tahun 2019, Bank Indonesia (BI) tercatat empat kali menurunkan suku bunga acuan BI 7 Days Reverse Repo Rate masing-masing sebesar 25 basis poin (bps) dari 6,0% menjadi 5,0%.

Impact of Interest Rate Changes Towards Bank Performance

Throughout 2019, Bank Indonesia (BI) recorded four times lowered the BI benchmark interest rate of 7 Days Reverse Repo Rate each by 25 basis points (bps) from 6.0% to 5.0%.

Kemampuan Membayar Utang

Kemampuan Bank dalam memenuhi seluruh kewajiban baik kewajiban jangka panjang maupun jangka pendek, diukur melalui beberapa rasio, antara lain rasio likuiditas, rasio

Ability To Pay Debt

The Bank's ability to meet all obligations both long-term and short-term liabilities is measured through several ratios, including liquidity ratios, solvency ratios, and profitability

solvabilitas, dan rasio rentabilitas. Kemampuan membayar utang juga tercermin dari telah ikutnya Bank sebagai peserta program penjaminan pada Lembaga Penjaminan Simpanan. Rincian penjelasan tentang kemampuan membayar utang dijelaskan sebagai berikut.

Kemampuan Membayar Utang Jangka Pendek

Kemampuan Bank dalam membayar utang jangka pendek dapat dilihat dari rasio likuiditas. Rasio likuiditas Bank dapat diukur melalui rasio kredit terhadap dana pihak ketiga (LDR). Tahun 2019 LDR Bank BPD Bali mengalami peningkatan sebesar 0,50% dari 91,22% di tahun 2018 menjadi 91,72% di tahun 2019. LDR Bank BPD Bali yang mencapai 91,72% masih berada dikisaran target LDR yang ditetapkan sesuai regulasi PBI Nomor 17/11/PBI/2015 serta masih berada pada level yang optimal untuk pengelolaan likuiditas dan menjaga efisiensi biaya dana.

Kemampuan Membayar Utang Jangka Panjang

Bank mengukur solvabilitas melalui rasio permodalan bank. Bank BPD Bali memastikan kecukupan modal Bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio (CAR)*). CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk-Weighted Assets (RWA)*). Pada tahun 2019, Rasio Kecukupan Modal Bank mencapai 22,48%, mengalami penurunan sebesar 0,99% jika dibandingkan dengan Rasio Kecukupan Modal tahun 2018 sebesar 23,47%.

Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum, Bank wajib menyediakan modal minimum sesuai dengan profil risiko. Rasio Kecukupan Modal minimum yang ditetapkan OJK adalah sebesar 9%-10%. Dengan rasio kecukupan Bank berada pada tingkat 22,48%, struktur permodalan Bank memiliki kapabilitas untuk mengimbangi risiko pasar, risiko kredit dan risiko operasional dimana rasio tersebut lebih tinggi dari rasio kecukupan minimum OJK dan struktur modal Bank sudah memenuhi Peraturan OJK. Hal ini berarti bahwa Perseroan telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

Selain kewajiban penyediaan modal minimum sesuai profil risiko, sebagaimana disyaratkan oleh regulator, Bank wajib

ratios. The ability to pay debts is also reflected in the Bank's participation in the guarantee program at the Deposit Insurance Agency. Detailed explanation of the ability to pay debt is explained as follows.

Ability to Pay Short-Term Debt

The Bank's ability to pay short-term debt can be seen from the liquidity ratio. The Bank's liquidity ratio can be measured through a ratio of credit to third party funds (LDR). In 2019, Bank BPD Bali LDR increased by 0,50% from 91,22% in 2018 to 91,72% in 2019. Bank BPD Bali LDR which reached 91,72% is still within the LDR target range which is stipulated in accordance with PBI Regulation Number 17/11/PBI/2015 and is still at the optimal level for managing liquidity and maintaining cost efficiency of funds.

Ability to Pay Long-Term Debt

Banks measure solvency through bank capital ratios. Bank BPD Bali ensures the Bank's capital adequacy to meet credit risk, market risk and operational risk which is reflected in the Capital Adequacy Ratio (CAR). CAR is the ratio of capital to risk-weighted assets (RWA). In 2019, the Bank's Capital Adequacy Ratio will reach 22,48%, an decrease of 0,99% compared to the Capital Adequacy Ratio in 2018 of 23,47%.

In accordance with Regulation of the Financial Services Authority Number 11/POJK.03/2016 concerning Minimum Capital Requirements, Banks are required to provide minimum capital in accordance with the risk profile. The minimum Capital Adequacy Ratio determined by the OJK is 9% - 10%. With the Bank's adequacy ratio at the level of 22,48, the Bank's capital structure has the capability to offset market risk, credit risk and operational risk where the ratio is higher than the OJK minimum adequacy ratio and the Bank's capital structure meets the FSA Regulations. This means that the Company has managed the Bank's capital well and has sufficient capital to protect against the risk of solvency.

In addition to the minimum capital requirement according to the risk profile, as required by the regulator, the Bank is

membentuk tambahan modal sebagai penyangga (*buffer*) sesuai profil risiko. Tambahan modal tersebut dapat berupa:

1. *Capital Conservation Buffer*, yang berfungsi sebagai penyangga (*buffer*) apabila terjadi kerugian pada periode krisis.
2. *Countercyclical Buffer*, yang berfungsi sebagai penyangga (*buffer*) untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan.
3. *Capital Surcharge* untuk *Domestic Systemically Important Bank (D-SIB)*, yang berfungsi untuk mengurangi dampak negatif terhadap stabilitas sistem keuangan dan perekonomian apabila terjadi kegagalan Bank yang berdampak sistemik melalui peningkatan kemampuan Bank dalam menyerap kerugian.

Kemampuan Membayar Utang Dari Obligasi Yang Diterbitkan

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari efek-efek yang diterbitkan Bank BPD Bali yaitu Obligasi. Efek-efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan guna mendukung kelayakan efek. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efek nya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut. Obligasi diterbitkan dicatatkan di Bursa Efek Indonesia, Bank BPD Bali menggunakan Pefindo sebagai lembaga pemeringkat.

Kolektibilitas Piutang

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah (*Non-Performing Loan - NPL*). Pada 31 Desember 2019 dan 2018, Rasio kredit bermasalah (*Non-Performing Loan - NPL*) Bruto masing-masing sebesar 2,61%, dan 3,17%. Rasio NPL *netto* masing-masing sebesar 0,30% dan 1,86% pada tanggal 31 Desember 2019 dan 2018. Bank telah melakukan pemantauan secara aktif terhadap perkembangan kualitas piutang, khususnya kredit yang telah disalurkan.

required to form additional capital as a buffer according to the risk profile. The additional capital can be:

1. Capital Conservation Buffer, which functions as a buffer if there is a loss during the crisis period.
2. Countercyclical Buffer, which functions as a buffer to anticipate losses in the event of excessive bank credit growth that has the potential to disrupt financial system stability.
3. Capital Surcharge for Domestic Systemically Important Banks (D-SIB), which serves to reduce the negative impact on financial system stability and the economy in the event of a Bank failure that has a systemic impact through increasing the Bank's ability to absorb losses.

Ability to Pay Debt from Issued Bonds

The ability to pay debts can also be reflected based on the ranking of securities issued by Bank BPD Bali, namely Bonds. Securities issued are routinely assessed by rating agencies to support the feasibility of securities. The quality of securities is largely determined by the ability of the issuing company to pay for securities when they are due and their ability to pay interest or coupons during the period of issuance of the securities. The bonds issued are listed on the Indonesia Stock Exchange, Bank BPD Bali uses Pefindo as a rating agency.

Receivables Collectibility

The collectibility of bank loans can be seen from the total non-performing loans (NPL). As of December 31, 2019 and 2018, the Gross Non-Performing Loan (NPL) ratio was 2,61% and 3,17%, respectively. Net NPL ratios were 0,30% and 1,86% as of December 31, 2019 and 2018, respectively. The Bank has actively monitored the development of the quality of receivables, particularly loans that have been distributed.

Uraian Description	2019	2018
Total Kredit Bermasalah (Rp juta) Total Non-Performing Loans (Rp million)	480.426	522.474
Total Kredit Yang Diberikan (gross) (Rp juta) Total Loans (gross) (Rp million)	18.405.120	16.445.521
% kredit bermasalah (NPL-bruto) % Non-Performing Loans (NPL - gross)	2,61	3,17
% kredit bermasalah (NPL-neto) % Non-Performing Loans (NPL - net)	0,30	1,06



STRUKTUR MODAL

Capital Structure

Kebijakan Manajemen Atas Struktur Modal dan Dasar Pemilihannya

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang, dan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh *regulator* serta memastikan agar struktur permodalan Bank telah efisien.

Bank menyusun Rencana Permodalan berdasarkan penilaian dari penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal, begitu pula dengan bisnis yang didasarkan pada permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data analisis. Permodalan disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang optimal.

Rincian Struktur Modal

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 tentang perubahan dari POJK Nomor 11/POJK.03/2016, Bank wajib menyediakan modal minimum sesuai dengan profil risiko. Penyediaan modal minimum Bank berdasarkan profil risiko yang berlaku saat ini adalah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko (ATMR). Selain kebutuhan untuk memenuhi modal minimum berdasarkan profil risiko, Bank juga berkewajiban untuk menyediakan tambahan modal penyangga (*buffer*) dengan rincian sebagai berikut: (i) *Capital Conservation Buffer*, (ii) *Countercyclical Buffer*, dan (iii) *Capital Surcharge* untuk *Domestic Systemically Important Bank* (D-SIB).

Management Policy on Capital Structure and Basis of Election

The main objective of the Bank's policy on capital management policies is to ensure that the Bank has strong capital to support the Bank's current business expansion development strategy and maintain future development, and to meet the capital adequacy requirements set by the regulator and ensure that the capital structure The bank has been efficient.

The Bank prepares a Capital Plan based on an assessment of a review of the required capital adequacy requirements and combines it with a review of the latest economic developments. The Bank will always link financial goals and capital adequacy to risk through the capital planning process, as well as businesses that are based on the Bank's capital and liquidity requirements.

The Bank's capital requirements are also planned and discussed regularly which is supported by data analysis. Capital is prepared by the Directors as part of the Bank's Business Plan and approved by the Board of Commissioners. This plan is expected to ensure the availability of sufficient capital and the creation of an optimal capital structure.

Details of Capital Structure

In accordance with Financial Services Authority Regulation Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks and Financial Services Authority Regulation Number 34/POJK.03/2016 concerning changes from POJK Number 11/POJK.03/2016, Banks are required to provide minimum capital in accordance with the risk profile. The Bank's minimum capital requirement based on the current risk profile is 9% to less than 10% of the Risk Weighted Assets (ATMR). In addition to the need to meet minimum capital based on a risk profile, the Bank is also obliged to provide additional buffer capital with the following details: (i) Capital Conservation Buffer, (ii) Countercyclical Buffer, and (iii) Capital Surcharge for Domestic Systemically Important Banks (D-SIB).

Pada tahun 2019, tambahan modal penyangga yang berlaku bagi Bank adalah *Capital Conservation Buffer* sebesar 0%, *Countercyclical Buffer* sebesar 0% dan *Capital Surcharge* untuk D-SIB sebesar 0%. Persyaratan *Capital Conservation Buffer* akan terus ditingkatkan setiap tahunnya hingga mencapai ketentuan minimum sebesar 2,5%, sedangkan persyaratan *Countercyclical buffer* dan *Capital Surcharge* untuk D-SIB akan direview oleh regulator sebanyak dua kali setiap tahunnya. Seluruh kewajiban modal penyangga harus dipenuhi dengan *Common Equity Tier 1* (CET 1).

Per posisi 31 Desember 2019, posisi *Capital Adequacy Ratio* (CAR) untuk bank saja berada pada tingkat 22,48%, berada di atas ketentuan modal minimum termasuk di dalamnya tambahan kewajiban modal penyangga. Selain itu, Tier 1 rasio (pada saat ini sama dengan CET 1 rasio) sebesar 9,53% juga masih berada di atas ketentuan minimum yang berlaku (*Tier 1* sebesar 6% dan *CET 1* sebesar 4,5%), hal ini mengindikasikan Bank memiliki cadangan modal yang dibutuhkan untuk menanggung semua risiko yang teridentifikasi dan memastikan tersedianya modal yang berkesinambungan untuk mengatasi seluruh risiko.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Berdasarkan Laporan Auditor Independen Kantor Akuntan Publik Hertanto, Grace, Karunawan Nomor 00003/2.1000/AU.1/07/0136-3/1/I/2019 tanggal 28 Januari 2020 memberikan pendapat "Wajar dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali tanggal 31 Desember 2019, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia".

Perbandingan Antara Target dan Realisasi Serta Proyeksi Satu Tahun ke Depan

Perbandingan Target dan Realisasi

Pada awal tahun buku 2019, Bank telah menetapkan sejumlah target yang hendak dicapai yang ditunggu dalam Rencana Bisnis Bank (RBB) 2019. Perbandingan pencapaian beberapa target yang ditetapkan dengan realisasi tahun buku 2019 adalah sebagai berikut:

In 2019, the additional buffering capital applicable to the Bank is the Capital Conservation Buffer at 0%, Countercyclical Buffer at 0% and the Capital Surcharge for D-SIB at 0%. The Capital Conservation Buffer requirements will continue to be increased each year to reach the minimum requirement of 2.5%, while the Countercyclical buffer and Capital Surcharge requirements for D-SIB will be reviewed by the regulator twice a year. All buffering capital obligations must be met with Common Equity Tier 1 (CET 1).

As of December 31, 2019, the Capital Adequacy Ratio (CAR) position for the Bank was at 22.48%; it was exceeding the minimum capital requirement incorporating the additional capital buffer obligations. Additionally, the Tier 1 ratio (currently equal to the CET 1 ratio) of 9.53% is further above the minimum requirements (Tier 1 of 6% and CET 1 of 4.5%), this signifies the Bank have the capital reserves required to cover the whole identified perils and to ensure the obtainability of sustainable capital to overcome all jeopardies.

Information and Material Facts Happening After The Date of Accountant Reports

In accordance to the Independent Auditor's Report of the Hertanto Public Accountant Office, Grace, Karunawan Number 00003 / 2.1000 / AU.1 / 07 / 0136-3 / 1 / I / 2019 dated January 28, 2020, gives an opinion "Fair in all material respects, the financial position of PT Bank Bali Regional Development December 31, 2019, and financial performance and cash flow for the year ending on that date, in accordance with Indonesian Financial Accounting Standards".

Comparison Between Targets and Realization And One Year Projection Ahead

Comparison of Target and Realization

At the beginning of the 2019 financial year, the Bank has set a number of targets to be achieved which are contained in the 2019 Bank Business Plan (RBB). Comparison of the achievement of several targets set with the realization of the 2019 fiscal year is as follows:

dalam Miliar Rupiah
In Billion Rupiah

Uraian Description	RBB 2019 2019 RBB	Realisasi 2019 2019 Realization	Pencapaian Achievement
Kredit yang Diberikan Loans Provided	17.761	18.405	103,63%
Total Aset Total Assets	24.627	24.656	100,12%
Dana Pihak Ketiga Third Fund Party	19.633	20.064	102,20%
Laba Bersih Net Income	541	570	105,31%

Proyeksi Satu Tahun ke Depan

Memasuki tahun 2020, Bank telah menetapkan sejumlah target yang dituangkan dalam RBB 2020, antara lain:

dalam Miliar Rupiah
In Billion Rupiah

Uraian Description	RBB 2020 2020 RBB
Total Aset Total Assets	27.367
Dana Pihak Ketiga Third Fund Party	22.271
Pendapatan Bunga Interest Income	2.825
Kredit yang Diberikan Loans Provided	20.246

One-Year Projection in the Future

Entering 2020, the Bank has set a number of targets as outlined in the 2020 RBB, including:

KEBIJAKAN DAN PEMBAGIAN DIVIDEN

Policy and Dividend Distribution

Kebijakan Dividen

Berdasarkan Undang-Undang Nomor 40 Tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas, pembagian dividen dilakukan berdasarkan keputusan Rapat Umum Pemegang Saham. Selanjutnya, pembagian dividen dilakukan berdasarkan persentase atas distribusi laba bersih yang mana besarnya sesuai dengan perhitungan secara proporsional berdasarkan setoran modal masing - masing pemegang saham.

Kronologis Pembagian Dividen

Kronologis pembagian dividen Bank BPD Bali pada 2 tahun buku terakhir adalah sebagai berikut:

dalam jutaan Rupiah in million Rupiah	Uraian Description	Tahun Buku 2018 Fiscal Year 2018	Tahun Buku 2017 Fiscal year 2017
Laba Bersih (Rp) Net Income (Rp)		537.027	524.508
Jumlah Dividen (Rp) Total Dividend (Rp)		483.325	472.057
Dividen per Saham (Rp) Dividend per Share (Rp)		270.241	270.987
Payout Ratio (%)		90%	90%
Tanggal Pengumuman Date of Announcement		27 Maret 2019	20 April 2018
Tanggal Pembayaran Date of Payment		1 April 2019	2 Mei 2018

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.

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.

Dividend Policy

Based on Law Number 40 of 2007 concerning Limited Liability Companies, the distribution of dividends is based on the decision of the General Meeting of Shareholders. Furthermore, the distribution of dividends is based on a percentage of the distribution of net income, the amount of which is proportional to the calculation based on the share capital of each shareholder.

Chronology of Dividend Distribution

The chronology of the distribution of Bank BPD Bali dividends in the last 2 financial years is as follows:

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 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 2019, RUPS Tahunan Bank BPD Bali yang diadakan tanggal 11 Maret 2020 menyetujui pembayaran dividen sebesar Rp512.872.646.166,00 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 2019.

Perkembangan Dividen Dalam 5 Tahun Terakhir

dalam jutaan Rupiah
in million Rupiah

Tahun Year	Dasar Hukum Legal Base	Dividen Dividend	Rincian Dividen Dividend Details	Pemegang Saham Shareholders
2014	RUPS Tahunan Tanggal 11 Maret 2015 Annual General Meeting of Shareholders on March 11, 2015	303.716	102.622	Pemerintah Provinsi Provincial government
			201.094	Pemerintah Kabupaten/kota Regency/city government
2015	RUPS Tahunan Tanggal 25 Mei 2016 Annual General Meeting of Shareholders on May 25, 2016	428.628	169.968	Pemerintah Provinsi Provincial government
			258.660	Pemerintah Kabupaten/kota Regency/city government
2016	RUPS Tahunan Tanggal 16 Mei 2017 Annual General Meeting of Shareholders on May 16, 2017	519.660	184.914	Pemerintah Provinsi Provincial government
			334.746	Pemerintah Kabupaten/kota Regency/city government
2017	RUPS Tahunan Tanggal 20 April 2018 Annual General Meeting of Shareholders on April 20, 2018	472.057	167.273	Pemerintah Provinsi Provincial government
			304.784	Pemerintah Kabupaten/kota Regency/city government
2018	RUPS Tahunan Tanggal 27 Maret 2019 Annual General Meeting of Shareholders on March 27, 2019	483.325	168.927	Pemerintah Provinsi Provincial government
			314.398	Pemerintah Kabupaten/kota Regency/city government
2019	RUPS Tahunan Tanggal 11 Maret 2020 Annual General Meeting of Shareholders on March 11, 2020	512.873	175.504	Pemerintah Provinsi Provincial government
			337.369	Pemerintah Kabupaten/kota Regency/city government

For the Fiscal Year of 2019, Bank BPD Bali's AGMS which was held on March 11, 2020 agreed to pay cash dividend of Rp512.872.646.166,00 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 2019.

The progress of Dividend within the Last 5 Years

KEPATUHAN PEMBAYARAN PAJAK

Tax Payment Compliance

Bank BPD Bali memiliki kontribusi kepada negara yang diwujudkan melalui pemenuhan kewajiban perusahaan sebagai wajib pajak dan sebagai pemotong / pemungut pajak. Sebagai wajib pajak, kontribusi terbesar Perusahaan adalah memenuhi kewajiban PPh Badan. PPh Badan yang disetorkan untuk tahun 2019 adalah sebesar Rp201 miliar, atau meningkat sebesar 2,67% dibandingkan dengan tahun 2018 yang tercatat sebesar Rp196 miliar.

Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (Esop/Msop)

Hingga tahun 2019, Perusahaan belum pernah menjalankan program *Employee Stock Ownership Program* (ESOP) dan *Management Stock Ownership Program* (MSOP).

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/Peleburan Usaha, Akuisisi, Restrukturisasi Utang/Modal

Informasi transaksi material Perusahaan yang mengandung benturan kepentingan didefinisikan sebagai suatu transaksi yang mengandung perbedaan kepentingan Perusahaan dengan kepentingan pribadi Direksi, Dewan Komisaris, dan/ atau pemegang saham utama, termasuk transaksi yang dapat merugikan Perusahaan karena adanya penetapan harga yang tidak wajar. Perusahaan menyatakan bahwa selama tahun buku 2019 tidak terdapat Transaksi Material maupun Transaksi Afiliasi yang mengandung benturan kepentingan sebagaimana dimaksud dalam Surat Edaran OJK Nomor 30/SEOJK.04/2016 tanggal 3 Agustus 2016.

Informasi Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Nama Hubungan Berelasi

Ikhtisar pihak-pihak yang berelasi dengan Perseroan adalah sebagai berikut.

Nama Pihak Berelasi Name of Related Parties	Sifat Pihak Berelasi Types of Related Parties	Jenis Transaksi Types of Transactions
Pemerintah Provinsi, Kota dan kabupaten 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 Shareholder	Pengendalian Bersama oleh Pemegang Saham Joint Control by Shareholders	Kredit yang Diberikan dan Simpanan Loans and Deposits

Bank BPD Bali has a contribution to the country which is realized through fulfilling corporate obligations as a taxpayer and as a tax cut / collector. As a taxpayer, the Company's vastest contribution is meeting the Corporate Income Tax obligations. Corporate income tax paid for 2019 is Rp201 billion or increases of 2.67% compared to 2018 which was around Rp196 billion.

Share Ownership Program by Employees and/or Management (Esop/Msop)

Until 2019, the Company has never run the Employee Stock Ownership Program (ESOP) and Management Ownership Program (MSOP) program.

Material Information About Investment, Expansion, Divestment, Business Consolidation/Sequence, Acquisition, Debt/Capital Restructuring

The Company's material transaction information that contains conflicts of interest is defined as a transaction that contains differences in the interests of the Company with the personal interests of the Board of Directors, Board of Commissioners, and/or major shareholders, including transactions that could harm the Company due to improper pricing. The Company stated that during the 2019 financial year there were no Material Transactions or Affiliated Transactions which contained conflicts of interest as referred to in OJK Circular Number 30-SEOJK.04/2016 dated August 3, 2016.

Information on Material Transactions Containing Conflicts of Interest and/or Transactions with Affiliated Parties

Names of Related Parties

Overview of related parties to the Company are as follows.



INFORMASI KELANGSUNGAN USAHA

Business Continuation Information

Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha Bank

Sepanjang tahun 2019, tidak terdapat hal yang berpotensi signifikan terhadap kelangsungan usaha Bank. Secara umum, kondisi internal dan eksternal Bank tahun 2019 cukup baik. Kendati melambat, namun ekonomi Indonesia masih tetap tumbuh, demikian juga dengan kredit perbankan yang masih mengalami pertumbuhan positif di tahun 2019.

Pemerintah, Bank Indonesia serta OJK sebagai *regulator* juga memberikan dukungan penuh untuk meningkatkan kinerja industri perbankan.

Dari sisi internal juga tidak terdapat kejadian yang bersifat luar biasa yang dapat mengancam kelangsungan usaha Bank BPD Bali. Pun demikian dengan Pemegang Saham yang tetap memberikan dukungan penuh kepada Bank.

Assessment yang Dilakukan Manajemen Terhadap Kelangsungan Usaha Bank

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.

Bank secara berkala setiap semester melakukan pengukuran terhadap Tingkat Kesehatan Bank merujuk pada Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat Kesehatan Bank merupakan hasil penilaian kualitatif yang terdiri dari profil risiko, penerapan tata kelola perusahaan, rentabilitas dan permodalan.

Berdasarkan hasil penilaian Tingkat Kesehatan Bank tahun 2019, dapat disimpulkan bahwa Bank BPD Bali berada dalam kondisi yang baik, yaitu:

1. Tingkat risiko Bank berada pada *level Moderate*;
2. Peringkat komposit GCG secara umum baik;
3. Peringkat rentabilitas Bank berada pada peringkat 2 (Baik);
4. Peringkat permodalan Bank berada pada peringkat 2 (Baik).

Potential Matters Having a Significant Effect on the Bank's Business Continuity

During 2019, there was no significant potential for the Bank's business continuity. In general, the Bank's internal and external conditions in 2019 are quite good. Despite the slowdown, Indonesia's economy is still growing, and so is bank credit which is experiencing positive growth in 2019.

The Government, Bank Indonesia and FSA as regulators also provide full support to improve the performance of the banking industry.

Internally, there were no extraordinary events which could threaten the business continuity of Bank BPD Bali. Even so with Shareholders who continue to provide full support to the Bank.

Management Conducted Assessment on Bank Business Continuity

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 in the future.

The Bank regularly measures the Soundness of the Bank every semester by referring to the Financial Services Authority Regulation Number 4 / POJK.03 / 2016 concerning Rating of Soundness of Commercial Banks. The Bank's Soundness Level is the result of a qualitative assessment consisting of risk profiles, implementation of corporate governance, profitability and capital.

Based on the results of the Bank Soundness assessment in 2019, it can be concluded that Bank BPD Bali is in good condition, namely:

1. The Bank's risk level is at Moderate level;
2. The GCG composite rating is generally good;
3. The Bank's profitability rating is ranked 2 (Good);
4. The Bank's capital rating is ranked 2 (Good).

Asumsi yang Digunakan dalam Melakukan Assessment

Dalam melakukan penilaian kelangsungan usaha Bank, faktor-faktor yang menjadi pertimbangan bagi Manajemen adalah:

1. Kinerja keuangan;
2. Pangsa pasar;
3. Perkara hukum, dan;
4. Tingkat kesehatan Bank.

Manajemen juga menggunakan asumsi bahwa kondisi ekonomi di Indonesia dan secara global tidak akan mengalami perubahan fundamental yang dapat mengganggu jalannya bisnis secara alamiah di industri perbankan.

Prospek Usaha

Pertumbuhan ekonomi Indonesia tahun 2020 diyakini akan tumbuh positif. Bank Indonesia dalam siaran pers resminya memprediksi pertumbuhan ekonomi Indonesia tahun 2020 diperkirakan tumbuh pada kisaran 5,1-5,5% dengan tingkat inflasi yang tetap terkendali pada kisaran sasaran 3,5+1%. Kondisi tersebut juga akan ditopang oleh tekanan harga dari sisi permintaan yang tetap terjaga, *volatile foods* dan *administered prices*, ekspektasi inflasi, dan stabilitas nilai tukar Rupiah.

BI juga memprediksi defisit transaksi berjalan tahun 2020 akan turun menjadi sekitar 2,5% dari PDB dengan langkah-langkah pengendalian impor serta peningkatan ekspor dan pariwisata. Sementara fungsi intermediasi perbankan dan pembiayaan ekonomi dari pasar modal akan terus meningkat.

Otoritas Jasa Keuangan juga memprediksi pertumbuhan kredit pada 2020 diperkirakan mencapai 10-12%, sementara pertumbuhan DPK perbankan mencapai 8-10% dengan kecukupan likuiditas yang terjaga.

Industri perbankan masih akan dihadapkan oleh persaingan yang ketat, tidak hanya antar bank, tetapi juga oleh kehadiran *fintech-fintech start up* yang kini menawarkan kemudahan dibandingkan layanan konvensional bank. Dengan kondisi ini, bank harus berbenah, meningkatkan sistem teknologi dan menciptakan inovasi demi memberi kemudahan kepada nasabah. Layanan *internet banking*, *mobile banking*, *sms banking* dan layanan berbasis teknologi lainnya pun dikembangkan sejalan dengan meningkatnya kebutuhan

Assumptions Exerted in Conducting Assessment

In evaluating the Bank's business continuity, the factors considered by Management are:

1. Financial performance;
2. Market share;
3. Legal matters, and;
4. Bank soundness.

Management also uses the assumption that economic conditions in Indonesia and globally will not undergo fundamental changes that could disrupt the natural course of business in the banking industry.

Business Prospect

Indonesia's economic growth in 2020 is believed to grow positively. Bank Indonesia in its official press release predicts Indonesia's economic growth in 2020 is expected to grow in the range of 5.1-5.5% with an inflation rate that remains under control in the target range of 3.5 + 1%. This condition will also be supported by price pressures from the demand side which is maintained, volatile foods and administered prices, inflation expectations, and a stable Rupiah exchange rate.

BI also predicts that the current account deficit in 2020 will drop to around 2.5% of GDP with measures to control imports and increase exports and tourism. While the banking intermediary and economic financing functions of the capital market will continue to improve.

The Financial Services Authority also predicts credit growth in 2020 is predicted to reach 10-12%, while bank deposits will reach 8-10% with adequate liquidity maintained.

The banking industry will still be confronted by intense competition, not only between banks, but also by the presence of fintech start ups which now offer convenience compared to conventional bank services. With this condition, banks must improve, improve technology systems and create innovation in order to provide convenience to customers. Internet banking, mobile banking, SMS banking and other technology based services have also been developed in line with the increasing needs of customers for convenience, speed and security in

nasabah akan kemudahan, kecepatan dan keamanan dalam bertransaksi.

Tahun 2020, Bank BPD Bali akan fokus pada tiga bidang utama, yaitu :

1. Mengubah *mindset* dari konvensional menjadi digital *mindset*;
2. Pengembangan produk-produk berbasis digital;
3. Fokus pada komposisi kredit yang diberikan kepada UMKM sesuai dengan visi bank.

Untuk mencapai tujuan tersebut, Bank BPD Bali merancang strategi yang bertumpu pada sinergi antar Divisi yang ada di Bank.

transactions.

In 2020, Bank BPD Bali will focus on three main areas, namely:

1. Changing the mindset from conventional to digital mindset;
2. Development of digital based products;
3. Focused on loan disbursement to MSME in line with the vision of the Bank.

To achieve this goal, Bank BPD Bali designed a strategy that was based on synergy between Divisions at the Bank.





TATA KELOLA PERUSAHAAN

Corporate Governance



PENDAHULUAN

Introduction



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

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

"Keuangan Nomor 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum. 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."

as required by Financial Service Authority Regulation number 55/POJK.03/2016 dated December 7, 2016 about the Implementation of Good Corporate Governance for Commercial Banks and Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of 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.

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.

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 :

1. Visi dan Misi

Visi :

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

Misi :

- 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.

2. Budaya Kerja

Budaya kerja PT Bank Pembangunan Daerah Bali yang dirumuskan dengan akronim, 'CINTA' (*Competent, Integrity, Teamwork, Customer, Awareness*), 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 dijawi 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

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

1. Vision and Mission

Vision :

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

Mission :

- 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 contribute to the regional development program;
- To support the empowerment of regional economy through the delivery of SME services;
- 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 003/KEP/DK/

Nomor 003/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris, sedangkan untuk Direksi dalam melaksanakan tugasnya berpedoman pada Keputusan Direksi Nomor 0750/KEP/DIR/UMS/2019 tanggal 25 November 2019 tentang Pedoman dan Tata Tertib Kerja Direksi 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 tanggal 23 Desember 2016 tentang Buku Pedoman Perusahaan *Corporate Social Responsibility* dan Keputusan Direksi Nomor 0229/KEP/ DIR/UMS/2018 tanggal 23 Mei 2018 tentang Standar Operasional Prosedur *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 0166/KEP/DIR/SDM/2019 tanggal 04 April 2019 tentang Perubahan atas Keputusan Direksi Nomor 0308/KEP/DIR/SDM/2016 tanggal 27 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 telah menyusun dan mengkinikan pedoman serta sistem dan prosedur kerja secara berkala sesuai ketentuan dan perundang-undangan yang berlaku, Pengkinian terakhir yang dilakukan adalah ketentuan mengenai strategi *anti fraud* antara lain:

- a. Keputusan Direksi Nomor: 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang Buku Pedoman Perusahaan Strategi Anti Fraud PT Bank Pembangunan Daerah Bali.

BPD/2019 dated September 12, 2019 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 0750/KEP/DIR/UMS/2019 dated November 25, 2019 concerning the Guidance and Code of Conduct of Board of Directors of PT Bank Pembangunan Daerah Bali.

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 dated December 23, 2016 about the Corporate Guidelines on Corporate Social Responsibility of PT Bank Pembangunan Daerah Bali as well as Board of Directors' Decision Letter number 0229 / KEP / DIR / UMS / 2018 dated May 23, 2018 about Standard Operating Procedures of Corporate Social Responsibility PT Bali Regional Development Bank.

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 0166/KEP/DIR/ SDM/2019 dated April 4, 2019 concerning Amendments to Board of Directors' Decision Letter number 0308 / KEP / DIR / SDM / 2016 dated June 27, 2016 about the Company Manual for Human Resources Division of PT Bank Pembangunan Daerah Bali.

6. Whistleblowing system

To improve the quality of implementation of the Anti Fraud strategy, the Bank has prepared and update the guidelines and working systems and procedures on a regular basis and in accordance with applicable legislation, conducted last updating are the provision of anti fraud strategies, among others:

- a. Decree of the Board of Directors Number: 0747/KEP/ DIR/SAF / 2019 dated November 25, 2019 concerning Company Guidelines for Anti Fraud Strategy of PT Bank Pembangunan Daerah Bali.

- b. Keputusan Direksi Nomor: 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti Fraud PT Bank Pembangunan Daerah Bali.
- c. Menerapkan *whistleblowing system* yang termuat di dalam Keputusan Direksi 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang Buku Pedoman Perusahaan Strategi Anti Fraud PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor: 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti Fraud PT Bank Pembangunan Daerah Bali.

- b. Decree of the Board of Directors Number: 0846/KEP/DIR/SAF/2019 dated December 31, 2019 concerning Standard Operating Procedures for Anti Fraud Strategies of PT Bank Pembangunan Daerah Bali.
- c. Implement a whistleblowing system contained in Decree of the Board of Directors 0747/KEP/DIR/SAF/2019 dated November 25, 2019 concerning Company Guidelines Anti Fraud Strategy of PT Bank Pembangunan Daerah Bali and Decree of the Board of Directors Number: 0846/KEP/DIR/SAF/2019 dated 31 November December 2019 concerning Standard Operational Procedure of the Anti Fraud Strategy of PT Bank Pembangunan Daerah Bali.

7. Pelaksanaan tata kelola tersebut tercemin melalui 11 (sebelas) faktor penilaian yaitu :

- a. Pelaksanaan tugas dan tanggung jawab Direksi;
- b. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
- c. Kelengkapan dan pelaksanaan tugas Komite;
- d. Penanganan benturan kepentingan;
- e. Penerapan fungsi kepatuhan Bank;
- f. Penerapan fungsi audit internal;
- g. Penerapan fungsi audit eksternal;
- h. Penerapan manajemen risiko termasuk sistem pengendalian internal;
- i. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana berskala besar (*large exposures*).
- j. Transparansi kondisi keuangan dan non keuangan Bank, Laporan Pelaksanaan Tata Kelola dan Pelaporan Internal;
- k. Rencana Strategis Bank.

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

- a. Implementation of duties and responsibilities of Board of Directors;
- b. Implementation of duties and responsibilities of Board of Commissioners;
- c. The completeness and implementation of duties of the Committees;
- d. The conflict of interest management;
- e. The implementation of Bank's compliance function;
- f. The implementation of Internal Audit function;
- g. The implementation of External Audit function;
- h. Implementation of risk management including internal control system;
- i. Provision of related party fund and large exposures;
- j. Financial and non financial transparency of the Bank, Report on the Implementation of Good Corporate Governance and Internal Reporting;
- k. Bank Strategic Plan.

Pelaksanaan Tata Kelola

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:

- a. Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Januari 2019 sampai dengan Juni 2019 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan

Good Corporate Governance Implementation

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:

- a. The results of the Self Assessment of Governance Implementation from January 2019 to June 2019 are ranked 2 with the Composite Predicate "Good" which was submitted along with the report of the Bank in

surat Direksi Nomor B-0228/DIR/MRO/2019 tanggal 29 Juli 2019 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK. Namun hasil penilaian OJK sesuai Surat Nomor SR-60/KR.081/2019 tanggal 25 September 2019 tentang Penyesuaian Penilaian Tingkat Kesehatan Bank Posisi Juni 2019, Bank diminta untuk melakukan penyesuaian terhadap penilaian profil risiko yang dinilai Moderate (3) terutama pada risiko kredit dan risiko operasional yang merupakan risiko utama bank. Bank telah menyampaikan Laporan Tingkat Kesehatan Bank PT Bank Pembangunan Daerah Bali posisi Juni 2019 (Penyesuaian) kepada OJK sesuai surat Nomor B-0302/DIR/MRO/2019 tanggal 30 September 2019.

- b. Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2019 sampai dengan Desember 2019 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0037/DIR/MRO/2020 tanggal 27 Januari 2020 tentang Penyampaian Laporan Tingkat Kesehatan Bank ke OJK. Selanjutnya dari hasil penilaian OJK dengan Surat Nomor SR-06/KR.081/2020 tanggal 28 Februari 2020 perihal Tingkat Kesehatan Bank Saudara Posisi 31 Desember 2019 sudah sesuai dengan hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2019 sampai dengan Desember 2019 (Semester II Tahun 2019) yang berada pada 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 praktik terbaik, penyesuaian dan pembaharuan sistem dan prosedur yang diperlukan untuk mendukung pelaksanaan tata kelola yang efektif.

accordance with the letter of the Board of Directors Number B-0228 /DIR/MRO/2019 dated July 29, 2019 on Submission Bank Soundness Level Report to FSA. However, the results of the FSA ratings in accordance with Letter Number SR-60/KR.081/2019 dated September 25, 2019 on Adjustment Rating Bank position in June 2019, Banks are required to make adjustments to risk profile assessments that are considered Moderate (3), especially on credit risk and operational risk which is the main risk of the bank. Bank has submitted the report of the Bank PT Bank Pembangunan Daerah Bali position in June 2019 (adjustment) in accordance with FSA letter Number B-0302/DIR/MRO/2019 of September 30, 2019.

- b. The results of Self Assessment Governance Implementation position in July 2019 until December 2019 was ranked 2 with a Predicate Composite "Good" which was submitted along with the report of the Bank in accordance with the letter of the Board of Directors Number B-0037/DIR/MRO/2020 dated January 27, 2020 concerning the Submission Bank Soundness Report to FSA. Furthermore, the results of the FSA assessment with Letter Number SR-06/KR.081/2020 dated February 28, 2020 concerning the Soundness of the Bank's Health Position December 31, 2019 are in accordance with the results of the Self Assessment of Governance Implementation positions from July 2019 to December 2019 (Semester II of 2019) which ranks 2nd with the "Good" Composite Predicate.

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.

Struktur Tata Kelola

Berdasarkan Undang-Undang Nomor 40 Tahun 2007 tanggal 16 Agustus 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 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 yang berpengaruh terhadap kemajuan pengelolaan perusahaan dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan.

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

Governance Structure

Referring to the Company Law number 40 of 2007 dated August 16, 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 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 influence the company's management progress and with respect to the rules of Article of Association and regulations.

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

membuat keputusan secara independen untuk mendorong peningkatan kinerja PT Bank Pembangunan Daerah Bali.

Pada tahun 2019, PT Bank Pembangunan Daerah Bali telah melaksanakan 9 (sembilan) kali RUPS yaitu 1 (satu) kali RUPS Tahunan pada tanggal 27 Maret 2019 untuk Tahun Buku 2018, dan 8 (delapan) kali RUPS Luar Biasa yaitu tanggal 3 Januari 2019, tanggal 22 Januari 2019, tanggal 14 Februari 2019, tanggal 3 Mei 2019, tanggal 13 Mei 2019, tanggal 20 Mei 2019, tanggal 1 Agustus 2019 dan tanggal 31 Desember 2019 sebagaimana tersaji dalam tabel sebagai berikut:

Bank Pembangunan Daerah Bali.

In 2019, PT Bank Pembangunan Daerah Bali conducted 9 (nine) GMSs, of which one was an Annual GMS on March 27, 2019, for the fiscal year of 2018, and 8 (eight) Extraordinary General Meetings of Shareholders (EGMSs), which were held each on January 3, 2019, January 22, 2019, February 14, 2019, May 3, 2019, May 13, 2019, May 20, 2019, August 1, 2019 and December 31, 2019 as presented on the following table:

Tabel RUPS PT Bank Pembangunan Daerah Bali
GMS's of PT Bank Pembangunan Daerah Bali

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS GMS Type	Susunan Acara dan Hasil Keputusan Agenda and Result
2	3 Januari 2019	Luar Biasa	<p>Susunan Acara RUPS:</p> <ol style="list-style-type: none"> 1. Pembukaan; 2. Menyanyikan Lagu Indonesia Raya; 3. Pembacaan Doa; 4. Sambutan Gubernur Bali; 5. Perubahan Anggaran Dasar; 6. Penetapan Sistem dan Prosedur Pemilihan Dewan Komisaris; 7. Pembahasan Jadwal dan Penetapan Tahapan Pemilihan Dewan Komisaris; 8. Penambahan Modal Disetor kedalam Perseroan Pemerintah Kabupaten Jembrana; 9. Kesimpulan; 10. Penutup. <p>Hasil Keputusan:</p> <ol style="list-style-type: none"> 1. Menyetujui Perubahan Anggaran Dasar Perseroan khususnya Pasal 16 Anggaran Dasar Perseroan; 2. Menetapkan Sistem dan Prosedur Pemilihan Dewan Komisaris; 3. Menyetujui Penambahan Modal Disetor kedalam Perseroan oleh Pemerintah Kabupaten Jembrana sebesar Rp8.000.000.000,00 (delapan miliar rupiah) sehingga jumlah keseluruhan modal yang telah disetor oleh pemegang saham kedalam Perseroan adalah sebanyak 1.796.492 (satu juta tujuh ratus sembilan puluh enam ribu empat ratus sembilan puluh dua) lembar saham, atau bernilai seluruhnya sebesar Rp1.796.492.000.000,00 (satu triliun tujuh ratus sembilan puluh enam miliar empat ratus sembilan puluh dua juta rupiah).
2	January 3, 2019	Extraordinary	<p>GMS Agenda :</p> <ol style="list-style-type: none"> 1. Opening; 2. Singing the Indonesia Raya Song; 3. Pray; 4. Greeting from the Governor of Bali; 5. Amendment to the Articles of Association; 6. Determination of the System and Procedure for the Selection of the Board of Commissioners; 7. Discussion on Schedule and Determination of Stages of Election of Board of Commissioners; 8. Addition of Paid-in Capital into the Company of the Government of Jembrana Regency; 9. Summary; 10. Closing. <p>Meeting Results :</p> <ol style="list-style-type: none"> 1. Approve the Amendment to the Article 16 of the Company's Articles of Association; 2. Establish the System and Procedure for the Selection of the Board of Commissioners; 3. Agreeing the addition of Paid-in Capital by the Jembrana Regency Government in the amount of Rp. 8,000,000,000.00 (eight billion rupiah) therefore total capital paid up by shareholders into the Company is 1,796,492 (one million seven hundred ninety six thousand four hundred ninety two) shares, or a total value of Rp. 1,796,492,000,000 (one trillion seven hundred ninety six billion four hundred ninety two million rupiah).
38	22 Januari 2019	Luar Biasa	<p>Susunan Acara RUPS:</p> <ol style="list-style-type: none"> 1. Pembukaan; 2. Menyanyikan Lagu Indonesia Raya; 3. Pembacaan Doa; 4. Inventarisasi dan Pembahasan Calon Dewan Komisaris untuk diproses sesuai ketentuan yang berlaku; 5. Penetapan Jadwal dan Tahapan Pemilihan Dewan Komisaris; 6. Kesimpulan; 7. Penutup. <p>Hasil Keputusan:</p> <ol style="list-style-type: none"> 1. Menetapkan Daftar Inventarisasi Calon Dewan Komisaris PT Bank Pembangunan Daerah Bali sebagai berikut: <ol style="list-style-type: none"> a. Wisnu Bawa Temaja, S.H.M.H sebagai Komisaris Non Independen, diperpanjang masa jabatannya sesuai dengan hasil keputusan Rapat Umum Pemegang Saham Luar Biasa ini; b. Ni Made Dewi Suryani, S.E.,Ak, M.Ak., CA, sebagai calon Komisaris Non Independen; c. Ida Bagus Wibawa, S.E sebagai calon Komisaris Independen; d. Ida Bagus Putu Anom Redhi, sebagai calon Komisaris Independen; e. Drs. I Made Sukada, M.M, sebagai calon Komisaris Independen;

Tabel RUPS PT Bank Pembangunan Daerah Bali

GMS's of PT Bank Pembangunan Daerah Bali

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS GMS Type	Susunan Acara dan Hasil Keputusan Agenda and Result
38	22 Januari 2019	Luar Biasa	<p>2. Bahwa Rapat Umum Pemegang Saham Luar Biasa telah memutuskan secara bulat melalui musyawarah mufakat sebagai berikut:</p> <ul style="list-style-type: none"> a. Menetapkan Wisnu Bawa Temaja, S.H., M.H sebagai anggota Dewan Komisaris Non Independen untuk dilaporkan kepada Otoritas Jasa Keuangan; b. Empat nama calon Dewan Komisaris PT Bank Pembangunan Daerah Bali ditetapkan sebagai calon anggota Dewan Komisaris untuk diproses sesuai dengan mekanisme dan ketentuan yang berlaku; c. Menetapkan Ida Bagus Putu Anom Redhi, sebagai calon Komisaris Utama Independen; d. Memberikan kuasa kepada Dewan Komisaris untuk melanjutkan proses pengajuan nama-nama calon Dewan Komisaris tersebut sesuai prosedur yang berlaku kepada Otoritas Jasa Keuangan (OJK); <p>2. Menetapkan jadwal dan tahapan pemilihan Dewan Komisaris PT Bank Pembangunan Daerah Bali periode 2019- 2023.</p>
38	January 22, 2019	Extraordinary	<p>GMS Agenda :</p> <ol style="list-style-type: none"> 1. Opening; 2. Singing the Indonesia Raya Song; 3. Pray; 4. Inventory and Discussion of Candidates for the Board of Commissioners to be processed according to applicable regulations; 5. Determination of the Schedule and Stages of Election of the Board of Commissioners; 6. Summary; 7. Closing. <p>Meeting Results :</p> <ol style="list-style-type: none"> 1. Determining the Inventory List of Candidates for the Board of Commissioners of PT Bank Pembangunan Daerah Bali as follows: <ul style="list-style-type: none"> a. Wisnu Bawa Temaja, S.H., M.H as a Non-Independent Commissioner, his term was extended in accordance with the resolutions of this Extraordinary General Meeting of Shareholders; b. Ni Made Dewi Suryani, S.E., Ak, M.Ak., CA, as a Non-Independent Commissioner candidate; c. Ida Bagus Wibawana, S.E as a candidate for Independent Commissioner; d. Ida Bagus Putu Anom Redhi, as an Independent Commissioner candidate; e. Drs. I Made Sukada, M.M, as a candidate for Independent Commissioner; 2. That the Extraordinary General Meeting of Shareholders has decided unanimously through consensus as follows: <ul style="list-style-type: none"> a. Determining Wisnu Bawa Temaja, S.H., M.H as a member of the Non-Independent Board of Commissioners to be reported to the Financial Services Authority; b. Four names of the candidates for the Board of Commissioners of PT Bank Pembangunan Daerah Bali are determined as candidates for the Board of Commissioners to be processed according to the mechanisms and regulations in force; c. Determining Ida Bagus Putu Anom Redhi, as a candidate for Independent President Commissioner; d. Giving power of attorney to the Board of Commissioners to continue the process of submitting the names of candidates for the Board of Commissioners in accordance with applicable procedures to the Financial Services Authority (FSA); 3. Determine the schedule and stages of the election of the Board of Commissioners of PT Bank Pembangunan Bali Bali for the period 2019-2023.
28	14 Februari 2019	Luar Biasa	<p>Susunan Acara RUPS :</p> <ol style="list-style-type: none"> 1. Pembukaan 2. Menyanyikan Lagu Indonesia Raya 3. Pembacaan Doa 4. Penetapan Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali. 5. Menetapkan Calon Direktur Bisnis Non Kredit untuk diproses lebih lanjut sesuai ketentuan yang berlaku. 6. Kesimpulan. 7. Penutup. <p>Hasil Keputusan :</p> <ol style="list-style-type: none"> 1. Memberhentikan dengan hormat Tuan I Nyoman Sudharma, S.H., M.H. Selaku Direktur Bisnis Non Kredit dan Tuan Ida Bagus Gede Setia Yasa, selaku pelaksana Tugas Direktur Kredit, untuk selanjutnya memberikan pemberbahan sepenuhnya (<i>Acquit Et Decharge</i>) kepada yang bersangkutan atas tugas-tugasnya sebagai Direktur Bisnis Non Kredit dan Pelaksana Tugas Direktur Kredit sampai dengan Rapat Umum Pemegang Saham Luar Biasa ini ditutup. Atas pemberhentian tersebut yang bersangkutan telah mendapat segala hak dan kewajibannya sesuai dengan Anggaran Dasar Perseroan; 2. Mengangkat Tuan I Nyoman Sudharma, S.H., M.H. Sebagai Direktur Utama Perseroan dan Tuan Made Lestara Widiatmika, sebagai Direktur Kredit Perseroan terhitung sejak Rapat Umum Pemegang Saham Luar Biasa ini ditutup dengan masa jabatan selama 5 (lima) tahun sehingga akan berakhir pada tanggal 14-02-2024 (empat belas Pebruari dua ribu dua puluh empat) 3. Mengangkat Tuan I Nyoman Sudharma, S.H., M.H. Sebagai Pelaksana Tugas Direktur Bisnis Non Kredit sampai dengan ditetapkannya secara definitif jabatan dimaksud. 4. Menetapkan susunan Direksi perseroan menjadi : <ul style="list-style-type: none"> a. I Nyoman Sudharma, S.H., M.H. Sebagai Direktur Utama serta sebagai Pelaksana Tugas Direktur Bisnis Non Kredit. b. Ida Bagus Gede Setia Yasa sebagai Direktur Operasional. c. Drs. I Wayan Sutela Negara sebagai Direktur Kepatuhan. d. Made Lestara Widiatmika sebagai Direktur Kredit. 5. Mencalonkan Tuan I Nyoman Sumanaya, S.E., M.M, sebagai Calon Direktur Bisnis Non Kredit.



Tabel RUPS PT Bank Pembangunan Daerah Bali
GMS's of PT Bank Pembangunan Daerah Bali

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS GMS Type	Susunan Acara dan Hasil Keputusan Agenda and Result
28	February 14, 2019	Extraordinary	<p>GMS' Agenda :</p> <ol style="list-style-type: none"> 1. Opening 2. Sing Indonesia Raya Songs 2. Pray 3. Determination of the President Director and Loan Director of PT Bank Pembangunan Daerah Bali. 4. Determine Non-Loan Business Director Candidates for further processing in accordance with applicable regulations. 5. Summary. 6. Closing. <p>Meeting Results :</p> <ol style="list-style-type: none"> 1. Dismiss with honor Mr. I Nyoman Sudharma, S.H., M.H. as the Non-Loan Business Director and Mr. Ida Bagus Gede Setia Yasa, as the Acting Loan Director, to further provide full acquittal (Acquit Et Decharge) to their duties as Non-Loan Business Director and Acting Loan Director effective as of the closing of Extraordinary General Meeting of Shareholders. Upon the dismissal, the said directors have obtained all their rights and obligations in accordance with the Company's Articles of Association; 2. Appoints Mr. I Nyoman Sudharma, S.H., M.H. as the President Director of the Company and Mr. Made Lestara Widiatmika, as the Loan Director of the Company as of effective as of the closing of Extraordinary General Meeting of Shareholders with a term of office for 5 (five) years and expires on February 14, 2024 (February Fourteen two thousand twenty four). 3. Appoints Mr. I Nyoman Sudharma, S.H., M.H. as Acting Non-Loan Business Director until the definitive appointment is intended. 4. Determining the composition of the Board of Directors of the company as follow : <ol style="list-style-type: none"> a. I Nyoman Sudharma, S.H., M.H. As President Director and Acting Non-Loan Business Director. b. Ida Bagus Gede Setia Yasa as Operation Director. c. Drs. I Wayan Sutela Negara as Compliance Director. d. Made Lestara Widiatmika as Loan Director. 5. Nominate Mr. I Nyoman Sumanaya, S.E., M.M. as a candidate for Non-Loan Business Director.
93	27 Maret 2019	Tahunan	<p>Susunan Acara RUPS :</p> <ol style="list-style-type: none"> 1. Pembukaan 2. Menyanyikan Lagu Indonesia Raya 3. Doa 4. Pengarahan Bapak Gubernur Bali 5. Laporan <ol style="list-style-type: none"> a. Laporan Pertanggung Jawaban Direksi Tahun Buku 2018 dan informasi tentang Rencana Bisnis Bank Tahun 2019 serta Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2018 b. Pengesahan Laporan Tahunan, Laporan Keuangan Perseroan, dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2018. 6. Persetujuan : <ol style="list-style-type: none"> a. Pembagian Laba Tahun Buku 2018 b. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank. c. Remunerasi Pengurus Bank. 7. Kesimpulan 8. Penutup <p>Hasil Keputusan :</p> <ol style="list-style-type: none"> 1. Menerima dan mengesahkan laporan Tahunan, Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Tahun Buku 2018, serta selanjutnya memberikan pembebasan sepenuhnya (Acquit Et Decharge) kepada Direksi dan Dewan Komisaris Perseroan untuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Laporan Tahun Buku 2018 (dua ribu delapan belas) 2. Memberikan persetujuan <ol style="list-style-type: none"> a. Pembagian Laba Tahun Buku 2018 sebesar Rp 537.027.307.253,00 (lima ratus tiga puluh tujuh miliar dua puluh tujuh juta tiga ratus tujuh ribu dua ratus lima puluh tiga rupiah) dengan rincian: <ol style="list-style-type: none"> 1.1. Deviden sebesar 90%; 1.2. Cadangan Umum sebesar 10%. 3. Selanjutnya peserta rapat secara bulat menetapkan untuk tahun buku 2019, Deviden ditetapkan sebesar 70% dan Cadangan Umum sebesar 30%. 4. Pemberian Bonus kepada Karyawan dan Tantiem kepada Pengurus Bank dengan komposisi 17% untuk karyawan dan 3,75% untuk pengurus Bank. 5. Menyetujui dan mengesahkan perubahan remunerasi kepada Pengurus PT Bank Pembangunan Daerah Bali. <p>GMS' Agenda :</p> <ol style="list-style-type: none"> 1. Opening 2. Sing Indonesia Raya Songs 3. Pray 4. Briefing from the Governor of Bali 5. Reports <ol style="list-style-type: none"> a. Report on the Responsibility of the Board of Directors for Fiscal Year 2018 and information on the Bank's Business Plan for 2019 as well as the Board of Commissioners Supervisory Task Report for Fiscal Year 2018 b. Ratification of the Annual Report, the Company's Financial Statements, and Oversight Report of the Board of Commissioners for Fiscal Year 2018. 6. Approval: <ol style="list-style-type: none"> a. Distribution of Profit for Fiscal Year 2018 b. Giving Bonus to Employees and Tantiem to Bank Managers. c. Remuneration of Bank Management. 7. Summary 8. Closing
93	March 27, 2019	Annual	<p>GMS' Agenda :</p> <ol style="list-style-type: none"> 1. Opening 2. Sing Indonesia Raya Songs 3. Pray 4. Briefing from the Governor of Bali 5. Reports <ol style="list-style-type: none"> a. Report on the Responsibility of the Board of Directors for Fiscal Year 2018 and information on the Bank's Business Plan for 2019 as well as the Board of Commissioners Supervisory Task Report for Fiscal Year 2018 b. Ratification of the Annual Report, the Company's Financial Statements, and Oversight Report of the Board of Commissioners for Fiscal Year 2018. 6. Approval: <ol style="list-style-type: none"> a. Distribution of Profit for Fiscal Year 2018 b. Giving Bonus to Employees and Tantiem to Bank Managers. c. Remuneration of Bank Management. 7. Summary 8. Closing

Tabel RUPS PT Bank Pembangunan Daerah Bali

GMS's of PT Bank Pembangunan Daerah Bali

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS GMS Type	Susunan Acara dan Hasil Keputusan Agenda and Result
93	March 27, 2019	Annual	<p>Meeting Results :</p> <ol style="list-style-type: none"> 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 2018 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 2018 (two thousand eighteen) 2. Agreeing in : <ol style="list-style-type: none"> a. Distribution of Profit for Fiscal Year 2018 amounting to Rp 537,027,307,253.00 (five hundred thirty seven billion twenty seven million three hundred seven thousand two hundred fifty three rupiah) with details: <ol style="list-style-type: none"> 1.1. Dividend of 90%; 1.2. General Reserves of 10%. b. Giving Bonuses to Employees and Tantiems to Bank Managers with a composition of 17% for employees and 3.75% for Bank management. c. Approve and ratify amendment of remuneration to the Management of PT Bank Pembangunan Daerah Bali.
03	03 Mei 2019	Luar Biasa	<p>Susunan Acara RUPS :</p> <ol style="list-style-type: none"> 1. Pembukaan 2. Menyanyikan Lagu Indonesia Raya 3. Pembacaan Doa 4. Penetapan Dewan Komisaris PT Bank Pembangunan Daerah Bali periode 2019 - 2023 5. Kesimpulan 6. Penutup <p>Setelah diadakan pembahasan-pembahasan seperlunya, rapat dengan suara bulat menerima serta menyetujui dan memutuskan mengubah agenda acara sehingga menjadi :</p> <ol style="list-style-type: none"> 1. Pembukaan 2. Menyanyikan lagu Indonesia Raya 3. Pembacaan Doa 4. Pembahasan perpanjangan sementara masa jabatan Dewan Komisaris perseroan. 5. Pembahasan Perubahan Anggaran Dasar Perseroan 6. Kesimpulan. 7. Penutup. <p>Hasil Keputusan :</p> <ol style="list-style-type: none"> 1. Menyetujui untuk memperpanjang sementara masa jabatan seluruh Dewan komisaris Perseroan sebelumnya yang akan berakhir pada tanggal 05-05-2019 (lima mei dua ribu sembilan belas): <ol style="list-style-type: none"> a. Drs. I Ketut Nurcahaya, M.M sebagai Komisaris Utama Perseroan; b. I Gde Sudibia, S.H selaku Komisaris Non Independen Perseroan; c. Wisnu Bawa Temaja, S.H, M.H selaku Komisaris Non Independen; d. DR.I Ketut Sukawati Lanang Putra Perbawa, S.H, M.Hum selaku Komisaris Independen. 2. Mengubah anggaran dasar pasal 13 angka 4 akta Nomor: 42 (empat puluh dua) tertanggal 20-04-2018 (dua puluh april dua ribu delapan belas) sehingga untuk selanjutnya berbunyi sebagai berikut: Anggota Direksi diangkat oleh RUPS untuk jangka waktu 5 (lima) tahun dan dapat diangkat kembali untuk masa jabatan berikutnya setelah memperhatikan pertimbangan OJK dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu dengan menyebutkan alasannya; 3. Mengubah anggaran dasar khususnya pasal 16 angka 6 akta Nomor : 2 tertanggal 03-01-2019 (tiga januari dua ribu sembilan belas) sehingga untuk selanjutnya berbunyi sebagai berikut Anggota Dewan Komisaris diangkat oleh RUPS untuk jangka waktu 4 (empat) tahun dan dapat diangkat kembali untuk masa jabatan berikutnya setelah memperhatikan pertimbangan OJK dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu dengan menyebutkan alasannya.
03	May 3, 2019	Extraordinary	<p>GMS' Agenda :</p> <ol style="list-style-type: none"> 1. Opening 2. Sing Indonesia Raya Songs 3. Pray 4. Appointment of Board of Commissioners of PT Bank Pembangunan Bali for period of 2019- 2023 5. Summary 6. Closing <p>After discussions, the meeting unanimously accepts and agrees and decides to change the agenda of the event so that it becomes, as follow:</p> <ol style="list-style-type: none"> 1. Opening 2. Sing Indonesia Raya Songs 3. Pray 4. Discussion on Temporary Extension of Board of Commissioners' Term of Office 5. Discussion on Amendments of Article of Association of the Company 6. Summary 7. Closing <p>Meeting Results:</p> <ol style="list-style-type: none"> 1. Approved to temporarily extend the entire term of office of the Company's Board of Commissioners which will expire on 05-05-2019 (five may two thousand nineteen) namely: <ol style="list-style-type: none"> a. Drs. I Ketut Nurcahaya, M.M as the President Commissioner of the Company; b. I Gde Sudibia, S.H as the Non-Independent Commissioner of the Company; c. Wisnu Bawa Temaja, S.H, M.H as a Non-Independent Commissioner; d. Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H, M.Hum as Independent Commissioner. 2. Until the stipulation of the Company's Board of Commissioners for the 2019-2023 period is definitive



Tabel RUPS PT Bank Pembangunan Daerah Bali

GMS's of PT Bank Pembangunan Daerah Bali

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS GMS Type	Susunan Acara dan Hasil Keputusan Agenda and Result
21	13 Mei 2019	Luar Biasa	<p>Susunan Acara RUPS:</p> <ol style="list-style-type: none"> 1. Pembukaan 2. Menyanyikan Lagu Indonesia Raya 3. Pembacaan Doa 4. Laporan Pengawasan tugas akhir masa jabatan Dewan Komisaris PT Bank Pembangunan Daerah Bali Periode 2015-2019 5. Penetapan Dewan Komisaris PT Bank Pembangunan Daerah Bali Periode Tahun 2019-2023 6. Penetapan Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali 7. Kesimpulan. 8. Penutup. <p>Hasil Keputusan:</p> <ol style="list-style-type: none"> 1. Menerima dan Mengesahkan Laporan Tugas Akhir Masa Jabatan Dewan Komisaris Periode 2015 – 2019, serta selanjutnya memberikan pembebasan sepenuhnya (Acquit Et Decharge) kepada Dewan Komisaris Perseroan atas Laporan Tugas Pengawasan Dewan Komisaris Perseroan Periode 2015-2019. 2. Menetapkan Dewan Komisaris PT Bank Pembangunan Daerah Bali Periode Tahun 2019-2023 untuk menjalankan jabatannya terhitung mulai tanggal 13-05-2019 sampai dengan tanggal 13-05-2023 dengan susunan sebagai berikut: <ul style="list-style-type: none"> a. Komisaris Utama: Ida Bagus Putu Anom Redhi, S.H., M.M; b. Komisaris Non Independen: Wisnu Bawa Temaja, S.H., M.H; c. Komisaris Non Independen: Ni Made Dewi Suryani S.E., AK, M.Ak., CA; d. Komisaris Independen: Ida Bagus Wibawa; e. Komisaris Independen: Drs. I Made Sukada, M.M. 3. Menetapkan Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali yaitu I Nyoman Sumanaya, S.E., M.M berlaku setelah diterimanya surat persetujuan dari Otoritas Jasa Keuangan dan berlaku efektif setelah ditetapkan melalui Rapat Umum Pemegang Saham secara Sirkuler.
21	May 13, 2019	Extraordinary	<p>GMS' Agenda</p> <ol style="list-style-type: none"> 1. Opening 2. Sing Indonesia Raya Songs 3. Pray 4. Supervision Report on the final term of office of the Board of Commissioners of PT Bank Pembangunan Daerah Bali for the 2015-2019 Period 5. Appointment of the Board of Commissioners of PT Bank Pembangunan Daerah Bali in the 2019-2023 Period 6. Determination of Non Bank Loan Business Director of PT Bank Pembangunan Daerah Bali 7. Summary 8. Closing <p>Meeting Result:</p> <ol style="list-style-type: none"> 1. Receiving and Ratifying the Report of the Final Duty for the Term of Office of the Board of Commissioners for the Period of 2015 - 2019, and subsequently giving full acquit (Acquit Et Decharge) to the Board of Commissioners of the Company for Board of Commissioners of the Company's Oversight Report of Period 2015-2019. 2. To appoint the Board of Commissioners of PT Bank Pembangunan Daerah Bali for period of 2019-2023 to carry out his duties starting from the 05-05-2019 until the 05-05-2023 with the following arrangement: <ul style="list-style-type: none"> a. President Commissioner: Ida Bagus Putu Anom Redhi, S.H., M.M; b. Non-Independent Commissioner: Wisnu Bawa Temaja, S.H., M.H; c. Non-Independent Commissioner: Ni Made Dewi Suryani S.E., AK, M.Ak., CA; d. Independent Commissioner: Ida Bagus Wibawa; e. Independent Commissioner: Drs. I Made Sukada, M.M. 3. To appoint the Director of Non Loan Business at PT Bank Pembangunan Daerah Bali namely I Nyoman Sumanaya, S.E., M.M, is effective after receiving an approval letter from the Financial Services Authority and is effective after being determined through a Circular General Meeting of Shareholders.
37	20 Mei 2019	Luar Biasa	<p>Rapat Umum Pemegang Saham Luar Biasa yang dilaksanakan secara sirkuler oleh Perseroan Terbatas PT Bank Pembangunan Daerah Bali.</p> <p>Hasil Keputusan:</p> <ol style="list-style-type: none"> 1. Menetapkan Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali yaitu Tuan I Nyoman Sumanaya, Sarjana Ekonomi, Magister Manajemen dengan masa jabatan selama 5 (lima) tahun terhitung sejak tanggal 20-05-2019 dan akan berakhir pada tanggal 20-05-2024, sehingga untuk selanjutnya susunan Direksi Perseroan menjadi sebagai berikut: <ul style="list-style-type: none"> a. Direktur Utama: I Nyoman Sudharma, S.H., M.H; b. Direktur Operasional: Ida Bagus Gede Setia Yasa; c. Direktur Kepatuhan: Drs. I Wayan Sutela Negara, M.M; d. Direktur Kredit: Made Lestara Widiatmika; e. Direktur Bisnis Non Kredit: I Nyoman Sumanaya, S.E., M.M.

Tabel RUPS PT Bank Pembangunan Daerah Bali

GMS's of PT Bank Pembangunan Daerah Bali

Akta Nomor Deed Number	Tanggal Date	Jenis RUPS GMS Type	Susunan Acara dan Hasil Keputusan Agenda and Result
37	May 20, 2019	Extraordinary	<p>Extraordinary General Meeting of Shareholders that held circulary by Limited Liability Company of PT Bank Pembangunan Daerah Bali.</p> <p>Meeting Results:</p> <ol style="list-style-type: none"> Appoint Director of Non-Loan Business of PT Bank Pembangunan Daerah Bali i.e., I Nyoman Sumanaya, Bachelor of Economic with a term of office for 5 (five) years from 20-05-2019 and will end on 20-05-2024, so that the composition of the Company's Directors will be as follows: <ol style="list-style-type: none"> Managing Director: I Nyoman Sudharma, S.H., M.H; Operations Director: Ida Bagus Gede Setia Yasa; Compliance Director: Drs. I Wayan Sutela Negara, M.M; Credit Director: Made Lestara Widiatmika; Non Credit Business Director: I Nyoman Sumanaya, S.E., M.M.
01	1 Agustus 2019	Luar Biasa	<p>Hasil Keputusan :</p> <ol style="list-style-type: none"> Pengambilan keputusan para pemegang saham dengan keputusan sirkuler para pemegang saham yang mempunyai kekuatan hukum yang sama dengan suatu keputusan yang diambil dalam Rapat Umum Pemegang Saham (RUPS) dan mengesampingkan semua ketentuan dan tata cara pengambilan keputusan dalam RUPS sebagaimana diatur dalam anggaran dasar Perseroan. Menyetujui penambahan modal disetor oleh pemegang saham yaitu oleh Pemerintah Kabupaten Karangasem sebanyak 1.250 (seribu dua ratus lima puluh) lembar saham atau bernilai nominal sebesar Rp.1.250.000.000,00 (satu miliar dua ratus lima puluh juta rupiah) sehingga sekarang menjadi sebanyak 39.550 (tiga puluh sembilan ribu lima ratus lima puluh) lembar saham, atau bernilai nominal seluruhnya sebesar Rp.39.550.000.000,00 (tiga puluh sembilan miliar lima ratus lima puluh juta rupiah) sehingga untuk selanjutnya jumlah keseluruhan modal yang telah disetor oleh para pemegang saham kedalam Perseroan adalah sebanyak 1.797.742 (satu juta tujuh ratus sembilan puluh lima ratus tujuh ratus empat puluh dua) lembar saham, atau bernilai nominal seluruhnya sebesar Rp 1.797.742.000.000,00 (satu triliun tujuh ratus sembilan puluh lima ratus tujuh ratus empat puluh dua juta rupiah).
01	August 1, 2019	Extraordinary	<p>Meeting Results:</p> <ol style="list-style-type: none"> The Decision making of shareholders by the circular decision of shareholders were have the same legal force as a decision which taken at the General Meeting of Shareholders (GMS) and overrides all provisions and procedures for decision making in the GMS as stipulated in the Company's articles of association. Approved on increase paid up capital by Shareholders, namely by the Government of Karangasem Regency in the amount of 1,250 (one thousand two hundred and fifty) shares or a nominal value of Rp. 1,250,000,000.00 (one billion two hundred and fifty million rupiah) so that now it is 39,550 (thirty nine thousand five hundred fifty) shares, or a total nominal value of Rp.39,550,000,000.00 (thirty nine billion five hundred fifty million rupiah) so that in the future the total amount of capital paid by the shareholders into The Company is 1,797,742 (one million seven hundred ninety seven thousand seven hundred forty two) shares, or a total nominal value of Rp 1,797,742,000,000.00 (one trillion seven hundred ninety seven billion seven hundred forty two million rupiahs).
106	31 Desember 2019	Luar Biasa	<ol style="list-style-type: none"> Pengambilan keputusan para pemegang saham dengan keputusan sirkuler para pemegang saham yang mempunyai kekuatan hukum yang sama dengan suatu keputusan yang diambil dalam Rapat Umum Pemegang Saham (RUPS) dan mengesampingkan semua ketentuan dan tata cara pengambilan keputusan dalam RUPS sebagaimana diatur dalam anggaran dasar Perseroan. Menyetujui penambahan modal disetor oleh pemegang saham perseroan yaitu sebesar 24.558 (dua puluh empat ribulima ratus lima puluh delapan) lembar saham oleh : <ol style="list-style-type: none"> Pemerintah Kota Denpasar sebanyak 17.000 (tujuh belas ribu) lembar saham atau bernilai nominal sebesar Rp.17.000.000.000,00 (tujuh belas miliar rupiah) sehingga sekarang menjadi sebanyak 174.476 (seratus tujuh puluh empat ribu empat ratus tujuh puluh enam) lembar saham, atau bernilai nominal seluruhnya sebesar Rp.174.476.000.000,00 (seratus tujuh puluh empat ribu empat ratus tujuh puluh enam rupiah); Pemerintah Kabupaten Buleleng sebanyak 5.558 (lima ribu lima ratus lima puluh delapan) lembar saham atau bernilai nominal sebesar Rp.5.558.000.000,00 (lima miliar lima ratus lima puluh delapan juta rupiah) sehingga sekarang menjadi sebanyak 52.243 (lima puluh dua ribu dua ratus empat puluh tiga) lembar saham, atau bernilai nominal seluruhnya sebesar Rp.52.243.000.000,00 (lima puluh dua miliar dua ratus empat puluh tiga juta rupiah); Pemerintah Kabupaten Gianyar sebanyak 2.000 (dua ribu) lembar saham atau bernilai nominal sebesar Rp.2.000.000.000,00 (dua miliar rupiah) sehingga sekarang menjadi sebanyak 27.604 (dua puluh tujuh ribu enam ratus empat) lembar saham, atau bernilai nominal seluruhnya sebesar Rp27.604.000.000,00 (dua puluh tujuh miliar enam ratus empat juta rupiah). <p>Sehingga untuk selanjutnya jumlah keseluruhan modal yang telah disetor oleh para pemegang saham kedalam Perseroan adalah sebanyak 1.822.300 (satu juta delapan ratus dua puluh dua ribu tiga ratus) lembar saham, atau bernilai nominal seluruhnya sebesar Rp.1.822.300.000.000,00 (satu triliun delapan ratus dua puluh dua miliar tiga ratus juta rupiah).</p>
106	December 31, 2019	Extraordinary	<ol style="list-style-type: none"> The Decision making of shareholders by the circular decision of shareholders were have the same legal force as a decision which taken at the General Meeting of Shareholders (GMS) and overrides all provisions and procedures for decision making in the GMS as stipulated in the Company's articles of association. Approved the additional paid-up capital by the company's shareholders in the amount of 24,558 (twenty four thousand five hundred and fifty eight) shares from : <ol style="list-style-type: none"> Denpasar Government amounting 17,000 (seventeen thousand) shares or nominal value of Rp.17.000.000.000,00 (seventeen billion) that it is now as much as 174.476 (one hundred and seventy-four thousand four hundred and seventy-six) shares, or total nominal value of Rp.174.476.000.000,00 (one hundred seventy-four billion four hundred and seventy-six million rupiah); The Government of Buleleng Regency amounting 5,558 (five thousand five hundred fifty eight) shares or a nominal value of Rp.5.558.000.000,00 (five billion five hundred fifty eight million rupiah) so that now there are 52.243 (fifty two thousand four hundred forty three) shares, or a total nominal value of Rp.52.243.000.000,00 (fifty two billion two hundred forty three million rupiah); The Government of Gianyar Regency amounting 2,000 (two thousand) shares or a nominal value of Rp.2.000.000.000,00 (two billion rupiahs) so that now there are 27.604 (twenty seven thousand six hundred four) shares, or a total nominal value of Rp27.604.000.000,00 (twenty seven billion six hundred four million rupiah). <p>Henceforth, the total amount of capital paid up by shareholders into the Company is 1.822.300 (one million eight hundred twenty-two thousand three hundred) shares, or a total nominal value of Rp. 1.822.300.000.000,00 (one trillion eight hundred twenty-two thousand three hundred million rupiah).</p>



DIREKSI

BOARD OF DIRECTORS

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, Komposisi dan Kriteria Direksi PT Bank Pembangunan Daerah Bali selama tahun 2019 mengalami dua kali perubahan komposisi yaitu sebagai berikut :

1. Akta Nomor 36 tanggal 22 Juni 2018 Menyetujui dan Menetapkan Direksi PT Bank Pembangunan Daerah Bali Periode 2018-2023 sebanyak 3 (tiga) orang dengan susunan sebagai berikut :

Nama Name	Jabatan Position
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	Direktur Operasional Operational Director
I Nyoman Sudharma,S.H, M.H	Direktur Bisnis Non Kredit Non Loan Business Director
Drs I Wayan Sutela Negara, M.M.	Direktur Kepatuhan Compliance Director

Selanjutnya berdasarkan Keputusan Dewan Komisaris Nomor 001/KEP/DK/BPD/2018 tentang Penunjukan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali,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.

2. Akta Nomor 28 tanggal 14 Februari 2019 Memutuskan:
 - a. Memberhentikan dengan hormat I Nyoman Sudharma, S.H., M.H. selaku Direktur Bisnis Non Kredit dan Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Pelaksana Tugas Direktur Kredit.
 - b. Mengangkat I Nyoman Sudharma S.H., M.H. sebagai Direktur Utama; dan Made Lestara Widiatmika sebagai Direktur Kredit dengan masa jabatan 5 (lima) tahun sehingga berakhir pada tanggal 14-02-2024;
 - c. Menetapkan susunan Direksi Perseroan menjadi sebagai berikut :
 1. I Nyoman Sudharma S.H.,M.H. selaku Direktur Utamaserta sebagai Pelaksana Tugas Direktur Bisnis Non Kredit.

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.

Number, Composition and Criteria of Board of Directors

Number, Composition and Criteria of Board of Directors of PT Bank Pembangunan Daerah Bali in 2019 underwent structural changes twice, namely:

1. Deed Number 36 dated June 22, 2018 has Approved and Appointed Board of Directors of PT Bank Pembangunan Daerah Bali for period of 2018-2023 in number of 3 (three) official with composition as follows:

Furthermore, based on the Decision of the Board of Commissioners Number 001 / KEP / DK / BPD / 2018 concerning the Appointment of Acting Director and Credit Director of PT Bank Pembangunan Daerah Bali, to fill the position of President Director and Credit Director appointed I Nyoman Sudharma, S.H., M.H. as Acting Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Director of Credit.

2. Deed Number 28 dated February 14, 2019 Decided:
 - a. Respectfully dismiss I Nyoman Sudharma, S.H., M.H., as Non Loan Business Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. and acting as Loan Director.
 - b. Appointment of I Nyoman Sudharma S.H., M.H. as President Director and Made Lestara Widiatmika as Loan Director with term of office of 5 (five) years therefore will be ended on 14-02-2024;
 - c. Determined composition of the Board of Director of the Company, as follows:
 1. I Nyoman Sudharma S.H., M.H. as President Director and acting as Non Loan Business Director.

2. Ida Bagus Gede Setia Yasa, S.Kom., M.M. selaku Direktur Operasional
3. Drs. I Wayan Sutela Negara, M.M. selaku Direktur Kepatuhan.
4. Made Lestara Widiatmika selaku Direktur Kredit dengan masa jabatan 5 (lima) tahun sehingga berakhir pada tanggal 14-02-2024.
3. Akta Nomor 37 tanggal 20 Mei 2019 Memutuskan dan Menetapkan I Nyoman Sumanaya, S.E., M.M. sebagai Direktur Bisnis Non Kredit, sehingga susunan jabatan Direksi sebagai berikut :

2. Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operational Director.
3. Drs. I Wayan Sutela Negara, M.M. as Compliance Director.
4. Made Lestara Widiatmika as Loan Director, with term of office for 5 (five) years therefore will be ended on 14-02-2024.
3. Deed Number 37 dated May 20, 2019 Decided and Appointed I Nyoman Sumanaya, S.E., M.M. as Non Loan Business Director, therefore the composition of the Board of Directors, as follows:

Nama Name	Jabatan Position
I Nyoman Sudharma, S.H., M.H.	Direktur Utama President Director
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	Direktur Operasional Operational Director
Drs. I Wayan Sutela Negara, M.M.	Direktur Kepatuhan Compliance Director
Made Lestara Widiatmika	Direktur Kredit Loan Director
I Nyoman Sumanaya, S.E., M.M.	Direktur Bisnis Non Kredit Non Loan business Director

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 .Board of Director Family Relation

Nama Name	Hubungan Keluarga dengan Family Related 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.	-	v	-	v	-	v
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	-	v	-	v	-	v
Drs. I Wayan Sutela Negara, M.M.	-	v	-	v	-	v
Made Lestara Widiatmika	-	v	-	v	-	v
I Nyoman Sumanaya, S.E., M.M.	-	v	-	v	-	v



Hubungan Keuangan Direksi

Board of Director Financial Relation

Nama Name	Hubungan Keuangan dengan Financialy Related 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.	-	v	-	v	-	v	-	v	-
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	-	v	-	v	-	v	-	v	-
Drs. I Wayan Sutela Negara, M.M.	-	v	-	v	-	v	-	v	-
Made Lestara Widiatmika	-	v	-	v	-	v	-	v	-
I Nyoman Sumanaya, S.E., M.M.	-	v	-	v	-	v	-	v	-

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.

Tabel Rangkap Jabatan Direksi

Table of Double Position of the Board of Directors

Nama Name	Jabatan Position	Jabatan Pada Perusahaan Instansi Lain Position At Other Companies/Institutions	Nama Perusahaan / Instansi Lain Name Of Other Companies / Institutions
I Nyoman Sudharma, S.H.,M.H.	Direktur Utama President Director	-	-
Ida Bagus Gede Setia Yasa, S.Kom., M.M..	Direktur Operasional Operational Director	-	-
Drs. I Wayan Sutela Negara., M.M.	Direktur Kepatuhan Compliance Director	-	-
Made Lestara Widiatmika	Direktur Kredit Loan Director	-	-
I Nyoman Sumanaya, SE.,M.M	Direktur Bisnis Non Kredit Non Business Loan 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 0750/KEP/DIR/UMS/2019 tanggal 25 November 2019 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 0750/KEP/DIR/UMS/2019 dated November 25,2019 concerning the manual of Board of Directors of PT Bank Pembangunan Daerah Bali, as well as 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.

Sertifikasi Treasury Direksi

Direktur Utama dan Direktur Bisnis Non Kredit Bank telah mengikuti program Eksekutif Sertifikasi Treasury yang diadakan oleh Lembaga Sertifikasi dan telah memiliki Sertifikasi Treasury Advance.

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 2019 adalah :

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.

Certification of Treasury of the Board of Directors

The President Director and the Non-Loan Business Director of the Bank have participated in the Treasury Certification Executive program held by the Certification Body and have held the Treasury Advance Certification.

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 2019 was as follows:

Tabel Rapat Direksi

Table of Board of Directors Meeting

Nama Pejabat Name Of Official	Jumlah Rapat Number Of Meetings	Rapat Yang Dihadiri Langsung Meetings That Directly Attended	Kehadiran Masing-Masing Disetiap Rapat Number Of Attendance Of Meetings	Persentase Kehadiran Attendance Meeting
I Nyoman Sudharma.,S.H.,M.H.	142	130	130	92%
IBG Setia Yasa, S.Kom., M.M.	142	127	127	89%
Drs. I Wayan Sutela Negara.,M.M.	142	133	133	94%
Made Lestara Widiatmika	142	115	115	81%
I Nyoman Sumanaya, S.E.,M.M	142	77	77	54%

Tingkat kehadiran Made Lestara Widiatmika selaku Direktur Kredit adalah sebesar 81% karena diangkat pada tanggal 14 Februari 2019, sedangkan tingkat kehadiran I Nyoman Sumanaya, S.E., M.M. selaku Direktur Bisnis Non Kredit adalah sebesar 54% karena diangkat pada tanggal 20 Mei 2019.

Rapat Direksi PT Bank Pembangunan Daerah Bali dilihat dari jenisnya, dapat disampaikan sebagai berikut:

Made Lestara Widiatmika attendance rate as a Loan Director is equal to 81% because he was appointed on February 14, 2019, while the attendance rate of I Nyoman Sumanaya, S.E., M.M. as Non Loan Business Director is 54% because he was appointed on May 20, 2019.

The meeting of the Directors of PT Bank Pembangunan Daerah Bali can be elaborated as follows:

Tabel Jenis/Nama Rapat Periode Januari 2019 – Juni 2019
Table of Type/Name of Meetings Period of January 2019 – June 2019

No	Jenis Rapat Type Of Meetings	Nama Rapat Name Of Meetings	Frekuensi Frequency
1	Evaluasi Kinerja (Direksi dan Kepala Divisi)	<ul style="list-style-type: none"> Rapat Pembahasan Temuan KAP Exit Meeting Audit Internal Penilaian Kepatuhan Sistem BI-RTGS, SKNBI, BI-SSSS, KPDHN, BI ETP 2018 Progress Meeting dengan KAP Rapat Pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Nasabah Rapat Koordinasi Rapat Evaluasi Rapat Pembahasan Hasil Pemeriksaan SKAI Rapat Pembahasan Progress Implementasi PSAK 71 	28
	Performance Appraisal (Board of Directors and Division Head)	<ul style="list-style-type: none"> KAP Findings Discussion Meeting Internal Audit Exit Meeting BI-RTGS, SKNBI, BI-SSSS, KPDHN, BI ETP 2018 System Compliance Assessment Progress Meeting with KAP Service Report Discussion Meeting and Customer Complaint Settlement Coordination meetings Evaluation Meeting Meeting on Results of Internal Audit Inspection Results Meeting on Progress Implementation of PSAK 71 	
2	Kebijakan (Direksi dan Kepala Divisi Terkait)	<ul style="list-style-type: none"> Rapat ALCO Rapat Komite Kebijakan Perkreditan Rapat Direksi Khusus Rapat dengan SDM Rapat Pembahasan Keputusan Direksi tentang Tata Tertib Kerja Direksi Rapat Pembahasan Keputusan Direksi tentang Gratifikasi Rapat Kebijakan Umum Direksi Rapat Penyelesaian Kredit Rapat Pembahasan Draft Keputusan Direksi tentang Kewajiban Pelaporan Harta Kekayaan bagi Dewan Komisaris, Direksi dan Pejabat Bank BPD Bali Rapat Pertimbangan Hukuman Jabatan Rapat Pembahasan Tata Tertib Kerja Direksi Kick off Meeting RKAB Rapat TJSL dengan LPPI 	65
	Policy (Board of Directors and Division Head)	<ul style="list-style-type: none"> ALCO Meeting Loan Policy Committee Meeting Special Board of Directors Meeting Meeting with Human Resources Discussion Meeting on the Board of Directors' Decision re the Board of Directors' Work Procedures Discussion Meeting on Board of Directors's Decision re Gratuity Board of Directors General Policy Meeting Credit Settlement Meeting Discussion Meeting of the Draft Decree of the Board of Directors regarding the Obligation to Report Assets for the Board of Commissioners, Directors and Officers of Bank BPD Bali Position Judgment Consideration Meeting Discussion on Board of Directors Work Procedures Kick off RKAB Meeting TJSL meeting with LPPI 	
3	Perencanaan Kerja Bisnis (Direksi, Seluruh Kepala Divisi, dan Seluruh Kepala Cabang)	<ul style="list-style-type: none"> Rapat Pembahasan Project LPD untuk Launching di HUT Rapat Panitia HUT Rapat dengan BKS LPD Rapat terkait Undian Nasional SIMPEDA Rapat Rencana Kerja Pengundian SIMPEDA dengan ASBANDA Rapat Pembahasan Kredit Rapat Pembahasan RBB 2019-2021 Rapat Pembahasan Action Plan Kredit Bermasalah 	14
	Business Working Plan (Board of Directors, Division Head, and all Branch Office Head)	<ul style="list-style-type: none"> Discussion Meeting on LPD Project for Anniversary Launching Anniversary Committee Meeting Meeting with BKS LPD Meeting on the SIMPEDA National Lucky Draw Work Plan Meeting SIMPEDA with ASBANDA regarding Lucky draw Discussion Meeting on Loan Discussion Meeting on RBB of 2019-2021 Discussion Meeting regarding Action Plan of NPL 	

Tabel Jenis/Nama Rapat Periode Januari 2019 – Juni 2019

Table of Type/Name of Meetings Period of January 2019 – June 2019

No	Jenis Rapat Type Of Meetings	Nama Rapat Name Of Meetings	Frekuensi Frequency
4	Evaluasi Kinerja Triwulan (Dewan Komisaris, Direksi, Kepala Divisi dan Kepala Cabang) Quaterly Performance Appraisal (Board of Directors, Division Head, and Branch Office Head)	<ul style="list-style-type: none"> Rapat Evaluasi Kinerja Evaluation Meeting 	10
5	Tata Kelola dan Manajemen Risiko (Direksi dan Kepala Divisi Terkait) Governance and Risk Management (Board of Directors and related Division Head)	<ul style="list-style-type: none"> Rapat Komite Manajemen Risiko Rapat Profil Risiko Rapat Tingkat Kesehatan Bank Rapat Pembahasan Penyusunan Modul Buku Saku Risiko Operasional Rapat Pembahasan Perubahan Risk Appetite, Risk Tolerance dan Risk Limit Tahun 2018 Risk Management Committee Meeting Risk Profile Meeting Bank Soundness Meeting Meeting on the Preparation of the Operational Risk Pocket Book Module Meeting on Changes to Risk Appetite, Risk Tolerance and Risk Limit in 2018 	11
6	Non Kebijakan (Direksi dan Divisi terkait) Non Policy (Board of Directors and related Division Head)	<ul style="list-style-type: none"> Rapat Pembahasan Kerjasama Layanan Hukum dengan Hariyanto Rapat Pembahasan Kurator Rapat Direksi tentang Temuan OJK Rapat dengan Dana Pensiun Rapat tentang Redesign Logo dan Rencana Perluasan Kantor Pusat Bank BPD Bali Rapat Persiapan Akhir Tahun Exit Meeting Cabang Seririt dan Cabang Karangasem Progress Meeting KAP Exit Meeting BPK Exit Meeting Audit KP Rapat Pembahasan Temuan Bank Indonesia Discussion Meeting on the Legal Services Cooperation with Hariyanto Discussion Meeting on Curator Board of Directors Meeting regarding OJK Findings Meeting with the Pension Fund Meeting on Logo Redesign and Expansion Plan for Bank BPD Bali Head Office End of Year Preparatory Meeting Exit Meeting of Seririt Branch and Karangasem Branch KAP Progress Meeting BPK Exit Meeting Audit Exit Meeting KP Bank Indonesia Findings Discussion Meeting 	14
Total			142

Struktur Remunerasi Direksi

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

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 93 dated March 27, 2019 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 and Director's decision letter number 0556/KEP/DIR/SDM/2019 concerning the amount of remunerations and facilities of bank management were presented as follows:

Tabel Remunerasi Direksi
Table of Board of Directors Remuneration

Jenis Remunerasi Dan Fasilitas Lain Type Of Remuneration And Other Facility	Jumlah Yang Diterima Dalam 1 Tahun Obtained Number In 1 Year	
	Orang Person	Juta Rupiah Million Rupiah
Remunerasi (gaji, honorarium, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, honorarium, bonus, routine allowance, tantiem, and other facilities in form of non natura)	5	14.198.433.122,00
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang : 1. Dapat dimiliki 2. Tidak dapat dimiliki Other facilities in form of natura (transport, health insurance) that 1. Hold 2. Un-hold	5	119.650.553,00
Total		14.318.083.675,00

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

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

Tabel Remunerasi Direksi
Table of Board of Directors Remuneration

Jumlah Remunerasi Remuneration Amount	Jumlah Direksi Number of Directors
Diatas Rp2 miliar Up to Rp 2 billion	3
Diatas Rp1 miliar s.d Rp2 miliar Up Rp1 billion to Rp2 billion	1
Diatis Rp500 juta s.d Rp1 miliar Up Rp500 million to Rp1 billion	1
Rp500 juta ke bawah Below Rp500 million	-

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 diperbarui 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 of The Board of Director

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.	-	-	-	-
Ida Bagus Gede Setia Yasa, S.Kom., M.M.	-	-	-	-
Drs. I Wayan Sutela Negara, M.M.	-	-	-	-
Made Lestara Widiatmika	-	-	-	-
I Nyoman Sumanaya, S.E., M.M.	-	-	-	-

Pelatihan Direksi Tahun 2019

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 2019

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.

Tabel Pelatihan Direksi

Table of Board of Directors Training

No	Tanggal Date	Materi Pelatihan Training Subject
1.	23/01/2019	Seminar <i>Business Judgement Rule</i> Seminar on Business Judgement Rule
2.	5/02/2019	Pembekalan <i>Dealer Treasury Level Advance</i> Briefing on Dealer Treasury Level Advance
3.	21/02/2019	Seminar BPDSI dan Undian Simpeda Seminar on BPDSI and Simpeda Lottery
4.	25/02/2019	Studi Komparatif tentang Remunerasi Pengurus Bank Seminar on BPDSI and Simpeda Lottery
5.	9/03/2019	Uji Kompetensi <i>Treasury Dealer Level Advance</i> Comparative Study on Bank Official Remuneration
6.	20/03/2019	Pembekalan Sertifikasi <i>Treasury Dealer Level Basic</i> Briefing of Treasury Dealer Certification Level Basic
7.	4/04/2019	Workshop Inovasi dan Optimalisasi Program Pembiayaan Perumahan untuk BPD Workshop on Innovation and Optimization Housing Finance Program for BPD
8.	11/04/2019	Workshop Layanan Mutu Perbankan Workshop on Banking Quality Services
9.	22/04/2019	Forum <i>Security Awarness for Banking Operation</i> Security Awarness Forum for Banking Operation
10.	23/04/2019	Studi Komparatif Digitalisasi, Struktur Organisasi dan Produk Layanan Bidang Perkreditan Comparative Study on Digitalization, Organizational Structure and Loan Services Products.
11.	24-06-2019	Seminar dan RUA Perbanas Seminar and RUA Perbanas
12.	2/08/2019	Workshop Kerjasama Bank dan Fintech di Era Digitalisasi Ekonomi Workshop on Bank Cooperation and Fintech in Economic Digitalization Era.
13.	07-09/08/2019	Sertifikasi <i>Treasury Dealer Level Advance</i> Treasury Dealer Certification Level Advance
14.	28-08-2019	Seminar dan Penganugerahan TOP Bank 2019 Seminar and TOP Bank 2019 Award
15.	29/08/2019	Seminar <i>Encountering Digital Era of Banking Operation</i> Seminar on Encountering Digital Era of Banking Operation
16.	09/09/2019	Study Komparatif ke Dana Pensiun Bank Jateng Comparative Study to Pension Fund of Bank Jateng
17.	12/09/2019	FGD Perizinan Pengurus dan Kepemilikan Bank Umum FGD on Licensing of Management and Ownership of Commercial Banks
18.	23/09/2019	Fintech Summit and Expo 2019 Fintech Summit and Expo 2019
19.	3/10/2019	Seminar Nasional Potensi Pertumbungan Pasar Modal dan Manajemen Risiko Kredit melalui Credit Scoring National Seminar on Potential Capital Market Growth and Credit Risk Management through Credit Scoring
20.	5/10/2019	Sertifikasi Kepatuhan Level 3 Compliance Certificate Level 3
21.	10-10-2019	Lokakarya Transformasi BPDSI Workshop on BPDSI Transformation
22.	15/10/2019	Refreshment Ketentuan Market Conduct Refreshment on Market Conduct Provisions
23.	18/10/2019	Pelatihan Peningkatan Akses Keuangan melalui Sistem Informasi Aplikasi Pencatatan Informasi Keuangan (SiApik) Workshop on Improving Financial Access through Information Systems for Recording Financial Information Applications (SiApik)



Tabel Pelatihan Direksi

Table of Board of Directors Training

No	Tanggal Date	Materi Pelatihan Training Subject
24.	31/10/2019	FGD Ketentuan Pelaksanaan Penjaminan Kredit Program Percepatan Penyediaan Air Minum FGD on Provisions for the Implementation of the Credit Guarantee Program for the Acceleration of Drinking Water Supply
25.	2-3/11/2019	Seminar BMPD Seminar on BMPD
26.	13-15/11/2019	Seminar Transformasi Perbankan Regional Seminar on Regional Banking Transformation
27.	18-19/11/2019	Seminar 2019 APIC-ASEAN "Determining Effective Asset Allocation Strategis for ASEAN Pension Funds" 2019 APIC-ASEAN Seminar "Determining Effective Asset Allocation Strategis for ASEAN Pension Funds"
28.	18/11/2019	Pembahasan Pemanfaatan Kerjasama BPD dan BPR dengan Fintech P2P Discussion on Monitoring of Cooperation between BPD and BPR with Fintech P2P
29.	21-24/11/2019	Benchmarking BMPD BMPD Benchmarking
30.	30/11/2019	Public Speaking Training Public Speaking Training
31.	5/12/2019	Lokakarya PSAK 71, 72 dan 73 Workshop 71, 72 and 73
32.	14/12/2019	Seminar Leadership dan Penandatanganan Kesepakatan Target Kinerja th 2020 Seminar Leadership and signing on Performance Target Agreement Year of 2020

Tugas dan Tanggung Jawab Direksi

Sesuai Anggaran Dasar Perseroan dan Peraturan Perundang-Undangan yang berlaku, pelaksanaan tugas dan tanggung jawab Direksi telah ditetapkan dan tertuang di dalam Keputusan Direksi Nomor 0750/KEP/DIR/UMS/2019 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:

1. Mengkoordinasikan tugas dan tanggung jawab anggota Direksi dalam pengurusan Bank;
2. Memimpin rapat-rapat Direksi;
3. 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
4. Menandatangani surat-surat, warkat-warkat dan dokumen lainnya yang bersifat prinsip mempengaruhi kegiatan Bank sesuai wewenang yang diberikan oleh peraturan perundangundangan, 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.

Duties and Responsibilities of Board of Directors

Pursuant to Articles of Association of the Company and prevailing regulations, performance of duties and responsibilities of Board of Directors has been stipulated in Board of Directors' Decision Number 0750/KEP/DIR/UMS/2019 re Working Rules and Guidance of Board of Directors of PT Bank Pembangunan Daerah Bali, Duties and Responsibilities of the Board of Directors are 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:

1. To coordinate the duty implementation by members of Board of Directors regarding Bank management;
2. To lead meetings of Board of Directors;
3. 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
4. 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.

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 nonbisnis dibidang Teknologi & Akuntansi serta umum dan Kesekretariatan yang mencakup:

1. Melakukan supervisi terhadap pelaksanaan tugas pada Divisi Teknologi & Akuntansi serta Divisi umum dan Kesekretariatan;
2. 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 pada Divisi di bawah supervisinya;
3. 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
4. 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:

1. Melakukan supervisi terhadap pelaksanaan tugas pada Divisi *Treasury* dan Divisi Perencanaan Strategis;
2. 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;
3. 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

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:

1. Oversee the duty implementation Technology & Accounting Division as well as Secretariat and General Affairs Division;
2. 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;
3. 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
4. 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:

1. To oversee the duty implementation by Treasury Division and Strategic Planning Division
2. 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;
3. 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

4. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

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 :

1. Melakukan supervisi terhadap pelaksanaan tugas pada Divisi Kredit serta Divisi Dana dan Jasa;
2. 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;
3. 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
4. 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:

1. Melakukan supervisi terhadap pelaksanaan tugas-tugas pada Divisi Kepatuhan dan Divisi Manajemen Risiko.
2. 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
3. Melaksanakan tugas-tugas lain yang diberikan oleh Direktur Utama dengan kewajiban melaporkan pelaksanaan tugas tersebut.

4. To carry out other assignments from President Director, and is obligated to prepare the report on the duty implementation.

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:

1. To oversee the duty implementation by Loan Division and Funding and Services Division;
2. 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.
3. 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
4. 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:

1. To oversee the duty implementation by Compliance Division and Risk Management Division;
2. 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; and
3. To carry out other assignments from President Director, and is obligated to obligated to prepare the report on the duty implementation.

Keputusan Direksi

Buku Pedoman Perusahaan (BPP) dan Standar Operasional Prosedur (SOP) yang berlaku sampai dengan Tahun 2019 sebanyak 146 (seratus empat puluh enam) diantaranya adalah BPP sebanyak 28 (Dua puluh delapan) dan SOP sebanyak 118 (seratus delapan belas). Selama Tahun 2019 Direksi telah menetapkan 864 (delapan ratus enam puluh empat) Keputusan Direksi yang terdiri dari 5 (lima) Perubahan BPP, 23 (dua puluh tiga) perubahan SOP, 2 (dua) BPP baru, 24 (dua puluh empat) SOP baru dan 810 (delapan ratus sepuluh) Keputusan Direksi lainnya. Adapun Keputusan Direksi Tentang BPP baru dan BPP perubahan serta SOP baru dan SOP perubahan selama periode Tahun 2019 adalah sebagai berikut:

Board of Directors' Decision:

Company Guidance Book (BPP) and Standard Operational Procedures (SOP) that applies in 2019 in number of 146 (one hundred forty six), among others are 28 (twenty eight) BPP and 118 (one hundred eighteen) SOP. During 2019 the Board of Directors has been stipulated 864 (eight hundred and sixty four) Board of Directors' Decision, which consist of 5 (five) amendment of BPP, 23 (twenty three) amendment of SOP, 2 (two) new BPP, 24 (twenty four) new SOP and 810 (eight hundred and ten) other Board of Directors' Decision. The Board of Directors' Decision renew BPP and amendments of BPP together with new SOP and amendments of SOP during the period of 2019, are as follows:

Keputusan Direksi Terkait BPP Dan SOP

Decisions of Board of Directors Relating to Corporate Manual and SOP

No	Nomor Keputusan Decision Number	Tanggal Date	Tentang Regarding
1	0032/KEP/DIR/RENSTRA/2019	25/01/2019	BPP Perubahan Ketiga Atas Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 tentang BPP Susunan Organisasi dan Uraian Tugas Third Amendments of BPP on Board of Directors Decision Number 0528/KEP/DIR/RENSTRA/2015 Re BPP of Organization Composition and Job Description
2	0033/KEP/DIR/TIA/2019	28/01/2019	SOP Perubahan Kedua Atas Keputusan Direksi Nomor 0368/KEP/DIR/TIA/2016 tentang SOP Daftar Hitam Nasional Penarik Cek dan/atau Bilyet Giro Kosong Second Amendments of SOP on Board of Directors Decision Number 0368/KEP/DIR/TIA/2016 Re SOP on National Black List Check and/or Empty Giro Order Book Withdrawal
3	0070/KEP/DIR/RENSTRA/2019	20/02/2019	SOP Penyusunan Corporate Plan dan Rencana Bisnis Bank SOP on Drafting Corporate Plan and Bank Business Plan
4	0081/KEP/DIR/KRD/2019	25/02/2019	SOP Perubahan Ke IX Atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/20014 tentang SOP Perkreditan Nineth Amendments of SOP on Board of Directors Decision Number 0230/KEP/DIR/KRD/2014 Re SOP of Loan
5	0106/KEP/DIR/TIA/2019	12/03/2019	BPP Perubahan Kedua Atas Keputusan Direksi Nomor 0453/KEP/DIR/TIA/2016 tentang BPP Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia Second Amendments of BPP on Board of Directors Decision Number 0453/KEP/DIR/TIA/2016 Re BPP on Arrangements For Fund Transfer and Clearing
6	0107/KEP/DIR/SDM/2019	12/03/2019	SOP Perubahan Ketiga Atas Keputusan Direksi Nomor 0348/KEP/DIR/SDM/2014 tentang SOP Status Karyawan Third Amendments of SOP on Board of Directors Decision Number 0348/KEP/DIR/TIA/2016 Re SOP on Employee Status
7	0136/KEP/DIR/KRD/2019	20/03/2019	SOP Perubahan Keempat Atas Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Rakyat Forth Amendments of SOP on Board of Directors Decision Number 0259/KEP/DIR/KRD/2016 Re SOP on People's Business Loan
8	0142/KEP/DIR/TIA/2019	22/03/2019	SOP Perubahan Kedua Atas Keputusan Direksi Nomor 0253/KEP/DIR/TIA/2016 tentang SOP BI-RTGS Second Amendments of SOP on Board of Directors Decision Number 0253/KEP/DIR/TIA/2016 Re SOP on BI-RTGS
9	0143/KEP/DIR/TIA/2019	22/03/2019	SOP Perubahan Kedua Atas Keputusan Direksi Nomor 0259/KEP/DIR/OAK/2014 tentang SOP Akuntansi Second Amendments of SOP on Board of Directors Decision Number 0259/KEP/DIR/OAK/2014 Re SOP on Accounting
10	0149/KEP/DIR/DJA/2019	27/03/2019	SOP Perubahan Kedua Atas Keputusan Direksi Nomor 0685/KEP/DIR/DJA/2016 tentang SOP Internet Banking Second Amendments of SOP on Board of Directors Decision Number 0685/KEP/DIR/DJA/2016 Re SOP on Internet Banking
11	0150/KEP/DIR/DJA/2019	27/03/2019	SOP perubahan Atas Keputusan Direksi Nomor 0237/KEP/DIR/DJA/2015 tentang SOP Mobile Banking Amendments of SOP on Board of Directors Decision Number 0237/KEP/DIR/DJA/2015 Re SOP on Mobile Banking
12	0153/KEP/DIR/TIA/2019	28/03/2019	SOP Perubahan Atas Keputusan Direksi Nomor 0252/KEP/DIR/TIA/2016 tentang SOP BI-SSSS Amendments of SOP on Board of Directors Decision Number 0252/KEP/DIR/TIA/2016 Re SOP on BI-SSSS
13	0155/KEP/DIR/TIA/2019	28/03/2019	SOP Perubahan Atas Keputusan Direksi Nomor 0254/KEP/DIR/TIA/2016 tentang SOP BI-ETP Amendments of SOP on Board of Directors Decision Number 0254/KEP/DIR/TIA/2016 Re SOP on BI-ETP



Keputusan Direksi Terkait BPP Dan SOP

Decisions of Board of Directors Relating to Corporate Manual and SOP

No	Nomor Keputusan Decision Number	Tanggal Date	Tentang Regarding
14	0156/KEP/DIR/DJA/2019	28/03/2019	SOP Perubahan Atas Keputusan Direksi Nomor 0140/KEP/DIR/DJA/2018 tentang SOP Giro Amendments of SOP on Board of Directors Decision Number 0140/KEP/DIR/DJA/2018 Re SOP on Giro
15	0166/KEP/DIR/SDM/2019	04/04/2019	BPP Perubahan Atas Keputusan Direksi Nomor 0308/KEP/DIR/SDM/2016 tentang BPP SDM Amendments of BPP on Board of Directors Decision Number 0308/KEP/DIR/SDM/2016 Re BPP on SDM
16	0228/KEP/DIR/RENSTRA/2019	06/05/2019	SOP Pembukaan, Perubahan Status, Pemindahan Alamat dan/atau Penutupan Jaringan Kantor Opening SOP, Change of Status, Change of Address and/or Closing on Office Network
17	0231/KEP/DIR/KRD/2019	07/05/2019	SOP Kredit Kepada Pengurus SOP on Loan for Management
18	0272/KEP/DIR/MRO/2019	21/05/2019	SOP Perubahan Atas Keputusan Direksi Nomor 0091/KEP/DIR/MRO/2018 tentang SOP <i>Bussiness Continuity Plan</i> Amendments of SOP on Board of Directors Decision Number 0091/KEP/DIR/MRO/2018 Re SOP on Bussiness Continuity Plan
19	0327/KEP/DIR/KRD/2019	18/06/2019	SOP Perubahan Atas Keputusan Direksi Nomor 0540/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Pensiunan Amendments of SOP on Board of Directors Decision Number 0540/KEP/DIR/KRD/2016 Re SOP on Loan for Pension's Business
20	0367/KEP/DIR/TIA/2019	08/07/2019	Perubahan Kedua Atas Kep Dir Nomor 0225/KEP/DIR/TIA/2016 tentang SOP Penggunaan Email Corporate Second Amendments of SOP on Board of Directors Decision Number 0225/KEP/DIR/TIA/2016 Re SOP on Corporate Email Utilization
21	0409/KEP/DIR/DJA/2019	22/07/2019	SOP Anjungan Tunai Mandiri dan Alat Pembayaran Menggunakan Kartu SOP on Automated Teller Machines and Card-Based Payment Instrument
22	0410/KEP/DIR/TIA/2019	22/07/2019	SOP Pengelolaan Teknologi Informasi Kartu Debet SOP on Debit Card Information Technology Management
23	0411/KEP/DIR/TIA/2019	22/07/2019	Perubahan Ketiga Atas Kep Dir Nomor 0538/KEP/DIR/TIA/2016 tentang SOP Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia Third Amendments of Board of Directors Decision Number 0538/KEP/DIR/TIA/2016 Re SOP on Organizing Fund Transfers and Scheduled Clearing by Bank Indonesia
24	0459/KEP/DIR/TRS/2019	14/08/2019	SOP Pengelolaan Kas SOP on Cash Management
25	0506/KEP/DIR/KRD/2019	02/09/2019	Perubahan Atas Kep Dir Nomor 0229/KEP/DIR/KRD/2014 tentang BPP Perkreditan Amendments on Board of Directors Decision Number 0229/KEP/DIR/KRD/2014 re BPP of Loan
26	0514/KEP/DIR/TIA/2019	03/09/2019	BPP Tata Kelola dan Manajemen Teknologi Informasi BPP on Governance and Information Technology Management
27	0521/KEP/DIR/TIA/2019	04/09/2019	SOP Tata Kelola dan Manajemen Teknologi Informasi SOP on Governance and Information Technology Management
28	0546/KEP/DIR/TIA/2019	12/09/2019	SOP Operasional Teknologi Informasi SOP on Operational Information Technology
29	0547/KEP/DIR/TIA/2019	12/09/2019	SOP Jaringan Komunikasi SOP on Communication Network
30	0548/KEP/DIR/TIA/2019	12/09/2019	SOP Rencana Pemulihan Bencana SOP on Disaster Recovery Plan
31	0549/KEP/DIR/RENSTRA/2019	12/09/2019	SOP Penilaian Kinerja Satuan Kerja dan Unit Kerja SOP on Performance Appraisal of Work Units and Working Units
32	0554/KEP/DIR/TIA/2019	17/09/2019	SOP Pengembangan dan Pengadaan Teknologi Informasi SOP on Information Technology Development and Procurement
33	0555/KEP/DIR/TIA/2019	17/09/2019	SOP Penggunaan Pihak Penyedia Jasa Teknologi Informasi SOP on Use of Information Technology Service Providers
34	0565/KEP/DIR/TIA/2019	19/09/2019	SOP Layanan Perbankan Elektronik SOP on Electronic Banking Services
35	0566/KEP/DIR/TIA/2019	19/09/2019	SOP Penyediaan Jasa Teknologi Informasi oleh Bank SOP on Provision of Information Technology Services by Banks
36	0572/KEP/DIR/TIA/2019	19/09/2019	SOP Pengamanan Informasi SOP on Information Security
37	0592/KEP/DIR/TIA/2019	30/09/2019	SOP End User Computing SOP On End User Computing
38	0619A/KEP/DIR/TRS/2019	3/10/2019	SOP Apex BPR SOP on Aper BPR
39	0631/KEP/DIR/KRD/2019	09/10/2019	Perubahan Ke-V Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Rakyat Fifth Amendments on Board of Directors Decision Number 0259/KEP/DIR/KRD/2016 Re SOP on People's Business Loan
40	0636/KEP/DIR/TIA/2019	09/10/2019	Perubahan Ketiga Atas Keputusan Direksi Nomor 0453/KEP/DIR/TIA/2015 tentang BPP Penyelenggaraan Transfer Dana dan Kliring Berjadwal oleh Bank Indonesia Third Amendments on Board of Directors Decision Number 0453/KEP/DIR/TIA/2015 Re BPP on Organizing Fund Transfers and Scheduled Clearing by Bank Indonesia

Keputusan Direksi Terkait BPP Dan SOP

Decisions of Board of Directors Relating to Corporate Manual and SOP

No	Nomor Keputusan Decision Number	Tanggal Date	Tentang Regarding
41	0637/KEP/DIR/KRD/2019	09/10/2019	Perubahan Ke-X Atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang SOP Perkreditan Tenth Amendments on Board of Directors Decision Number 0230/KEP/DIR/KRD/2014 Re SOP on Loan
42	0643/KEP/DIR/KRD/2019	14/10/2019	Perubahan Ke-II Atas Keputusan Direksi Nomor 0540/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Pensiunan Second Amendments on Board of Directors Decision Number 0540/KEP/DIR/KRD/2016 Re SOP on Pension's Business Loan
43	0650/KEP/DIR/MRO/2019	16/10/2019	Perubahan Atas Keputusan Direksi Nomor 0737/KEP/DIR/MRO/2018 tentang SOP Selera Risiko, Toleransi Risiko, Limit Risiko Amendments on Board of Directors Decision Number 0737/KEP/DIR/MRO/2018 Re SOP on Risk Appetite, Risk Tolerance, Risk Limit
44	0667/KEP/DIR/MRO/2019	28/10/2019	SOP Penilaian Tingkat Kesehatan Bank SOP on Rating of Bank Soundness
45	0707/KEP/DIR/DJA/2019	8/11/2019	Perubahan Kedua Atas Keputusan Direksi Nomor 0670/KEP/DIR/DJA/2017 tentang SOP Mailaku Bank BPD Bali Second Amendments Board of Directors Decision Number 0670/KEP/DIR/DJA/2017 Re SOP on Mailaku of Bank BPD Bali
46	0713A/KEP/DIR/DJA/2019	11/11/2019	SOP Co-Branding BRIZZI Bank BPD Bali SOP on Co-Branding BRIZZI on Bank BPD Bali
47	0747/KEP/DIR/SAF/2019	25/11/2019	BPP Strategi Anti Fraud BPP Strategic on Anti Fraud
48	0785/KEP/DIR/SDM/2019	10/12/2019	SOP Pendidikan dan Pelatihan SOP on Education and Training
49	0832/KEP/DIR/SDM/2019	27/12/2019	Perubahan Ke 7 Atas Keputusan Direksi Nomor 0351/KEP/DIR/SDM/2014 tentang SOP Fasilitas Karyawan Seventh Amendments on Board of Directors Decision Number 0351/KEP/DIR/SDM/2014 Re SOP on Employee Facilities
50	0834/KEP/DIR/SDM/2019	27/12/2019	Perubahan Ke 3 Atas Keputusan Direksi Nomor 0353/KEP/DIR/SDM/2014 tentang SOP Masa Bebas Tugas dan Dana Pensiun Third Amendments on Board of Directors Decision Number 0353/KEP/DIR/SDM/2014 Re SOP on Duty Free Period and Pension Funds
51	0841/KEP/DIR/KRD/2019	31/12/2019	Perubahan Ke VI Atas Keputusan Direksi Nomor 0259/KEP/DIR/KRD/2016 tentang SOP Kredit Usaha Rakyat (KUR) Sixth Amendments on Board of Directors Decision Number 0259/KEP/DIR/KRD/2016 Re SOP on People's Business Loan (KUR)
52	0842/KEP/DIR/KRD/2019	31/12/2019	Perubahan Ke XI Atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang SOP Perkreditan Eleventh Amendments on Board of Directors Decision Number 0230/KEP/DIR/KRD/2014 Re SOP on Loan
53	0846/KEP/DIR/SAF/2019	31/12/2019	SOP Strategi Anti Fraud SOP on Anti Fraud Strategic
54	0848/KEP/DIR/TRS/2019	31/12/2019	Perubahan Atas Keputusan Direksi Nomor 0022.102.110.2013.2 tentang SOP Treasury Amendments on Board of Directors Decision Number 0022.102.110.2013.2 Re SOP on Treasury

Pencapaian Kinerja

PT Bank Pembangunan Daerah Bali pada Tahun 2019 berhasil mencetak pertumbuhan Aset, Kredit, dan DPK masing-masing sebesar 9,80%, 11,92%, dan 11,40%. Jika dibandingkan dengan kinerja Industri Perbankan Nasional, pertumbuhan PT Bank Pembangunan Daerah Bali masih diatas pertumbuhan perbankan nasional dan BPD SI. Rasio NPL PT Bank Pembangunan Daerah Bali mencapai 2,61% berada di bawah pencapaian perbankan (Bank Umum) nasional yang sebesar 2,50% tetapi diatas pertumbuhan kelompok Bank Pembangunan Daerah Seluruh Indonesia (BPD SI) yang sebesar 2,95%.

Kinerja PT Bank Pembangunan Daerah Bali dalam menghasilkan laba tergolong baik tercermin dari pencapaian beberapa rasio keuangan pada Tahun 2019 antara lain ROA 3,08%, ROE 18,18%,

Performance Achievements

PT Bank Pembangunan Daerah Bali in 2019 managed to score growth in Assets, Loans, and DPK, each of 9.80%, 11.92%, and 11.40% respectively. If compared to the performance of the National Banking Industry, the growth of PT Bank Pembangunan Daerah Bali is still above the growth of national banks and BPD SI NPL ratio of PT Bank Pembangunan Daerah Bali reaches 2.61% which is below the national banking (Commercial Bank) achievement of 2.50% but above the growth of the Group of Regional Development Banks throughout Indonesia (BPD SI) which is 2.95%.

The performance of PT Bank Pembangunan Daerah Bali in generating profit is considered good, which reflected in the achievement of several financial ratios in 2019 including ROA





NIM 6,88% dan BOPO 70,87%. Dalam meraih laba Tahun 2019 Bank mampu menghasilkan laba sebesar Rp570 miliar, Laba meningkat dibandingkan tahun lalu yang sebesar Rp537 miliar. Dimana pencapaian rasio ROA mencapai 3,08% atau lebih rendah 0,09% dibandingkan posisi Tahun 2018 sebesar 3,17%, hal ini disebabkan oleh persentase pertumbuhan laba sebelum pajak lebih rendah dibandingkan rata-rata aset selama Tahun 2019.

Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Januari 2019 sampai dengan Juni 2019 adalah peringkat 2 dengan Predikat Komposit "Baik", yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0230/DIR/MRO/2019 tanggal 29 Juli 2019 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK. Namun hasil penilaian OJK sesuai Surat Nomor SR-60/KR.081/2019 tanggal 25 September 2019 perihal Penyesuaian Penilaian Tingkat Kesehatan Bank Posisi Juni 2019, Bank diminta untuk melakukan penyesuaian terhadap penilaian profil risiko yang dinilai *Moderate* (3) terutama pada risiko kredit dan risiko operasional yang merupakan risiko utama bank. Bank telah menyampaikan Laporan Tingkat Kesehatan Bank PT Bank Pembangunan Daerah Bali posisi Juni 2019 (Penyesuaian)

3.08%, ROE 18.18%, NIM 6.88% and BOPO 70.87%. In making a profit in 2019, the Bank was able to generate a profit of Rp570 billion, Profit increased compared to last year which amounted to Rp537 billion. Where the achievement of the ROA ratio reached 3.08% or lower 0.09% compared to the 2018 position of 3.17%, this was caused by the percentage of profit growth before tax which was lower than the average assets during 2019.

The results of the Self Assessment of the Governance Arrangements from January 2019 to June 2019 are ranked 2 with the "Good" Composite Predicate, which is submitted together with the Bank Soundness Report in accordance with the Directors' letter Number B-0230/DIR/MRO/2019 dated July 29, 2019 Re Submission of Bank Soundness Reports to OJK. However, the OJK assessment results are in accordance with Letter Number SR-60/KR.081/2019 dated September 25, 2019 Re Adjustment of Rating of Bank Soundness Position June 2019, Banks are required to make adjustments to risk profile assessments that are considered Moderate (3), especially on credit risk and operational risk which is the main risk of the bank. Bank has submitted a Report on Bank Soundness of PT Bank Pembangunan Daerah Bali as per June 2019 (Adjustment)

kepada OJK sesuai surat Nomor B-0302/MRO/KNL/2019 tanggal 30 September 2019.

Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2019 sampai dengan Desember 2019 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0037/DIR/MRO/2020 tanggal 27 Januari 2020 tentang Penyampaian Laporan Tingkat Kesehatan Bank ke OJK. Selanjutnya dari hasil penilaian OJK dengan Surat Nomor SR-06/KR.081/2020 tanggal 28 Februari 2020 perihal Tingkat Kesehatan Bank Saudara Posisi 31 Desember 2019 sudah sesuai dengan hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2019 sampai dengan Desember 2019 (Semester II Tahun 2019) yang berada pada peringkat 2 dengan Predikat Komposit "Baik".

Hasil *Self Assessment* Profil Risiko Semester II Tahun 2019 menunjukkan Bank memiliki peringkat risiko komposit 2 (dua) dimana peringkat risiko inheren adalah *low to moderate*. Hal ini tercermin pada penilaian risiko inheren untuk risiko kredit, risiko operasional, risiko stratejik, dan risiko kepatuhan berada pada peringkat moderate sedangkan risiko pasar, risiko likuiditas, risiko hukum, dan risiko reputasi berada pada peringkat low to moderate sedangkan Penilaian Kualitas Penerapan Manajemen Risiko (KPMR) memiliki peringkat *satisfactory* untuk risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko kepatuhan, risiko stratejik, dan risiko reputasi. Selanjutnya dari hasil penilaian OJK dengan Surat Nomor SR-06/KR.081/2020 tanggal 28 Februari 2020 perihal Tingkat Kesehatan Bank Saudara Posisi 31 Desember 2019 sudah sesuai dengan hasil *Self Assessment* Tingkat Kesehatan Bank Semester II Tahun 2019 yang berada pada peringkat komposit 2 (Sehat) dengan peringkat risiko komposit 2 (dua) dimana peringkat risiko *inherent* adalah *low to moderate* tetapi *inherent risk credit risk* masih dinilai 3 (*moderate*) dan risiko operasional masih dinilai 3 (*moderate*).

Dalam mengembangkan jaringan kantor, PT Bank Pembangunan Daerah Bali selama Tahun 2019 telah melaksanakan pembukaan 20 ATM, dan 19 EDC. Pencapaian kinerja dapat dilihat sebagaimana tabel berikut:

to OJK in accordance with letter Number B-0302/MRO/KNL/2019 dated September 30, 2019.

The results of the Self Assessment of Governance Implementation from July 2019 to December 2019 are ranked 2 with the "Good" Composite Predicate submitted in conjunction with the Bank Soundness Report in accordance with the Directors' letter Number B-0037/DIR/MRO/2020 dated January 27, 2020 Re Submission of Bank Healt Level Report to OJK. Furthermore, the results of the OJK assessment with Letter Number SR-06/KR.081 /2020 dated February 28, 2020 Re the Bank Soundness of Your Bank's Position Position 31 December 2019 is in accordance with the results of the Self Assessment of Governance Implementation positions from July 2019 to December 2019 (Semester II of 2019) which in ranks 2nd with the "Good" Composite Predicate.

The results of the Risk Profile Self Assessment Semester II of 2019 provide that the Bank has a composite risk rating of 2 (two) where the inherent risk rating is low to moderate. This is reflected in the assessment of inherent risk for credit risk, operational risk, strategic risk, and compliance risk at the moderate level while the market risk, liquidity risk, legal risk, and reputation risk are ranked low to moderate while the Quality Rating for Risk Management Implementation (KPMR) has a satisfactory rating for credit risk, market risk, liquidity risk, operational risk, legal risk, compliance risk, strategic risk, and reputation risk. Furthermore, the FSA assessment results with Letter Number SR-06/KR.081/2020 dated February 28, 2020 Regarding the level of health of your bank position as per December 31, 2019 is in accordance with the results of Self-Assessment Bank Soundness Semester II in 2019 which is ranked composite 2 (Healthy) with a composite risk rating of 2 (two) where the inherent risk rating is low to moderate but the credit risk is still rated 3 (moderate) and operational risk is still rated 3 (moderate).

In developing the office network, PT Bank Pembangunan Daerah Bali in 2019 has conducted the opening of 20 ATMs, and 19 EDC. Performance achievement can be seen as the following table:

Pencapaian Kinerja

Performance Achievements

Pos-PoS Posts	Target Target	Realisasi Realization	Pencapaian Achievement
Total Asset - Rp Miliar Asset total - Billion IDR	24.627	24.656	100,12%
Dana Pihak Ketiga - Rp Miliar Third Party Fund - Billion IDR	19.633	20.064	102,20%
Giro	2.204	2.839	128,77%
Tabungan Saving	9.967	10.050	100,83%
Deposito Deposit	7.461	7.175	96,17%
Kredit - Rp Miliar Loan - Billion IDR	17.761	18.405	103,63%
Kredit Modal Kerja Working Capital Loan	2.908	2.638	90,73%
Kredit Investasi Investment Loan	4.907	5.334	108,70%
Kredit Konsumsi Consumption Loan	9.946	10.433	104,89%
Kredit Kepada UMKM - Rp Miliar Loan to UMKM in Billion IDR	6.927	6.961	100,50%
Laba Sebelum Pajak - Rp Miliar Profit Before Tax in Billion IDR	741	771	104,02%
Laba Setelah Pajak - Rp Miliar Profit After Tax - Billion IDR	541	570	105,31%

Rasio Keuangan Penting - %
Important Financial Ratio - %

			Deviasi Deviation
CAR	23,20%	22,48%	-0,72%
ROA	3,21%	3,08%	-0,13%
ROE	16,99%	18,18%	1,19%
NIM	7,41%	6,88%	-0,53%
BOPO	72,45%	70,87%	-1,58%
LDR	90,35%	91,72%	1,37%
NPL-Gross	2,50%	2,61%	0,11%

Pembukaan Jaringan Kantor - Unit
Opening of Offices Network - Units

Kantor Cabang Pembantu/Gerai Digital Sub- Branch Office – Digital Gallery	1	0	0,00%
ATM	20	20	100,00%
CRM	1	0	0,00%
EDC	19	19	100,00%

Pemindahan Alamat Kantor - Unit
Changes of Office – Unit Address

Kantor Cabang Pembantu Sub-Branch Office	1	1	100,00%
Kantor Kas Casshier Office	1	1	100,00%
Kegiatan Pelayanan Kas Casshier Service Activity	2	1	50,00%
ATM	2	2	100,00%

Penutupan Kantor -Unit
Office – Unit Closing

ATM	5	5	100,00%
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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.

Jumlah, Komposisi dan Kriteria Dewan Komisaris

Jumlah dan Komposisi Dewan Komisaris PT Bank Pembangunan Daerah Bali sesuai dengan RUPS Luar Biasa Akta Nomor 70 Tanggal 28 Januari 2015 yang memutuskan dan menetapkan kembali perpanjangan jabatan bagi Dewan Komisaris Perseroan PT Bank Pembangunan Daerah Bali periode 05-05-2015 sampai dengan 05-05-2019 dan Akta Nomor 03 Tanggal 3 Mei 2019 yang menyetujui untuk memperpanjang sementara masa jabatan seluruh Dewan Komisaris Perseroran sebelumnya yang akan berakhir Tanggal 05-05-2019, Sehingga susunan Dewan Komisaris PT Bank Pembangunan Daerah Bali dari tanggal 1 Januari 2019-13 Mei 2019 adalah sebagai berikut:

Tabel Susunan Dewan Komisaris PT Bank Pembangunan Daerah Bali
Table of Structure of Board of Commissioners of PT Bank Pembangunan Daerah Bali

Nama Name	Jabatan Position
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

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.

The Number of Composition and Criteria of Board of Commissioners

Numbers and composition of Board of commissioners of PT Bank Pembangunan Daerah Bali pursuant to Deed Number 70 dated January 28 2015 re Extraordinary GMS which decided and restipulated extension term of office for Board of Commissioners of PT Bank Pembangunan Daerah Bali period of 05-05-2015 to 05-05-2019 and Deed Number 03 dated May 3, 2019 which agreed to temporary extent term of office to Board of Commissioners of the company which has expired on 05-05-2019, therefore the composition of PT Bank Pembangunan Daerah Bali from January 1, 2019 to May 13, 2019 are as follows:

Selanjutnya sesuai dengan Akta Nomor 21 tanggal 13 Mei 2019 menetapkan Dewan Komisaris PT Bank Pembangunan Daerah Bali Periode 13 Mei 2019 – 13 Mei 2023 dengan susunan Dewan komisaris sebagai berikut:

Nama Name	Jabatan Position
Ida Bagus Putu Anom Redhi, SH.,MM	Komisaris Utama Independen Independent President Commissioner
Ida Bagus Wibawa, S.E.	Komisaris Independen Independent Commissioner
Drs I Made Sukada, MM.	Komisaris Independen Independent Commissioner
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Non Independen Non Independent Commissioner
Ni Made Dewi Suryani, S.E.,AK, M.Ak.,CA	Komisaris Non Independen Non 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 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bank bagi Bank umum.

Further, pursuant to Deed Number 21 dated May 13, 2019 stipulated that Board of Commissioners of PT Bank Pembangunan Daerah Bali Period May 13, 2019 to May 13, 2023 with Board of Commissioners composition, as follows:

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 dated December 7, 2016 about the Implementation of Good Governance for Commercial Banks.

Independensi Dewan Komisaris

Dewan Komisaris PT Bank Pembangunan Daerah Bali periode 2019-2023 beranggotakan 5 (lima) orang, terdiri dari 3 (tiga) orang Komisaris Independen dan 2 (dua) orang Komisaris Non Independen. 3 (tiga) orang Komisaris Independen 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. Terdapat 1 (satu) orang Komisaris Non Independen yang memiliki hubungan keluarga dengan Pemegang Saham Pengendali (Gubernur Bali). Hubungan keluarga dan keuangan Dewan Komisaris dapat dilihat pada tabel berikut:

Independence of Board of Commissioners

The Board of Commissioners of PT Bank Pembangunan Daerah Bali of 2019-2023 has 5 (five) members, which consist of 3 (three) Independent Commissioners and 2 (two) Non-Independent Commissioners. 3 (three) Independent Commissioners who does not have financial, fiduciary, share ownership and / or second degree family relations with other members of the Board of Commissioners and / or Directors, Controlling Shareholders or relationships with Banks that can affect their ability to act independently. There is 1 (one) Non-Independent Commissioner who has a family relationship with the Controlling Shareholder (Governor of Bali). Family and financial relations of the Board of Commissioners can be seen in the following table:

Hubungan Keluarga Dewan Komisaris The Board of Commissioners Family Relation

Nama Name	Hubungan Keluarga dengan Family Related 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
Ida Bagus Putu Anom Redhi, SH.,MM	-	V	-	V	-	V
Ida Bagus Wibawa, S.E.	-	V	-	V	-	V
Drs I Made Sukada, MM.	-	V	-	V	-	V
Wisnu Bawa Temaja, S.H., M.H.	-	V	-	V	-	V
Ni Made Dewi Suryani, S.E.,AK, M.Ak.,CA	-	V	-	V	V	-

Hubungan Keuangan Dewan Komisaris

The Board of Commissioners Financial Relation

Nama Name	Hubungan Keuangan Dengan Financially Related 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
Ida Bagus Putu Anom Redhi, SH.,MM	-	✓	-	✓	-	✓
Ida Bagus Wibawa, S.E.	-	✓	-	✓	-	✓
Drs I Made Sukada, MM.	-	✓	-	✓	-	✓
Wisnu Bawa Temaja, S.H., M.H.	-	✓	-	✓	-	✓
Ni Made Dewi Suryani, S.E.,AK, M.Ak.CA	-	✓	-	✓	-	✓

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
Ida Bagus Putu Anom Redhi, SH.,MM	Komisaris Utama Independen Independent President Commissioner	-	-
Ida Bagus Wibawa, S.E.	Komisaris Independen Independent Commissioner	-	-
Drs I Made Sukada, MM.	Komisaris Independen Independent Commissioner	-	-
Wisnu Bawa Temaja, S.H., M.H.	Komisaris Independen Independent Commissioner	-	-
Ni Made Dewi Suryani, S.E.,AK, M.Ak.CA	Komisaris Non Independen Non Independent Commissioner	-	-

Pedoman Dan Tata Tertib Kerja Dewan Komisaris

Dewan Komisaris dalam melaksanakan tugasnya berpedoman pada Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Guideline and Code of Conduct of Board of Commissioners

Board of Commissioners in carried out their duties has refer to Board of Commissioners' decision Number 003/KEP/DK/BPD/2019 dated September 12, 2019 Re Guideline 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.



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 telah dituangkan dalam risalah rapat dan didokumentasikan dengan baik, termasuk perbedaan pendapat (*dissenting opinions*) yang terjadi secara jelas. Adapun frekuensi dan kehadiran rapat Dewan Komisaris selama Tahun 2019 periode 2 Januari 2019 sampai dengan 30 Juni 2019 sebanyak 33 (tiga puluh tiga) kali dan periode 1 Juli 2019 sampai dengan 31 Desember 2019 sebanyak 29 (dua puluh sembilan) kali dengan rincian sebagai berikut:

1. Pelaksanaan Rapat Dewan Komisaris Periode Januari 2019-Juni 2019 sebanyak 33 (tiga puluh tiga) kali yang terdiri:
 - a. Rapat Internal Dewan Komisaris sebanyak 4 (empat) kali;
 - b. Rapat Dewan Komisaris dengan Direksi sebanyak 3 (tiga) kali;
 - c. Rapat Dewan Komisaris dengan Divisi beserta Komite sebanyak 2 (dua) kali;
 - d. Rapat Dewan Komisaris dengan semua Komite sebanyak 9 (delapan) kali;
 - e. Rapat Komite Audit sebanyak 3 (tiga) kali;
 - f. Rapat Komite Pemantau Risiko sebanyak 2 (dua) kali;
 - g. Rapat Komite Remunerasi dan Nominasi sebanyak 10 (sepuluh) kali.
2. Tabel Frekuensi Rapat Dewan Komisaris (Periode 2 Januari 2019- 13 Mei 2019)

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 2019, which reached to 33 (thirty three) times from January 2, 2019 until June 30, 2019 and 29 (twenty nine) times from July 1, 2019 until December 31, 2019, is as follows:

1. The Board of Commissioners' Meeting for the period of January 2019 - June 2019 has been performed for 33 (thirty three) times consisting of:
 - a. Board of Commissioners' Internal Meetings 4 (four) times;
 - b. Meetings of Board of Commissioners with Board of Directors 3 (three) times;
 - c. Meetings of Board of Commissioners with Division and Committee 2 (two) times;
 - d. Meeting of Board of Commissioners with all committee was 9 (nine) times;
 - e. Audit Committee's Meetings 3 (three) times;
 - f. Risk Monitor Committee Meetings 2 (two) times;
 - g. Remuneration and Nomination Committee Meetings 10 (ten) times.
2. Table of Frequent of Board of Commissioners' Meeting (Period January 2, 2019 to May 13, 2019)

Tabel Frekuensi Rapat Dewan Komisaris (Periode 2 Januari 2019- 13 Mei 2019)

Table of Frequent of Board of Commissioners' Meeting (Period January 2, 2019 to May 13, 2019)

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meeting	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage Of Attendance
Drs. I Ketut Nurcahya., M.M.	25	24	24	96%
I Gde Sudibia, S.H.	25	22	22	88%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H.,M.Hum	25	19	19	76%
Wisnu Bawa Temaja, SH., M.H.	25	19	19	76%

Dengan rincian sebagai berikut:

- a. Frekuensi Kehadiran Rapat Internal Dewan Komisaris
Periode 2 Januari 2019-13 Mei 2019 sebanyak 3 (tiga) kali sebagai berikut:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Percentase Kehadiran Percentage of Attendance
Drs. I Ketut Nurcahyo., M.M	3	3	3	100%
I Gde Sudibia, S.H	3	3	3	100%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	3	3	3	100%
Wisnu Bawa Temaja, S.H., M.H	3	3	3	100%

- b. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Direksi Periode 2 Januari 2019 -13 Mei 2019 sebanyak 0 (nol) kali sebagai berikut:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Percentase Kehadiran Percentage of Attendance
Drs. I Ketut Nurcahyo., M.M	0	0	0	0%
I Gde Sudibia, SH	0	0	0	0%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	0	0	0	0%
Wisnu Bawa Temaja, S.H., M.H	0	0	0	0%

- c. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Divisi berserta Komite Periode 2 Januari 2019 -13 Mei 2019 sebanyak 2 (dua) kali sebagai berikut:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Percentase Kehadiran Percentage of Attendance
Drs. I Ketut Nurcahyo, M.M	2	2	2	100%
I Gde Sudibia, S.H	2	2	2	100%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	2	2	2	100%
Wisnu Bawa Temaja, S.H., M.H	2	2	2	100%

- d. Frekuensi Kehadiran Rapat Dewan Komisaris dengan semua Komite Periode 2 Januari 2019 -13 Mei 2019 sebanyak 8 (delapan) kali sebagai berikut:

With following details:

- a. The frequency of attendance of the Board of Commissioners' Internal Meetings for the period of January 2, 2019 to May 13, 2019 are 3 (three) times as follows:

- b. The frequency of attendance of Meeting of the Board of Commissioners with Board of Directors for the period of January 2, 2019 to May 13, 2019 is 0 (Zero) times as follows:

- c. The frequency of attendance of Meetings of the Board of Commissioners with Divisions and Committee for the period of January 2, 2019 to May 13, 2019 are 2 (two) times as follows:

- d. The frequency of attendance of Meetings of the Board of Commissioners with all Committees for the period of January 2, 2019 to May 13, 2019 are 2 (eight) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Drs. I Ketut Nurcahya, M.M	8	8	8	100%
I Gde Sudibia, S.H	8	8	8	100%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	8	5	5	63%
Wisnu Bawa Temaja, S.H., MH	8	8	8	100%

- e. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Audit Periode 2 Januari 2019 -13 Mei 2019 sebanyak 1 (satu) kali sebagai berikut:

e. The frequency of attendance of Meeting of the Board of Commissioners with Audit Committees for the period of January 2, 2019 to May 13, 2019 are 1 (one) time as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Drs. I Ketut Nurcahya, M.M	1	1	1	100%
I Gde Sudibia, S.H	1	0	0	0%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	1	0	0	0%
Wisnu Bawa Temaja, S.H., M.H	1	1	1	100%

- f. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Pemantau Risiko Periode 2 Januari 2019 -13 Mei 2019 sebanyak 1 (satu) kali sebagai berikut:

f. The frequency of attendance of Meeting of the Board of Commissioners with Risk Monitoring Committe for the period of January 2, 2019 to May 13, 2019 are 1 (one) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Drs. I Ketut Nurcahya, M.M	1	0	0	0%
I Gde Sudibia, S.H	1	0	0	0%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	1	1	1	100%
Wisnu Bawa Temaja, S.H., M.H	1	0	0	0%

- g. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Remunerasi dan Nominasi Periode 2 Januari 2019 -13 Mei 2019 sebanyak 10 (sepuluh) kali sebagai berikut:

g. The frequency of attendance of Meeting of the Board of Commissioners with Remuneration Committe for the period of January 2, 2019 to May 13, 2019 are 10 (ten) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Drs. I Ketut Nurcahya, M.M	10	10	10	100%
I Gde Sudibia, S.H	10	9	9	90%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	10	8	8	80%
Wisnu Bawa Temaja, S.H., M.H	10	5	5	50%

3. Tabel Frekuensi Rapat Dewan Komisaris (Periode 13 Mei – 30 Juni 2019)

3. Table of Frequency of Board of Commissioners Meetings (Period May 13 to June 30, 2019)

Tabel Frekuensi Rapat Dewan Komisaris (Periode 13 Mei – 30 Juni 2019)

Table of Meetings Frequency of Board of Commissioner (Period of May 13 – June 30 2019)

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Percentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, SH., M.M	8	8	8	100%
Wisnu Bawa Temaja, S.H., M.H	8	5	5	63%
Ni Made Dewi Suryani, S.E., Ak., M.A.k, CA	8	6	6	75%
Ida Bagus Wibawa, S.E	8	8	8	100%
Drs. I Made Sukada., M.M	8	7	7	88%

Dengan rincian sebagai berikut:

- a. Frekuensi Kehadiran Rapat Internal Dewan Komisaris Periode 13 Mei 2019 - 30 Juni 2019 sebanyak 2 (dua) kali sebagai berikut:

With details as follow:

- a. The frequency of attendance of the Board of Commissioners' Internal Meetings for the period of May 13, 2019 to June 30, 2019 are 1 (one) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Percentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, .SH., M.M	1	1	1	100%
Wisnu Bawa Temaja, S.H., M.H	1	1	1	100%
Ni Made Dewi Suryani, S.E., Ak., M.Ak., CA	2	1	1	100%
Ida Bagus Wibawa, S.E	1	1	1	100%
Drs. I Made Sukada, M.M	1	1	1	100%

- b. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Direksi Periode 13 Mei 2019 - 30 Juni 2019 sebanyak 3 (tiga) kali sebagai berikut:

- b. The frequency of attendance of Meetings of the Board of Commissioners with Board of Directors for the period of May 13, 2019 to June 30, 2019 are 3 (three) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Percentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, SH., M.M	3	3	3	100%
Wisnu Bawa Temaja, S.H., M.H	3	3	3	100%
Ni Made Dewi Suryani, S.E., Ak., M.A.k, CA	3	2	2	67%
Ida Bagus Wibawa, S.E	3	3	3	100%
Drs. I Made Sukada, M.M	3	3	3	100%

- c. Frekuensi Kehadiran Rapat Dewan Komisaris dengan semua Komite Periode 13 Mei 2019 - 30 Juni 2019 sebanyak 1 (satu) kali sebagai berikut:

- c. The frequency of attendance of Meeting of the Board of Commissioners with all Committees for the period of May 13, 2019 to June 30, 2019 are 1 (one) time as follows:



Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	1	1	1	100%
Wisnu Bawa Temaja, S.H., M.H	1	1	1	100%
Ni Made Dewi Suryani, S.E, Ak, M.Ak., CA	1	1	1	100%
Ida Bagus Wibawa, S.E	1	1	1	100%
Drs. I Made Sukada, M.M	1	1	1	100%

d. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Audit Periode 13 Mei 2019 - 30 Juni 2019 sebanyak 2 (dua) kali sebagai berikut:

d. The frequency of attendance of Meetings of the Board of Commissioners with Audit Committe for the period of May 13, 2019 to June 30, 2019 are 2 (two) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	2	2	2	100%
Wisnu Bawa Temaja, S.H., M.H	2	0	0	0%
Ni Made Dewi Suryani, S.E, Ak, M.Ak., CA	2	1	1	50%
Ida Bagus Wibawa, S.E	2	2	2	100%
Drs. I Made Sukada, M.M	2	1	1	50%

e. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Pemantau Risiko Periode 13 Mei 2019 - 30 Juni 2019 sebanyak 1 (satu) kali sebagai berikut:

e. The frequency of attendance of Meetings of the Board of Commissioners with Risk Monitoring Committe for the period of May 13, 2019 to June 30, 2019 are 1 (one) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	1	1	1	100%
Wisnu Bawa Temaja, S.H., M.H	1	0	0	0%
Ni Made Dewi Suryani, S.E, Ak, M.Ak., CA	1	1	1	100%
Ida Bagus Wibawa, S.E	1	1	1	100%
Drs. I Made Sukada, M.M	1	1	1	100%

f. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Remunerasi dan Nominasi Periode 13 Mei 2019 - 30 Juni 2019 sebanyak 0 (nol) kali sebagai berikut:

f. The frequency of attendance of Meeting of the Board of Commissioners with Remuneration Committe for the period of May 13, 2019 to June 30, 2019 are 0 (zero) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	0	0	0	0%
Wisnu Bawa Temaja, S.H., M.H	0	0	0	0%
Ni Made Dewi Suryani, S.E, Ak, M.Ak., CA	0	0	0	0%
Ida Bagus Wibawa, S.E	0	0	0	0%
Drs. I Made Sukada, M.M	0	0	0	0%

4. Pelaksanaan rapat Dewan Komisaris Juli 2019 - Desember 2019 sebanyak 29 (dua puluh sembilan) kali sebagai berikut:
- Rapat Dewan Komisaris dengan Direksi sebanyak 5 (lima) kali.
 - Rapat Dewan Komisaris dengan Komite sebanyak 24 (dua puluh empat) yang terdiri dari:
 - Rapat Internal Dewan Komisaris sebanyak 4 (empat) kali;
 - Rapat Dewan Komisaris dengan Komite Audit sebanyak 7 (tujuh) kali;
 - Rapat Dewan Komisaris dengan Komite Pemantau Risiko sebanyak 6 (enam) kali;
 - Rapat Dewan Komisaris dengan Komite Remunerasi dan Nominasi sebanyak 7 (tujuh) kali.
5. Tabel Frekuensi Rapat Dewan Komisaris (Periode Juli 2019-Desember 2019)
4. The implementation of the Board of Commissioners' meetings in July 2019 - December 2019 was as many as 29 (twenty nine) times as follows:
- Meetings of the Board of Commissioners with the Directors for 5 (five) times.
 - Meetings of the Board of Commissioners with the Committee for 24 (twenty four) consisting of:
 - Internal Meeting of the Board of Commissioners for 4 (four) times;
 - Meeting of the Board of Commissioners with the Audit Committee for 7 (seven) times;
 - Meetings of the Board of Commissioners with the Risk Monitoring Committee for 6 (six) times;
 - Meeting of the Board of Commissioners with the Remuneration and Nomination Committee for 7 (seven) times.
5. Table of Frequency of Board of Commissioners Meetings (Period July 2019 - December 2019)

Tabel Frekuensi Rapat Dewan Komisaris (Periode Juli 2019 - Desember 2019)

Table of Meetings Frequency of Board of Commissioners (Period July 2019 - December 2019)

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., MM	29	25	25	86%
Wisnu Bawa Temaja, S.H., M.H	29	23	23	79%
Ni Made Dewi Suryani, SE, Ak, M.Ak., CA	29	25	25	86%
Ida Bagus Wibawa, S.E	29	25	25	86%
Drs. I Made Sukada, M.M	29	27	27	93%

Dengan rincian sebagai berikut:

- a. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Direksi sebanyak 5 (lima) kali sebagai berikut:

With the following details:

- a. The frequency of attendance of Meetings of the Board of Commissioners with the Board of Directors is 5 (five) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	5	5	5	100%
Wisnu Bawa Temaja, S.H., M.H	5	3	3	60%
Ni Made Dewi Suryani, SE, Ak, M.Ak., CA	5	5	5	100%
Ida Bagus Wibawa, S.E	5	5	5	100%
Drs. I Made Sukada, M.M	5	5	5	100%

- b. Frekuensi Kehadiran Rapat Internal Dewan Komisaris sebanyak 4 (empat) kali sebagai berikut:

- b. The frequency of attendance of the Board of Commissioners' Internal Meetings is 4 (four) times as follows:



Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., MM	4	4	4	100%
Wisnu Bawa Temaja, S.H., M.H	4	2	2	50%
Ni Made Dewi Suryani, S.E, Ak., M.Ak., CA	4	4	4	100%
Ida Bagus Wibawa, S.E	4	2	2	50%
Drs. I Made Sukada, M.M	4	4	4	100%

c. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Audit sebanyak 7 (tujuh) kali sebagai berikut:

c. The frequency of attendance of Meetings of the Board of Commissioners with the Audit Committee is 7 (seven) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	7	7	7	100%
Wisnu Bawa Temaja, S.H., M.H	7	7	7	100%
Ni Made Dewi Suryani, S.E, Ak., M.Ak., CA	7	7	7	100%
Ida Bagus Wibawa, S.E	7	7	7	100%
Drs. I Made Sukada, M.M	7	7	7	100%

d. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Pemantau Risiko sebanyak 6 (enam) kali sebagai berikut:

d. The frequency of attendance of Meetings of the Board of Commissioners with the Risk Monitoring Committee is 6 (six) times as follows:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	6	2	2	33%
Wisnu Bawa Temaja, S.H., M.H	6	5	5	83%
Ni Made Dewi Suryani, S.E, Ak., M.Ak., CA	6	3	3	50%
Ida Bagus Wibawa, S.E	6	4	4	67%
Drs. I Made Sukada, M.M	6	5	5	83%

e. Frekuensi Kehadiran Rapat Dewan Komisaris dengan Komite Remunerasi dan Nominasi sebanyak 7 (tujuh) kali sebagai berikut:

e. The frequency of attendance of Meetings of the Board of Commissioners with the Remuneration and Nomination Committee is 7 (seven) times as follow:

Nama Pejabat Name of Official	Jumlah Rapat Numbers of Meetings	Rapat Yang Dihadiri Langsung Meetings That Attended Directly	Kehadiran Masing-Masing Disetiap Rapat Each Attendance Everything Meeting	Persentase Kehadiran Percentage of Attendance
Ida Bagus Putu Anom Redhi, S.H., M.M	7	7	7	100%
Wisnu Bawa Temaja, S.H., M.H	7	6	6	86%
Ni Made Dewi Suryani, S.E, Ak., M.Ak., CA	7	6	6	86%
Ida Bagus Wibawa, S.E	7	7	7	100%
Drs. I Made Sukada, M.M	7	6	6	86%

Struktur Remunerasi Dewan Komisaris

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

Remuneration Structure of the Board of Commissioners

The amount of remuneration for the Board of Commissioners is calculated with reference to the Annual GMS' Decision Act Number 93 dated March 27, 2019 regulating the calculation of remuneration and others facilities of the Board of Commissioners and Board of Directors of PT Bank Pembangunan Daerah Bali as well as Director's Decision number 0556/KEP/DIR/SDM/2019 concerning remuneration and others facilities 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 IDR
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)	8	21.438.999.478,00
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	8	35.874.700,00
Total		21.474.874.178,00

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
Diatas Rp2 miliar Above Rp2 billion	4
Diatas Rp1 miliar s.d Rp2 miliar Above Rp1 billion to Rp2 billion	0
Diatas Rp500 juta s.d Rp1 miliar Above Rp500 million up to Rp1 billion	4
Rp500 juta ke bawah Under Rp500 million	-

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 diperbarui setiap tahunnya.

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.

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.

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
Ida Bagus Putu Anom Redhi, S.H., M.M.	-	-	-	-
Ida Bagus Wibawa, S.E.	-	-	-	-
Drs I Made Sukada, M.M.	-	-	-	-
Wisnu Bawa Temaja, S.H., M.H.	-	-	-	-
Ni Made Dewi Suryani, S.E., AK, M.Ak,CA	-	-	-	-

Pelatihan Dewan Komisaris Tahun 2019

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 2019

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.

Tabel Pelatihan Dewan Komisaris dan Komite
Table of Training of Board of Commissioners and Committee

No	Tanggal Date	Materi Pelatihan Training Materials
1. 18-02-2019	Studi Komparatif tentang Remunerasi Pengurus Bank Comparative Study of Bank Management Remuneration	
2. 21-02-2019	Seminar BPDSI dan Undian Simpeda BPDSI Seminar and Simpeda Lottery	
3. 25-02-2019	Studi Komparatif tentang Remunerasi Pengurus Bank Comparative Study of Bank Management Remuneration	
4. 10 s.d 11 - 03 - 2019	Workshop Peran Dewan Komisaris dalam Mengawal Penerapan PSAK 71 Workshop on the Role of the Board of Commissioners for the Implementation of PSAK 71	
5. 24-06-2019	Seminar dan RUA Perbanas Seminar and RUA Perbanas	
6. 04-07-2019	Workshop PSAK 71 PSAK 71 Workshop	
7. 07-08-2019	Studi Banding Implementasi Sistem Remunerasi, Reward dan Punishment Comparative Study of the Implementation of Remuneration, Reward and Punishment Systems	
8. 16-08-2019	Workshop Keuangan Berkelanjutan "Peluang dan Tantangan" Sustainable Finance "Opportunities and Challenges" Workshop	
9. 29-08-2019	Workshop PSAK 71 for Board Commissioner PSAK 71 Workshop for Board of Commissioners	
10. 09-09-2019	Study Komparatif ke Dana Pensiun Bank Jateng Comparative study to Pension Fund of Bank Jateng	
11. 18-09-2019	Kick Off Meeting Penyusunan Rencana Aksi Keuangan Berkelanjutan (RKAB) Kick Off Meeting of Sustainable Financial Action Plan (RKAB) Development	
12. 05-10-2019	Workshop Rencana Aksi Keuangan Berkelanjutan (RKAB) Workshop of Sustainable Financial Action Plan (RKAB) Development	
13. 07-10-2019	Workshop Dampak Kredit Macet dan Debitur Pailit di BPD dalam Perspektif Hukum serta Perpajakan Workshop on the Impact of Non Performing Loan and Bankrupt Debtors in BPD in Legal and Tax Perspective	
14. 7 s.d 8 - 10 - 2019	Seminar Hukum dan Rapat FKDK Legal Seminar and FKDK Meeting	
15. 11-10-2019	Workshop Sinergi Bank BPD Bali dengan LPD dalam Membangun Perekonomian Daerah Untuk Mewujudkan Visi Nangun Sat Kerthi Loka Bali Menuju Era Baru Workshop on Synergy between Bank BPD Bali and LPD in Developing Regional Economies to Realize the "Nangun Sat Kerthi Loka Bali Menuju Era Baru"	
16. 21 s.d 24 - 11 - 2019	Benchmarking BMPD BMPD Benchmarking	
17. 21 s.d 23 - 11 - 2019	Seminar Nasional dan Rakernas FKDK Tahun 2019 FKDK National Seminar and Rakernas of 2019	



Tabel Pelatihan Dewan Komisaris dan Komite
Table of Training of Board of Commissioners and Committee

No	Tanggal Date	Materi Pelatihan Training Materials
18.	06-12-2019	Studi Banding Remunerasi dan Pengelolaan SDM Comparative Study of Remuneration and HR Management
19.	9 s.d 10 - 12 - 2019	FGD Manual Book Dewan Komisaris FGD about the Board of Directors' Manual Book
20.	9 s.d 10 - 12 - 2019	Workshop PSAK 71 & 73 Transition Period Preparation Dampak dan Rekomendasi Workshop on PSAK 71 & 73 Transition Period Preparation Impact and Recommendations
21.	13 s.d 15 - 12 - 2019	Seminar Leadership dan Penandatanganan Kesepakatan Target Kinerja tg 2020 Leadership Seminar and Signing of Performance Target Agreement of 2020

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 tugas dan tanggung jawab lainnya sebagaimana ditetapkan dalam Anggaran Dasar Perseroan dan Peraturan Perundang-Undangan yang berlaku. Dewan Komisaris Dewan Komisaris dalam melaksanakan tugasnya berpedoman pada Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

Pengawasan Dewan Komisaris bersifat mengikat bagi setiap anggota Dewan Komisaris. Selama tahun 2019 Dewan Komisaris melaksanakan kegiatan pengawasan yang meliputi:

Pengawasan Rencana Bisnis Bank

Dalam rangka pelaksanaan Rencana Bisnis Bank Tahun 2019, Dewan Komisaris telah memberikan saran, nasihat ataupun masukan baik melalui surat maupun rapat koordinasi.

Dalam hal pengendalian NPL dan pemenuhan target RBB Tahun 2019, Dewan Komisaris telah melakukan pengawasan secara maksimal untuk merealisasikan RBB Tahun Buku 2019. Walaupun persaingan pasar yang ketat antar Bank, ditambah lagi dengan kehadiran perusahaan *financial technology* (*fintech*) yang ikut andil dalam persaingan pasar perbankan, PT Bank Pembangunan Daerah Bali mampu mencapai target kuantitatif maupun kualitatif.

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.

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 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 003/KEP/DK/BPD/2019 dated September 12, 2019 concerning manual of The board of Commissioners.

The implementation of supervision by Board of Commissioners is a binding commitment for each member of Board of Commissioners. During 2019, Board of Commissioners executed the following oversight activities:

Supervision over Bank Business Plan

In implementing the Bank Business Plan of 2019, Board of Commissioners provided advice and inputs through mails and coordination meeting.

With regard to the NPL control and achievement of the 2019 RBB target, the Board of Commissioners has performed maximum supervision to realize the 2019 Fiscal Year RBB. Despite the fierce market competition between banks, coupled with the presence of financial technology (*fintech*) companies that took part in the banking market competition, PT Bank Pembangunan Daerah Bali is able to achieve quantitative and qualitative

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.

Saran/arahan tersebut telah ditindaklanjuti oleh Direksi, hal ini dapat dilihat dari hasil *Self Assessment* Pelaksanaan Tata Kelola Tahun 2019 sebagai berikut:

- a. Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Januari 2019 sampai dengan Juni 2019 adalah peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0228/DIR/MRO/2019 tanggal 29 Juli 2019 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK. Namun hasil penilaian OJK sesuai Surat Nomor SR-60/KR.081/2019 tanggal 25 September 2019 tentang Penyesuaian Laporan Tingkat Kesehatan Bank diminta untuk melakukan penyesuaian terhadap penilaian profil risiko yang dinilai *Moderate* (3) terutama pada risiko kredit dan risiko operasional yang merupakan risiko utama bank. Bank telah menyampaikan Laporan Tingkat Kesehatan Bank PT Bank Pembangunan Daerah Bali posisi Juni 2019 (Penyesuaian) kepada OJK sesuai surat Nomor B-0302/DIR/MRO/2019 tanggal 30 September 2019.
- b. Hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2019 sampai dengan Desember 2019 adalah Peringkat 2 dengan Predikat Komposit "Baik" yang disampaikan bersamaan dengan Laporan Tingkat Kesehatan Bank sesuai dengan surat Direksi Nomor B-0037/DIR/MRO/2020 tanggal 27 Januari 2020 tentang Penyampaian Laporan Tingkat Kesehatan Bank ke OJK. Selanjutnya dari hasil penilaian OJK dengan Surat Nomor SR-06/KR.081/2020 tanggal 28 Februari 2020 perihal Tingkat Kesehatan Bank Saudara Posisi 31 Desember 2019 sudah sesuai dengan hasil *Self Assessment* Pelaksanaan Tata Kelola posisi Juli 2019 sampai dengan Desember 2019 (Semester II Tahun 2019 yang berada pada peringkat 2 dengan Predikat Komposit "Baik".
- c. 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.

Suggestions / directions have been followed up by the Board of Directors, that can be seen from the results of the 2019 Governance Implementation Self Assessment as follows:

- a. The results of the Self Assessment of Governance Implementation from January 2019 to June 2019 are ranked 2 with "Good" Composite Predicate which submitted in conjunction with the Bank Soundness Report pursuant to Board of Directors' letter Number B-0228/DIR/MRO/2019 dated July 29, 2019 regarding the Submission of Bank Soundness Report to OJK. However, the OJK assessment results in pursuant to the Letter Number SR-60/KR.081/2019 dated September 25, 2019 RegardingThe Adjustment of Bank Soundness Reports are requested to make adjustments to the risk profile assessment which is considered as Moderate (3), especially on credit risk and operational risk which are the main risks of banks. PT Bank Pembangunan Daerah Bali has submitted the Report position June 2019 (Adjustment) to the OJK pursuant to letter Number B-0302/DIR/MRO/2019 dated September 30, 2019.
- b. The results of the Self Assessment of Governance Implementation positions from July 2019 to December 2019 are Rank 2 with "Good" Composite Predicate, which submitted in conjunction with the Bank Soundness Report pursuant to the Board of Directors' letter Number B-0037/DIR/MRO/2020, dated January 27, 2020 regarding Submission of Bank Soundness Report to OJK. Furthermore, the results of the OJK assessment with Letter Number SR-06/KR.081/2020 dated February 28, 2020 regarding the the Bank Soundness Position as per December 31, 2019 are in line with the results of the Self-Assessment of Governance Implementation positions from July 2019 to December 2019 (Semester II of 2019) which ranks 2nd with the "Good" Composite Predicate.
- c. The assessment of governance implementation reflects that management has implemented good corporate governance, it can be seen from adequate fulfillment of the principles of governance implementation where if there are weaknesses in the implementation of governance principles, in general these weaknesses are less significant and can be settled by normal actions by the Bank's management.

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.

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 *Self Assessment* dan penilaian (OJK) untuk Tingkat Kesehatan Bank sebagai berikut:

- a. Hasil *Self Assessment* Laporan Tingkat Kesehatan Bank posisi Januari 2019 sampai dengan Juni 2019 (Semester I) adalah peringkat 2 (Sehat) yang disampaikan kepada OJK dengan Surat Direksi Nomor B-0228/DIR/MRO/2019 tanggal 29 Juli 2019 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK. Namun hasil penilaian OJK sesuai Surat Nomor SR-60/KR.081/2019 tanggal 25 September 2019 perihal Penyesuaian Laporan Tingkat Kesehatan, Bank diminta untuk melakukan penyesuaian terhadap penilaian profil risiko yang dinilai Moderate (3) terutama pada risiko kredit dan risiko operasional yang merupakan risiko utama bank. Bank telah menyampaikan Laporan Tingkat Kesehatan Bank PT Bank Pembangunan Daerah Bali posisi Juni 2019 (Penyesuaian) kepada OJK sesuai surat Nomor B-0302/DIR/MRO/2019 tanggal 30 September 2019.
- b. Hasil *Self Assessment* Laporan Tingkat Kesehatan Bank posisi Juli 2019 sampai dengan Desember 2019 (Semester II) adalah peringkat 2 (Sehat) dengan profil risiko Bank secara agregat berada pada peringkat 2 (*LowMod*) yang disampaikan kepada OJK dengan surat Direksi Nomor B-0037/DIR/MRO/2020 tanggal 27 Januari 2020 tentang Penyampaian Laporan Tingkat Kesehatan Bank ke OJK. Selanjutnya dari hasil penilaian OJK dengan Surat Nomor SR-06/KR.081/2020 tanggal 28 Februari 2020 perihal Tingkat Kesehatan Bank Saudara Posisi 31 Desember 2019 sudah sesuai dengan hasil *Self Assessment* Tingkat Kesehatan Bank Semester II Tahun 2019 yang berada pada peringkat komposit 2 (Sehat) dengan *Inherent credit risk* masih dinilai 3 (*moderate*) dan risiko operasional masih dinilai 3 (*moderate*).

In addition, in the context of active supervision, the Board of Commissioners through the Remuneration and Nomination Committee has carried out activities that are evaluating the implementation of remuneration policies for executive officers and employees to be submitted to the Board of Directors.

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.

Suggestions / directions have been followed up by the Board of Directors, that can be seen from the result of Self Assessment and OJK Assesment for Bank Soundness, as follows:

- a. The results of the Self-Assessment Report on the Bank Soundness from January 2019 to June 2019 (Semester I) are ranked 2 (Healthy) submitted to OJK by Directors' Letter Number B-0228/DIR/MRO/2019 dated July 29, 2019 regarding Submission of Bank Soundness Reports to OJK. However, the OJK assessment results are in accordance with Letter Number SR-60/KR.081/2019 dated September 25, 2019 regarding Adjustment of Bank Soundness Reports, the Bank is requested to make adjustments to the risk profile assessment which is considered Moderate (3), especially on credit risk and operational risk which are the main risks bank. The Bank has submitted the PT Bank Pembangunan Daerah Bali's Soundness reports as per June 2019 (Adjustment) to the OJK pursuant to letter Number B-0302/DIR/MRO/2019 dated September 30, 2019.
- b. The results of the Self Assessment Report on the Bank's Soundness from July 2019 to December 2019 (Semester II) were ranked 2 (Healthy) with the Bank's risk profile in the aggregate ranking at 2 (*LowMod*). Which was submitted to OJK with the Board of Directors' letter Number B-0037/DIR/MRO/2020 dated January 27, 2020 regarding Submission of Bank Soundness Reports to OJK. Furthermore, the results of the OJK assessment with Letter Number SR-06/KR.081/2020 dated February 28, 2020 regarding the Soundness of Your Bank position as per December 31, 2019 is in line with the results of the Self-Assessment of the Bank Soundness Semester II Year 2019 which is ranked composite 2 (Healthy) where Inherent credit risk is still valued at 3 (*moderate*) and operational risk is still valued at 3 (*moderate*).

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.

1. Pelaksanaan fungsi kepatuhan

Dalam rangka meningkatkan kualitas pelaksanaan tugas dan fungsi kepatuhan, Dewan Komisaris telah memberikan saran/hasihat kepada Direksi antara lain:

- a. Meningkatkan kualitas Penerapan Manajemen Risiko pada Risiko Kepatuhan yaitu meningkatkan peran dan fungsi kepatuhan dalam rangka memperkuat pada *level second line of defense* guna memastikan operasional Bank telah berjalan dengan baik.
- b. Melakukan analisa perbandingan biaya antara pengisian petugas *second line of defense* dengan kerugian yang ditimbulkan akibat terjadinya *fraud*.
- c. Dalam rangka mendorong terciptanya budaya kepatuhan Bank, Direktur Kepatuhan berserta Satuan Kerja Kepatuhan secara berkelanjutan melakukan sosialisasi ketentuan, baik yang dilakukan dengan pertemuan langsung maupun lewat media internet.
- d. Divisi Kepatuhan melakukan koordinasi secara intensif dengan SKAI & AF untuk memantau hasil temuan pemeriksaan (intern/ekstern) yang masih belum tuntas agar segera dapat ditindaklanjuti/diselesaikan.
- e. Divisi Kepatuhan agar mengungkap fakta-fakta *riil* yang tergambar pada *inherent* risiko kepatuhan sehingga mitigasi risiko kepatuhan baik risiko kepatuhan yang dihadapi Bank saat ini dan potensi risiko kepatuhan yang diperkirakan akan dihadapi di masa mendatang, tercermin dalam kualitas penerapan manajemen risiko terutama pada proses manajemen risiko dapat dilakukan secara tepat dalam pemberian saran perbaikan kepada *Risk Taking Unit*, Untuk selanjutnya dilaporkan pada laporan Pelaksanaan Fungsi Kepatuhan Bank.

2. Fungsi Audit intern

Dalam rangka pengawasan fungsi Audit *Intern*, Dewan Komisaris melalui Komite Audit telah melakukan kegiatan sebagai berikut :

- a. Memberikan saran/masukan atas Program Kerja Audit Tahunan (PKAT) Satuan Kerja Audit Intern (SKAI) & *Anti Fraud*, dan menyatakan bahwa materi

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. 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 as follow:

- a. Improving the Implementation quality of Risk Management on Compliance Risk, i.e., increase the role and function of compliance in order to strengthen the second level of defense for make sure that Bank has well operated.
- b. Analyzing the cost comparison between charging second line of defense's officers with losses incurred due to fraud.
- c. In order to encourage the creation of a culture of compliance of the Bank, the Compliance Director along with the Compliance Unit continuously conducts socialization of regulations, whether conducted through direct meetings or through the internet media.
- d. The Compliance Division conducts intensive coordination with SKAI & AF to monitor the findings of the inspection (internal / external) which are still incomplete so that they can be immediately followed up / resolved.
- e. Compliance Division in order to reveal the real facts that illustrated in inherent compliance risk therefore the mitigation of compliance risk both current compliance risks faced by the Bank and potential compliance risks in the future are reflected in the quality of risk management implementation, especially in the risk management process can be carried out appropriately in providing recommendations for improvement to the Risk Taking Unit, hereinafter reported in the report on the implementation of the Bank's Compliance Function.

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:

- a. Providing advice/inputs for Annual Audit Work Program (PKAT) of Internal Audit Unit (SKAI) & *Anti Fraud*, and confirming that PKAT materials in 2019

PKAT Tahun 2019 pada umumnya telah memenuhi pokok-pokok Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.3/ 2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum telah mencantumkan yaitu :

1. Kebijakan, proses, dan langkah-langkah penerapan tat kelola sesuai dengan ketentuan peraturan perundang-undangan terkait :
 2. Manajemen risiko;
 3. Kecukupan permodalan;
 4. Kecukupan likuiditas;
 5. Pelaporan internal;
 6. Kepatuhan terhadap peraturan perundang-undangan termasuk kepatuhan terhadap prinsip-prinsip syariah bagi bank umum syariah dan bank umum konvesional yang memiliki unit usaha syariah; dan
 7. Keuangan.
- b. 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 offsite, 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/hasbih kepada Direksi agar menugaskan:

- I. Kepada Kepala Cabang/Kepala unit Kerja agar :
 - a. Memberikan pembinaan kepada pegawai terkait ketentuan di bidang operasional perbankan, prinsip kehati-hatian serta meningkatkan fungsi pengawasan/ supervisi atasan langsung.
 - b. Menindaklanjuti temuan hasil Audit sesuai dengan komitmen yang telah disepakati.
- II. SKAI & Anti Fraud agar :
 - a. Menyempurnakan/menyelaraskan antara BPP dan SOP Audit Berbasis Risiko.
 - b. Meningkatkan kualitas hasil audit, review hasil audit dan kompetensi auditor/tim audit.

generally fulfilled the key points of Financial Service Authority Regulation number 1/POJK.3/2019 dated January 29, 2019 regarding the implementation of Internal Audit Function at Commercial Banks has provided, as follows :

1. Policy, process, and governance implementation procedures in accordance with prevailing laws and regulations.
 2. Risk Management;
 3. Capital sufficiency;
 4. Liquidity sufficiency;
 5. Internal report;
 6. Compliance on law and regulations including compliance on sharia principle for sharia commercial bank and conventional commercial bank which have sharia business unit; and
 7. Finance.
- b. Conducting evaluation over the Implementation of the Duties of SKAI & Anti Fraud, including:

a. General Audit

General audit activities consist of Working Units at Head Office and 14 (fourteen) OnSite Branch Offices and 14 (fourteen) offsite 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.

In relation to that matter, Board of Commissioners has given advice to the Board of Directors to assign:

- I. Branch Heads/Unit Heads for:
 - a. Enhancing knowledge of employees about the banking operational regulations, prudence principles and improving supervision function of direct supervisor.
 - b. Following up to the audit findings according to the agreed commitment.
- II. SKAI & Anti Fraud for:
 - a. Improving/aligning the BPP and Risk-Based Audit SOP.
 - b. Improving quality of audit results, review of audit results and auditor's competence.

- c. Menyempurnakan pengungkapan atribut temuan terutama uraian kondisi, sebab dan akibat.
- d. Melakukan supervisi secara berjenjang baik pada tahap perencanaan, pelaksanaan, dan pelaporan hasil Audit.

b. Pemeriksaan Khusus

Dalam Tahun 2019 SKAI & Anti Fraud melakukan 18 (delapan belas) kali Audit khusus dan terbukti *Fraud* serta 8 (delapan) kali *Surprise Audit* yaitu :

- i. Audit Khusus yaitu:
 - a. Kantor Cabang Karangasem terkait adanya Dokumen kredit Hilang Tahun 2018.
 - b. Kantor Capem Selat terkait Penyerahan Sertifikat Jaminan.
 - c. Terkait adanya indikasi *Fraud* Eksternal ATM Tahun 2018.
 - d. Kantor Cabang Ubud terkait adanya Indikasi *Fraud* Tahun 2019
 - e. Kantor Capem Gatsu Barat terkait adanya indikasi *Fraud*.
 - f. Kantor Capem Payangan terkait dengan adanya indikasi *Fraud*.
 - g. Kantor Cabang Ubud terkait dengan adanya indikasi *Fraud* (Pendalaman).
 - h. Kantor Cabang Badung terkait dugaan *skimming*.
 - i. Kantor Cabang Seririt dan cabang Renon terkait dugaan *skimming*.
 - j. Kantor Cabang Mangupura, Badung, Singaraja terkait dugaan *skimming*.
 - k. Kantor Cabang Ubud terkait dugaan *skimming*.
 - l. Cabang Mangupura terkait dugaan *skimming*.
 - m. Capem Nusa Dua terkait dugaan *skimming*.
 - n. Kantor Cabang Tabanan terkait adanya indikasi *fraud* Tahun 2019.
 - o. Capem Lovina terkait dugaan *skimming*.
 - p. Capem Legian terkait dugaan *skimming*.
 - q. Kantor Cabang Tabanan terkait dengan adanya indikasi *fraud* Tahun 2019 (pendalaman).
- II. *Surprise Audit* yaitu :
 - a. Surprise Audit terkait kuesioner *Know Your Employee* periode Nopember 2018.

- c. Improving the disclosure of finding attributes, particularly description of condition, causes and effects.
- d. Conducting supervision in gradual basis starting from planning, implementation and reporting of the Audit results.

b. Special Audit

During 2019, SKAI & Anti Fraud has conducted 18 (eighteen)special audits and were proven Fraud as well as conducted 8 (eight) Surprise Audits, namely:

- i. Special Audit, as follows:
 - a. Karangasem Branch Office related to the Missing credit document 2018.
 - b. Selat Sub-Branch Offices related to Submission of Collateral Certificates.
 - c. Related to the indication of ATM External Fraud in 2018.
 - d. Ubud Branch Office related to the 2019 Fraud Indication.
 - e. Gatsu Barat Sub-Branch related to indications of fraud.
 - f. Payangan Sub-Branch related to indications of fraud.
 - g. Ubud Branch Office related to indications of fraud (deepening).
 - h. Badung Branch Office related to indications of skimming.
 - i. Seririt Brach Office and Renon Branch Office related to indication of skimming.
 - j. Mangupura, Badung, Singaraja branch Office related to indications of Skimming.
 - k. Ubud Branch Office related to indications of skimming.
 - l. Mangupura Branch Offie related to indications of skimming.
 - m. Nusa Dua Sub-branch related to indications of skimming.
 - n. Tabanan branch Office related to indications of fraud of 2019.
 - o. Lovina Sub-Branch Office related to indications of skimming.
 - p. Legian Sub-Branch Office related to indications of skimming.
 - q. Tabanan Branch Office related to indications of fraud of 2019 (deepening).
- ii. Surprise Audit, as follows:
 - a. Surprise Audit related to the Know Your Employee questionnaire for November 2018.

- b. *Surprise Audit Pendalaman Informasi atas Temuan Audit Umum Kantor Cabang Badung.*
- c. *Surprise Audit Terkait Dugaan Skimming di Capem Candi Dasa dan Cabang Karangasem.*
- d. *Review terhadap kejadian pencongkelan ATM di kantor Capem Baturiti.*
- e. *Audit pendalaman informasi atas temuan Audit Umum kantor Cabang Klungkung.*
- f. *Surprise Audit terhadap peningkatan NPL Capem Bajera.*
- g. *Surprise Audit terkait kehilangan Bilyet Giro kosong di Kantor Cabang Denpasar.*
- h. *Audit khusus (Pendalaman) Peningkatan Rasio NPL pada Kantor Capem Bajera.*

Dewan Komisaris telah memberikan arahan/ rekomendasi kepada Direksi agar :

- a. Menindaklanjuti hasil Audit sesuai rekomendasi SKAI & Anti Fraud.
- b. 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.
- c. Meningkatkan sistem *internal control*.

3. Fungsi Audit Eksternal

Sesuai 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 dengan ketentuan Undang-Undang.

Dalam rangka penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan Audit Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun 2019, Dewan Komisaris sesuai dengan suratnya Nomor 139/DK/BPD/2019 tanggal 24 Mei 2019 perihal Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk melakukan Pemeriksaan Umum (*General Audit*) atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2019 dengan menunjuk kembali KAP Hertanto, Grace, Karunawan dan selanjutnya proses pengadaannya dilaksanakan sesuai dengan BPP/SOP pengadaan Barang/Jasa. Selain itu Dewan Komisaris melalui Komite Audit melakukan evaluasi atas pelaksanaan audit oleh Akuntan Publik apakah sesuai dengan Standar Audit yang berlaku,

- b. Surprise Audit for Information Deepening on Badung Branch General Audit Findings.
- c. Surprise Audit Related to Alleged Skimming at Candi Dasa Sub-Branch and Karangasem Branch.
- d. Review on ATM Incidents in Baturiti Sub-Branch Office
- e. Audit for Information Deepening on general audit findings in Klungkung Branch Office.
- f. Surprise Audit on the increase of NPL on Bajera Sub-Branch Office.
- g. Surprise Audit related to the loss of an empty Giro in the Denpasar Branch Office.
- h. Special Audit (deepening) on the increase of NPL on Bajera Sub-Branch Office.

Board of Commissioners has given recommendations to Board of Directors in order to:

- a. Follow up the Audit results according to the recommendations from SKAI & Anti Fraud.
- b. To put firm sanction upon employees that was 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.
- c. Improve internal control system.

3. External Audit Function

Pursuant to Deed Number 85 dated May 25, 2010, the General Meeting of Shareholders (GMS) agreed to grant the authority to appoint Public Accountants and Public Accountants Office (KAP) to the Bank's management in accordance with the provisions of laws and regulations.

In order to appoint a Public Accountant and a Public Accountant Office to carry out a General Audit of the Annual Financial Report and Performance Evaluation of PT Bank Pembangunan Bali in 2019, the Board of Commissioners in accordance with its letter Number 139/DK/BPD/2019 dated May 24, 2019 regarding Procurement of Public Accountant Services and Public Accountant Office to conduct a General Audit of the Annual Financial Report and Performance Evaluation of PT Bank Pembangunan Daerah Bali for Fiscal Year 2019 by reappointing KAP Hertanto, Grace, Karunawan and subsequently the procurement process is carried out in accordance with the BPP / SOP for the procurement of goods / services. In addition, the Board of Commissioners through the Audit Committee evaluates the audit conducted by the Public Accountant whether it

serta kesesuaian Laporan Keuangan dengan Standar Akuntansi Keuangan yang berlaku.

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:

- Pelaporan pelanggaran (*Whistleblowing System*) yang belum berjalan optimal, agar dilakukan sosialisasi dengan lebih optimal/intensif, sehingga karyawan tidak ragu dalam penerapannya/pelaksanaannya.
- Melaksanakan monitoring pasif setiap hari dengan memanfaatkan sarana dan laporan dari satuan/ unit kerja, serta melaksanakan *surprise audit* dengan frekuensi yang lebih sering.

5. Program Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT)

Terkait program APU & PPT, Bank telah mengembangkan aplikasi/sistem informasi yang dapat mengidentifikasi, menganalisa, memantau dan menyediakan laporan secara efektif mengenai karakteristik transaksi yang dilakukan nasabah. Dari laporan hasil audit SKAI & AF, ditemukan bahwa pelaksanaan Program APU & PPT belum optimal yaitu Bank belum memelihara profil nasabah secara terpadu terbukti masih adanya nasabah mempunyai CIF yang berbeda dan ganda. Terhadap permasalahan tersebut telah disarankan agar Divisi Kepatuhan untuk menerbitkan panduan terkait mekanisme atau langkah-langkah dalam menatausahakan *single CIF* sebagai pedoman kantor cabang.

Dalam rangka pengawasan atas Program APU & PPT, Laporan Pemantauan Kepatuhan atas Program APU & PPT dilaporkan kepada Dewan Komisaris disertai analisis terhadap pelaksanaan tugas dan tanggung jawab Direksi dalam penerapan Program APU & PPT yang telah dilaporkan melalui Laporan Direktur Kepatuhan.

6. Pengawasan Pelaksanaan Tindak Lanjut Hasil Audit

Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi

is in accordance with applicable Audit Standards, as well as the suitability of the Financial Statements with applicable Financial Accounting Standards.

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:

- Reporting of fraud (*Whistleblowing System*) that has not been running optimally, so that socialization is carried out more optimally/intensively, so that employees do not hesitate in its implementations.
- Conduct passive monitoring every day by utilizing facilities and reports from work units/units, and conducting surprise audits with a more frequent frequency.

5. Anti Money Laundry Program & Terrorism Funding Prevention (APU & PPT)

With regard to the APU & PPT program, the Bank has developed an application / information system that can identify, analyze, monitor and provide reports effectively on the characteristics of customer transactions. From the SKAI & AF audit results, it was found that the implementation of the APU & PPT program was not optimal, i.e., that the Bank had not maintained an integrated customer profile as evidenced by the existence of customers having different and multiple CIFs. Regarding to these issues, it was suggested that the Compliance Division to publish guidelines regarding the mechanism or steps in administering a single CIF as a branch office guide.

In the context of oversight of the APU & PPT Program, the Compliance Monitoring Report on the APU & PPT Program is reported to the Board of Commissioners accompanied by an analysis of the implementation of the duties and responsibilities of the Board of Directors in implementing the AML & CFT Program that have been reported through the Compliance Director Report.

6. Supervision over the Implementation of Follow-ups to audit results

The Board of Commissioners must ensure that the Board of Directors has followed up on audit findings and

dari Satuan Kerja Audit Intern Bank, Auditor Eksternal, hasil pengawasan Bank Indonesia, OJK dan/atau hasil Pengawasan Otoritas lainnya. Sehubungan dengan hal tersebut Dewan Komisaris telah melakukan evaluasi atas pelaksanaan tindak lanjut melalui pemantauan oleh Komite Audit, menyurati Direksi maupun dengan mengadakan pertemuan dengan Divisi/unit kerja terkait, hasilnya bahwa pelaksanaan tindak lanjut hasil audit telah memadai, sampai dengan 31 Desember 2019 dari 1.559 (seribu lima ratus lima puluh Sembilan) temuan sudah ditindak lanjuti sebanyak 1.492 (seribu empat ratus Sembilan puluh dua) temuan atau 95,70% atau telah melampaui target 80% tuntas, sedangkan sisanya sebanyak 67 (enam puluh tujuh) temuan atau 4,30% sedang dalam proses tindak lanjut. Apabila dilihat per jenis pemeriksaan masih terdapat 9 (sembilan) pemeriksaan yang belum tuntas 100% yaitu:

- a. Intern Tahun 2016 sebanyak 1 (satu) temuan atau 99,62% tuntas.
- b. Intern Tahun 2017 sebanyak 3 (tiga) temuan atau 98,99% tuntas.
- c. Intern Tahun 2018 sebanyak 4 (empat) temuan atau 98,62% tuntas.
- d. KAP HGK Tahun Buku 2018 sebanyak 1 (satu) temuan atau 90,00% tuntas.
- e. Intern Bidang (TI,TRS,CSR,PBJ,KRD) Tahun 2019 sebanyak 4 (empat) atau 75% tuntas.
- f. Intern Tahun 2019 sebanyak 15 (lima belas) atau 94,93% tuntas.
- g. Bank Indonesia Tahun 2019 sebanyak 26 (dua puluh enam) atau tuntas 56,52%
- h. OJK Reg.Bali & Nusra (umum) tahun 2019 sebanyak 168 (seratus enam puluh delapan) atau 91,80% tuntas.
- i. BPK-RI tahun 2019 sebanyak 1 (satu) atau 20% tuntas.
- j. 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.

Pelaksanaan Tugas Komite

Komite Dewan Komisaris telah melaksanakan tugas/ kegiatan sesuai Rencana Kerja Komite yang dilaporkan setiap triwulan.

recommendations from the Bank's Internal Audit Working Unit, External Auditor, Bank Indonesia supervision results, OJK and/or other Authority Oversight results. In connection with this, the Board of Commissioners has evaluated the implementation of follow-up through monitoring by the Audit Committee, writing to the Directors and by holding meetings with the relevant Divisions / work units, the result is that the implementation of the follow-up to the audit results has been suffice, up to December 31, 2019 from 1,559 (one thousand five hundred five hundred nine) findings have been followed up as many as 1,492 (one thousand four hundred and ninety two) findings or 95.70% or have exceeded the 80% target completely, while the remaining 67 (sixty seven) findings or 4.30% is in the process of following up. When viewed per type of examination there are still 9 (nine) tests that have not been 100% complete, namely:

- a. Internal year 2016 as much as 1 (one) finding or 99,62% complete.
- b. Internal year 2017 as much as 3 (three) findings or 98,99% complete.
- c. Internal year 2018 as much as 4 (four) findings or 98,62% complete.
- d. KAP HGK fiscal year of 2018 as much as 1 (one) findings or 90,00% complete.
- e. Internal Division (TI, TRS, CSR, PBJ, KRD) year 2019 as much as 4 (four) findings or 75% complete.
- f. Internal year 2019 as much as 15 (fifteen) findings or 94,93% complete.
- g. Bank Indonesia year 2019 as much as 26 (twenty six) findings or 56,52% complete.
- h. OJK Regional of Bali & Nusa Tenggara (general) year 2019 as much as 168 (one hundred sixty eight) or 91,80% complete.
- i. BPK RI year 2019 as much as 1 (one) or 20% complete.
- j. In this regard, it is recommended that to follow up the audit results more optimally, if possible shall be completed before the agreed commitment deadline.

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

Dewan Komisaris memandang bahwa aktivitas usaha bank tidak dapat dipisahkan dari kondisi sosial masyarakat di lingkungan Bank beroperasi. Dewan Komisaris mendukung upaya positif Direksi Bank BPD Bali dalam menjalankan program tanggung jawab sosial perusahaan. Melalui program tersebut Bank BPD telah berkontribusi secara aktif pada aspek-aspek utama yang dibutuhkan masyarakat yaitu pada program pendidikan, kesehatan, seni dan budaya, olah raga, sosial lainnya terutama bedah rumah, sarana dan prasarana serta program kemitraan. Realisasi Program CSR Tahun 2019 sebesar Rp10.731.654.618,00 atau 89,43% dari anggaran sebesar Rp12.000.000.000,00. Untuk pelaksanaan program CSR kedepan, Dewan Komisaris menyarankan kepada Direksi agar:

- Penetapan anggaran CSR disusun sesuai ketentuan BPP/ SOP CSR yaitu berdasarkan program kerja yang terukur dan realistik.
- Pemberian bantuan CSR dilandasi dengan kajian secara mendalam, mengutamakan kepada masyarakat yang tergolong kurang mampu serta dilakukan dengan lebih merata, baik program maupun wilayah.

Corporate Social Responsibility Program Implementation

The Board of Commissioners considers that the bank's business activities may not be separated from the social conditions of the community within the Bank's operating environment. Therefore, The Board of Commissioners supports the positive efforts of the Board of Directors of Bank BPD Bali in carrying out corporate social responsibility programs. Through the program, Bank BPD has actively contributed to the main aspects needed by the community, i.e., education, health, arts and culture, sports, other social programs especially house renovation, facilities and infrastructure as well as partnership programs. The realization of the CSR Program in 2019 was Rp10,731,654,618.00 or 89.43% of the budget of Rp12,000,000,000.00. For future CSR programs, the Board of Commissioners recommends to the Board of Directors, for:

- The determination of the CSR budget is prepared in accordance with the provisions of the BPP / SOP CSR, which is based on a measurable and realistic work program.
- The provision of CSR assistance is based on in-depth study, prioritizing the community classified as less able and carried out more evenly, both programs and regions.

KOMITE - KOMITE COMMITTEES

Komite – Komite di bawah 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 004/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Pedoman dan Tata Tertib Kerja Komite PT Bank Pembangunan Daerah Bali.

The Committees under Board of Commissioners

To perform their duties, The Board of Commissioners is assisted by committees under the Board of Commissioners that have been formed according to the needs of the Bank and the provisions of the applicable laws and regulations. The Board of Commissioners of PT Bank Pembangunan Daerah Bali has formed 3 (three) committees namely the Audit Committee, the Risk Monitoring Committee and the Remuneration and Nomination Committee.

Board of Commissioners has the Policy Guideline and Procedures of Implementation and Responsibilities of the committees, i.e. Board of Commissioners' Decision number 004/KEP/DK/BPD/2019 dated September 12, 2019 regarding the Guideline and Code of Conduct of Committees of 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 2019 sampai dengan 13 Mei 2019 sesuai dengan Keputusan Dewan Komisaris Nomor 003/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris dengan susunan keanggotaan sebagai berikut :

Audit Committee

1) Structure of Members, Expertise and Independence of Audit Committee

The number of members of the Audit Committee is 3 (three) consist of an Independent Commissioner as chairman and concurrently a member, an Independent Party who has expertise in finance or accounting as a member and an Independent Party who has expertise in law or banking. The structure of the membership of the Audit Committee of PT Bank Pembangunan Daerah Bali is as follows:

- Structure of Audit Committee Member for period of January 2, 2019 to May 13, 2019 in accordance to Board of Commissioners's Decision Number 003/DK/BPD/2018 dated June 25, 2018 regarding Guideline and Procedure of the Board of Commissioners with the membership structure, as follows:

Struktur Anggota Komite Audit
Structure Of The Audit Committee Membership

Nama Name	Jabatan Positions
Drs. I Ketut Nurcahyo, M.M	Ketua Komite Audit Chairman of the Audit Committee
Putu Tirta, Ak.	Anggota Komite Audit Member of the Audit Committee
I Dewa Gede Putra Yustina, S.H	Anggota Komite Audit Member of the Audit Committee

- Keanggotaan Komite Audit sesuai dengan Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2019 tanggal 20 Mei 2019 tentang Struktur Keanggotaan Komite berjumlah 7 (tujuh) orang dengan susunan sebagai berikut :

- Audit Committee Membership in accordance with Board of Commissioners Decree Number 002/KEP/DK/BPD/2019 dated May 20, 2019 regarding the Committee Membership Structure of 7 (seven) people with the following composition:

Tabel Struktur Anggota Komite Audit
Table of The Structure of Audit Committee Members

Nama Name	Jabatan Positions
Ida Bagus Putu Anom Redhi,S.H., M.M	Ketua merangkap Anggota Chairman concurrently member
Ni Made Dewi Suryani,S.E., AK, M.Ak, CA	Anggota Member
I Dewa Gede Putra Yustina, S.H	Anggota Member
Wisnu Bawa Temaja, SH, MH,	Anggota Member
Ida Bagus Wibawa, S.E	Anggota Member
Drs. I Made Sukada, M.M	Anggota Member
Putu Tirta, Ak	Anggota Member

- c. Struktur keanggotaan Komite Audit sesuai dengan Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2019 tanggal 12 September 2019 dengan susunan keanggotaan sebagai berikut :

- c. The membership structure of the Audit Committee is in accordance with Board of Commissioners Decree Number 005 / KEP / DK / BPD / 2019 dated September 12, 2019 with the membership structure as follows:

Tabel Struktur Anggota Komite Audit
Table of Audit Committee Member Structure

Nama Name	Jabatan Positions
Ida Bagus Putu Anom Redhi,S.H., M.M	Ketua merangkap Anggota Chairman concurrently member
Ni Made Dewi Suryani,S.E,AK.,M.Ak., CA	Anggota Member
I Dewa Gede Putra Yustina, S.H	Anggota Member
Made Juanda, S.E., M.M	Anggota Member

2) Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas membantu Dewan Komisaris dalam hal :

- 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;
- Dalam rangka melaksanakan tugas tersebut diatas Komite Audit paling kurang melakukan pemantauan dan evaluasi terhadap:
 - Pelaksanaan tugas SKAI & Anti Fraud;
 - Kesesuaian pelaksanaan Audit oleh Kantor Akuntan Publik dengan SPFAIB (Standar Pelaksanaan Fungsi Audit Intern Bank);
 - Kesesuaian laporan keuangan dengan standar akuntansi yang berlaku;
 - 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.
- Wajib memberikan rekomendasi mengenai penunjukkan Akuntan Publik dan Kantor Akuntan Publik (KAP) kepada Dewan Komisaris setiap tahun;
- Membuat laporan pelaksanaan tugas kepada Dewan Komisaris setiap triwulan;
- Menindaklanjuti setiap surat yang diterima terkait dengan bidang tugasnya baik dari intern maupun

2) Scope of Duties and Responsibilities of Audit Committee

Audit Committee was established to assist Board of Commissioners in:

- 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;
- The Audit Committee in that case has conducted monitoring and evaluation over:
 - Duty implementation by IAU & Anti Fraud;
 - The adequacy of Audit implementation by Public Accountant Firm in accordance with SPFAIB (Standard of Bank Internal Audit Function Implementation);
 - The compliance of financial reporting with the applying accounting standard;
 - 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.
- Obligation to provide recommendation about the appointment of Public Accountant and Public Accountant Firm to Board of Commissioners on annual basis;
- Preparing quarterly report on the duty implementation to Board of Commissioners;
- Following up every letter received from internal as well as external parties of the Bank relating to its duties and

extern Bank dan melaporkan hasilnya kepada Dewan Komisaris;

- f. Melaksanakan tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Audit.

3) Frekuensi Rapat Komite Audit

Selama tahun 2019, Komite Audit melakukan rapat Sebanyak 10 (sepuluh) kali dengan realisasi program kerja sebagai berikut :

Rapat Komite Audit

The Audit Committee's Meeting

No	Tanggal Date	Keterangan Remark
1	12 Februari 2019	1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF Periode Triwulan IV Tahun 2018. 2. Pengadaan kartu ATM berbasis Chip (NSICCS) dan berlogo Nasional. 1. Progress Report on the Implementation of PKAT and Performance of SKAI & AF for Quarter IV Period 2018. 2. Procurement of Chip-based ATM card (NSICCS) and having a national logo.
2	28 Mei 2019	Pembahasan Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja SKAI & Anti Fraud s.d Triwulan I Tahun 2019 Discussion on the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and the Performance of SKAI & Anti Fraud until the 1st Quarter of 2019
3	19 Juni 2019	1. Evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Tabanan per 31 Januari 2019. 2. Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Januari 2019 – Maret 2019 (Triwulan I/2019). 1. Evaluation of PT Bank Pembangunan Daerah Bali's General Audit Report (LHAU) on the Tabanan Branch Office as of January 31, 2019. 2. Evaluation of the Development of Balance Sheet and Income in January 2019 - March 2019 (Quarter I / 2019).
4	10 Juli 2019	Pembahasan Draft Keputusan Direksi tentang Pengendalian Gratifikasi di Lingkungan PT Bank Pembangunan Daerah Bali. Discussion on Directors' Draft Decree on Gratification Control in the Environment of PT Bank Pembangunan Daerah Bali.
5	26 Juli 2019	Pembahasan Hasil Review SKAI & Anti Fraud. Discussion on Review Result of SKAI & Anti Fraud.
6	13 Agustus 2019	Pembahasan Realisasi Program CSR Triwulan II Tahun 2019 dan Realisasi Program CSR Kumulatif sampai dengan Triwulan II Tahun 2019 Discussion on the Realization of the Second Quarter of 2019 CSR Programs and Realization of the Cumulative CSR Programs of the Second Quarter of 2019.
7	13 Agustus 2019	Rapat Koordinasi dengan Direktur Kepatuhan bersama SKAI & AF yang membahas: 1. Evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti Fraud Triwulan II Tahun 2019. 2. Evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Mangupura per 29 Maret 2019. 3. Perkembangan pendalaman audit Kantor Cabang Klungkung. Coordination Meeting with the Compliance Director with SKAI & AF discussing on: 1. Evaluation of the Report on the Development of PKAT Implementation and Performance of SKAI & Anti-Fraud in the Second Quarter of 2019. 2. Evaluation of PT Bank Pembangunan Daerah Bali's General Audit Report (LHAU) in the Mangupura Branch Office as of March 29, 2019. 3. The development of deepening audit of Klungkung Branch Office.
8	6 September 2019	Pembahasan Draft Piagam Audit Intern (Internal Audit Charter) Discussion on Draft of Internal Audit Charter
9	21 Oktober 2019	Entry Meeting General Audit atas Laporan Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2019. General Audit Entry Meeting on PT Bank Pembangunan Daerah's Financial Statements for Fiscal Year 2019.
10	16 Desember 2019	Rapat koordinasi membahas: 1. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & AF periode Triwulan III Tahun 2019. 2. LHAU Kantor Cabang Badung. 3. Perkembangan pendalaman audit Kantor Cabang Pembantu Bajera. Coordination meetings discuss on: 1. Progress Report of PKAT Implementation and SKAI & AF Performance for the Third Quarter of 2019. 2. LHAU Badung Branch Office. 3. Development of the deepening audit of the Bajera Sub-Branch Office.

Hasil rapat Komite Audit dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

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) Frequency of Meetings of Audit Committee

In 2019, the Audit Committee held 10 (ten) meetings with realization of work programs as follow:

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 2019 adalah sebagai berikut:

Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit dalam rangka menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan yaitu :

Tugas-tugas Komite Audit telah dilaksanakan yang tercermin dari Laporan Pelaksanaan Tugas Komite Audit yaitu :

- a. Untuk perencanaan audit SKAI & AF Tahun 2019, Komite Audit telah melakukan evaluasi *Draft Program Kerja Audit Tahunan (PKAT)* SKAI & Anti Fraud Tahun 2019, sesuai surat Dewan Komisaris Nomor 475/DK/BPD/2018 tanggal 30 Nopember 2018.
- b. Untuk perencanaan audit SKAI & AF Tahun 2019, Komite Audit telah melakukan evaluasi *Draft Program Kerja Audit Tahunan (PKAT)* SKAI & Anti Fraud Tahun 2020 tanggal 25 Nopember 2019, dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 277/DK/BPD/2019 tanggal 27 Nopember 2019.

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 11 Januari 2019 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Pusat per 28 September 2018 dan Kantor Cabang Badung per 31 Oktober 2018.
- b. Tanggal 15 Januari 2019 melakukan evaluasi Laporan Pasif Monitoring Pasif Bank Wide Posisi 30 Nopember 2017 berbanding 30 Nopember 2018.
- c. Tanggal 23 Januari 2019 melakukan evaluasi Laporan Penerapan Strategi Anti Fraud Semester II Tahun 2018.
- d. Tanggal 29 Januari 2019 melakukan evaluasi Laporan Perkembangan PKAT dan Kinerja SKAI & Anti Fraud sampai dengan Triwulan IV Tahun 2018.
- e. Tanggal 19 Februari 2019 melakukan evaluasi Laporan Hasil Audit Khusus Terkait Penyerahan Sertifikat Jaminan pada Kantor Cabang Pembantu Selat Tahun 2018 (Pendalaman).

4) Audit Committee's Duty Implementation

In 2019, the Audit Committee executed the following duties:

Audit Committee has been monitored and evaluated the audit plan and implementation in order to assess the adequate implementation of the internal control including the adequacy of financial reporting process, as follows:

Audit Committee has fulfilled their duties as reflected from the Audit Committee's Duty Implementation Report, as follows:

- a. For SKAI & AF audit plan of 2019, Audit Committee has evaluated the draft of SKAI & Anti Fraud's Annual Audit Plan Program of 2019, pursuant to Board Of Commissioners' Letter Number 475/DK/BPD/2018 dated November 30, 2018.
- b. For SKAI & AF audit plan of 2020, Audit Committee has evaluated the draft of SKAI & Anti Fraud's Annual Audit Plan Program of 2020 dated November 25, 2019, and has been followed up with Board Of Commissioners' Letter that has been submitted to Board of Director Number 277/DK/BPD/2019 dated November 27, 2019.

Audit Committee had reviewed:

(1) IAU's Duty Implementation

Audit Committee has performed an evaluation on SKAI & Anti Fraud audit results, as follows:

- a. On January 11, 2019 performed an evaluation on the General Audit Report of PT Bank Pembangunan Daerah Bali's head quarter dated September 28, 2018 and Branch Office of Badung dated October 31, 2018.
- b. On January 15, 2019 performed an evaluation on the Pasif Monitoring Pasif Bank Wide Report dated November 30, 2017 in comparison with dated November 30, 2018.
- c. On January 23, 2019 performed an evaluation on the Report of Anti Fraud Strategic Implementation of 2nd Semester of 2018.
- d. On January 29, 2019 performed an evaluation on the PKAT Progress Report and SKAI & Anti Fraud performance up to 4th Quarter of 2018.
- e. On February 19, 2019 performed an evaluation on the Report of Special Audit result on handover collateral certificate on Selat Supporting Branch Office of 2018 (deepening).

- f. Tanggal 21 Pebruari 2019 melakukan evaluasi *Draft Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester II Tahun 2018.*
- g. Tanggal 22 Pebruari 2019 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Mataram per 31 Desember 2018.
- h. Tanggal 11 Maret 2019 melakukan evaluasi Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud Eksternal ATM* Tahun 2018.
- i. Tanggal 14 Maret 2019 melakukan evaluasi Laporan Pasif Monitoring *Bank Wide* Posisi per 31 Januari 2018 berbanding 31 Januari 2019.
- j. Tanggal 21 Maret 2019 melakukan evaluasi Laporan Hasil Audit Khusus Terkait Adanya Dokumen Kredit Hilang Pada Cabang Karangasem Tahun 2018 (Pendalaman).
- k. Tanggal 10 April 2019 melakukan evaluasi Laporan Hasil *Surprise Audit* Terhadap Hasil Kuesioner *Know Your Employee (KYE)* Periode Nopember 2018.
- l. Tanggal 10 April 2019 melakukan evaluasi Laporan Pasif Monitoring *Bank Wide* Posisi per 28 Pebruari 2018 berbanding 28 Pebruari 2019.
- m. Tanggal 15 April 2019 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Klungkung Tahun 2019.
- n. Tanggal 23 April 2019 melakukan evaluasi Laporan Penerapan Strategi Anti *Fraud* Triwulan I Tahun 2019.
- o. Tanggal 8 Mei 2019 melakukan evaluasi Laporan Hasil Audit Khusus Terkait adanya indikasi *fraud* pada Kantor Cabang Ubud Tahun 2019.
- p. Tanggal 14 Juni 2019 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Tabanan per 31 Januari 2019.
- q. Tanggal 8 Juli 2019 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Mangupura per 29 Maret 2019.
- r. 8 Juli 2019 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Singaraja per 31 Maret 2019.
- s. Tanggal 17 Juli 2019 melakukan evaluasi Laporan Pasif Monitoring *Bank Wide* Posisi 31 Mei 2018 berbanding
- f. On February 21, 2019 performed an evaluation on the *Draft of Implementation Report & Principles of Internal Audit of PT Bank Pembangunan Daerah Bali 2nd Semester of 2018.*
- g. On February 22, 2019 performed an evaluation on the General Audit Result Report of PT Bank Pembangunan Daerah Bali, Mataram Branch Office dated December 31, 2018.
- h. On March 11, 2019 performed an evaluation on the Report on the Result of Special Audit in relation with indication of ATM eksternal fraud of 2018.
- i. On March 2019 performed an evaluation on the Report of Pasif Monitoring Bank Wide as per dated January 31, 2018 in comparison with dated January 31, 219.
- j. On March 21, 2019 performed an evaluation on Report on Special Audit Finding regarding Missing Credit Document on Karangasem Branch Office of 2018 (deepening).
- k. On April 10, 2019 performed an evaluation on the Report of Surprise Audit Result on Questionnaire Result of KnowYour Employee (KYE) period of November 2018.
- l. On April 10, 2019 performed an evaluation on the Report of Pasif Monitoring Bank Wide as per dated February 28, 2018 in comparison with dated February 28, 2019.
- m. On April 15, 2019 performed an evaluation on the Report of General Audit Result of PT Bank Pembangunan Daerah Bali, Klungkung Branch Office of 2019.
- n. On April 23, 2019 performed an evaluation on the Report of Anti Fraud Strategic Implementation of 1st Quarter of 2019.
- o. On May 8, 2019 performed an evaluation on Report of Special Audit Report in relation with fraud indication on Ubud Branch Office of 2019.
- p. On June 14, 2019 performed an evaluation on the Report of General Audit Result of PT Bank Pembangunan Daerah Bali, Tabanan Branch Office as per dated January 31, 2019.
- q. On July 8, 2019 performed an evaluation on the Report of General Audit Result of PT Bank Pembangunan Daerah Bali, Mangupura Branch Office as per dated January 31, 2019.
- r. On July 8, 2019 performed an evaluation on the Report of General Audit Result of PT Bank Pembangunan Daerah Bali, Singaraja Branch Office as per dated January 31, 2019.
- s. On July 17, 2019 performed an evaluation on the Report of Pasif Monitoring Bank Wide as per dated May

31 Mei 2019 dan telah ditindak lanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 177/DK/BPD/2019 tanggal 29 Juli 2019 perihal Laporan Pasif Monitoring *Bank Wide* Posisi 31 Mei 2018 s/d 31 Mei 2019.

- t. Tanggal 22 Juli 2019 melakukan evaluasi *Draft Laporan Pelaksanaan & Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2019* dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 176/DK/BPD/2019 tanggal 29 Juli 2019 perihal *Draft Laporan Pelaksanaan Pokok-Pokok Hasil Audit Intern PT Bank Pembangunan Daerah Bali Semester I Tahun 2019*.
- u. Tanggal 5 Agustus 2019 melakukan evaluasi Laporan Penerapan Strategi *Anti Fraud* Semester I Tahun 2019.
- v. Tanggal 5 Agustus 2019 melakukan evaluasi Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud* pada Kantor Cabang Ubud Tahun 2019 (pendalaman).
- w. Tanggal 19 Agustus 2019 melakukan evaluasi Laporan Pasif Monitoring *Bank Wide* Posisi 29 Juni 2018 berbanding 28 Juni 2019, dan telah ditindak lanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 217/DK/BPD/2019 tanggal 4 September 2019 perihal Laporan Pasif Monitoring *Bank Wide* Posisi per 29 Juni 2018 berbanding 28 Juni 2019.
- x. Tanggal 26 Agustus 2019 melakukan evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Renon per April 2019.
- y. Tanggal 27 Agustus 2019 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Bangli per 31 Mei 2019.
- z. Tanggal 10 September 2019 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Ubud per 31 Mei 2019, dan telah ditindak lanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 227/DK/BPD/2019 tanggal 16 September 2019 perihal Laporan Hasil Audit Umum Kantor Cabang Ubud per 31 Mei 2019.
- aa. Tanggal 16 September 2019 melakukan evaluasi Laporan Hasil *Surprise Audit* Peningkatan Rasio NPL

31, 2018 in comparison with dated May 31, 2019 and has been followed up with Board Of Commissioners' Letter that has been submitted to Board of Director Number 177/DK/BPD/2019 dated July 29, 2019 re Report of Pasif Monitoring *Bank Wide* as per dated May 31, 2018 until May 31, 2019.

- t. On July 22, 2019 performed an evaluation on the *Draft of Implementation Report & Principles of Internal Audit Result of PT Bank Pembangunan Daerah Bali 1st Semester of 2019* has been followed up with Board of Commissioners'Letter that has been submitted to Board of Director Number 176/DK/BPD/2019 dated July 29, 2019 re *Draft of Implementation Report & Principles of Internal Audit Result of PT Bank Pembangunan Daerah Bali 1st Semester of 2019*.
- u. On August 5, 2019 performed an evaluation on the *Report of Anti Fraud Strategic Implementation of 1st Semester 2019*.
- v. On August 5, 2019 performed an evaluation on the *Report of Special Audit Result on Ubud Branch Office of 2019 (deepening)*.
- w. On August 2019, performed an evaluation on the *Report of Pasif Monitoring *Bank Wide* as per dated June 29, 2018* in comparison with dated June 28, 2019 and has been followed up with Board Of Commisioners' Letter that has been submitted to Board of Director Number 217/DK/BPD/2019 dated September 4, 2019 re *Report of Pasif Monitoring *Bank Wide* as per dated June 29, 2018* in comparison with dated June 28, 2019.
- x. On August 26, 2019 performed an evaluation on the *Report of General Audit Result of PT Bank Pembangunan Daerah Bali, Renon Branch Office as per dated April 2019*.
- y. On August 27, 2019 performed an evaluation on the *Report of General Audit Result of PT Bank Pembangunan Daerah Bali, Bangli Branch Office as per dated May 31, 2019*.
- z. On September 10, 2019 performed an evaluation on the *Report of General Audit Result of PT Bank Pembangunan Daerah, Ubud Branch Office as per dated May 31, 2019*, and has been followed up with Board Of Commisioners'Letter that has been submitted to Board of Director Number 227/DK/BPD/2019 dated September 16, 2019 re *Report of General Audit Result of PT Bank Pembangunan Daerah, Ubud Branch Office as per dated May 31, 2019*.
- aa. September 16, 2019 performed an evaluation on the *Surprise Audit Report on the Increased NPL Ratio*

PT Bank Pembangunan Daerah Bali Kantor Cabang Pembantu Bajera Tahun 2019, dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 234/DK/BPD/2019 tanggal 25 September 2019 perihal Laporan Hasil *Surprise Audit* Peningkatan Rasio NPL PT Bank Pembangunan Daerah Bali Kantor Cabang Pembantu Bajera Tahun 2019.

- bb. Tanggal 23 September 2019 melakukan evaluasi Laporan Hasil Audit Khusus Terkait adanya indikasi *fraud* pada Kantor Capem Payangan Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 244/DK/BPD/2019 tanggal 15 Oktober 2019 perihal Laporan Hasil Audit Khusus Terkait Adanya Indikasi *Fraud* Pada Kantor Capem Payangan Tahun 2019.
- cc. Tanggal 25 September 2019 melakukan evaluasi Laporan Pasif Monitoring *Bank Wide* Posisi 31 Juli 2018 berbanding 31 Juli 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 252/DK/BPD/2019 tanggal 24 Oktober 2019 perihal Laporan Pasif Monitoring *Bank Wide* Posisi 31 Juli 2018 berbanding 31 Juli 2019.
- dd. Tanggal 14 Oktober 2019 melakukan evaluasi Laporan Pasif Monitoring *Bank Wide* Posisi 31 Agustus 2018 berbanding 30 Agustus 2019.
- ee. Tanggal 29 Oktober 2019 melakukan evaluasi Laporan Penerapan Strategi *Anti Fraud* Triwulan III Tahun 2019.
- ff. Tanggal 5 Nopember 2019 melakukan evaluasi Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung per 31 Juli 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 267/DK/BPD/2019 tanggal 13 Nopember 2019 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Badung Tahun 2019
- gg. Tanggal 14 Nopember 2019 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Negara Per 31 Juli Tahun 2019.
- hh. Tanggal 6 Desember 2019 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Seririt Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 292/DK/BPD/2019 tanggal 19 Desember 2019 perihal Laporan Hasil Audit

of PT Bank Pembangunan Daerah Bali in the 2019 Bajera Sub-Branch Office, and has been followed up with a Board of Commissioners' letter submitted to the Board of Directors Number 234/DK/BPD/2019 dated September 25, 2019 regarding Surprise Audit Report on the Improvement of NPL Ratio of PT Bank Pembangunan Daerah Bali, Bajera Sub-Branch Office in 2019.

- bb. On September 23, 2019 performed an evaluation on the Special Audit Result Report Related to indications of fraud at the Payangan Sub-Branch Office in 2019 and was followed up with the Board of Commissioners' letter submitted to the Board of Directors Number 244/DK/BPD/2019 dated October 15, 2019 regarding the Special Audit Result Report Related to the Existence of Special Audit Results Fraud Indications at the Payangan Sub-Branch Office in 2019.
- cc. On September 25, 2019 performed an evaluation on the Passive Bank Wide Position Monitoring Report July 31, 2018 compared to July 31, 2019 and was followed up with the Board of Commissioners' letter submitted to the Board of Directors Number 252/DK/BPD/2019 dated October 24, 2019 regarding the Bank Wide Position Passive Report July 31, 2018 in comparison with July 31, 2019.
- dd. On October 14, 2019 performed an evaluation on the Passive Bank Wide Position Monitoring Report on August 31, 2018 in comparison with August 30, 2019.
- ee. On October 29, 2019 performed an evaluation on the Quarterly III Anti Fraud Strategy Implementation Report 2019.
- ff. On November 5, 2019 performed an evaluation on the General Audit Results of PT Bank Pembangunan Bali - Badung Branch Office as of July 31, 2019 and was followed up with a letter from the Board of Commissioners submitted to the Board of Directors Number 267/DK/BPD/2019 dated November 13, 2019 regarding PT General Audit Reports Bali Regional Development Bank Badung Branch Office in 2019.
- gg. On November 14, 2019 performed an evaluation on the General Audit Report of PT Bank Pembangunan Daerah Bali - Negara Branch Office as of July 31, 2019.
- hh. On December 6, 2019 performed an evaluation on the Report of the General Audit Results of PT Bank Pembangunan Daerah Bali - Seririt Branch Office in 2019 and was followed up with the Board of Commissioners' letter submitted to the Board of Directors Number 292/DK/BPD/2019 dated December

Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Seririt Tahun 2019.

- ii. Tanggal 6 Desember 2019 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 297/DK/BPD/2019 tanggal 27 Desember 2019 perihal Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Karangasem Tahun 2019.
- jj. Tanggal 17 Desember 2019 melakukan evaluasi Laporan Hasil Audit Umum PT Bank Pembangunan Daerah Bali Kantor Cabang Gianyar Tahun 2019.
- kk. Tanggal 17 Desember 2019 melakukan evaluasi Laporan Hasil Audit Khusus Terkait adanya Indikasi Fraud pada Kantor Cabang Tabanan Tahun 2019.

(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 14 Maret 2019 melakukan evaluasi terhadap pelaksanaan Audit Umum atas Laporan Keuangan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2018, oleh KAP Hertanto, Grase, Karunawan.
- b. Dalam rangka melakukan review kesesuaian laporan keuangan dengan standar akuntansi yang berlaku, Komite Audit telah melakukan kegiatan yaitu melakukan Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Januari 2019 – Maret 2019 (Triwulan I/2019) tanggal 31 Mei 2019.

(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 31 Mei 2019 melakukan Evaluasi Perkembangan Neraca dan Laba Rugi Bulan Januari 2019 – Maret 2019 (Triwulan I/2019).
- b. Tanggal 29 Juli 2019 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan April - Juni 2019 (Triwulan II/2019).
- c. Tanggal 25 Nopember 2019 melakukan evaluasi Perkembangan Neraca dan Laba Rugi bulan Juli-

19, 2019 regarding General Audit Report PT Bank Pembangunan Daerah Bali - Seririt Branch Office in 2019.

- ii. December 6, 2019 performed an evaluation on the Audit Report of PT Bank Pembangunan Daerah Bali - Karangasem Branch Office in 2019 and was followed up with a Board of Commissioners' letter submitted to the Board of Directors Number 297/DK/BPD/2019 dated December 27, 2019 regarding General Audit Report of PT Bank Pembangunan Daerah Bali - Karangasem Branch Office in 2019.
- jj. On December 17, 2019 performed an evaluation on the General Audit Report of PT Bank Pembangunan Daerah Bali - Gianyar Branch Office in 2019.
- kk. December 17, 2019 performed an evaluation on the Special Audit Result Report Related to the Fraud Indication at the Tabanan Branch Office in 2019.

2) Duties and Responsibilities of Risk Monitoring Committee

In order to review the suitability of audits by KAP with the applicable audit standards, the Audit Committee has carried out activities namely:

- a. March 14, 2019 performed an evaluation of the implementation of the General Audit of the Financial Reports and Performance Evaluations of PT Bank Pembangunan Daerah Bali for Fiscal Year 2018, by KAP Hertanto, Grase, Karunawan.
- b. In order to review the suitability of the financial statements with applicable accounting standards, the Audit Committee has conducted an activity that is evaluating the Development of Balance Sheet and Income in January 2019 - March 2019 (Quarter I / 2019) on May 31, 2019.

3) Conformity of financial statements with applicable accounting standards.

In order to review the suitability of the financial statements with applicable accounting standards, the Audit Committee has carried out activities namely:

- a. On May 31, 2019 performed an Evaluation of the Development of Balance Sheet and Income in January 2019 - March 2019 (Quarter I / 2019).
- b. July 29, 2019 performed an evaluation of the Development of Balance Sheet and Income in April - June 2019 (Quarter II / 2019).
- c. November 25, 2019 performed an evaluation on the Development of Balance Sheet and Income in July-

September 2019 (Triwulan III/2019) dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 289/DK/BPD/2019 tanggal 17 Desember 2019 perihal Laporan Hasil Evaluasi Perkembangan Neraca dan Laba Rugi bulan Juli - September 2019 (Triwulan III/2019)

(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 2019 melakukan rapat koordinasi dengan SKAI & Anti Fraud dengan agenda:
 - i. Evaluasi Laporan Perkembangan Pelaksanaan Program Kerja Audit Tahunan (PKAT) dan Kinerja SKAI & Anti Fraud sampai dengan Triwulan IV Tahun 2018 (termasuk pelaksanaan tindak lanjut terhadap hasil audit).
 - ii. Pengadaan Kartu ATM berbasis Chip (NSICCS) dan berlogo Nasional.
- b. Tanggal 13 Agustus 2019 melakukan rapat koordinasi membahas:
 - i. Evaluasi Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti Fraud Triwulan II Tahun 2019.
 - ii. Evaluasi Laporan Hasil Audit Umum (LHAU) PT Bank Pembangunan Daerah Bali Kantor Cabang Mangupura per 29 Maret 2019.
 - iii. Perkembangan pendalaman audit Kantor Cabang Klungkung.
- c. Tanggal 16 Desember 2019 melakukan rapat koordinasi membahas:
 - i. Laporan Perkembangan Pelaksanaan PKAT dan Kinerja SKAI & Anti Fraud periode Triwulan III Tahun 2019.
 - ii. LHAU Kantor Cabang Badung.
 - iii. Perkembangan pendalaman audit Kantor Cabang Pembantu Bajera.

(5) 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

September 2019 (Quarter III / 2019) and has been followed up with the Board of Commissioners' letter submitted to the Board of Directors Number 289/DK/BPD/2019 dated December 17, 2019 regarding the Progress Evaluation Results Report Balance Sheet and Income in July - September 2019 (Quarter III / 2019).

4) Implementation of follow-up activities by Boardof Directors to the finding results of SKAI, PublicAccountant and the results of supervision of the FinancialService Authority.

In evaluating the follow-up activities, Audit Committeehas performed the following activities, namely:

- a. On February 12, 2019 held a coordination meeting with SKAI & Anti Fraud with the agenda:
 - i. Evaluation of the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and SKAI & Anti-Fraud Performance up to Quarter IV of 2018 (including the implementation of follow-up on the audit results).
 - ii. Procurement of Chip-based ATM Cards (NSICCS) and having a national logo.
- b. On 13 August 2019, held a coordination meeting discussed:
 - i. Evaluation of the Progress Report on the Implementation of the Annual Audit Work Program (PKAT) and SKAI & Anti-Fraud Performance 2nd Quarter of 2019.
 - ii. Evaluation of General Audit Report (LHAU) of PT Bank Pembangunan Daerah Bali - Mangupura Branch Office as of March 29, 2019.
 - iii. Development of the deepening audit of the Klungkung Branch Office.
- c. December 16, 2019 held a coordination meeting to discuss:
 - i. Progress Report on the Implementation of PKAT and SKAI & Anti Fraud Performance for the Third Quarter of 2019.
 - ii. LHAU of Badung Branch-Office.
 - iii. Development of the deepening audit of the Bajera Sub-Branch Office.

(5) The Audit Committee has provided recommendations for the appointment of Public Accountants and Offices in accordance with applicable provisions to the GMS through the Board of Commissioners.

Audit Committee Recommendation to the Board of Commissioners regarding Public Accountants and

untuk melaksanakan *General Audit* dan Evaluasi Kinerja atas Laporan Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2019, telah dilakukan kegiatan yaitu :

Rekomendasi Komite Audit kepada Dewan Komisaris perihal Rekomendasi Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik untuk melaksanakan Audit Umum atas Laporan Keuangan Tahunan dan Evaluasi Kinerja Keuangan PT Bank Pembangunan Daerah Bali Tahun 2019 dan telah ditindak lanjuti dengan surat Dewan Komisaris Nomor: 139/DK/BPD/2019 tanggal 24 Mei 2019 perihal: Pengadaan Jasa Akuntan Publik dan Kantor Akuntan Publik untuk melaksanakan Pemeriksaan Umum (*General Audit*) atas Laporan Keuangan Tahunan dan Evaluasi Kinerja PT Bank Pembangunan Daerah Bali Tahun Buku 2019.

Tugas-Tugas Lainnya

Tugas-tugas lainnya yang ditugaskan oleh Dewan Komisaris antara lain:

- a. Tanggal 3 Januari 2019 menyusun Laporan Kegiatan Komite Audit Periode Triwulan IV Tahun 2018.
- b. Tanggal 10 Januari 2019 melakukan evaluasi Persetujuan Penghapusbukuan dan Pelelangan Barang Inventaris.
- c. Tanggal 6 Pebruari 2019 melakukan evaluasi atas Pekerjaan Pengadaan Jasa *Outsource* 145.000 Pcs Kartu ATM berbasis *Chip* (NSICCS) dan Berlogo Nasional.
- d. Tanggal 11 Pebruari 2019 melakukan evaluasi Laporan Realisasi Program CSR Triwulan IV Tahun 2018 dan Realisasi Program CSR Kumulatif sampai dengan Triwulan IV Tahun 2018.
- e. Tanggal 18 Pebruari 2019 melakukan evaluasi Persetujuan Kontrak Tahun Jamak Pengadaan Jasa Sewa Kendaraan Dinas Dewan Komisaris dan Direksi.
- f. Tanggal 4 Maret 2019 menyusun *Draft* Laporan Tugas Pengawasan Dewan Komisaris Tahun 2018.
- g. Tanggal 16 April 2019 menyusun Laporan Kegiatan Komite Audit Periode Triwulan I Tahun 2019.
- h. Tanggal 2 Mei 2019 melakukan evaluasi Laporan Realisasi Program CSR Triwulan I Tahun 2019.
- i. Tanggal 8 Juli 2019 melakukan evaluasi *Draft* Keputusan Direksi tentang Pengendalian Gratifikasi di Lingkungan PT Bank Pembangunan Daerah Bali, dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 173/DK/BPD/2019 tanggal 19 Juli 2019 perihal Persetujuan *Draft* Keputusan Direksi tentang Pengendalian Gratifikasi di Lingkungan PT Bank Pembangunan Daerah Bali.

Public Accounting Firms to carry out General Audit and Performance Evaluation of PT Bank Pembangunan Daerah for Fiscal Year 2019, activities have been carried out namely:

Recommendation of the Audit Committee to the Board of Commissioners regarding the Recommendation of Appointing a Public Accountant and/or Public Accountant Firms to carry out a General Audit of the Annual Financial Report and Financial Performance Evaluation of PT Bank Pembangunan Daerah Bali in 2019 and has been followed up with a Board of Commissioners Letter Number: 139 / DK/BPD/2019 dated May 24, 2019 regarding: Procurement of Public Accountant Services and Public Accounting Firms to carry out General Audit of Annual Financial Reports and Performance Evaluations of PT Bank Pembangunan Daerah Bali for Fiscal Year 2019.

Other Assignments

Other tasks assigned by the Board of Commissioners among others:

- a. On 3 January 2019, prepared the Audit Committee's Activity Report for Quarter IV Period 2018.
- b. January 10, 2019 performed an evaluation on the Agreement on Write-Off and Auction of Inventory Items.
- c. On February 6, 2019 performed an evaluation of the Outsourced Procurement Services Work of 145,000 Pcs Chip-based ATM Cards (NSICCS) and National Logos.
- d. On February 11, 2019 performed evaluation on CSR Program Realization Report of the Quarterly IV 2018 and the Cumulative CSR Program Realization up to Quarter IV 2018.
- e. On 18 February 2019 performed an evaluation of the Multi-Year Contract Agreement for Official Vehicle Rental Services for Board of Commissioners and Board of Directors.
- f. March 4, 2019 prepared the Draft Report of the Supervision of the Board of Commissioners of 2018.
- g. April 16, 2019 prepared the Audit Committee Activity Report for the First Quarter of 2019.
- h. On May 2, 2019 performed an evaluation the 2019 Quarter I CSR Report Realization Report.
- i. On July 8, 2019 performed an evaluation on the Draft of the Board of Directors' Decision regarding Gratification Control in the Environment of PT Bank Pembangunan Daerah Bali, and has been followed up with the Board of Commissioners'letter submitted to the Board of Directors Number 173/DK/BPD/2019 dated July 19, 2019 regarding Approval of the Draft Decree of the Board of Directors regarding Control Gratification in the Environment of PT Bank Pembangunan Daerah Bali.

- j. Tanggal 29 Juli 2019 melakukan evaluasi Laporan Realisasi Program CSR Triwulan II Tahun 2019.
- k. Tanggal 29 Juli 2019 menyusun Laporan Kegiatan Komite Audit Periode Triwulan II Tahun 2019.
- l. Tanggal 25 September 2019 melakukan evaluasi Tanggapan atas Surat SKAI & AF (*Draft Keputusan Direksi tentang Piagam Audit Intern (Internal Audit Charter)*) dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 236/DK/BPD/2019 tanggal 30 September 2019 perihal Tanggapan atas Surat SKAI & AF perihal Penyesuaian *Draft Keputusan Direksi tentang Piagam Audit Intern (Internal Audit Charter)*.
- m. Tanggal 25 September 2019 melakukan evaluasi *Draft Keputusan Direksi* dan *Buku Pedoman Perusahaan Strategi Anti Fraud* dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 246/DK/BPD/2019 tanggal 18 Oktober 2019 perihal Tanggapan atas Surat Direksi tentang *Draft Keputusan Direksi* dan *Buku Pedoman Perusahaan Strategi Anti Fraud*.
- n. Tanggal 10 Oktober 2019 menyusun Laporan Kegiatan Komite Audit Periode Triwulan III Tahun 2019.
- o. Mempersiapkan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 251/DK/BPD/2019 tanggal 24 Oktober 2019 perihal Tanggapan atas Penyampaian Bukti Tindak Lanjut Pemeriksaan Sistem Pembayaran PT Bank Pembangunan Daerah Bali Posisi 30 September 2019.
- j. On July 29, 2019 performed an evaluation on the Quarterly CSR Program Realization Report for 2019.
- k. On 29 July 2019, prepared the Audit Committee Activity Report for the Second Quarter of 2019.
- l. September 25, 2019 performed an evaluation on the Response to the SKAI & AF Letter (*Draft of the Board of Directors' Decision regarding the Internal Audit Charter*) and has been followed up with a Board of Commissioners' letter submitted to the Board of Directors Number 236/DK/BPD/2019 dated September 30, 2019 regarding Response to SKAI & AF Letters on the Adjustment of the Draft of the Board of Directors' Decision regarding the Internal Audit Charter.
- m. September 25, 2019 performed evaluation on the draft of the Board of Directors' Decision and Anti-Fraud Strategy Company Guidelines and has been followed up with a Board of Commissioners' letter submitted to the Board of Directors Number 246/DK/BPD/2019 dated October 18, 2019 regarding Responses to the draft of Board of Directors' Decision of the Directors and Books Company Guidelines Anti-Fraud Strategy.
- n. On 10 October 2019, prepared the Audit Committee's Activity Report for the Third Quarter of 2019.
- o. Prepare the Board of Commissioners' letter submitted to the Board of Directors Number 251/DK/BPD/2019 dated October 24, 2019 regarding Responses to Submission of Proof of Follow-Up to the Payment System Inspection of PT Bank Pembangunan Daerah Bali Position September 30 2019.

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 di bidang 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 :

- a. "Struktur keanggotaan Komite Pemantau Risiko dari tanggal 2 Januari 2019 sampai dengan tanggal 13 Mei 2019 sesuai dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris dengan susunan keanggotaan sebagai berikut:"

Risk Monitoring Committee

1) Membership Structure, Enterprise and Independence of Risk Monitoring Committee

The number of members of the Risk Monitoring Committee is 3 (three) consisting of an Independent Commissioner as Chairman and concurrently a member, an Independent Party who has expertise in finance as a member and an Independent Party who has expertise in risk management as a member. The members of the PT Bank Pembangunan Bali Risk Monitoring Committee are as follows:

- a. Membership structure of the Risk Monitoring Committee from January 2, 2019 to May 13, 2019 in accordance with the Board of Commissioners' Decision Number 003/DK/BPD/2018 dated June 25, 2018 regarding the Guidelines and Rules of Work for the Board of Commissioners with the following membership structure, as follow:

Tabel Struktur Komite Pemantau Risiko
Table of Risk Monitoring Committee Structure

NAMA Name	JABATAN Positions
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	Ketua merangkap Anggota Chairman and concurrently a member
I Nengah Artha, S.E., Ak.	Anggota Member
Putu Tirta, Ak	Anggota Sesuai Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0224/KEP/DIR/SDM/2019 tanggal 3 Mei 2019 tentang Pengangkatan Saudara Putu Tirta, Ak Sebagai Anggota Komite Dewan Komisaris (yang telah menetapkan Saudara Putu Tirta, Ak sebagai Anggota Komite Audit merangkap Anggota Komite Pemantau Risiko Dewan Komisaris PT Bank Pembangunan Daerah Bali) dan Perjanjian Kerja Khusus Nomor 0520/SPK/DIR/SDM/2019. Member In accordance with the Board of Directors' Decision of PT Bank Pembangunan Daerah Bali Number 0224 / KEP / DIR / SDM / 2019 dated May 3, 2019 regarding the Appointment of Putu Tirta, Ak as a Member of audit committee and concurrently a member of the Monitoring Committee Risk of the Board of Commissioners of PT Bank Pembangunan Daerah Bali) and Special Work Agreement Number 0520/SPK/DIR/SDM / 2019.

b. Keanggotaan Komite Pemantau Risiko sesuai dengan Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2019 tanggal 20 Mei 2019 tentang Struktur Keanggotaan Komite berjumlah 7 (tujuh) orang sebagai berikut:

b. Membership of the Risk Monitoring Committee in accordance with the Board of Commissioners' Decision Number 002/KEP/DK/BPD/2019 dated May 20, 2019 regarding the Membership Structure of the Committee is 7 (seven) people as follows:

Tabel Struktur Komite Pemantau Risiko
Table of Risk Monitoring Committee Structure

Nama Name	Jabatan Positions
Drs. I Made Sukada, M.M	Ketua Komite Chairman of Committee
Ida Bagus Putu Anom Redhi, S.H., M.M	Anggota Member
Ida Bagus Wibawa, S.E	Anggota Member
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
Ni Made Dewi Suryani, S.E., AK., M.Ak., CA	Anggota Member
I Nengah Artha, S.E, Ak	Anggota Member
I Nengah Dana Wirawan, S.E	Anggota Member

c. Keanggotaan Komite Pemantau Risiko sesuai dengan Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Struktur Keanggotaan Komite berjumlah 4 (empat) orang sebagai berikut:

c. Membership of the Risk Monitoring Committee in accordance with the Board of Commissioners' Decision Number 005/KEP/DK/BPD/2019 dated September 12, 2019 regarding the Membership Structure of the Committee is 4 (four) people as follows:

Tabel Struktur Komite Pemantau Risiko
Table of Risk Monitoring Committee Structure

Nama Name	Jabatan Positions
Drs. I Made Sukada, M.M	Ketua Chairman
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
I Nengah Dana Wirawan, S.E	Anggota Member
I Gusti Ayu Utari Rakawati	Anggota Member

2) Tugas dan Tanggung Jawab Komite Pemantau Risiko

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pemantau Risiko membantu Dewan Komisaris dalam hal :

- Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut
- Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko dan Kepatuhan agar bisa memberikan rekomendasi kepada Dewan Komisaris;
- Mengevaluasi laporan profil risiko triwulan 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
- Memantau dan mengevaluasi kepatuhan sehubungan dengan pelaksanaan manajemen risiko terhadap perjanjian dan komitmen yang dibuat Direksi dengan Bank Indonesia dan pihak-pihak terkait lainnya
- Menindaklanjuti setiap surat yang diterima terkait dengan bidang tugas dan tanggung jawabnya, baik dari intern maupun extern dan melaporkan hasilnya kepada Dewan Komisaris
- Membuat laporan pelaksanaan tugas kepada Dewan Komisaris setiap triwulan, dan
- Melaksanakan tugas lainnya yang ditugaskan Dewan Komisaris yang berhubungan dengan ruang lingkup tugas Komite Pemantau Risiko.

3) Frekuensi Rapat Komite Pemantau Risiko

Selama tahun 2019, Komite Pemantau Risiko melakukan rapat sebanyak 8 kali dengan realisasi program kerja sebagai berikut :

No	Tanggal Date	Keterangan Remark
1	18 Februari 2019 February 18, 2019	Pembahasan atas Hasil Evaluasi Draft Laporan Tingkat Kesehatan Bank Posisi Desember 2018 Discussion on the Evaluation Results of the Draft Report on the Bank Soundness of the December 2018 Position
2	19 Juni 2019 June 19, 2019	1. Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi April 2019 2. Evaluasi TKB Semester II 2018, Khususnya Profil Risiko 1. Evaluation of the Minimum Capital Requirement (KPMM) Position April 2019. 2. Evaluation of TKB Semester II 2018, Specifically Risk Profile.
3	12 Agustus 2019 August 12, 2019	Pembahasan Permohonan Kredit Investasi Pemerintah Kabupaten Gianyar Discussion on Application for Investment Loan of Gianyar Regency Government.
4	17 September 2019 September 17, 2019	Pembahasan Laporan Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2019 Discussion on the Implementation Report of Duties and Responsibilities of Compliance Director as of 2019 First Semester
5	23 September 2019 September 23, 2019	Pembahasan Blueprint Kepatuhan Bank BPD Bali Tahun 2019-2023 Discussion on Bank BPD Bali Compliance Blueprint in 2019-2023.

No	Tanggal Date	Keterangan Remark
6	24 September 2019 September 24, 2019	Pembahasan Draft Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Perubahan Ketiga atas Keputusan Direksi Nomor 0453/KEP/DIR/TIA/2016 tentang Buku Pedoman Perusahaan Penyelenggaraan Transfer Dana Dan Kliring Berjadwal Oleh Bank Indonesia. Discussion on the Draft of the Board of Directors' Decision of PT Bank Pembangunan Daerah Bali regarding the Third Amendment to the Board of Directors' Decision Number 0453/KEP/DIR/TIA/2016 regarding the Company GuidanceBook for Scheduling Funds Transfer and Clearing by Bank Indonesia.
7	31 Oktober 2019 October 31, 2019	Pembahasan Draft Keputusan Direksi tentang Pedoman dan Tata Tertib Kerja Direksi PTBank Pembangunan Daerah Bali. Discussion on the Board of Directors' Draft Decree on the Guidelines and Charter of the Directors of PTBank Pembangunan Daerah Bali.
8	26 Nopember 2019 November 26,2019	Pembahasan Draft Rencana Aksi Keuangan Berkelanjutan Tahun 2020-2024. Discussion on the Draft of Sustainable Financial Action Plan as of 2020-2024.

Hasil rapat Komite Pemantau Risiko dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

4) Pelaksanaan Tugas Komite Pemantau Risiko

Pelaksanaan tugas Komite Pemantau Risiko selama tahun 2019 adalah mengevaluasi kebijakan dan pelaksanaan manajemen risiko secara optimal dan berkala yang meliputi:

Terkait dengan kebijakan sebagai berikut :

- Tanggal 23 Januari 2019 melakukan evaluasi dan mempersiapkan Surat Dewan Komisaris Nomor 019/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan *Draft* Keputusan Direksi tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.
- Tanggal 28 Januari 2019 melakukan evaluasi dan mempersiapkan Surat Dewan Komisaris Nomor 028/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali *Blueprint* Manajemen Risiko PT Bank Pembangunan Daerah Bali Tahun 2018-2022.
- Tanggal 27 Februari 2019 melakukan evaluasi dan menghadiri rapat Dewan Komisaris terkait Pembahasan Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2019-2021.
- Tanggal 27 Februari 2019, mempersiapkan Surat Dewan Komisaris Nomor 067/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2019-2021.
- Tanggal 28 Februari 2019, melakukan evaluasi dan mempersiapkan Surat Dewan Komisaris Nomor 069/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan *Draft* Keputusan Direksi tentang Perubahan Kedua Atas Keputusan Direksi Nomor 0453/

Meeting results of Risk Monitoring Committee were provided in minutes meeting that well documented, including the dissenting opinions if any.

4) Implementation of Risk Monitoring Committee

In 2019 Risk Monitoring Committee had performed their duties, which is evaluate policies and the implementation of risk management in an optimal and regular manner, namely :

Regarding the following policies:

- January 23, 2019 evaluated and prepared the Board of Commissioners' Letter Number 019 / DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of the Draft of Board of Directors' Decision regarding the Third Amendment to the Board of Directors' Decision Number 0528/KEP /DIR/RENSTRA/2015 regarding the Company Guidance Book of Organization Structure and Job Description.
- On January 28, 2019 performed an evaluation and prepared the Board of Commissioners' Letter Number 028 / DK / BPD / 2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali, which provide Blueprint Risk Management of PT Bank Pembangunan Daerah Bali 2018-2022.
- On February 27, 2019 performed an evaluation and attended a meeting of the Board of Commissioners regarding the Discussion of the Bank Business Plan (Adjustment) of PT Bank Pembangunan Daerah Bali in 2019-2021.
- On February 27, 2019, prepare a Board of Commissioners' Letter Number 067/DK/BPD/ 2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of the Bank Business Plan (Adjustment) of PT Bank Pembangunan Daerah Bali Year 2019-2021.
- On February 28, 2019, performed an evaluation and prepared the Board of Commissioners' Letter Number 069/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of the Draft Board of Directors' Decesion regarding the Second

KEP/DIR/TIA/2016 tentang Buku Pedoman Perusahaan Penyelenggaraan Transfer Dana dan Kliring Berjadwal Oleh Bank Indonesia.

- f. Tanggal 28 Maret 2019, melakukan evaluasi dan mempersiapkan Surat Dewan Komisaris Nomor 089/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan *Draft* Keputusan Direksi tentang Perubahan Atas Keputusan Direksi Nomor 0308/KEP/DIR/SDM/2016 tentang Buku Pedoman Perusahaan Sumber Daya Manusia.
- g. Surat Dewan Komisaris Nomor 106/DK/BPD/2019 tanggal 24 April 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan *Draft* Laporan Tata Kelola Tahun 2018.
- h. Mempersiapkan Surat Dewan Komisaris Nomor 114/DK/BPD/2019 tanggal 30 April 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Draft Keputusan Direksi tentang Pedoman dan Tata Tertib Kerja Direksi PT Bank Pembangunan Daerah Bali.
- i. Surat Dewan Komisaris Nomor 115/DK/BPD/2019 tanggal 2 Mei 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Keputusan Bersama Tentang Hubungan Tata Kerja Pengurus Bank BPD Bali.
- j. Tanggal 26 Juni 2019 melakukan evaluasi Permohonan Persetujuan Perubahan Rencana Bisnis Bank PT Bank Pembangunan Dearah Bali Tahun 2019-2021 dan mempersiapkan Surat Dewan Komisaris Nomor 159/DK/BPD/2019 tanggal 27 Juni 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Perubahan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2019-2021.
- k. Tanggal 9 Juli 2019 melakukan evaluasi *Blueprint* Manajemen Risiko PT Bank Pembangunan Daerah Bali Tahun 2018-2022 dan telah ditindaklanjuti dengan Surat Dewan Komisaris Nomor 182/DK/BPD/2019 tanggal 31 Juli 2019 perihal Persetujuan *Blueprint* Manajemen Risiko Bank BPD Bali Tahun 2018-2022.
- l. Tanggal 13 Agustus 2019 melakukan evaluasi Persetujuan atas *Draft* Keputusan Direksi dan telah ditindaklanjuti dengan Surat Dewan Komisaris Nomor 203/DK/BPD/2019 tanggal 21 Agustus 2019 perihal Persetujuan atas *Draft* Keputusan Direksi (*Draft* Perubahan Keputusan Direksi tentang BPP Perkreditan).
- Amendment to the Board of Directors's Decision Number 0453/KEP/DIR/TIA/2016 regarding Company Guidelines for Organizing Fund Transfers and Scheduled Clearing by Bank Indonesia.
- f. On March 28, 2019, performed an evaluation and prepared the Board of Commissioners 'Letter Number 089/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding Approval of the Draft of the Board of Directors' Decision regarding Amendments to the Directors' Decision Number 0308/KEP/DIR/SDM/2016 regading the Company Guidance Book of Human Resources.
- g. Board of Commissioners'Letter Number 106/DK/BPD/2019 dated April 24, 2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of the 2018 Governance Report Draft.
- h. Prepare the Board of Commissioners' Letter Number 114 / DK / BPD / 2019 dated April 30, 2019 to the Directors of PT Bank Pembangunan Daerah Bali regarding the Draft Decree of the Board of Directors regarding the Guidelines and Charter of the Directors of PT Bank Pembangunan Daerah Bali;
- i. Board of Commissioners'Letter Number 115/ DK/BPD/2019 dated May 2, 2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of the Joint Decision on the Work Relations of the Management of the Bank BPD Bali.
- j. On June 26, 2019 performed an evaluation on the Request for Approval of Changing Business Plan of Bank PT Bank Pembangunan Bali Bali in 2019-2021 and prepared a Board of Commissioners Letter Number 159/DK/BPD/2019 dated June 27, 2019 to the Board of Directors of PTBank Pembangunan Daerah Bali regarding Approval of Changing Bank Business Plan PT Bank Pembangunan Daerah Bali of 2019-2021.
- k. July 9, 2019 performed an evaluation on the Risk Management Blueprint of PT Bank Pembangunan Daerah Bali in 2018-2022 and has been followed up with the Board of Commissioners' Letter Number 182/DK/BPD/2019 dated July 31, 2019 regarding the Approval of Risk Management Blueprint of Bank BPD Bali in 2018-2022.
- l. August 13, 2019 performed an evaluation on the Approval of the Draft of Board of Directors' Decision and was followed up with the Board of Commissioners Letter Number 203/DK/BPD/2019 dated August 21, 2019 regarding the Approval of the Draft of Board of Directors' Decision (Draft Amendment to the Directors' Decision on BPP of Loan).

- m. Tanggal 26 Agustus 2019 melakukan evaluasi Mohon Persetujuan atas *Draft* Keputusan Direksi dan telah ditindaklanjuti dengan Surat Dewan Komisaris Nomor 214/DK/BPD/2019 tanggal 2 September 2019 perihal Persetujuan atas *Draft* Keputusan Direksi (*Draft* BPP Tata Kelola dan Manajemen TI).
- n. Tanggal 2 September 2019 melakukan evaluasi atas *Blueprint* Kepatuhan Bank BPD Bali Tahun 2019-2024 dan telah ditindaklanjuti dengan Surat Dewan Komisaris 284/DK/BPD/2019 tanggal 29 Nopember 2019 perihal Persetujuan atas *Blueprint* Kepatuhan Bank BPD Bali Tahun 2019-2024.
- o. Tanggal 27 September 2019 melakukan evaluasi Persetujuan atas *Draft* Keputusan Direksi dan telah ditindaklanjuti dengan Surat Dewan Komisaris Nomor 235/DK/BPD/2019 tanggal 30 September 2019 perihal Persetujuan atas *Draft* Keputusan Direksi (*Draft* Keputusan Direksi PT Bank Pembangunan Daerah Bali tentang Perubahan Ketiga atas Keputusan Direksi Nomor 0453/KEP/DIR/TIA/2016 tentang Buku Pedoman Perusahaan Penyelenggaraan Transfer Dana Dan Kliring Berjadwal Oleh Bank Indonesia).
- p. Tanggal 11 Oktober 2019 melakukan evaluasi *Draft* KUD PT Bank Pembangunan Daerah Bali Tahun 2020 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 256/DK/BPD/2019 tanggal 4 Nopember 2019 perihal Persetujuan Kebijakan Umum Direksi (KUD) PT Bank Pembangunan Daerah Bali Tahun 2020.
- q. Tanggal 31 Oktober 2019 melakukan evaluasi *Draft* Keputusan Direksi tentang Pedoman dan Tata Tertib Kerja Direksi PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 257/DK/BPD/2019 tanggal 6 Nopember 2019 perihal Persetujuan *Draft* Keputusan Direksi tentang Pedoman dan Tata Tertib Kerja Direksi PT Bank Pembangunan Daerah Bali.
- r. Mempersiapkan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 261/DK/BPD/2019 tanggal 8 Nopember 2019 perihal *Draft* Rencana Bisnis Bank (RBB) PT Bank Pembangunan Daerah Bali Tahun 2020-2022.
- m. August 26, 2019 performed an evaluation on Request for Approval for Draft of the Board of Directors' Decision and was followed up with the Board of Commissioners' Letter Number 214/DK/BPD/2019 dated September 2, 2019 regarding Approval Draft of the Board of Directors' Decision (BPP Draft of IT Governance and Management).
- n. September 2, 2019 performed an evaluation on the Bank BPD Bali Compliance Blueprint in 2019-2024 and was followed up with the Board of Commissioners' Letter 284/DK/BPD/2019 dated November 29, 2019 regarding the Approval of the Bank BPD Bali Compliance Blueprint in 2019-2024.
- o. September 27, 2019 performed an evaluation on the Approval of Draft of the Board of Directors' Decision and has been followed up with the Board of Commissioners' Letter Number 235/DK/BPD/2019 dated September 30, 2019 regarding Approval of Draft of the Board of Directors' Decision(Draft Decision of the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Third Amendment to Decisions Board of Directors Number 0453/KEP/DIR/TIA/2016 regarding Company Guidelines for Organizing Funds Transfer and Scheduled Clearing by Bank Indonesia).
- p. On October 11, 2019 performed an evaluation on the draft of the KUD of PT Bank Pembangunan Daerah Bali in 2020 and has been followed up with a letter from the Board of Commissioners submitted to the Board of Directors Number 256/DK/BPD/2019 dated November 4, 2019 regarding the Approval of the Board of Directors' General Policy (KUD) PT Bank Pembangunan Daerah Bali in 2020.
- q. On October 31, 2019 performed an evaluation on the Draft of the Board of Directors's Decision regarding the Guidelines and Rules of Work of the Board of Directors of PT Bank Pembangunan Daerah Bali and has been followed up with a letter from the Board of Commissioners submitted to the Board of Directors Number 257/DK/BPD/2019 dated November 6, 2019 regarding the Approval on the Draft of the Board of Directors' Decisionregarding Working Guidelines and Proceedings of the Board of Directors of PT Bank Pembangunan Daerah Bali.
- r. Prepare the Board of Commissioners' Letter submitted to the Board of Directors Number 261/DK/BPD/2019 dated November 8, 2019 regarding the Draft Bank Business Plan (RBB) of PT Bank Pembangunan Daerah Bali in 2020-2022.

- s. Mempersiapkan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 271/DK/BPD/2019 tanggal 18 Nopember 2019 perihal Persetujuan Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2020-2022.
- t. Mempersiapkan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 278/DK/BPD/2019 perihal Persetujuan Rencana Aksi Keuangan Berkelanjutan Tahun 2020-2024.
- s. Prepare the Board of Commissioners' Letter submitted to the Board of Directors Number 271/DK/BPD/2019 dated November 18, 2019 regarding Approval on PT Bank Pembangunan Daerah Bali's Business Plan for 2020-2022.
- t. Prepare the Board of Commissioners' letter submitted to the Board of Directors Number 278/DK/BPD/2019 regarding Approval on the Sustainable Financial Action Plan for 2020-2024.

Terkait Pelaksanaan Kebijakan sebagai berikut :

- a. Tanggal 21 Januari 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Modal Kerja Revolving (Perpanjangan) Suami dari I Gusti Ayu Citrawati, SE (Kepala Divisi Kredit PT Bank Pembangunan Daerah Bali) sebagai Pihak Terkait.
- b. Tanggal 21 Januari 2019 mempersiapkan Surat Dewan Komisaris Nomor 017/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit Modal Kerja Revolving An. Ida Wayan Gede Astawa (Debitur) Suami I Gst Ayu Citrawati, SE selaku Kepala Divisi Kredit PT Bank Pembangunan Daerah Bali (Pihak Terkait).
- c. Tanggal 20 Pebruari 2019 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester II Tahun 2018 untuk disampaikan kepada Otoritas Jasa Keuangan, Pemegang Saham dan Direksi berdasarkan Surat Direksi Nomor B-0074/DIR/RENSTRA/2019 tanggal 30 Januari 2019 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 31 Desember 2018.
- d. Tanggal 25 Januari 2019 melakukan evaluasi Penerapan Tata Kelola Posisi Desember 2018.
- e. Tanggal 1 Pebruari 2019 melakukan evaluasi Permohonan Fasilitas Kredit Multi Guna (KMG) An. Wisnu Bawa Temaja, S.H., M.H selaku Dewan Komisaris PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).
- f. Tanggal 1 Pebruari 2019 mempersiapkan Surat Dewan Komisaris Nomor 036/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit Multi Guna (KMG) An. Wisnu Bawa Temaja selaku Dewan Komisaris PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).
- g. Tanggal 19 Pebruari 2019 melakukan evaluasi Pelaksanaan Realisasi RBB Semester II 2018 sesuai Surat Direksi Nomor B-0074/DIR/RENSTRA/2019 tanggal 30 Januari 2019.

Related with the Policy Implementation as follows:

- a. On January 21, 2019 performed an evaluation on the Application for Approval of the Revolving Working Capital Loan Facility for the Spouse of I Gusti Ayu Citrawati, SE (Head of Loan Division of PT Bank Pembangunan Daerah Bali) as a Related Party.
- b. On January 21, 2019 prepared the Board of Commissioners' Letter Number 017/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval on the Revolving Working Capital Loan Facility in the name of Ida Wayan Gede Astawa (Debtor) Spouse of I Gst Ayu Citrawati, SE as Head of the Loan Division of PT Bank Pembangunan Daerah Bali (Related Parties).
- c. On February 20 2019 prepared a Supervision Report on the Implementation of Bank Business Plans for the Second Semester of 2018 to be submitted to the Financial Services Authority, Shareholders and Board of Directors pursuant to the Board of Directors' Letter Number B-0074/DIR/RENSTRA/2019 dated January 30, 2019 regarding the Bank Business Plan Realization Report, Report on Realization of Activities in the Context of Increasing Financial Literacy and Inclusion as well as Progress Report on the Implementation of the Transformation Program for December 31, 2018.
- d. On January 25, 2019 evaluated the Implementation of Governance Position in December 2018.
- e. On February 1, 2019 performed an evaluation on the Application for Multi-PurposesLoan Facility (KMG) in the name of Wisnu Bawa Temaja, S.H., M.H as the Board of Commissioners of PT Bank Pembangunan Daerah Bali (as a Related Party).
- f. On February 1, 2019 prepared the Board of Commissioners' Letter Number 036/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of Multi-Purposes Loan Facilities (KMG) in name of Wisnu Bawa Temaja as the Board of Commissioners of PT Bank Pembangunan Daerah Bali (as a Related Party).
- g. On February 19, 2019 performed an evaluation of the Implementation of the Realization of RBB Semester II 2018 according to the Board of Directors' Letter Number B-0074/DIR/RENSTRA /2019 dated January 30, 2019.

- h. Tanggal 28 Maret 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Multi Guna (KMG) an. I Made Lestara Widiatmika selaku Direktur Kredit PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).
- i. Tanggal 28 Maret 2019, mempersiapkan Surat Dewan Komisaris Nomor 088/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit Multiguna (KMG) an. I Made Lestara Widiatmika selaku Direktur Kredit PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).
- j. Tanggal 9 April 2019 mempersiapkan Surat Dewan Komisaris Nomor 095/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Rencana Bisnis Bank BPD Bali Tahun 2019-2021.
- k. Tanggal 15 April 2019, melakukan evaluasi Permohonan Kredit Karyawan An. Ida Ayu Putri Yuniawati, SE Selaku Kepala Divisi Treasury PT Bank Pembangunan Daerah Bali.
- l. Tanggal 15 April 2019, mempersiapkan Surat Dewan Komisaris Nomor 097/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Fasilitas Kredit Karyawan an. Ida Ayu Putri Yuniawati.
- m. Tanggal 22 April 2019, melakukan evaluasi Pemberian Kredit kepada Pihak Terkait An. PT Percetakan Bali Jl. Gajah Mada I/I Denpasar.
- n. Tanggal 30 April 2019, mempersiapkan Surat Dewan Komisaris Nomor 112/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Rencana Penurunan NPL Melalui Strategi Pelaksanaan Hapus Buku.
- o. Tanggal 2 Mei 2019, mempersiapkan Surat Dewan Komisaris Nomor 116/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Restrukturisasi Fasilitas KMK Revolving Debitur Atas Nama PT Percetakan Bali.
- p. Tanggal 3 Mei 2019 melakukan evaluasi atas Laporan Realisasi Pelaksanaan RBB, Laporan Realisasi Kegiatan Dalam rangka meningkatkan Literasi dan inklusi keuangan serta Laporan Pelaksanaan Program Transformasi Periode 31 Maret 2019.
- q. Tanggal 24 Mei 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit KMG Pensiunan An. Anak Agung Istri Anom Ratmadri (debitur).
- r. Tanggal 27 Mei 2019, mempersiapkan Surat Dewan Komisaris Nomor 141/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan
- h. On March 28, 2019 performed an evaluation on the Request for Approval of Multi-Purposes Loan Facilities (KMG) an. I Made Lestara Widiatmika as Loan Director of PT Bank Pembangunan Daerah Bali (as a Related Party).
- i. On March 28, 2019, prepare the Board of Commissioners' Letter Number 088/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of the Multi-purposes Loan Facility (KMG) in the name of I Made Lestara Widiatmika as Loan Director of PT Bank Pembangunan Daerah Bali (as a Related Party).
- j. On April 9, 2019, prepared the Board of Commissioners' Letter Number 095/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Bank BPD Bali Business Plan for 2019-2021.
- k. On April 15, 2019, performed an evaluation on the Employee Loan Request in the name of Ida Ayu Putri Yuniawati, SE as Head of the Treasury Division of PT Bank Pembangunan Daerah Bali.
- l. On 15 April 2019, preparing a Board of Commissioners Letter Number 097/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of Employee Loan Facilities in the name of Ida Ayu Putri Yuniawati.
- m. On April 22, 2019, performed an evaluation on the Loan Facility granted to the Related Parties in the name of PT Percetakan Bali Jl. Gajah Mada I / I Denpasar.
- n. Dated April 30, 2019, prepared a Board of Commissioners Letter Number 112/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Plans to Decrease NPLs Through a Book Erase Implementation Strategy.
- o. On May 2, 2019, prepared the Board of Commissioners' Letter Number 116/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Restructuring of the KMK Revolving Facility of the Debtor in the name of PT Percetakan Bali.
- p. On May 3, 2019 performed an evaluation on the Report on the Realization of the Implementation of the RBB, the Report on the Realization of Activities in order to improve financial literacy and inclusion as well as the Report on the Implementation of the Transformation Program for the period of March 31, 2019.
- q. On May 24, 2019 performed an evaluation on the Application for the Retirement of the KMG Loan Facility Approval in the name of Anak Agung Istri Anom Ratmadri (debtor).
- r. On May 27, 2019, prepared a Board of Commissioners' Letter Number 141/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of

- Fasilitas Kredit Pensiunan An. A.A. Istri Anom Ratmadri (debitur) Ibu Kandung dari A.A. Istri Eka Parwita Dewi, SE, MM, Kepala Divisi SDM Bank BPD Bali sebagai Pihak Terkait.
- s. Tanggal 27 Mei 2019 melakukan evaluasi *Action Plan Penyelamatan Kredit*.
 - t. Tanggal 26 Juni 2019, mempersiapkan Surat Dewan Komisaris Nomor 156/DK/BPD/2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Meningkatkan Kualitas *Risk Manajemen* Bank.
 - u. Tanggal 12 Juli 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Wisnu Bawa Temaja, S.H., M.H Komisaris Non Independen PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 170/DK/BPD/2019 tanggal 12 Juli 2019 perihal Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Wisnu Bawa Temaja, S.H., M.H selaku Komisaris Non Independen PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).
 - v. Tanggal 15 Juli 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Made Lestara Widiatmika selaku Direktur Kredit PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 171/DK/BPD/2019 tanggal 15 Juli 2019 perihal Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Made Lestara Widiatmika selaku Direktur Kredit PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).
 - w. Tanggal 16 Juli 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Balian. Drs. I Wayan Sutela Negara selaku Direktur Kepatuhan PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 172/DK/BPD/2019 tanggal 16 Juli 2019 perihal Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Drs. I Wayan Sutela Negara selaku Direktur Kepatuhan PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait).
 - x. Tanggal 30 Juli 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Ida Bagus Wibawa Komisaris Independen PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait) dan telah ditindaklanjuti

the Pension Credit Facility in the name of A. A. Istri Anom Ratmadri (debtor), mother of A.A. Istri Eka Parwita Dewi, SE, MM, Head of HR Division at Bank BPD Bali as a Related Party.

- s. On May 27, 2019 performed evaluation on the Credit Rescue Action Plan.
- t. On June 26, 2019, prepared a Board of Commissioners Letter Number 156/DK/BPD/2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding Improving the Quality of Bank Risk Management.
- u. On July 12, 2019 performed an evaluation on the Request for Approval of the Loan Facility of PT Bank Pembangunan Daerah Bali Management in the name of Wisnu Bawa Temaja, SH, MH as Non-Independent Commissioner of PT Bank Pembangunan Daerah Bali (as a Related Party) and has been followed up with a Board of Commissioners'Letter submitted to the Board of Directors Number 170/DK/BPD/2019 dated July 12, 2019 regarding the Approval on the Loan Facility of PT Bank Pembangunan Daerah Bali Management in the name of Wisnu Bawa Temaja, S.H., M.H as Non-Independent Commissioner of PT Bank Pembangunan Daerah Bali (as a Related Party).
- v. On July 15, 2019 performed an evaluation of the Request for Approval of the Loan Facility to the Management of PT Bank Pembangunan Daerah Bali in the name of Made Lestara Widiatmika as Loan Director of PT Bank Pembangunan Daerah Bali (as a Related Party) and has been followed up with a Board of Commissioners'Letter submitted to the Board of Directors Number 171/DK/BPD/2019 dated July 15, 2019 regarding the Approval of the Loan Facility to Management of PT Bank Pembangunan Daerah Bali in the name of Made Lestara Widiatmika as Director of Loan for PT Bank Pembangunan Daerah Bali (as a Related Party).
- w. On July 16, 2019 performed an evaluation of the Request for Approval of the Loan Facility to Management of PT Bank Pembangunan Daerah Bali in the name of Drs. I Wayan Sutela Negara as Compliance Director of PT Bank Pembangunan Daerah Bali (as a Related Party) and has been followed up with a Board of Commissioners'Letter submitted to the Board of Directors Number 172/DK/BPD/2019 dated July 16, 2019 regarding the Approval of the Loan Facility to Management of PT Bank Pembangunan Daerah Bali in the name of Drs. I Wayan Sutela Negara as Compliance Director of PT Bank Pembangunan Daerah Bali (as a Related Party).
- x. July 30, 2019 performed an evaluation on the Request for Approval of Loan Facility for Management of PT Bank Pembangunan Daerah Bali in the name of Ida Bagus Wibawa as Independent Commissioner of PT Bank Pembangunan Daerah Bali (as a Related Party) and has been followed up

dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 180/DK/BPD/2019 tanggal 30 Juli 2019 perihal Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Ida Bagus Wibawa, SE selaku Komisaris Independen PT Bank Pembangunan Daerah Bali (Sebagai Pihak Terkait).

- y. Tanggal 2 Agustus 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. I Made Sukada Komisaris Independen PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait) dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 183/DK/BPD/2019 tanggal 2 Agustus 2019 perihal Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Drs. I Made Sukada, MM selaku Komisaris Independen PT Bank Pembangunan Daerah Bali (Sebagai Pihak Terkait).
- z. Tanggal 8 Agustus 2019 melakukan evaluasi Permohonan Pengajuan Kredit Investasi Pemerintah Kabupaten Gianyar dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 199/DK/BPD/2019 tanggal 15 Agustus 2019 perihal Permohonan Persetujuan Dewan Komisaris (permohonan fasilitas pinjaman Daerah atas nama Pemerintah Kabupaten Gianyar)
 - aa. Mempersiapkan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 186/DK/BPD/2019 tanggal 2 Agustus 2019 perihal Pertimbangan Dewan Komisaris terkait upaya menjaga kualitas kredit sampai dengan 31 Desember 2019.
 - bb. Tanggal 12 Agustus 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Ni Made Dewi Suryani Komisaris Non Independen PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 198/DK/BPD/2019 tanggal 14 Agustus 2019 perihal Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Ni Made Dewi Suryani selaku Komisaris Non Independen PT Bank Pembangunan Daerah Bali (selaku Pihak Terkait).
 - cc. Tanggal 13 Agustus 2019 melakukan evaluasi Persetujuan atas *Draft* Keputusan Direksi dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 203/DK/BPD/2019 tanggal 21 Agustus 2019 perihal Permohonan Persetujuan Dewan Komisaris.

with a Board of Commissioners'Letter submitted to the Board of Directors Number 180/DK/BPD/2019 dated July 30, 2019 regarding the Approval of the Loan Facility for Management of PT Bank Pembangunan Daerah Bali in the name of Ida Bagus Wibawa, SE as Independent Commissioner of PT Bank Pembangunan Daerah Bali (As a Related Party).

- y. On August 2, 2019 performed an evaluation on the Request for Approval of the Loan Facility for Management of PT Bank Pembangunan Daerah Bali in the name of I Made Sukada as Independent Commissioner of PT Bank Pembangunan Daerah Bali (as a Related Party) and has been followed up with a Letter from the Board of Commissioners submitted to the Board of Directors Number 183/DK/BPD/ 2019 dated August 2, 2019 regarding the Approval of the Loan Facility for Management of PT Bank Pembangunan Daerah Bali in the name of Drs. I Made Sukada, MM as Independent Commissioner of PT Bank Pembangunan Daerah Bali (As a Related Party).
- z. On August 8, 2019 performed an evaluation on the Submission Request of Investment Loan Facility for the Government of Gianyar Regency and has been followed up with a Letter from the Board of Commissioners submitted to the Board of Directors Number 199/DK/BPD/2019 dated August 15, 2019 regarding the Application for Approval of the Board of Commissioners (Request for Regional Loan Facilities on behalf of the Gianyar Regency Government).
 - aa. Prepare the Board of Commissioners 'letter which has been submitted to the Board of Directors Number 186/DK/BPD/2019 dated August 2, 2019 regarding the Board of Commissioners' Considerations on the efforts to maintain credit quality until December 31, 2019.
 - bb. On August 12, 2019 performed an evaluation on the Request for Approval of the Loan Facility for Management of PT Bank Pembangunan Daerah Bali in the name of Ni Made Dewi Suryani as Non-Independent Commissioner of PT Bank Pembangunan Daerah Bali and has been followed up with a Board of Commissioners'Letter submitted to the Board of Directors Number 198/DK/BPD/2019 dated August 14, 2019 regarding the Approval of the Loan Facility for Management of PT Bank Pembangunan Daerah Bali in the name of Ni Made Dewi Suryani as Non-Independent Commissioner of PT Bali Regional Development Bank (as Related Parties).
 - cc. On August 13, 2019 performed evaluation on the Approval of the Draft of the Board of Directors' Decision and has been followed up with a Board of Commissioners'letter submitted to the Board of Directors Number 203/DK/BPD/2019 dated August 21, 2019 regarding the Approval Request of the Board of Commissioners.

- dd. Tanggal 22 Agustus 2019 menyusun Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank Semester I Tahun 2019.
- ee. Tanggal 21 Oktober 2019 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris (Permohonan Kredit kepada Pihak Terkait an. Wisnu Bawa Temaja, S.H., M.M) dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 250/DK/BPD/2019 tanggal 21 Oktober 2019 perihal Permohonan Persetujuan Dewan Komisaris.
- ff. Tanggal 25 Oktober 2019 melakukan evaluasi Permohonan Persetujuan Dewan Komisaris (Permohonan Kredit kepada Pihak Terkait an. Ni Made Lilik Nurmiash, SE) dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 255/DK/BPD/2019 tanggal 31 Oktober 2019 perihal Permohonan Persetujuan Dewan Komisaris.
- gg. Tanggal 25 Nopember 2019 melakukan evaluasi Permohonan Persetujuan Fasilitas Kredit Pengurus PT Bank Bank Pembangunan Daerah Bali an. Ida Bagus Putu Anom Redhi, S.H., M.M Komisaris Utama PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 275/DK/BPD/2019 tanggal 25 Nopember 2019 perihal Permohonan Persetujuan Dewan Komisaris.
- hh. Tanggal 2 Desember 2019 melakukan evaluasi Laporan Progress Pengadaan Barang/Jasa per 1 Januari s.d 30 September 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 291/DK/BPD/2019 tanggal 18 Desember 2019 perihal Laporan Progress Pengadaan Barang/Jasa per 1 Januari - 30 September 2019.
- ii. Tanggal 5 Desember 2019 melakukan evaluasi Realisasi Rencana Bisnis Bank, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Tranformasi Triwulan III 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 298/DK/BPD/2019 tanggal 30 Desember 2019 perihal Evaluasi Realisasi RBB, Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Perkembangan Pelaksanaan Program Transformasi Triwulan III Tahun 2019.
- jj. Tanggal 19 Desember 2019 melakukan evaluasi Laporan *Monthly Review* periode 31 Oktober 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang

- dd. On August 22, 2019 prepared a Supervision Report on the Business Plan Implementation of First Semester of 2019.
- ee. On October 21, 2019 performed evaluation on Approval Request of the Board of Commissioners' (Loan Request for Related Parties in the name of Wisnu Bawa Temaja, SH, MM) and was followed up with a Board of Commissioners' Letter submitted to the Board of Directors Number 250/ DK/BPD/2019 dated October 21, 2019 regarding Approval Request of the Board of Commissioners.
- ff. On October 25, 2019 performed evauation on Approval Request of the Board of Commissioners (Loan Requests to Related Parties, in the name of Ni Made Lilik Nurmiash, SE) and has been followed up with the Board of Commissioners' Letter submitted to the Board of Directors Number 255/ DK/BPD/2019 dated October 31, 2019 regarding Approval Requests of the Board of Commissioners.
- gg. On November 25, 2019 Performed an evaluation on Approval Request of the Loan Facility for Management of PT Bank Pembangunan Daerah Bali in the name of Ida Bagus Putu Anom Redhi, S.H., M.M as President Commissioner of PT Bank Pembangunan Daerah Bali and has been followed up with a Board of Commissioners' letter submitted to the Board of Directors Number 275/ DK/BPD/2019 dated November 25, 2019 regarding the Approval Request of the Board of Commissioners.
- hh. On December 2, 2019 performed an evaluation on the Progress report of Goods / Services Procurement from January 1 to September 30, 2019 and has been followed up with the Board of Commissioners' letter submitted to the Board of Directors Number 291/DK/BPD/2019 dated December 18, 2019 regarding the Progress Report of Goods / Services Procurement as per January 1 - September 30 2019.
- ii. On December 5, 2019 performed evaluation on the Realization of the Bank's Business Plan, Realization of Activities in the Context of Increasing Financial Literacy and Inclusion and Development of the Implementation of the Transformation Program in Third Quarterly 2019 and followed up with a Board of Commissioners letter submitted to the Board of Directors Number 298/DK/ BPD/2019 dated 30 December 2019 regarding Evaluation of Realization of RBB, Realization of Activities in the Context of Increasing Financial Literacy and Inclusion as well as the Development of the Implementation of the Transformation Program in Third Quarterly 2019.
- jj. On December 19, 2019 performed evaluation on the Monthly Review Report for period of 31 October 2019 and has been followed up with a letter from the Board of

disampaikan kepada Direksi Nomor 301/DK/BPD/2019 tanggal 31 Desember 2019 perihal Evaluasi Laporan *Monthly Review* periode 31 Oktober 2019.

- kk. Tanggal 26 Desember 2019 melakukan evaluasi Penawaran Kerjasama dari *Law Firm Arjaya Umi Martina & Partners*.

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:

- a. Tanggal 11 Januari 2019, melakukan evaluasi atas Kegiatan Komite Manajemen Risiko pada Triwulan IV Tahun 2018.
- b. Tanggal 11 April 2019 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko pada Triwulan I Tahun 2019.
- c. Tanggal 30 April 2019 melakukan evaluasi Profil Risiko Triwulan I 2019.
- d. Tanggal 24 Mei 2019, melakukan evaluasi Laporan Tingkat Kesehatan Bank Semester II 2018, Khususnya Profil Risiko, sesuai Surat Direktur Kepatuhan Nomor: B-0165/DIR/MRO/2019 tanggal 16 Mei 2019 perihal Penyampaian Laporan Tingkat Kesehatan bank (Penyesuaian) beserta Rencana Tindak Lanjut.
- e. Tanggal 23 Agustus 2019 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan II-2019.
- f. Tanggal 19 Desember 2019 melakukan evaluasi atas Kegiatan Komite Manajemen Risiko Triwulan III-2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 302/DK/BPD/2019 tanggal 31 Desember 2019 perihal Kegiatan Komite Manajemen Risiko Triwulan III Tahun 2019.

Commissioners submitted to the Directors Number 301/DK/BPD/2019 dated 31 December 2019 regarding the Evaluation Report of the Monthly Review for period of 31 October 2019.

- kk. On December 26, 2019 performed an evaluation on the Cooperation Offer from Law Firm Arjaya Umi Martina & Partners.

Risk Monitoring Committee Monitored and Evaluated the Duty Implementation of Risk Management Committee (KMR) and Risk Management Working Unit (SKMR).

The Risk Monitoring Committee has optimally monitored and evaluated the implementation of the Risk Management Committee's duties through evaluating the Risk Management Committee (KMR) and Risk Management Work Unit (SKMR) duties, including the implementation of routine compliance functions starting from the risk management organization and the Risk Management Function in order the effectiveness of the implementation of the process and risk management system that is reflected in the risk profile report which includes, as follow:

Evaluation relating to Duty Implementation of Risk Management Committee as follows:

- a. On January 11, 2019, evaluating the activities of the Risk Management Committee in the fourth Quarter of 2018.
- b. On April 11, 2019 evaluating the activities of the Risk Management Committee in the first Quarter of 2019.
- c. On April 30, 2019 evaluating Risk Profile in the first Quarter of 2019.
- d. On May 24, 2019 evaluating the Bank's Soundness Level on Semester II 2018, in particular the Risk Profile, according to the Letter of Compliance Director Number: B-0165 / DIR / MRO / 2019 dated May 16, 2019 regarding Submission of the Bank's Soundness Report (Adjustment) along with the follow up plan.
- e. On August 23, 2019 evaluating the activities of the Risk Management Committee in the second Quarter of 2019.
- f. On December 19, 2019 evaluating the activities of the Risk Management Committee in the third Quarter of 2019 and has been followed up with a letter from the Board of Commissioners submitted to the Board of Directors Number 302 / DK / BPD / 2019 dated December 31, 2019 regarding the Activities of the Risk Management Committee in the third Quarter of 2019.

Evaluasi terkait Pelaksanaan Tugas SKMR sebagai berikut :

- a. Tanggal 18 Pebruari 2019, melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Desember 2018.
- b. Tanggal 19 Pebruari 2019, melakukan evaluasi Laporan Tingkat Kesehatan Bank/RBBR (Profil Risiko, GCG, Earning, dan Capital) posisi Desember 2018, sesuai Surat Direksi Nomor B-0032/DIR/MRO/2019 tanggal 30 Januari 2019 perihal Penyampaian Laporan Tingkat Kesehatan Bank Semester II 2018.
- c. Tanggal 6 Mei 2019, melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Maret 2019.
- d. Tanggal 6 Mei 2019, melakukan evaluasi Laporan *Stress Testing* Permodalan Posisi Maret (Triwulan I) 2019.
- e. Tanggal 6 Mei 2019, melakukan evalausi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi April 2019.
- f. Tanggal 2 Juli 2019 melakukan evaluasi Hasil Realisasi RBB Triwulan I Tahun 2019 dan TKB Semester II Tahun 2018 dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 175/DK/BPD/2019 tanggal 19 Juli 2019 perihal Penyampaian Hasil Evaluasi Realisasi RBB Triwulan I Tahun 2019 dan Penilaian Tingkat Kesehatan Bank Semester II Tahun 2018.
- g. Tanggal 2 Juli 2019 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Mei 2019 dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor yang disampaikan kepada Direksi Nomor 184/DK/BPD/2019 tanggal 2 Agustus 2019 perihal Penyampaian Hasil Evaluasi Kewajiban Pemenuhan Modal Minimum (KPMM) Posisi April dan Mei 2019.
- h. Tanggal 16 Agustus 2019 melakukan evaluasi Laporan Profil Risiko Posisi Juni 2019.
- i. Tanggal 16 Agustus 2019 melakukan evaluasi atas Laporan Realisasi Pelaksanaan RBB, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan serta Laporan Pelaksanaan Program Transformasi periode 28 Juni 2019.
- j. Tanggal 29 Agustus 2019 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Juni 2019.
- k. Tanggal 31 Agustus 2019 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Juli 2019 dan telah ditindaklanjuti dengan Surat Dewan Komisaris Nomor 215/DK/BPD/2019 tanggal 2 September 2019 perihal Penyampaian Hasil Evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Juli 2019.
- l. Tanggal 16 Oktober 2019 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) Posisi Agustus 2019.

Evaluation relating to Duty Implementation of Risk Management Unit:

- a. On February 18, 2019 evaluating the Minimum Reserve Requirement as of December 2018.
- b. On February 19, 2019 evaluating the Bank's Soundness level (Risk Profile, GCG, Earning, and Capital) as on December 2018, according to the Letter of Board of Directors Number B-0032/DIR/MRO/2019 dated January 30, 2019 regarding the Submission of Bank's Soundness Level on Semester II of 2018.
- c. On May 6, 2019 evaluating the Minimum Reserve Requirement as of March 2019.
- d. On May 6, 2019 evaluating Stress Testing Report upon Capitalization as of March (first Quarter) 2019.
- e. On May 6, 2019 evaluating the Minimum Reserve Requirement as of April 2019.
- f. On July 2, 2019 evaluating the Result of Evaluation against Realized RBB of first Quarter of 2018 and has been followed up with a letter of Board Commissioners submitted to the Board of Directors Number 175/DK/BPD/2019 dated July 19, 2019 regarding Presentation of Result of Evaluation against Realized RBB of first Quarter of 2019 and the assessment of Bank's Soundness Level in Semester II of 2018.
- g. On July 2, 2019 evaluating the Minimum Reserve Requirement as of May 2019 and has been followed up with a letter of Board Commissioners submitted to the Board of Directors Number 184/DK/BPD/2019 dated August 2, 2019 regarding Presentation of Result of Evaluation against Minimum Reserve Requirement as of April and May of 2019.
- h. On August 16, 2019 evaluating The Report on Risk Profile as of June of 2019.
- i. On August 16, 2019 evaluating the Implementation of RBB Realization Report, Report of Activities to Improve Literacy Realization as well as Financial Inclusion and Report on the Implementation of the Transformation Program for June 28, 2019.
- j. On August 29, 2019 evaluating the Minimum Reserve Requirement as of June 2019.
- k. On August 31, 2019 evaluating the Minimum Reserve Requirement as of July 2019 and has been followed up with a letter of Board of Commissioners Number 215/DK/BPD/2019 dated September 2, 2019 regarding Presentation of Minimum Reserve Requirement as of July 2019.
- l. On October 16, 2019 evaluating the Minimum Reserve Requirement as of August 2019.

- m. Tanggal 5 Nopember 2019 melakukan evaluasi Realisasi RBB Triwulan II-2019 dan TKB Semester I-2019 dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 266/DK/BPD/2019 tanggal 13 Nopember 2019 perihal Evaluasi Realisasi RBB Triwulan II Tahun 2019 dan TKB Semester I Tahun 2019.
- n. Tanggal 7 Nopember 2019 melakukan evaluasi Penyediaan Modal Minimum (KPMM) Posisi September 2019.
- o. Tanggal 19 Nopember 2019 melakukan evaluasi Laporan Profil Risiko posisi September 2019 dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 280/DK/BPD/2019 tanggal 29 Nopember 2019 perihal Laporan Profil Risiko posisi September 2019.
- p. Tanggal 21 Nopember 2019 melakukan evaluasi Kewajiban Penyediaan Modal Minimum (KPMM) posisi Oktober 2019 dan telah ditindaklanjuti dengan Surat Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 285/DK/BPD/2019 tanggal 3 Desember 2019 perihal Laporan Kewajiban Penyediaan Modal Minimum posisi Oktober 2019.
- q. Tanggal 28 Nopember 2019 melakukan evaluasi Laporan Profil Risiko Cabang Posisi September 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 294/DK/BPD/2019 tanggal 12 Desember 2019 perihal Laporan dan *Review* Profil Risiko Cabang Posisi September 2019.
- m. On November 5, 2019 evaluating the RBB Realization of 2nd Quarter of 2019 and Bank's Soundness Level on Semester I of 2019 and has been followed up with letter of Board of Commissioners submitted to Board of Directors Number 266/DK/BPD/2019 dated November 13, 2019 regarding the Evaluation of RBB Realization of 2nd Quarter of 2019 and Bank's Soundness Level on Semester I of 2019.
- n. On November 7, 2019 evaluating the Minimum reserve requirement as of September 2019.
- o. On November 19, 2019 evaluating the Repot of Risk Profile as of September 2019 and has been followed up with a letter of Board of Commissioners submitted to Board of Directors Number 280/DK/BPD/2019 dated November 29, 2019 regarding the Report of Risk Profile as of September 2019.
- p. On November 21, 2019 evaluating Minimum Reserve Requirement as of October 2019 and has been followed up with a letter of Board of Commissioners submitted to Board of Directors Number 285/DK/BPD/2019 dated December 3, 2019 regarding the Report of Minimum Reserve Requirement as of October 2019.
- q. On November 28, 2019 evaluate the Report of Risk Profile of Branch Office as of September 2019 and has been followed up with Board Commissioners'letter submitted to Board of Directors Number 294/DK/BPD/2019 regarding Ther Report and Review of Risk Profile of Branch Office as of September 2019.

Evaluasi terkait Pelaksanaan Tugas Satuan Kerja Kepatuhan dan Fungsi Kepatuhan sebagai berikut :

- a. Tanggal 21 Januari 2019 melakukan evaluasi atas Laporan Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan dan Satuan Kerja Kepatuhan Semester II Tahun 2018.
- b. Tanggal 25 Januari 2019, melakukan evaluasi Penerapan Tata Kelola Posisi Desember 2018.
- c. Tanggal 30 April 2019 melakukan evaluasi atas Laporan Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan Triwulan I Tahun 2019.
- d. Tanggal 4 September 2019 melakukan evaluasi Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2019 dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 229/DK/BPD/2019 tanggal 18 September 2019 perihal Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Semester I Tahun 2019.
- e. Tanggal 11 September 2019 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko Posisi Juni 2019 dan telah ditindaklanjuti dengan Surat

Evaluation related to the Implementation of the Compliance Unit Task and Compliance Function:

- a. On January 21, 2019 evaluating the Report of Implementation of Duties and Responsibilities of Compliance Director and Compliance Unit on Semester II of 2018.
- b. On January 25, 2019 evaluating the Implementation of Good Company Governance as of December 2018.
- c. On April 30, 2019 evaluating the Report of the Implementation of Duties and Responsibilities of Compliance Director on first Quarter of 2019.
- d. On September 4, 2019 evaluating the Implementation of Duties and Responsibilities of Compliance Director on Semester I of 2019 and has been followed up with a letter of Board of Commissioners submitted to Board Directors Number 229/DK/BPD/2019 dated September 18, 2019 regarding the Implementation of Duties and Responsibilities of Compliance Director on Semenster I of 2019.
- e. On September 11, 2019 evaluating the Presentation of Recommendation of 8 (eight) Risk Assessment as of June 2019 and has been followed up with a letter of Board of

Dewan Komisaris yang disampaikan kepada Direksi Nomor 230/DK/BPD/2019 tanggal 18 September 2019 perihal Penyampaian Rekomendasi 8 (delapan) Risiko Juni 2019.

- f. Tanggal 20 Oktober 2019 melakukan evaluasi Penyampaian Rekomendasi Kajian 8 (delapan) Risiko posisi September 2019 dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 279/DK/BPD/2019 tanggal 28 Nopember 2019 perihal Penyampaian Rekomendasi 8 (delapan) Risiko posisi September 2019.
- g. Tanggal 26 Nopember 2019 melakukan evaluasi atas Laporan Pelaksanaan Tugas & Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2019 dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 288/DK/BPD/2019 tanggal 16 Desember 2019 perihal Pelaksanaan Tugas dan Tanggung Jawab Direktur Kepatuhan Triwulan III Tahun 2019.
- h. Tanggal 27 Nopember 2019 melakukan evaluasi Laporan Stress Testing Permodalan Posisi September 2019.

Komite Remunerasi dan Nominasi

1) Struktur Keanggotaan, Keahlian dan Independensi Komite Remunerasi dan Nominasi

- a. Keanggotaan Komite Remunerasi dan Nominasi Periode 2 Januari 2019- 13 Mei 2019 berjumlah 6 (enam) orang sesuai dengan Keputusan Dewan Komisaris Nomor 003/KEP/DK/BPD/2018 tanggal 25 Juni 2018 tentang Pedoman dan Tata Tertib Kerja Komite yaitu 2 (dua) orang Komisaris Independen, 2 (dua) orang Komisaris Non Independen, 1 (satu) orang Kepala Divisi SDM dan 1 (satu) orang anggota pihak independen sebagai berikut:

Struktur Komite Remunerasi dan Nominasi

Structure of Remuneration and Nomination Committee

Nama Name	Jabatan Position
Drs. I Ketut Nurcahya, M.M	Ketua Komite Chairman
I Gde Sudibia, S.H	Anggota Member
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	Anggota Member
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
Kepala Divisi Sumber Daya Manusia Head of Human Resources Division	Anggota Member
Ida Bagus Wibawa, SE	Anggota Member

Commissioners submitted to Board of Directors Number 230/DK/BPD/2019 dated September 18, 2019 regarding the Presentation of Recommendation of 8 (eight) Risk Assessment as of June 2019.

- f. On October 20, 2019, evaluating the Presentation of Recommendation of 8 (eight) Risk Assessment as of September 2019 and has been followed up with a letter of Board of Commissioners submitted to Board of Directors Number 279/DK/BPD/2019 dated November 28, 2019 regarding the Presentation of Recommendation of 8 (eight) Risk Assessment as of September 2019.
- g. On November 26, 2019, evaluating the Report of the Implementation of Duties and Responsibilities of Compliance Director on 3rd Quarter of 2019 and has been followed up with a letter of Board of Commissioners submitted to Board of Directors Number 288/DK/BPD/2019 dated December 16, 2019 regarding the Implementation of Duties and Responsibilities of Compliance Director on 3rd Quarter of 2019.
- h. On November 27, 2019, evaluating the Stress Testing Report upon Capitalization as of September 2019.

Remuneration and Nomination Committee

1) Structure, Skills and Independence of Remuneration and Nomination Committee

- a. Membership of the Remuneration and Nomination Committee for the period of January 2, 2019 - May 13, 2019 was composed of 6 (six) person in accordance with Board of Commissioners Decision Letter Number 003/KEP/DK/BPD/2019 dated June 25, 2018 regarding Committee Work Guidelines and Charter which is 2 (two) Independent Commissioners, 2 (two) Non Independent Commissioners, 1 (one) Head of HR Division, and 1 (one) independent member as follow:

b. Keanggotaan Komite Remunerasi dan Nominasi sesuai dengan Keputusan Dewan Komisaris Nomor 002/KEP/DK/BPD/2019 tanggal 20 Mei 2019 tentang Struktur Keanggotaan Komite, Keanggotaan Komite Remunerasi dan Nominasi berjumlah 7 (tujuh) orang yaitu: 3 (tiga) orang Komisaris Independen, 2 (dua) orang Komisaris Non Independen, 1 (satu) orang Kepala Divisi SDM dan 1 (satu) orang anggota Pihak Independen sebagai berikut:

b. Membership of Remuneration and Nomination Committee in accordance with Board of Commissioners Decision Letter Number 002/KEP/DK/BPD/2019 dated May 20, 2019 about Structure of Committee Membership, the Membership of Remuneration and Nomination Committee was 7 (seven) person which is : 3 (three) Independent Commissioners, 2 (two) Non Independent Commissioners, 1 (one) Head of HR Division, and 1 (one) independent member as follow:

Struktur Komite Remunerasi dan Nominasi
Structure of Remuneration and Nomination Committee

Nama Name	Jabatan Position
Ida Bagus Wibawa, S.E	Ketua Komite Chairman
Ida Bagus Putu Anom Redhi, S.H., M.M	Anggota Member
Drs. I Made Sukada, M.M	Anggota Member
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
Ni Made Dewi Suryani, S.E, AK, M.Ak, CA	Anggota Member
Kepala Divisi Sumber Daya Manusia Head of Human Resources Division	Anggota Member
I Made Wiwarta, S.H., M.H	Anggota Member

c. Keanggotaan Komite Remunerasi dan Nominasi sesuai dengan Keputusan Dewan Komisaris Nomor 005/KEP/DK/BPD/2019 tanggal 12 September 2019 tentang Struktur Keanggotaan Komite berjumlah 7 (tujuh) orang sebagai berikut:

c. Membership of Remuneration and Nomination Committee in accordance with Board of Commissioners Decision Letter Number 005/KEP/DK/BPD/2019 dated September 12, 2019 regarding Structure of Committee Membership in amount of 7 (seven) person as follow :

Tabel Struktur Komite Remunerasi dan Nominasi
Table of the structure of remuneration and Nomination Committee

Nama Name	Jabatan Position
Ida Bagus Wibawa, S.E	Ketua Komite Chairman
Ida Bagus Putu Anom Redhi, S.H., M.M	Anggota Member
Drs. I Made Sukada, M.M	Anggota Member
Wisnu Bawa Temaja, S.H., M.H	Anggota Member
Ni Made Dewi Suryani, S.E., AK, M.Ak., CA	Anggota Member
Kepala Divisi Sumber Daya Manusia Head of Human Resources Division	Anggota Member
I Made Wiwarta, S.H., M.H	Anggota Member

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:
 - 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.

2) Scope of Duties and Responsibilities of Remuneration and Nomination Committee

In carried out it's duties and responsibilties, Remuneration and Nomination Committee assist the Board of Commissioners in regard with :

- 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. 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.

Tabel Remunerasi Komite Remunerasi dan Nominasi

Table of Remuneration of Remuneration and Nomination Committee

Jenis Remunerasi Dan Fasilitas Lain Type Of Remuneration And Other Facilities	Jumlah Yang Diterima Dalam 1 Tahun Total Salary Within 1 Year	
	Orang Person	Jumlah Rupiah Amount Idr
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)	2	231.531.891,00
Fasilitas lain dalam bentuk natura (transportasi, asuransi kesehatan) yang : a) dapat dimiliki b) tidak dapat dimiliki	2	3.520.000,00 Nihil
Other facilities in form of natura (transportation, health insurance): a) can be owned b) can not be owned		
Total		235.051.891,00

3) Frekuensi Rapat Komite Remunerasi dan Nominasi

Selama tahun 2019, Komite Remunerasi dan nominasi melakukan rapat sebanyak 17 kali dengan realisasi program kerja sebagai berikut:

RAPAT KOMITE REMUNERASI DAN NOMINASI

1. Tabel Frekwensi Kehadiran Rapat Komite Remunerasi dan Nominasi Periode 2 Januari 2019-13 Mei 2019 sebagai berikut:

Nama Pejabat Name	Jumlah Rapat Total Meetings	Rapat Yang Dihadiri Langsung Meetings Directly Attended	Kehadiran Masing-Masing Disetiap Rapat Attendance At Each Meeting	Persentase Kehadiran Attendance %
Drs. I Ketut Nurcahya, M.M	10	10	10	100%
I Gde Sudibia, S.H	10	9	9	90%
DR. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum	10	8	8	80%
Wisnu Bawa Temaja, S.H., M.H	10	6	6	60%
A.A. Istri Eka Parwita Dewi, S.E., M.M	10	10	10	100%
Ida Bagus Wibawa, S.E	10	6	6	60%

2. Tabel Frekwensi Kehadiran Rapat Komite Remunerasi dan Nominasi Periode 13 Mei 2019- 31 Desember 2019 sebagai berikut:

3) Frequency of Meetings of Remuneration and Nomination Committee

In 2019, Remuneration and nomination Committee held 17 meetings with work programs realized as follows:

Remuneration and Nomination Committee's Meeting

1. Table of Frequency of Meeting Attendance of Remuneration and Nomination Committee in Period of January 2, 2019– May 13, 2019, as follow:

Nama Pejabat Name	Jumlah Rapat Total Meetings	Rapat Yang Dihadiri Langsung Meetings Directly Attended	Kehadiran Masing-Masing Disetiap Rapat Attendance At Each Meeting	Persentase Kehadiran Attendance %
Ida Bagus Wibawa, S.E	7	7	7	100%
Ida Bagus Putu Anom Redhi, S.H., M.M	7	7	7	100%
Wisnu Bawa Temaja, S.H., M.H	7	6	6	86%

2. Table of Frequency of Meeting Attendance of Remuneration and Nomination Committee in Period of May 13, 2019 – December 31, 2019, as follow:

Nama Pejabat Name	Jumlah Rapat Total Meetings	Rapat Yang Dihadiri Langsung Meetings Directly Attended	Kehadiran Masing-Masing Disetiap Rapat Attendance At Each Meeting	Persentase Kehadiran Attendance %
Ni Made Dewi Suryani, S.E, Ak., M.Ak, CA	7	6	6	86%
Drs. I Made Sukada, M.M	7	6	6	86%
A.A. Istri Eka Parwita Dewi, S.E., M.M	7	7	7	100%
I Made Wiwarta, S.H., M.H	7	7	7	100%

3) Tabel Rapat Komite Remunerasi dan Nominasisesuai Program Kerja selama Tahun 2019 sebanyak 17 kali dengan realisasi sebagai berikut:

3. Table of Remuneration and Nomination Committee's meeting in accordance with Work Plans in 2019 amounting 17 times with realization as follow:

No	Tanggal Date	Keterangan Remark
1	31 Januari 2019 January 31, 2019	Seleksi administrasi calon anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali. Administrative Selection of the Board of Commissioners' candidates of PT Bank Pembangunan Daerah Bali.
2	6 Februari 2019 February 6, 2019	Assessment Calon Anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali. Assessment of the Board of Commissioners' candidates of PT Bank Pembangunan Daerah Bali.
3	7 Februari 2019 February 7, 2019	Pembahasan Rekomendasi Komite Remunerasi dan Nominasi untuk calon anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali. Discussion about the Remuneration and Nomination Committee's Recomendation for the Board of Commissioners candidates of PT Bank Pembangunan Daerah Bali.
4	20 Februari 2019 February 20, 2019	Pembahasan Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali. Discussion about the Provision of Religious Holidays Allowance to Management, Employees and Members of the Board of Commissioners of Bank BPD Bali.
5	27 Februari 2019 February 27, 2019	Melakukan Compliance Checklist sebagai persyaratan kelengkapan dokumen Calon Anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali. The implementation of Compliance Checklist as a requirement documents for the Board of Commissioners' candidates of PT Bank Pembangunan Daerah Bali.
6	1 Maret 2019 March 1, 2019	1. Seleksi administrasi calon Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali 2. Assessment calon Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali. 1. Administrative selection of Non Loan Business Director's candidates of PT Bank Pembangunan Daerah Bali. 2. Assessment of Non Loan Business Director's candidates of PT Bank Pembangunan Daerah Bali.
7	1 Maret 2019 March 1, 2019	Melakukan Compliance Checklist sebagai persyaratan kelengkapan dokumen calon Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali. The implementation of Compliance Checklist as requirement documents of Non Loan Business Director's candidates of PT Bank Pembangunan Daerah Bali.
8	18 Maret 2019 March 18, 2019	Pembahasan Remunerasi bagi Pengurus dan Karyawan Discussion about the provision of Religious Holiday Allowance for Management and Employees.
9	1 April 2019 April 1, 2019	Pembahasan Surat Otoritas Jasa Keuangan Nomor S-77/KR.0811/2019 tentang Pencalonan Anggota Dewan Komisaris dan Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali Discussion about the Letter of Financial Service Authority Number S-77/KR.0811/2019 about the Board of Commissioners' and Non Loan Business Directors candidates of PT Bank Pembangunan Daerah Bali.
10	4 April 2019 April 4, 2019	Pembahasan Pemberian Tantiem Pengurus dan Pemberian Bonus Karyawan PT Bank Pembangunan Daerah Bali. Discussion about provision of bonuses for Management and Employees of PT Bank Pembangunan Daerah Bali.
11	9 Juli 2019 July 9, 2019	Perbaikan Manajemen Sumber Daya Manusia terutama terkait dengan Implementasi Sistem Remunerasi serta Reward and Punishment mendorong kinerja bank menjadi lebih optimal. Improvements in Human Resource Management primarily related to the implementation of the Remuneration System as well as Reward and Punishment that encourage banks become more optimal in performance.
12	3 September 2019 September 3, 2019	Pembahasan Pengadaan Asuransi Kesehatan Melalui Skema Koordinasi Manfaat/Coordination Of Benefit (COB) Bank BPD Bali. Discussion about Procurement of Health Insurance through the Scheme of Bank BPD Bali Coordination Of Benefits (COB).
13	13 September 2019 September 13, 2019	Pembahasan Draft Keputusan Pembentukan Kebijakan Remunerasi Pengurus dan Karyawan PT Bank Pembangunan Daerah Bali. Discussion about Draft Decision on Establishment of Management and Employee Remuneration Policies of PT Bank Pembangunan Daerah Bali.
14	2 Oktober 2019 October 2, 2019	Pembahasan Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2020. Discussion about the provison of Employees' Work Uniform in 2020.
15	5 Nopember 2019 November 5, 2019	Pembahasan Draft Keputusan Direksi Tentang Kewajiban Pelaporan Harta Kekayaan Bagi Dewan Komisaris, Direksi dan Pejabat Bank PT Bank Pembangunan Daerah Bali. Discussion about Draft of Board of Directors Decision concerning the Obligations of Asset Reporting for the Board of Commissioners, the Board of Directors and Officers of PT Bank Pembangunan Daerah Bali.
16	23 Desember 2019 December 23, 2019	Pembahasan Penyesuaian Uang Makan & Minum dan Perjalanan Dinas Karyawan PT Bank Pembangunan Daerah Bali. Discussion about the adjustmen of meal allowance and travel allowance for Employees of PT Bank Pembangunan Daerah Bali.
17	31 Desember 2019 December 31, 2019	Pembahasan Pemberian Tambahan Penghasilan. Discussion about the Providing of Additional Income.

Hasil rapat Komite Remunerasi dan nominasi dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

4) Pelaksanaan Tugas Komite Remunerasi dan Nominasi

Pelaksanaan tugas Komite Remunerasi dan nominasi selama tahun 2019 adalah sebagai berikut :

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 :

Komite Remunerasi telah mengevaluasi kebijakan remunerasi bagi:

- a. Direksi dan Dewan Komisaris dan telah mendapat persetujuan RUPS sesuai dengan Akta Nomor 93 (sembilan puluh tiga) tanggal 27 Maret 2019 sebagai berikut:
 1. Surat Dewan Komisaris Nomor 094/DK/BPD/2019 tanggal 2 April 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Tantiem Pengurus dan Pemberian Bonus Karyawan PT Bank Pembangunan Daerah Bali.
 2. Tanggal 28 Mei 2019 mempersiapkan Kajian dan Rekomendasi Pemberian Uang Penghargaan Kepada Direktur BANK dan Dewan Komisaris Bank BPD Bali periode 2015-2019.
 3. Surat Dewan Komisaris Nomor 145/DK/BPD/2019 tanggal 29 Mei 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Uang Penghargaan Direktur BANK dan Dewan Komisaris Bank BPD Bali Periode 2015-2019:
 - i. Pemberian Uang Penghargaan untuk Direktur BNK masih dalam proses.
 - ii. Pemberian uang penghargaan untuk Dewan Komisaris telah sesuai dengan Surat Keputusan Direksi Nomor 0546/KEP/DIR/SDM/2018 tanggal 22 Oktober 2018.
 4. Surat Dewan Komisaris Nomor 147/DK/BPD/2019 tanggal 31 Mei 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Uang Penghargaan Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali.

Decisions taken at each meeting of Remuneration and nomination Committee were documented in minutes meeting including dissenting opinions, if any.

4) Duty Implementation of Remuneration and Nomination Committee

The implementation of duties of Remuneration and nomination Committee in 2019 was reported as follows:

To provide recommendation 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:

Remuneration and Nomination Committee had assessed remuneration policy for:

- a. The Board of Directors as well as The Board of Commissioners and has been approved by the GMS in accordance with Deed Number 93 (ninety three) dated March 27, 2019 as follows:
 1. The Board of Commissioners Letter Number 094/DK/BPD/2019 dated April 2, 2019 to the Board of Directors of PT Bank Pembangunan Daerah Bali regarding to the Bonuses Approval for Management and Employees of PT Bank Pembangunan Daerah Bali.
 2. On May 28, 2019, prepare Studies and Recommendations of Rewards Distribution to the Board of Directors as well as the Board of Commissioners of PT Bank Pembangunan Daerah Bali period 2015-2019.
 3. The Board of Commissioners Letter Number 145/DK/BPD/2019 dated May 29, 2019 to The Boaed of Directors of PT Bank Pembangunan Daerah Bali regarding to the Rewards Approval for the Board of Directors and the Board of Commissioners of PT Bank Pembangunan Daerah Bali period 2015-2019 :
 - i. Distribution of Reward for the Board of Directors still on process.
 - ii. Distribution of Reward for the Board of Commissioners was in accordance to Director Decision Letter Number 0546/KEP/DIR/SDM/2018 dated October 22, 2018.
 4. The Board of Commissioners Letter Number 147/DK/BPD/2019 dated May 31, 2019 to The Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of the reward distribution to Non Loan Business Director of PT Bank Pembangunan Daerah Bali.

5. Tanggal 31 Juli 2019 mempersiapkan Kajian Draft Keputusan Direksi tentang Pemberian Fasilitas dan Bantuan Berupa Alat dan Biaya Komunikasi kepada Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 192/DK/BPD/2019 tanggal 6 Agustus 2019 perihal Persetujuan Draft Keputusan Direksi tentang Pemberian Fasilitas dan Bantuan Berupa Alat dan Biaya Komunikasi kepada Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Bali.
 6. Tanggal 9 Agustus 2019 mempersiapkan Kajian Draft Keputusan Direksi tentang Remunerasi Pengurus Bank dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 224/DK/BPD/2019 tanggal 13 September 2019 perihal Persetujuan Draft Keputusan Pembentukan Kebijakan Remunerasi Pengurus dan Karyawan PT Bank Pembangunan Daerah Bali.
 7. Tanggal 29 Agustus 2019 mempersiapkan Kajian Pengadaan Asuransi Kesehatan Melalui Skema Koordinasi Manfaat/*Coordination of Benefit* (COB) Bank BPD Bali dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 220/DK/BPD/2019 tanggal 10 September 2019 perihal Pengadaan Asuransi Kesehatan Melalui Skema Koordinasi Manfaat/*Coordination of Benefit* (COB) Bank BPD Bali.
 8. Tanggal 16 Desember 2019 mempersiapkan kajian Permohonan Penyesuaian Uang Makan & Minum dan Perjalanan Dinas Karyawan PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 295/DK/BPD/2019 tanggal 23 Desember 2019 perihal Persetujuan Tindak Lanjut Penyesuaian Uang Makan dan Minum Karyawan serta Perjalanan Dinas Pengurus.
- b. Pejabat Eksekutif dan pegawai dan telah disampaikan kepada Direksi sebagai berikut:
1. Surat Dewan Komisaris Nomor 056/DK/BPD/2019 tanggal 20 Pebruari 2019 kepada Direksi PT Bank Pembangunan Daerah Bali perihal Persetujuan Pemberian Tunjangan Hari Raya Keagamaan kepada Pengurus, Karyawan dan Anggota Komite Dewan Komisaris Bank BPD Bali.
5. On July 31, 2019, prepare Draft Study of Director's Decision about distribution of Facilities and Supports in the form of communication equipment and costs to the Board of Commissioners of PT Bank Pembangunan Daerah Bali and has been followed up with a letter from The Board of Commissioners submitted to The Board of Directors Number 192/DK/BPD/2019 dated August 6, 2019 regarding the Approval of Draft of Director's Decision about distribution of Facilities and Supports in the form of communication equipment and costs to the Board of Commissioners of PT Bank Pembangunan Daerah Bali.
 6. On August 9, 2019, prepare Draft Study of Director's Decision about Remunerations of Bank's Management and has been followed up with a letter from The Board of Commissioners submitted to The Board of Directors Number 224/DK/BPD/2019 dated September 13, 2019 regarding the Approval of Decision on Establishment of the Management and Employee Remuneration Policy of PT Bank Pembangunan Daerah Bali.
 7. On August 29, 2019, prepare Study of Procurement of Health Insurance through the Scheme of Bank BPD Bali Coordination of Benefit (COB) and has been followed up with a letter from The Board of Commissioners submitted to The Board of Directors Number 220/DK/BPD/2019 dated September 10, 2019 regarding Procurement of Health Insurance through the Scheme of Bank BPD Bali Coordination of Benefit (COB).
 8. On December 16, 2019, prepare Study of Application for Adjustment of Meal Allowance and Travel Allowance for the Employees of PT Bank Pembangunan Daerah Bali and has been followed up with a letter from The board of Commissioners submitted to The Board of Directors Number 295/DK/BPD/2019 dated December 23, 2019 regarding the Approval of Adjustment of Meal Allowance and Travel Allowance for the Employees.
- b. Executive Officers and employees and has been submitted to The Board of Directors as follows:
1. The Board of Commissioner's Letter Number 056/DK/BPD/2019 dated February 20, 2019 to The Board of Directors of PT Bank Pembangunan Daerah Bali regarding the Approval of Distribution of Religious Holiday Allowance to Management, Employees and The Board of Commissioner's Committee Members of Bank BPD Bali.

2. Tanggal 5 Juli 2019 melakukan evaluasi Implementasi Sistem Remunerasi serta *Reward and Punishment* mendorong kinerja Bank menjadi lebih optimal.
 3. Tanggal 19 Juli 2019 mempersiapkan Kajian Tambahan Penghasilan Bank BPD Bali dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 174/DK/BPD/2019 tanggal 19 Juli 2019 perihal Persetujuan Pemberian Tambahan Penghasilan.
 4. Tanggal 9 Agustus 2019 mempersiapkan Kajian *Draft* Keputusan Direksi tentang Remunerasi Karyawan yang bersifat Variabel dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 224/DK/BPD/2019 tanggal 13 September 2019 perihal Persetujuan *Draft* Keputusan Pembentukan Kebijakan Remunerasi Pengurus dan Karyawan PT Bank Pembangunan Daerah Bali.
 5. Tanggal 27 September 2019 mempersiapkan Kajian Permohonan Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2020 dan telah ditindaklanjuti dengan Surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 241/DK/BPD/2019 tanggal 2 Oktober 2019 perihal Persetujuan Pemberian Fasilitas Pakaian Dinas Karyawan Tahun 2020.
 6. Tanggal 31 Desember 2019 mempersiapkan Kajian Pemberian Tambahan Penghasilan dan telah ditindaklanjuti dengan surat Dewan Komisaris yang disampaikan kepada Direksi Nomor 300/DK/BPD/2019 tanggal 31 Desember 2019 perihal Persetujuan Pemberian Tambahan Penghasilan.
- On July 5, 2019, evaluating the implementation of Remuneration System as well as Reward and Punishment to encourages Bank performance become more optimal.
- On July 19, 2019, prepare study of Additional Income of Bank BPD Bali and has been followed up with a letter from The Board of Commissioners submitted to The Board of Directors Number 174/DK/BPD/2019 dated July 19, 2019 regarding the Approval of Additional Income.
- On August 9, 2019, prepare Draft Study of Director's Decision about Employees' Variable Remuneration and has been followed up with a letter from The Board of Commissioners submitted to The Board of Directors Number 224/DK/BPD/2019 dated September 13, 2019 regarding the Approval of Draft Decision of Establishment of Remuneration Policy of PT Bank Pembangunan Daerah Bali Management and Employees.
- On September 27, 2019, prepare study of Proposal of Employees' Uniform Distribution in 2020 and has been followed up with a letter from The board of Commissioner submitted to The Board of Directors Number 241/DK/BPD/2019 dated October 2, 2019 regarding the Approval of Employees' Uniform Distribution in 2020.
- On December 31, 2019, prepare study of Distribution of Additional Income and has been followed up with a letter from the Board of Commissioners submitted to The Board of Directors number 300/DK/BPD/2019 dated December 31, 2019 regarding the Approval of Distribution of Additional Income.

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:

- a. 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/2019 tanggal 8 Februari 2019 perihal Rekomendasi Calon Anggota Dewan Komisaris PT Bank Pembangunan Daerah Bali Periode Tahun 2019-2023.

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:

- a. Remuneration and Nomination Committee provide candidates recommendation of The Board of Directors and/or The Board of Commissioners to be submitted to GMS as follows:
 1. Recommendation of Remuneration and nomination Committee Number 001/Kom/DK/BPD/2019 dated February 8, 2019 regarding Recommendation of the candidates of The Board of Commissioners of PT Bank Pembangunan Daerah Bali in the period of 2019-2023.

2. Rekomendasi Komite Remunerasi dan Nominasi Nomor 002/Kom/DK/BPD/2019 tanggal 1 Maret 2019 perihal Rekomendasi Calon Direktur Bisnis Non Kredit PT Bank Pembangunan Daerah Bali.
- b. Komite Remunerasi dan Nominasi telah memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris sebagai berikut:
1. Tanggal 16 Mei 2019 Komite Remunerasi dan Nominasi, telah memberikan rekomendasi calon Pihak Independen yang dapat menjadi anggota Komite kepada Dewan Komisaris.
 2. Tanggal 5 Agustus 2019 mempersiapkan kajian yang disampaikan kepada Dewan Komisaris perihal Kajian Calon Anggota Komite Pemantau Risiko Dewan Komisaris PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan Surat Dewan Komisaris Nomor 208/DK/BPD//2019 Tanggal 27 Agustus 2019 perihal Pengangkatan Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali dan disampaikan kepada Direksi PT Bank Pembangunan Daerah Bali;
 3. Tanggal 26 Agustus 2019 mempersiapkan kajian mengenai Calon Anggota Komite Audit Dewan Komisaris PT Bank Pembangunan Daerah Bali dan telah ditindaklanjuti dengan Surat Dewan Komisaris Nomor 208/DK/BPD//2019 Tanggal 27 Agustus 2019 perihal Pengangkatan Anggota Komite Dewan Komisaris PT Bank Pembangunan Daerah Bali dan disampaikan kepada Direksi PT Bank Pembangunan Daerah Bali.

Komite – Komite Dibawah Direksi

Dalam rangka melaksanakan prinsip-prinsip pelaksanaan tata kelola yang baik, Direksi membentuk komite sebanyak 5 (lima) komite yaitu:

1. 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.

2. Recommendation of remuneration and Nomination Committee Number 002/Kom/DK/BPD/2019 dated March 1, 2019 regarding Recommendation of the candidates of Non Loan Business Director of PT Bank Pembangunan Daerah Bali.
- b. The Remuneration and Nomination Committee has recommended the candidates of Independent Parties who can become Committee members to the Board of Commissioners as follows:
 1. On May 16, 2019, Remuneration and Nomination Committee has been provided candidates recommendation of Independent parties who can become members of the Committee to the Board of Commissioners.
 2. On August 5, 2019 prepared a study that was submitted to the Board of Commissioners regarding the Study of Prospective Members of the Risk Monitoring Committee of the Board of Commissioners of PT Bank Pembangunan Daerah Bali and was followed up with a Board of Commissioners Letter Number 208/DK/BPD // 2019 Date August 27, 2019 concerning the Appointment of Members of the Board Committee Commissioner of PT Bank Pembangunan Daerah Bali and submitted to the Directors of PT Bank Pembangunan Daerah Bali;
 3. August 26, 2019 prepared a review of the Prospective Audit Committee Members of the Board of Commissioners of PT Bank Pembangunan Daerah Bali and has been followed up with the Letter of the Board of Commissioners Number 208 / DK / BPD // 2019 Date August 27, 2019 concerning the Appointment of Members of the Board of Commissioners of PT Bank Pembangunan Daerah Bali and delivered to the Directors of PT Bank Pembangunan Daerah Bali.

Committees under Board of Directors

In order to fulfill the responsibility for implementing principles of the good corporate governance, Board of Directors has established 5 (five) committees, namely:

1. 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.

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.

A. Struktur Komite Manajemen Risiko

Struktur Komite Manajemen Risiko PT Bank Pembangunan Daerah Bali adalah sebagai berikut :

Nama Name	Jabatan Position
Ketua Chairman	: Direktur Utama President Director
Ketua Pengganti Merangkap Anggota Substitute Chairman Concurrently member	: Direktur Kepatuhan Compliance Director
Sekretaris Secretary	: Kepala Divisi Manajemen Risiko (MRO)
Anggota Member	: Direktur Kredit Loan Director : Direktur Operasional Director of Operations : Direktur Bisnis Non Kredit Non Credit Business Director : Kepala Divisi Kepatuhan Head of Compliance Division : Kepala SKAI & Anti Fraud Head of Internal Audit & Anti Fraud : Kepala Divisi Perencanaan Strategis Head of Strategic Planning Division : Kepala Divisi Teknologi & Akuntansi Head of Technology & Accounting Division : Kepala Divisi Umum dan Kesekretariatan Head of General and Secretarial Division : Kepala Divisi Sumber Daya Manusia Head of Human Resources Division : Kepala Divisi Kredit Head of Loan Division : Kepala Divisi Tresury Head of the Tresury Division : Kepala Divisi Dana dan Jasa Head of Funds and Services Division

B. Tugas dan Tanggung Jawab Komite Manajemen Risiko

- Penyusunan kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan rencana darurat apabila kondisi eksternal tidak normal terjadi.
- Perbaikan penerapan manajemen risiko secara berkala maupun insidental sebagai akibat dari satu perubahan kondisi extern dan intern Bank.

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.

A. Structure of Risk Management Committee

The structure of the Risk Management Committee of PT Bank Pembangunan Daerah Bali is as follows:

B. Duties and Responsibilities of the Risk Management Committee

- Preparation of risk management policies and its amendments, including risk management strategies and contingency plans if abnormal external conditions occur.
- Improvement in the application of risk management on a regular and incidental basis as a result of a change in the Bank's external and internal conditions.

- 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.

- c. Justification of matters related to business decisions that deviate from normal procedures (irregularities)
- d. Carry out a review of the accuracy of the risk assessment methodology, the adequacy of the management information system implementation and the appropriateness of policies, procedures and determination of risk limits.

2. Frekuensi Rapat Komite Manajemen Risiko

Selama Tahun 2019, Komite Manajemen Risiko melakukan rapat sebanyak 10 kali dengan realisasi program kerja sebagai berikut:

2. Meeting Frequency of Risk Management Committee

During 2019, the Risk Management Committee held 10 meetings with the realization of the work program as follows:

Tabel Rapat Komite Manajemen Risiko

Table of Risk Management Committee Meetings

NO	TANGGAL Date	KETERANGAN
1	29 Januari 2019 January 29, 2019	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Desember 2018 Discussion Meeting on the Bank Soundness's Report Position as per December 2018.
2	22 April 2019 April 22, 2019	Rapat Pembahasan Laporan Profil Risiko Bank Posisi Maret 2019 Discussion Meeting on Bank's Risk Profile Report position as per March 2019.
3	08 Mei 2019 May 08, 2019	Rapat Pembahasan Penyusunan Modul Buku Saku Top 50 Risiko Operasional Discussion Meeting on the Preparation of the Top 50 Pocket Book Module for Operational Risk.
4	19 Juli 2019 July 19, 2019	Rapat Pembahasan Penyusunan Buku Saku Risiko Operasional Discussion Meeting on the Preparation of an Operational Risk Pocket Book.
5	26 Juli 2019 July 26, 2019	Rapat Pembahasan Laporan Tingkat Kesehatan Bank Posisi Juni 2019 Discussion Meeting on the Bank's Soundness Report for Position in June 2019.
6	02 Agustus 2019 August 02, 2019	Rapat Pembahasan Perubahan Risk Appetite, Risk Tolerance, Limit Risiko Risk Limit Tahun 2018 Meeting Discussion on Changes to Risk Appetite, Risk Tolerance, Risk Limit Risk Limit of 2018.
7	30 September 2019 September 30, 2019	Rapat Pembahasan Kerugian Kejahatan Skimming ATM Discussion Meeting on ATM Skimming Crime Losses.
8	17 Oktober 2019 October 17, 2019	Rapat Pembahasan Laporan Profil Risiko Bank Posisi September 2019 Discussion Meeting on the Bank's Risk Profile Report for September 2019.
9	29 Oktober 2019 October 29, 2019	Rapat Pembahasan Mitigasi Risiko Atas Pelaksanaan QRIS Discussion Meeting on Risk Mitigation on QRIS Implementation.
10	26 Desember 2019 December 26, 2019	Rapat Pembahasan Penetapan Selera Risiko (Risk Appetite), Toleransi Risiko (Risk Tolerance), dan Limit Risiko (Risk Limit) Tahun 2020 Discussion Meeting on Risk Appetite, Risk Tolerance, and Risk Limit in 2020.

Hasil rapat Komite Manajemen Risiko dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the meeting of Risk Management Committee are provided in the minutes of the meeting that are well documented including dissenting opinions if they occur in the meeting.

3. Komite Kebijakan Perkreditan

Pembentukan Komite Kebijakan Perkreditan telah ditetapkan dalam Keputusan Direksi Nomor 0853/KEP/DIR/KRD/2019 tanggal 31 Desember 2019 tentang Struktur Keanggotaan Komite Kebijakan Perkreditan (KKP) PT Bank Pembangunan Daerah Bali.

3. Loan Policy Committee

The establishment of the Loan Policy Committee was stipulated in the Board of Directors' Decision Number 0853/KEP/DIR/KRD/2019 dated December 31, 2019 regarding the Membership Structure of the Loan Policy Committee (KKP) of PT Bank Pembangunan Daerah Bali.

Struktur Komite Kebijakan Perkreditan

Anggota Komite Kebijakan Perkreditan PT Bank Pembangunan Daerah Bali sebagai berikut:

Structure of Loan Policy Committee

Members of the Loan Policy Committee of PT Bank Pembangunan Daerah Bali as follows:

Nama Name	Jabatan Position
Ketua Chairman	: Direktur Utama President Director
Wakil Ketua Vice Chairman	: Direktur Kredit : Kepala Divisi Kredit
Sekretaris Secretary	: Kepala Divisi Kredit Head of Loan Division
Anggota	: 1. Direktur Operasional 2. Direktur Bisnis Non Kredit 3. Direktur Kepatuhan 4. Kepala Divisi Manajemen Risiko (MRO) 5. Kepala Divisi Kepatuhan (KPN) 6. Kepala SKAI dan Anti Fraud
Members	1. Operations Director 2. Non-Credit Business Director 3. Compliance Director 4. Head of Risk Management Division (MRO) 5. Head of Compliance Division (KPN) 6. Head of Internal Audit and Anti-Fraud
Koordinator SSG	: Wakil Kepala Divisi Kredit
Anggota SSG	: 1. Kabag Pengembangan Produk & Administrasi 2. Kabag Kredit Korporasi 3. Kabag Ritel, Mikro, dan Konsumen 4. Kabag Penyelamatan Kredit 5. Kabag Kepatuhan 6. Kabag Kajian dan Laporan 7. Kabag Audit I
SSG Members	1. Product Development and Administration Division Head; 2. Loan Corporation Division Head; 3. Ritel, Micro, and Consumer Division Head; 4. Loan Rescue Division Head; 5. Compliance Division Head; 6. Study and Report Division Head; 7. Audit I Division Head

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

- Memberikan masukan dan saran dalam rangka penyusunan Kebijakan Perkreditan Bank terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
- Mengawasi dan memastikan Kebijakan Perkreditan Bank untuk dapat diterapkan dan dilaksanakan secara konsekuensi dan konsisten serta merumuskan pemecahan apabila terdapat hambatan / kendala dalam penerapannya.
- Melakukan kajian berkala terhadap Kebijakan Perkreditan Bank dan memberikan saran kepada Direktur Utama apabila diperlukan perubahan atau perbaikan.
- Memantau dan mengevaluasi:
 - Perkembangan dan kualitas seluruh portofolio perkreditan;
 - Kebenaran pelaksanaan kewenangan memutus kredit;
 - Kebenaran proses pemberian, perkembangan dan kualitas kredit yang diberikan kepada pihak yang terkait dengan Bank dan debitur-debitur besar tertentu;
 - Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Kredit (BMPK);

Duties and Responsibilities of the Loan Policy Committee

- Provide input and advice in the framework of the preparation of the Bank Loan Policy, especially those relating to the formulation of the principle of prudence in loan.
- Monitor and ensure the Bank Loan Policy may be applied and implemented consequently and consistently and formulate a solution if there are obstacles / obstacles in its application.
- Conduct periodic reviews of the Bank Loan Policy and provide advice to the President Director if changes or improvements are needed.
- Monitor and evaluate:
 - Development and quality of the entire loan portfolio;
 - Compliance of the implementation of the authority to approve on loan;
 - Compliance of the process of granting, developing and quality of loan given to parties related to the Bank and certain large debtors;
 - Compliance of the implementation of the provisions of the Legal Lending Limit (LLL);

- v. Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
- vi. Penyelesaian kredit bermasalah sesuai dengan ketentuan;
- vii. 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:
 - i. hasil pengawasan atas penerapan dan pelaksanaan Kebijakan Perkreditan Bank;
 - ii. 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.
- 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.
- v. Compliance with statutory provisions and other regulations in the implementation of lending;
- vi. Settlement of bad loans in accordance with the provisions;
- vii. Monitor the Bank's obligation to meet the adequacy of the allowance for impairment losses (CKPN).
- e. Submit a written report periodically at least 6 (six) months to the President Director with a copy to the Board of Commissioners, regarding:
 - i. the results of supervision of the application and implementation of the Bank Loan Policy;
 - ii. the results of monitoring and evaluation on matters referred to in the function of the credit policy committee.
- f. Provide recommendations for corrective steps to the President Director with a copy to the Board of Commissioners regarding matters related to the results of supervision of the implementation and performance as well as the results of monitoring and evaluation of the Bank Loan Policy.
- g. The Head of the KPN Division and the Head of SKAI & Anti Fraud in their positions as members of the KKP do not participate in decision making as the other KKP members do.
- h. The Head of the KPN Division has the function of providing views on the provisions that apply to internal and external provisions related to the material discussed in the framework of improving loan policies.
- i. The Head of Internal Audit & Anti Fraud has the function to provide input related to findings in operational units related to credit provisions in order to improve loan policies.

Frekuensi Rapat Komite Kebijakan Perkreditan

Selama Tahun 2019, Komite Kebijakan Perkreditan melakukan rapat sebanyak 6 kali dengan realisasi program kerja sebagai berikut:

Meeting Frequency of Loan Policy Committee

During 2019, the Loan Policy Committee held 6 meetings with the realization of the work program as follows:

Tabel Rapat Komite Kebijakan Perkreditan

Table of Loan Policy Committee Meetings

No	Tanggal Date	Keterangan Remarks
1	15-Mar-19 March 15, 2019	<ul style="list-style-type: none"> 1. Review Skim Kredit Multiguna 2. Review SOP Perkreditan Buku I Jangka Waktu Kredit Modal Kerja 3. Review SOP Kredit Usaha Rakyat (KUR) 4. Review Skim Kredit Kepada Pengurus Bank <ul style="list-style-type: none"> 1. Review of a Multi-Purpose Loan Scheme 2. Credit SOP Review Book I Period of Working Capital Loans 3. Review of People's Business Credit SOP (KUR) 4. Review of Credit Schemes to Bank Managers
2	15-May-19 May 15, 2019	Review Skim Kredit kepada Anggota DPRD Provinsi/Kabupaten/Kota di Bali Review on Loan Scheme to members of DPRD Provincial / Regency / City in Bali
3	18-Jul-19 July 18, 2019	<ul style="list-style-type: none"> 1. Pengecualian kajian terhadap Kredit Konsumtif maupun Kredit Produktif yang sumber pengembalian kreditnya dari Potong Gaji. 2. Perubahan I BPP Perkreditan terkait BMPK. 3. Skim pemberian kredit Supply Chain Financing. 4. Penyempurnaan dan peningkatan plafon kredit PAK A. 5. Perluasan ketentuan Member Get Member. 6. Perubahan Skim KKLK-Bali Dwipa. 7. Perubahan SOP Perkreditan Buku I tentang Tata Cara Analisa Kredit Produktif. <ul style="list-style-type: none"> 1. The exception is the study of Consumptive Loans and Earning Loans whose credit repayment sources are from salary deductions. 2. Amendment to Credit BPP I related to LLL. 3. Supply Chain Financing credit SKIM. 4. Improvements of the PAK A credit ceiling. 5. Expansion of Member Get Member provisions. 6. Amendments of Bali Dwipa's KKLK-Bali Skim. 7. Amendment to Credit IOP SOP Book I regarding Procedures for Productive Loan Analysis.
4	19-Aug-19 August 19, 2019	KREASI X'TRA BANK BPD BALI 2019 "Kredit Bermasalah Teratas & Extracomptable Recovery". XTRA BANK BPD BALI 2019 CREATION "Non-Performing Loans Resolved & Extracomptable Recovery".
5	26-Sep-19 September 26, 2019	<ul style="list-style-type: none"> 1. Simplifikasi Perangkat Analisa PAK A, PAK Kredit KUPP dan KUP. 2. DraftKeputusan Direksi Tentang Pemberian Kredit Supply Chain Financing. 3. Review SOP Kredit Usaha Rakyat (KUR). 4. Pengecualian kajian penerbitan Garansi Bank yang dijamin Back to Back Guarantee. 5. Peninjauan Kembali Pembatasan Penyaluran Kredit Kantor Cabang Pembantu Selatan dan Kantor Cabang Pembantu Menanga. 6. Peninjauan Kembali Kewenangan Memutus Kredit Pemilikan Rumah. 7. Review SOP Perkreditan Buku I terkait Pinjaman Pemerintah Daerah. <ul style="list-style-type: none"> 1. Simulations for PAK A, PAK KUPP and KUP Loan Analysis Tools. 2. Draft Decree of the Board of Directors Regarding Supply Chain Financing Loans. 3. Review of SOP of People's Business Loan (KUR). 4. Review on exception for the issuance of Bank Guarantees that secured with Back to Back Guarantees. 5. Review of Limitation on Distribution of Loans between Selat Sub-Branch Offices and Menanga Sub-Branch Offices. 6. Review of the Authority to Decide Housing Loans. 7. Review of Book I SOP of Loan related to Regional Government Loan.
6	30-Dec-19 December 30, 2019	<ul style="list-style-type: none"> 1. Keputusan Direksi tentang Struktur Keanggotaan Komite Kebijakan Perkreditan (KKP). 2. Keputusan Direksi tentang KPR-Bali Dwipa. 3. Perubahan SOP Perkreditan Buku I tentang Tata Cara Analisa Kredit Produktif. 4. Keputusan Direksi tentang Kewenangan Memutus Satu Paket Pemberian Kredit Dan Pengelolaan Debitur. 5. Keputusan Direksi tentang SOP KUR. <ul style="list-style-type: none"> 1. Board of Directors' Decision regarding the Membership Structure of the Loan Policy Committee (KKP). 2. Board of Directors' Decision regarding KPR-Bali Dwipa. 3. Amendment to Loan SOP Book I regarding Procedures for Earning Loan Analysis. 4. Board of Directors' Decision regarding the Authority to Decide on a Package of Loan and Debtor Management. 5. Board of Directors' Decision regarding SOP of KUR.

Hasil rapat Komite Kebijakan Perkreditan dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the Loan Policy Committee meeting are provided in the minutes of the meeting which are well documented, including dissenting opinions if they occur at the meeting.

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).

1. Struktur Asset Liability Committee

Komposisi keanggotaan ALCO adalah sebagai berikut:

Komposisi keanggotaan ALCO Membership composition of ALCO	
Ketua I merangkap Anggota Chairman I concurrently member	: Direktur Utama President Director
Ketua II merangkap Anggota Chairman II concurrently member	: Direktur Bisnis Non Kredit Non-Loan Business Director
Ketua III merangkap Anggota Chairman III concurrently member	: Direktur Kredit Loan Director
Ketua IV merangkap Anggota Chairman IV concurrently member	: Direktur Operasional Operational Director
Sekretaris I merangkap Anggota Secretary I concurrently member	: Kepala Divisi Treasury Head of Treasury Division
Sekretaris I merangkap Anggota Secretary II concurrently member	: Kepala Divisi Perencanaan Strategis Head of Strategic Planning Division
Anggota Members	<ul style="list-style-type: none"> 1. Kepala Divisi Dana dan Jasa 2. Kepala Divisi Kredit 3. Kepala Divisi Teknologi Akuntansi 4. Kepala Divisi Manajemen Risiko <ul style="list-style-type: none"> 1. Head of Funds and Services Division. 2. Head of Loan Division. 3. Head of Accounting Technology Division 4. Head of Risk Management Division

2. Tugas dan Tanggung Jawab Asset Liability Committee

- Meninjau dan mengkaji apakah pedoman dan kebijakan bank telah disusun secara berkesinambungan dalam lingkup pengelolaan *Asset & Liabilities* sesuai dengan tujuan bank dan perkembangan perbankan.
- Meninjau kembali struktur neraca dan mengkaji risiko dan eksposur *Asset & Liability Management*.
- Melihat prakiraan dan proyeksi keadaan ekonomi, suku bunga, nilai tukar untuk mengarahkan kebijakan yang ditetapkan.
- Menetapkan petunjuk pengelolaan dan pengendalian risiko yang berdampak:
 - Risiko Likuiditas (*Liquidity Management*);

Asset Liability Committee (ALCO)

Management of all business risks of PT Bank Pembangunan Daerah Bali must be carried out in a systematic, integrated and sustainable manner. Therefore, in the process of implementing assets and liabilities, PT Bank Pembangunan Daerah Bali has been equipped with ALCO, as stipulated in the Board of Directors' Decision Number 0048/KEP/DIR/TRS/2014 dated 17 February 2014 regarding the Establishment of the ALCO (*Asset Responsibility Committee*) which has been amended by the Board of Directors' Decision Number 0392/KEP/DIR/TRS/2018 regarding the Asset and Obligation Committee Team (ALCO) and the ALCO Support Group Team (KPA).

1. Structure of Asset Liability Committee

Membership composition of ALCO is as follow:

2. Duties and Responsibilities of the Asset Liability Committee

- Reviewing and studying whether bank guidelines and policies have been prepared on an ongoing basis within the scope of Asset & Liabilities management in accordance with the objectives of the bank and banking development.
- Review the balance sheet structure and review the risks and exposures of Asset & Liability Management.
- See forecasts and projections of the state of the economy, interest rates, exchange rates to direct the policies set.
- Establish guidelines for managing and controlling risks that impact:
 - Liquidity Management;



- ii. Risiko Suku Bunga (*Gap Management*);
- iii. Risiko Valuta Asing (*Foreign Exchange Management*);
- iv. Risiko Portofolio (*Earnings & Investment Management*);
- v. Mereview dan menetapkan suku bunga kredit dan dana pihak ketiga;
- vi. Mereview dan menetakan tarif layanan;
- vii. Menetapkan harga transfer dana internal (*Internal Funds Transfer Rate*) atau harga Rekening Antar Kantor dalam memacu efisiensi pengelolaan cabang bank.
- 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.
- f. Mengadakan penyesuaian strategi, batasan – batasan dan petunjuk pelaksanaan serta kebijakan dalam rangka mencapai tujuan ALCO dan tujuan bank.

3. Frekuensi Rapat Asset Liability Committee

Selama Tahun 2019, Asset Liability Committee melakukan rapat sebanyak 13 (tiga belas) kali dengan realisasi program kerja sebagai berikut:

- ii. Gap Management;
- iii. Foreign Exchange Management;
- iv. Earnings & Investment Management;
- v. Review and set interest rates on loans and third party funds;
- vi. Review and map the service rates;
- vii. Determine the price of internal fund transfers (*Internal Funds Transfer Rate*) or the price of Inter Office Accounts in spurring the efficiency of managing bank branches.
- e. Reviewing performance, financial ratios in accordance with the provisions & business plans of the bank and the position of the bank's wealth and financial obligations in order to assess the impact of ALCO's decision on the bank's objectives and on compliance with the bank's internal regulations and on regulatory compliance.
- f. Adjusting strategies, limits and implementation guidelines and policies in order to achieve the objectives of ALCO and the objectives of the bank.

3. Meetings Frequency of Asset Liability Committee

During 2019, the Asset Liability Committee held 15 (fifteen) meetings with the realization of the work program as follows:

Tabel Rapat Asset Liability Committee
Table of Asset Liability Committee Meetings

No	Tanggal Date	Keterangan Remarks
1	16 Januari 2019 January 16, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
2	29 Januari 2019 January 29, 2019	Rapat Pembahasan Pembelian Negotiable Certificate Of Deposit (NDC) Negotiable Certificate Of Deposit (NDC) Discussion Meeting
3	7 Februari 2019 February 7, 2019	Rapat Pembahasan Pembelian Medium Term Notes (MTN) Medium Term Notes (MTN) Purchase Discussion Meeting
4	19 Februari 2019 February 19, 2019	Rapat pembahasan Usulan keikutsertaan pada lelang perdana Negotiable of Deposit (NDC), Kerjasama Jasa Kustodian. Meeting on proposal discussion of participation in the initial auction Negotiable of Deposit (NDC), Custodian Services Cooperation.
5	12 Maret 2019 March 12, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
6	5 April 2019 April 5, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
7	6 Mei 2019 May 6, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
8	14 Mei 2019 May 14, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions

Tabel Rapat Asset Liability Committee

Table of Asset Liability Committee Meetings

No	Tanggal Date	Keterangan Remarks
9	19 Juni 2019 June 19, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
10	31 Juli 2019 July 31, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
11	27 Agustus 2019 August 27, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
12	12 September 2019 September 12, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
13	15 Oktober 2019 October 15, 2019	Rapat pembahasan tarif ongkos tata usaha pada KUP dan KUPP, Belum ikut serta dalam pembelian obligasi BRI Meeting on the administration fee tariffs on KUP and KUPP, have not participated in the purchase of BRI bonds
14	22 November 2019 November 22, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions
15	26 Desember 2019 December 26, 2019	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 current account interest rates, savings rates, deposit rates, lending rates, inter-office account rates and service tariff provisions

Hasil rapat Asset Liability Committee dituangkan dalam risalah rapat dan Keputusan Direksi tentang Ketentuan Suku Bunga Giro, Tabungan, Deposito dan Perkreditan serta Keputusan Direksi tentang Ketentuan Tarif Layanan yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

The results of the Asset Liability Committee's meeting are provided in the minutes of the meeting and Board of Directors' Decision regarding the Provisions on Interest Rates for Current Accounts, Savings, Deposits and Credit and Decisions of the Board of Directors on Terms of Service Tariffs that are well documented, including dissenting opinions if they occur in meetings.

4. 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.

a. Struktur Komite Pengarah Teknologi Informasi

Komposisi Keanggotaan Komite Pengarah Teknologi Informasi adalah sebagai berikut :

4. Information Technology Steering Committee

The Information Technology Steering Committee (herein after referred as KPTI) was formed based on Directors Decree Number 0054/KEP/DIR/TIA/2016 dated 16 February 2016 regarding the Composition of the Information Technology Steering Committee of PT Bank Pembangunan Daerah Bali.

a. Structure of Information Technology Steering Committee

The composition of Information Technology Steering Committee's members are as follow:

		Komposisi Composition
Ketua I Chairman I	:	Direktur Operasional Operational Director
Ketua II Chairman II	:	Direktur Kepatuhan Compliance Director



		Komposisi Composition
Anggota Members	:	<p>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</p> <p>1. Head of Accounting Technology Division 2. Head of Risk Management Division 3. Head of Compliance Division 4. Head of Strategic Planning Division 5. Head of Internal Audit and Anti Fraud 6. Head of General and Secretarial Division 7. Head of Human Resources Division 8. Head of the Loan Division 9. Head of the Treasury Division 10. Head of Funds and Services Division</p>

b. Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

- i. Memberikan arahan mengenai Rencana Strategis Teknologi Informasi (*Information Technology Strategic Plan*) agar sesuai dengan rencana strategis kegiatan usaha Bank;
- ii. Memberikan arahan agar proyek-proyek Teknologi Informasi yang disetujui sesuai dengan Rencana Strategis Teknologi Informasi;
- iii. Memberikan arahan pelaksanaan proyek-proyek Teknologi Informasi;
- iv. 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;
- v. Memberikan arahan agar kebutuhan Sistem Informasi Manajemen (SIM) dapat mendukung dan sesuai dengan kebutuhan pengelolaan kegiatan usaha Bank;
- vi. Memberikan arahan agar langkah-langkah meminimalisasi risiko atas investasi Bank pada sektor Teknologi Informasi agar memberikan kontribusi terhadap tercapainya tujuan bisnis Bank;
- vii. 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;
- viii. Memfasilitasi hubungan antara satuan kerja pengguna dan satuan kerja penyelenggara untuk menyelesaikan berbagai permasalahan terkait Teknologi Informasi;

b. Duties and Responsibilities of the Information Technology Steering Committee

- i. Provide direction regarding the Information Technology Strategic Plan to be in accordance with the strategic plan of the Bank's business activities;
- ii. Provide direction for approved Information Technology projects are in accordance with the Information Technology Strategic Plan;
- iii. Provide direction for the implementation of Information Technology projects;
- iv. Information in accordance with the project plan (*project charter*) that agreed upon in the Service Level Agreement (SLA) and provides recommendations on the results of analysis of key Information Technology projects to enable Board of Directors to make decisions efficiently;
- v. Provide direction so that the need for a Management Information System (SIM) can support and comply with the management needs of the Bank's business activities;
- vi. Provide direction for steps to minimize risk on the Bank's investment in the Information Technology sector in order to contribute to the achievement of the Bank's business objectives;
- vii. Monitor the performance of Information Technology and its improvement efforts by detecting obsolescence of Information Technology and measuring the effectiveness and efficiency of implementing Information Technology security policies;
- viii. Facilitate the relationship between the user work unit and the organizer work unit to solve various problems related to Information Technology;

- ix. 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.

c. Frekuensi Rapat Komite Pengarah Teknologi Informasi

Selama Tahun 2019, Komite Pengarah Teknologi Informasi melakukan rapat sebanyak 3 kali dengan realisasi program kerja sebagai berikut:

Tabel Rapat Komite Pengarah Teknologi Informasi
Table of Information Technology Steering Committee's Meeting

No	Tanggal Date	Keterangan Remarks
1	9 April 2019 April 9, 2019	Pembahasan laporan progress pengembangan TI tahun 2019 Discussion on IT development progress report in 2019
2	28 Oktober 2019 October 28, 2019	Pembahasan laporan progress pengembangan TI tahun 2019 dan rencana pengembangan TI tahun 2020 Discussion of the IT development progress report for 2019 and the IT development plan for 2020
3	14 November 2019 November 14, 2019	Pembahasan draft rencana strategis teknologi informasi (RSTI) tahun 2020 – 2024 Discussion on draft of Information Technology Strategic Plan (RSTI) 2020-2024

Hasil rapat Komite Pengarah Teknologi Informasi dituangkan dalam risalah rapat yang didokumentasikan secara baik termasuk perbedaan pendapat (*dissenting opinion*) jika terjadi dalam rapat.

5. 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.

- ix Provide recommendations for assessing the needs of Information Technology employees owned by the Bank so as to advise whether the Bank needs to use the services of other parties in carrying out Information Technology in accordance with related policies and procedures.

c. Frequency of Information Technology Steering Committee Meeting

During 2019, the Information Technology Steering Committee held 3 meetings with the realization of the work program as follows:

The results of the Information Technology Steering Committee meeting are provided in the minutes of the meeting that are well documented including dissenting opinions if they occur at the meeting.

5. Consumer Complaints Service and Settlement Committee

The Consumer Complaints Service and Settlement Committee was formed based on Board of Directors'Decision Number 0083/KEP/DIR/DJA/2016 regarding Amendments to Board of Directors Decision Number 0190/KEP/DIR/DJA/2015 regarding Operational Standards for Service Procedures and Consumer Complaint Resolution Procedures of PT Bank Pembangunan Daerah Bali.

a. Struktur Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Komposisi Keanggotan Komite Pelayanan dan Penyelesaian Pengaduan Konsumen adalah sebagai berikut :

a. Structure of Consumer Complaints Service and Settlement Committee

The composition of the Membership Committee and the Consumer Complaint Resolution Committee are as follows:

Komposisi Composition	
Ketua Chairman	: Direktur Utama President Director
Wakil Ketua Vice Chairman	: 1. Direktur Kredit (Ketua Pengganti) 2. Direktur Bisnis Non Kredit 3. Direktur Operasional 4. Direktur Kepatuhan 1. Loan Director (Substitute Chair) 2. Non Loan Business Director 3. Operations Director 4. Compliance Director
Sekretaris Secretary	: 1. Kepala Divisi Dana dan Jasa 2. Kepala Divisi Kredit 1. Head of Funds and Services Division 2. Head of Credit Division
Anggota Members	: 1. Kepala Divisi Teknologi Akuntansi 2. Kepala Divisi umum dan Kesekretariatan 3. Kepala Divisi Manajemen Risiko 4. Kepala Divisi Kepatuhan 5. Kepala Bagian Jasa dan Pelayanan 1. Head of Accounting Technology Division 2. Head of General and Secretariat Division 3. Head of Risk Management Division 4. Head of Compliance Division 5. Head of Services and Services Division

b. Tugas dan Tanggung Jawab Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

- Menyusun sistem dan prosedur intern Bank yang mengatur mekanisme operasional pengaduan Konsumen;
- Bertanggungjawab atas pelaksanaan kebijakan dan prosedur Pelayanan dan Penyelesaian Pengaduan Konsumen;
- Melakukan komunikasi yang lancar dan akurat secara Intern Bank tentang pengaduan Konsumen;
- Memberikan masukan dan saran kepada unit operasional secara kontinyu mengenai seluruh aspek pengaduan Konsumen;
- Memonitor kegiatan Unit Pelayanan dan Penyelesaian Pengaduan Konsumen;
- 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).

b. Duties and Responsibilities of the Consumer Complaints Service and Settlement Committee

- Develop systems and internal procedures for the Bank that regulates operational mechanisms for Consumer complaints;
- Responsible for the implementation of policies and procedures for the Service and Settlement of Consumer Complaints;
- Conduct smooth and accurate communication internally of the Bank regarding consumer complaints;
- Provide continuous input and advice to operational units regarding all aspects of Consumer complaints;
- Monitor the activities of the Consumer Complaints Service Unit and Settlement;
- Compile all reports from the Consumer Complaint Service and Settlement Unit and are required to submit quarterly complaints handling and settlement reports to Bank Indonesia (BI) and the Financial Services Authority (FSA).



c. Frekuensi Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen

Selama Tahun 2019, Komite Pelayanan dan Penyelesaian Pengaduan Konsumen melakukan rapat sebanyak 4 (empat) kali dengan realisasi program kerja sebagai berikut:

c. Frequency of Customer Service and Complaints Committee Meeting

During 2019, the Consumer Complaints Service and Settlement Committee held 4 (four) meetings with the realization of the work program as follows:

Tabel Komite Pelayanan dan Penyelesaian Pengaduan Konsumen
Table of the Consumer Complaints Service and Settlement Committee

No	Tanggal Date	Keterangan Remarks
1	07 Januari 2019 January 07, 2019	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan IV tahun 2018, jumlah pengaduan Triwulan IV tahun 2019 adalah 137 pengaduan. Service Committee Meeting and Consumer Complaint Resolution discussion on Service Report and Settlement of Consumer Complaints of Quarter IV of 2018, the number of complaints of Quarter IV of 2019 was 137 complaints.
2	04 April 2019 April 04, 2019	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan I tahun 2019, jumlah pengaduan Triwulan I tahun 2019 adalah 63 pengaduan. Service Committee Meeting and Consumer Complaint Resolution discussion on Service Report and Settlement of Consumer Complaints of the First Quarter of 2019, the number of complaints of the First Quarter 2019 was 63 complaints.
3	03 Juli 2019 July 03, 2019	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan II tahun 2019, jumlah pengaduan Triwulan II tahun 2019 adalah 71 pengaduan. Service Committee Meeting and Consumer Complaint Resolution discussion on Service Report and Settlement of Consumer Complaints of the Second Quarter of 2019, the number of complaints of the Second Quarter of 2019 was 71 complaints.
4	03 Oktober 2019 October 03, 2019	Rapat Komite Pelayanan dan Penyelesaian Pengaduan Konsumen pembahasan Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen Triwulan III tahun 2019, jumlah pengaduan Triwulan III tahun 2019 adalah 83 pengaduan. Service Committee Meeting and Consumer Complaint Resolution discussion on Service Report and Settlement of Consumer Complaints of Quarter III in 2019, the number of complaints of Quarter III of 2019 was 83 complaints.

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.

The results of the Consumer Complaints Service and Settlement Committee meeting are outlined in the minutes of the meeting which are well documented including dissenting opinions if they occur at the meeting.

PENANGANAN BENTURAN KEPENTINGAN

MANAGEMENT OF CONFLICT OF INTEREST

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 Umum & Kesekretariatan(Keputusan Direksi Nomor 0334/KEP/DIR/UMS/2016 tanggal 11 Juli 2016 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0008.102.110.2012.2 tanggal 19 Januari 2012 tentang BPP Pengadaan Barang / Jasa), Divisi Kredit (Keputusan Direksi Nomor 0842/KEP/DIR/KRD/2019 tanggal 31 Desember 2019 tentang Perubahan Ke XI atas Keputusan Direksi Nomor 0230/KEP/DIR/KRD/2014 tentang Buku Standar Operasional Prosedur (SOP) Perkreditan) dan pada Divisi Sumber Daya Manusia (Keputusan Direksi Nomor 0144/KEP/DIR/SDM/2018 tanggal 04 Februari 2018 tentang Perubahan Keputusan Direksi Nomor 0349/KEP/DIR/SDM/2014 tanggal 23 Mei 2014 tentang SOP Disiplin Karyawan).

Selama Tahun 2019 tidak terdapat transaksi yang mengandung benturan kepentingan sehingga tidak ada kerugian atau hal yang mengurangi keuntungan Bank.

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 regarding 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 regarding the Implementation of Good Corporate Governance for General Bank.

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 regarding 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 regarding the Fifth Revision to Decision Letter of Board of Directors number 0230/KEP/DIR/KRD/2014 regarding 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 regarding SOP of Employee Discipline).

In 2019, the Bank confirmed that there was no transaction containing conflict of interest, which might lead to reduce profit of the Bank.

KODE ETIK

Code Of Conduct

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.

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:

Tabel Isi Kode Etik

Table of Substances of Code of Conduct

Bab	Keterangan Remarks
I	Menjelaskan mengenai ketentuan umum yang diatur dalam Kode Etik Explain the general provisions stipulated in the Code of Ethics
II	Menjelaskan maksud dan tujuan dari Kode Etik Bank Explain the purpose and objectives of the Bank's Code of Ethics
III	Mengurangi 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. Regulates the contents of the code of ethics, which is divided into two Parts, i.e., the First Part is for the Board of Commissioners and Board of Directors, and the Second Section is for Bank's Employees. This section explains obligations and prohibitions.
IV	Menjelaskan tentang sanksi-sanksi yang diberikan jika melanggar ketentuan yang tertuang di Bagian III Explain the sanctions imposed if they violate the provisions set forth in Part III.
V	Menjelaskan ketentuan penutup serta menjelaskan diperlukannya penandatanganan formulir pernyataan sikap Explain the closing provisions and explain the need to sign an attitude statement form

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 dilaksanakan setiap awal tahun.

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.

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 regarding 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.

The Substances of Code of Conduct

In the Board of Directors'Decision number 0222/ KEP/ DIR/KPN/2015 regarding Code of Conduct of PT Bank Pembangunan Daerah Bali, it comprises of 5 (five) chapters with details as follows:

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.

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.



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 *Whistleblowing 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 2019 Bank mencatat adanya pelanggaran kode etik sebanyak 4 pelanggaran namun telah terselesaikan pada tahun bersangkutan yaitu :

1. Kantor Cabang Pembantu Gatsu Barat, terjadi Internal Fraud dengan tindak lanjut yaitu pelaku diberikan sanksi berupa pemberhentian sesuai Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor: 0394/KEP/DIR/SDM/2019 tanggal 15 Juli 2019;
2. Kantor Cabang Ubud, terjadi Internal Fraud dengan tindak lanjut yaitu pelaku telah diberikan sanksi berupa Pemberhentian sesuai Keputusan Direksi Nomor 0396/KEP/DIR/SDM/2019 tanggal 15 Juli 2019;
3. Kantor Cabang Pembantu Payangan *Internal Fraud* dengan tindak lanjut yaitu pelaku telah diberikan sanksi pemberhentian sesuai Keputusan Direksi Nomor 0627/KEP/DIR/SDM/2019 tanggal 7 Oktober 2019;

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 regarding 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 imposed 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 2019 Bank identified 4 acts violating Code of Conduct and all were settled in the said period, namely that is:

1. Gatsu Barat Sub Branch Office, Internal Fraud occurs with follow up, ie the perpetrator is given a sanction in the form of dismissal in accordance with the Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number: 0394 / KEP / DIR / SDM / 2019 dated July 15, 2019;
2. Ubud Branch Office, an Internal Fraud occurred with a follow up ie the perpetrator has been given a sanction in the form of Dismissal in accordance with the Decree of the Directors Number 0396 / KEP / DIR / SDM / 2019 dated July 15, 2019;
3. Internal Fraud at Payangan Branch Office with follow up the perpetrator has been given a sanction of termination in accordance with the Decree of the Board of Directors Number 0627/KEP/DIR/SDM/2019 dated 7 October 2019;

4. Kantor Cabang Tabanan, terjadi Internal Fraud, dimana sampai dengan akhir periode Tahun 2019 masih dalam proses tindak lanjut penetapan sanksi.

4. Tabanan Branch Office, occurred Internal Fraud, which until the end of the 2019 period is still in the process of following up on the determination of sanctions.

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.

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

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.

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

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

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:

- 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.

- 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 kekompakkan 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:

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:

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

Customer Awareness

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

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

Pengendalian Gratifikasi

PT Bank Pembangunan Daerah Bali telah memiliki Ketentuan tentang Pengendalian Gratifikasi sesuai dengan Surat Keputusan Direksi Nomor 0428/KEP/DIR/KPN/2019 tanggal 31 Juli 2019 tentang Pengendalian Gratifikasi Di Lingkungan PT Bank Pembangunan Daerah Bali.

Ketentuan ini dimaksudkan untuk memberikan pedoman kepada Pengurus dan Karyawan dalam memahami, mengendalikan dan mengelola Gratifikasi di Lingkungan Bank serta bertujuan untuk :

1. Meningkatkan pengetahuan dan pemahaman Pengurus dan Karyawan tentang Gratifikasi;
2. Meningkatkan kepatuhan Pengurus dan Karyawan terhadap ketentuan Gratifikasi;
3. Menciptakan lingkungan kerja dan budaya kerja yang transparan dan akuntabel di lingkungan Bank;
4. Membangun integritas Pengurus dan Karyawan yang bersih dan bebas dari korupsi, kolusi dan nepotisme; dan
5. Meningkatkan kredibilitas dan kepercayaan publik atas penyelenggaraan layanan Bank.

- a. To respect dissenting opinions and help when asked by other working unit and control ego of each unit/ sector.
- b. To respect existence and authority of the leaders in proportional way.
- c. To develop positive principles to the others and respect what other people do.
- d. 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:

- a. To share information with the customers or build their understanding of issues and the ability to settle them.
- b. To actively seek information to understand the situation, customer expectation to be followed up within the scope of the authorities.
- c. To maintain good relationship with the customers, to quickly respond to the demand, to settle the issues and avoid overcommitment.

Gratification Control

PT Bank Pembangunan Daerah Bali already has Provisions on Gratification Control in accordance with Board of Directors Decision Number 0428/KEP/DIR/KPN/2019 dated July 31, 2019 regarding Gratification Control in the Environment of PT Bank Pembangunan Bali Region.

This provision is intended to provide guidance to Management and Employees in understanding, controlling and managing Gratification within the Bank and aims to:

1. Increase the knowledge and understanding of Management and Employees regarding Gratification;
2. Improving management and employee compliance with Gratification provisions;
3. Create a transparent and accountable work environment and work culture within the Bank;
4. Building the integrity of Management and Employees which are clean and free of corruption, collusion and nepotism; and
5. Increase the credibility and public trust of the Bank's services.

PENERAPAN FUNGSI KEPATUHAN

Scope of Duties and Responsibilities of Compliance Function

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 Otoritas Jasa Keuangan.

Program Kerja Fungsi Kepatuhan Tahun 2019

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 2019 rumusan tersebut dimuat dalam rencana kerja kepatuhan dan dituangkan dalam Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2019-2021 yang telah mendapatkan persetujuan Dewan Komisaris dan telah ditetapkan dengan Keputusan Direksi Nomor 0085/KEP/DIR/RENSTRA/2019 Tanggal 27 Februari 2019 tentang Rencana Bisnis Bank (penyesuaian) PT Bank Pembangunan Daerah Bali tahun 2019-2021 sebagaimana telah diubah dengan Keputusan Direksi Nomor 0338/KEP/DIR/RENSTRA/2019 Tanggal 27 Juni 2019 tentang Rencana Bisnis Bank (perubahan) PT Bank Pembangunan Daerah Bali tahun 2019-2021 dengan memperhatikan prinsip kehati-hatian untuk memastikan kepatuhan Bank terhadap ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku, memastikan prosedur kepatuhan pada unit kerja serta dilakukan penyesuaian pada pedoman internal Bank terhadap perubahan perundang-undangan melalui Bagian Sisdur dan melakukan kajian atas rancangan keputusan manajemen melalui Bagian Kepatuhan. Program Kerja Fungsi Kepatuhan Tahun 2019 meliputi:

- Meningkatkan pengawasan atas pelaksanaan Tata Kelola dan sistem pengendalian intern.
- Meningkatkan kualitas standarisasi dan pengelolaan SOP yang terintegrasi dengan aspek risiko.
- Melakukan pencegahan terjadinya fraud dan pemberlakuan sanksi yang tegas atas pelaku fraud.
- Meningkatkan penerapan Kode Etik.

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 regarding 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 2019

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.

For 2019 the formulation is provided in the compliance work plan and also provided in the Business Plan of PT Bank Pembangunan Daerah Bali in 2019-2021 which has been approved by the Board of Commissioners and has been determined by Board of Directors Decision Number 0085/KEP/DIR/RENSTRA/2019 dated February 27, 2019 regarding Bank Business Plan (adjustment) of PT Bank Pembangunan Daerah Bali in 2019-2021 as amended by Board of Directors Decision number 0338/KEP/DIR /RENSTRA/2019 dated 27 June 2019 regarding Bank Business Plan (change) of PT Bank Pembangunan Daerah Baliof 2011-2021 by observing the precautionary principle to ensure the Bank's compliance with the Financial Services Authority provisions and applicable laws and regulations, ensure compliance procedures at work units and make adjustments to the Bank's internal guidelines for changes in legislation through the Sisdur Section and conduct a study of draft management decisions through the Compliance Section. The Compliance Function Work Program in 2019 includes:

- Improving oversight over implementation of Good Corporate Governance and internal control system.
- Improving quality of standardization and management of SOP integrated with risk aspect.
- Preventing fraud practice and application of firm sanction on those who are proved to conduct fraud.
- Enhancing Code of Conduct Implementation.

- e. Mereview ketentuan dan produk melalui penyesuaian dengan perkembangan kebijakan regulator dan persaingan pasar.

Kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi disusun dan disampaikan pada direksi setelah mendapatkan masukan dari seluruh unit kerja di Divisi Kepatuhan. Bank telah memiliki :

- a. 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.
- b. *Blueprint* Kepatuhan sesuai dengan Surat Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0764/KEP/DIR/KPN/2019 tanggal 03 Desember 2019 Tentang *Blueprint* Kepatuhan Bank Pembangunan Daerah Bali Tahun 2019 - 2024;

Blueprint Kepatuhan Bank BPD Bali Tahun 2019-2024 dilakukan melalui 3 (tiga) tahapan untuk kemudahan implementasi dan sekaligus disinkronisasi dengan tahapan transformasi BPD Jilid II sebagai berikut:

1. Tahap I, Desember Tahun 2019 - Desember Tahun 2020, dengan tema: "Memperkuat Fondasi". Arah dari tahap I ini fokus pada perbaikan internal, memperkuat basis organisasi Divisi Kepatuhan, meningkatkan peran Divisi Kepatuhan dalam penentuan *risk appetite* Kepatuhan, dan memperkuat budaya kepatuhan sebagai bagian budaya perusahaan;
2. Tahap II, Januari Tahun 2021 - Desember Tahun 2022, dengan tema: "Seimbang - Proaktif - Terukur", dengan fokus pada arah perubahan untuk penguatan peran dan fungsi Divisi Kepatuhan dalam pengelolaan risiko kepatuhan yang mendukung pencapaian target bisnis selalu dalam koridor prinsip prudential dan ketentuan yang berlaku, mendukung optimalisasi budaya kepatuhan sebagai keunggulan perusahaan;
3. Tahap III, Januari Tahun 2023 - Desember Tahun 2024, dengan tema: "Stabilisasi, Meningkatkan Dan Melanjutkan". Arahnya dilakukan dengan meneruskan, menguatkan dan stabilisasi peran serta fungsi Divisi Kepatuhan secara Pro-Aktif, Seimbang dan Terukur melalui penerapan 4 (empat) pilar kepatuhan yaitu supervisi, kajian, konsultasi dan regulasi serta

- e. Reviewing policy and products through adjustment to development of regulator policy and market competition.

Compliance policies or compliance principles that will be determined by the Directors are prepared and submitted to the directors after getting input from all work units in the Compliance Division. 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.
- b. Compliance Blueprint in accordance with Decree of the Board of Directors of PT Bank Pembangunan Daerah Bali Number 0764 / KEP / DIR / KPN / 2019 dated December 3, 2019 Regarding Compliance Blueprint of the Bali Regional Development Bank 2019 - 2024;

Bank BPD Bali Compliance Blueprint 2019-2024 is carried out through 3 (three) stages for ease of implementation and at the same time synchronized with BPD Volume II transformation stages as follows:

1. Phase I, December 2019 - December 2020, with the theme: "Strengthening the Foundation". The direction of this phase I focuses on internal improvement, strengthening the organizational base of the Compliance Division, enhancing the role of the Compliance Division in determining Compliance risk appetite, and strengthening the culture of compliance as part of company culture;
2. Phase II, January 2021 - December 2022, with the theme: "Balanced - Proactive - Measured", focusing on the direction of change to strengthen the role and function of the Compliance Division in managing compliance risk that supports the achievement of business targets always within the corridor of prudential principles and provisions prevailing, supporting the optimization of a culture of compliance as a company advantage;
3. Phase III, January 2023 - December 2024, with the theme: "Stabilization, Increase and Continue". The direction is carried out by continuing, strengthening and stabilizing the roles and functions of the Compliance Division in a Pro Active, Balanced and Measured manner through the application of 4 (four) compliance pillars, namely supervision, study,

optimalisasi budaya kepatuhan sebagai keunggulan perusahaan, melalui Moto: "BERANI, JUJUR DAN PATUH".

Dan sesuai sifat *Blueprint Kepatuhan* Bank BPD Bali tahun 2019-2024 yang "high level" dan "living document" maka implementasinya bisa dinamis dan disesuaikan dengan kebutuhan dan situasi yang dihadapi Bank BPD Bali.

Pelatihan Satuan Kerja Kepatuhan

Dalam rangka meningkatkan kompetensi SDM pada Satuan Kerja Kepatuhan serta unit kerja lain terkait Fungsi Kepatuhan, sampai tahun Tahun 2019 karyawan pada Satuan Kerja Kepatuhan sudah memiliki:

1. Sertifikasi Kepatuhan Level II sebanyak 3 (tiga) orang;
2. Sertifikasi Kepatuhan Level I sebanyak 3 (tiga) orang.

Maka selama Tahun 2019 Satuan Kerja Kepatuhan telah mengikuti dan melaksanakan pelatihan sebagai berikut:

No	Tanggal Date	Materi Pelatihan Training Subject
1	26 Feb s/d 01 Maret 2019 February 26 up to March 01 2019	Peran Bank dalam Menjaga Stabilitas melalui Pencegahan TPPU-TPPT & Fraud Di Sektor Perbankan The Role of Banks in Maintaining Stability through Prevention of TPPU-TPPT & Fraud in the Banking Sector
2	01 Maret 2019 March 01, 2019	Rapat Koordinasi Terrorist Financing Information Sharing Platform (TF-ISP) Terrorist Financing Information Sharing Platform (TF-ISP) Coordination Meeting
3	20-23 Maret 2019 March 20-23, 2019	Pelaksanaan Uji Kompetensi Kepatuhan Level 2 Tahun 2019 Implementation of Level 2 Compliance Competency Test in 2019
4	27 Maret 2019 March 27, 2019	Sosialisasi KPK tentang LHKPN KPK's socialization about LHKPN
5	27-28 Juni 2019 June 27-28, 2019	Media Expose : " Menjadi Humas, Sekretaris dan Protokoler Yang Efektif dan Efisien Media Expose: "Become an Effective and Efficient Public Relations, Secretary and Protocol
6	1-2 Juli 2019 July 1-2, 2019	Sosialisasi Kebijakan Operasional Penyeleenggaraan Transfer Dana dan Kliring Berjadwal oleh BI Socialization of Operational Policy on Organizing Fund Transfers and Scheduled Clearing by BI
7	10 Juli 2019 July 10, 2019	Sosialisasi Pelaporan Informasi Keuangan Secara Otomatis Untuk Pelaksanaan Perjanjian Internasional Socialization of Automatically Financial Information Reporting For the Implementation of International Agreements
8	10 Juli 2019 July 10, 2019	ASWIFTINDO Sharing Forum - AML & KYC For Banks ASWIFTINDO Sharing Forum - AML & KYC For Banks
9	03 Oktober 2019 October 03, 2019	Sosialisasi dan Bimbingan Teknis Aplikasi Pertukaran Data Elektronik (PEDAL) Electronic Data Exchange (PEDAL) Application and Technical Guidance Socialization
10	15 Oktober 2019 October 15, 2019	Sosialisasi Enhancement SiPINA SiPINA Enhancement Socialization
11	22 Oktober 2019 October 22, 2019	Pertemuan Koordinasi Sehubungan dengan Implementasi Aplikasi goAML Coordination Meeting Regarding Implementation of the goAML Application
12	13 Nopember 2019 November 13, 2019	Pembahasan Join Audit PPATK dan OJK terhadap BPD tahun 2018 Discussion on Join Audit of PPATK and OJK on BPD in 2018
13	13-15 Nopember 2019 November 13-15, 2019	Pelaksanaan Uji Kompetensi Kepatuhan Level 1 Batch 5 Tahun 2019 Implementation of Level 1 Batch 5 Compliance Competency Test in 2019
14	27 Nopember 2019 November 27, 2019	Sosialisasi Penyempurnaan Ketentuan Mengenai RIM PLM dan Ketentuan Mengenai LTV/FTV dan Uang Muka di BI Jakarta Socialization of Improvement of Provisions Regarding PLM RIM and Provisions Regarding LTV / FTV and Advances at BI Jakarta
15	29 Nopember 2019 November 29, 2019	Sosialisasi Laporan Hasil Pemanfaatan Kepatuhan (LHPK) di BI Jakarta Dissemination of Reports on Compliance Monitoring Results (LHPK) at BI Jakarta
16	2-3 Desember 2019 December 2-3, 2019	Sosialisasi Ketentuan Bank Umum di OJK Jakarta Dissemination of Commercial Bank Regulations at OJK Jakarta
17	05 Desember 2019 December 05, 2019	Diseminasi Perpres 13/2018 Dissemination of Presidential Regulation 13/2018
18	5-6 Desember 2019 December 5-6, 2019	Sosialisasi Sertifikasi Treasury dan Kode Etik Pasar dan Workshop Penyusunan Prosedur Internal. Socialization of Treasury Certification and Market Ethics Code and Workshop on Internal Procedure Preparation.
19	10 Desember 2019 December 10, 2019	Pertemuan Updating Terrorist Financing Information Sharing Platform (TF-ISP) Updating Terrorist Financing Information Sharing Platform (TF-ISP) Meeting

consultation and regulation as well as optimizing the culture of compliance as the company's excellence, through the Moto: "DARE, HONEST AND COMPLIANCE".

And according to the nature of the Bank BPD Bali Compliance Blueprint in 2019-2024 which is "high level" and "living document", the implementation can be dynamic and adapted to the needs and situations faced by Bank BPD Bali.

Training for Compliance Unit

In order to improve the competence of human resources of Compliance Unit and other units relating to them Compliance Function, until 2019 employees in the Compliance Unit already have:

1. Level II Compliance Certification is 3 (three) people;
2. Level I Compliance Certification is 3 (three) people.

in 2019 the Compliance Unit participated in the following training activities:

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2019

Selama Tahun 2019 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 2019 Satuan Kerja Kepatuhan telah melakukan kajian kepatuhan sebanyak 278 (dua ratus tujuh puluh delapan) kajian yang terdiri dari Rancangan Kepatuhan dan Hukum sebanyak 47 (empat puluh tujuh) kajian, Rancangan Keputusan Pengendalian Risiko dan Sisdur sebanyak 149 (seratus empat puluh sembilan) kajian, Rancangan Keputusan Pemberian Kredit/Bank Garansi sebanyak 68 (enam puluh delapan) kajian, Rancangan Keputusan Penyelesaian Kredit Bermasalah sebanyak 0 (nihil) kajian, Rancangan Keputusan Penempatan Dana/Transaksi Surat Berharga sebanyak 14 (empat belas) kajian.

Implementation of Work Programs of Compliance Function in 2019

In the course of 2019, 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;
 - f. on Fund placement/Transaction of Marketable Securities;
 - g. Report on the Monitoring over the Bank's Compliance in Prudence Principles;
 - h. Report on the Implementation of APU & PPT Program 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 2019, the Compliance Unit conducted the compliance analysis over 278 (two hundred seventy two) reviews comprising of Draft of Compliance and Law totaling 47 (fourty seven) reviews, Draft of Decision on Risk Control and System and Procedure totaling 149 (one hundred fourty nine) reviews, Draft of Decision on 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 totaling 14 (fourteen) reviews.

PT Bank Pembangunan Daerah Bali telah menyampaikan Laporan Kepatuhan periode Semester I dan Semester II Tahun 2019 kepada Otoritas Jasa Keuangan sesuai jadwal dan secara garis besar melaporkan pelaksanaan ketentuan kehati-hatian, yang mencakup antara lain:

Rasio Kecukupan Pemenuhan Modal Minimum (KPMM)

Rasio Kecukupan Pemenuhan Modal Minimum mengalami penurunan pada Tahun 2019 dengan realisasi 22,48% atau turun 0,99% jika dibandingkan dengan Tahun 2018 sebesar 23,47%, sedangkan tingkat pertumbuhan modal Tahun 2019 meningkat sebesar 7,90% dibandingkan Tahun 2018 dan pertumbuhan aset tertimbang menurut risiko meningkat hanya sebesar 12,64% dibandingkan Tahun 2018.

Non Performing Loan (NPL)

Rasio kredit bermasalah terhadap total kredit yang disalurkan Bank (*NPL-gross*) adalah sebesar 2,61% atau lebih rendah 0,56% dibandingkan Tahun 2018 sebesar 3,17 secara umum disebabkan penurunan kredit *non perfoming* di Tahun 2019. Kondisi ekonomi secara umum dinilai masih belum stabil khususnya Bali yang dominan di sector pariwisata yang sangat rentan terhadap perubahan/isu-isu seperti politik, keamanan dan kesehatan termasuk *sector property* juga mengalami perlambatan yang berpengaruh terhadap pembiayaan kredit disektor perdagangan bahan bangunan. Perlambatan ekonomi berpengaruh terhadap penjualan agunan melalui pelelangan dikarenakan daya beli masyarakat yang masih rendah. Perbaikan NPL melalui pelunasan belum tercapai disebabkan antara lain karena penjualan agunan debitur secara dibawah tangan maupun pelelangan tidak laku terjual. Adanya kecendrungan debitur melakukan gugatan hukum terhadap proses eksekusi Hak Tanggungan (HT) sehingga proses tersebut mengalami hambatan.

Rentabilitas

Kinerja Bank dalam menghasilkan laba Tahun 2019 cukup memadai. Berdasarkan tingkat imbal hasil aset (ROA) Tahun 2019 mencapai 3,08% atau lebih rendah 0,09% dibandingkan posisi Tahun 2018 sebesar 3,17%, hal ini menunjukkan persentase pertumbuhan laba sebelum pajak lebih rendah dibandingkan dengan persentase pertumbuhan rata-rata total aset. Hal ini tercermin dari tingkat pertumbuhan laba Tahun 2019 mencapai 5,19% sedangkan tingkat pertumbuhan rata-rata total aset Tahun 2019 mencapai 8,31%. Tingginya rata-rata total aset disebabkan oleh pertumbuhan aset bank dari bulan Agustus sampai dengan bulan Oktober 2019 relatif tinggi sebagai

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:

Minimum Capital Adequacy Ratio (KPMM)

The Minimum Capital Adequacy Ratio has decreased in 2019 with the realization of 22.48% or decreased by 0.99% when compared to 2018 of 23.47%, while the rate of capital growth in 2019 increased by 7.90% compared to 2018 and the weighted asset growth according to risk increased by only 12.64% compared to 2018.

Non Performing Loans (NPL)

The ratio of non performing loans to total loans disbursed by the Bank (NPL gross) is 2.61% or 0.56% lower compared to 2018 of 3.17 in general due to a decrease in non perfoming loans in 2019. Economic conditions are generally assessed still unstable especially Bali which is dominant in the tourism sector which is very susceptible to changes/issues such as politics, security and health including the property sector also experienced a slowdown which affected loan financing in the building materials trade sector. The economic slowdown affected the sale of collateral through auctions due to power buy a society that is still low. Improvement in NPLs through repayment has not been achieved due to, among other things, the sale of debtor collateral under the hand or the auction is not sold. There is a tendency for the debtor to make a law suit against the process of executing the Underwriting Right (HT) so that the process faces obstacles.

Profitability

The Bank's performance in generating profit in 2019 is quite adequate. Based on the return on assets (ROA) in 2019 reached 3.08% or 0.09% lower than the 2018 position of 3.17%, this shows the percentage of profit growth before tax is lower than the average percentage growth in total assets. This is reflected in the profit growth rate of 2019 reaching 5.19% while the average growth rate of total assets in 2019 reached 8.31%. The high average total assets due to the growth of bank assets from August to October 2019 was relatively high as a result of the growth in the amount of loans granted and third party funds. Return on equity (ROE)

dampak pertumbuhan jumlah kredit yang diberikandan dana pihak ketiga. Imbal hasil ekuitas (ROE) Tahun 2019 terealisasi sebesar 18,18% lebih rendah 0,98% dibandingkan posisi Tahun 2018 sebesar 19,16% karena persentase pertumbuhan rata-rata ekuitas lebih tinggi dibandingkan persentase pertumbuhan laba setelah pajak. Hal ini tercermin dari kenaikan laba bersih setelah pajak sebesar 6,11% berbanding dengan rata-rata ekuitas sebesar 11,86%. *Net Interest Margin* (NIM) Tahun 2019 mencapai 6,88%, lebih rendah dibandingkan Tahun 2018 sebesar 7,10%. Hal ini disebabkan persentase pertumbuhan pendapatan bunga bersih tidak lebih tinggi dari pertumbuhan rata-rata aset produktif. Hal ini terjadi dikarenakan terdapat penurunan suku bunga acuan *BI 7-day (Reverse) Repo Rate* pada Tahun 2019. Disamping itu, Bank meningkatkan penyaluran kredit berbiaya bunga rendah seperti KUR dan upaya peningkatan *share* kredit produktif dalam rangka mewujudkan peran Bank sebagai agen pembangunan daerah. Sementara rasio BOPO Tahun 2019 mencapai 70,87% atau lebih tinggi 0,79% dibandingkan Tahun 2018 sebesar 70,08%. Peningkatan tersebut disebabkan persentase pertumbuhan beban operasional lebih tinggi dibandingkan dengan pendapatan operasional. Hal ini tercermin dari kenaikan pendapatan operasional hanya sebesar Rp188 miliar atau 7,63%, sedangkan dibandingkan dengan beban operasional mengalami peningkatan sebesar Rp152 miliar atau 8,84%.

Loan to Deposit Ratio (LDR)

Rasio LDR Tahun 2019 mencapai 91,72%, lebih tinggi dibandingkan Tahun 2018 sebesar 91,22%, hal ini mencerminkan kemampuan Bank cukup baik dalam menjalankan fungsinya sebagai lembaga *intermediary*.

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 3,00% dan Giro Wajib Minimum Rupiah Rata-rata sebesar 3,25% pada Bank Indonesia.

Posisi Devisa Netto (PDN)

Posisi Devisa Netto Tahun 2019 dijaga pada level 0,28%, lebih rendah jika dibandingkan tahun lalu sebesar 0,44%. Posisi Devisa Netto tersebut berada dibawah ketentuan Bank Indonesia sebesar 20%.

Meskipun penerapan fungsi kepatuhan Bank tergolong baik, namun PT Bank Pembangunan Daerah Bali terus berupaya meningkatkan sistem dan proses pelaksanaan kepatuhan di

in 2019 was realized at 18.18% lower 0.98% compared to the position in 2018 of 19.16% because the average percentage growth in equity was higher than the percentage growth in profit after tax. This is reflected in an increase in net profit after tax of 6.11% compared to the average equity of 11.86%. Net Interest Margin (NIM) in 2019 reached 6.88%, lower than in 2018 of 7.10% This is due to the percentage growth in net interest income not higher than the average growth of earning assets. This happened because there was a decrease in the BI 7-day (Reverse) Repo Rate reference rate in 2019. In addition, the Bank increased the distribution of low cost loans such as KUR and efforts to increase the share of productive credit in order to realize the role of the Bank as an agent of regional development. While the BOPO ratio in 2019 reached 70.87% or 0.79% higher than in 2018 amounting to 70.08%. The increase was due to a higher percentage of operating expenses compared to operating income. This is reflected in an increase in operating income by only IDR188 billion or 7.63%, while compared to operating expenses there is an increase of Rp152 billion or 8.84%.

Loan to Deposit Ratio (LDR)

The LDR ratio in 2019 reached 91.72%, higher than in 2018 which amounted to 91.22%, this reflects the Bank's ability to perform well as an intermediary institution.

Statutory Reserves (GWM)

In managing liquidity, the Bank consistently maintains a sufficient level of liquidity to support day to day operations and complies with Bank Indonesia regulations on the Daily Minimum Rupiah Requirement Giro of 3.00% and an Average Rupiah Minimum Mandatory Giro of 3.25% at Bank Indonesia.

Net Open Position (PDN)

The Net Open Position in 2019 was maintained at 0.28%, lower than last year's 0.44%. The Net Open Position is below the Bank Indonesia regulation of 20%.

Although the implementation of Bank's compliance function was relatively good, yet PT Bank Pembangunan Daerah Bali has been consistent to conduct continuous improvements

PT Bank Pembangunan Daerah Bali secara berkesinambungan sehingga dapat meminimalisasi terjadinya penyimpangan pada kegiatan operasional Bank.

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 2019 permasalahan hukum yang dihadapi PT Bank Pembangunan Daerah Bali adalah sebagai berikut:

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.

Legal Issues and Bank's Settlement Efforts

Legal Issues and Bank efforts to settlement of legal issues are handle by Legal Section of Compliance Division in coordination with the Bank's appointed legal consultant. During 2019, PT Bank Pembangunan Daerah Bali dealt with the following legal cases:

Tabel Permasalahan Hukum Bank Tahun 2019

Table of Legal Issues of the Bank in 2019

No	Kasus Cases	Nomor Perkara/Laporan Register Number/Report	Ket Remarks	Unit Kerja Work Unit	Kuasa Hukum Attorney At Law
Perdata Civil Law Case					
1	Dr. Eddy Wirawan, S.H.(Penggugat) Plaintiff)	774/Pdt.G/2014/PN.Dps.	Peninjauan Kembali (PK) di Tolak Judicial Review, Rejected.	Kantor Pusat Headquarters	Suryatin Lijaya dan rekan
2	Ketut Suprapta (Penggugat/ Plaintiff)	187/Pdt.G/2018/PN.Nga	Kasasi Cassation	Kantor Cabang Negara Negara Branch Office	Suryatin Lijaya dan rekan
3	I Made Mardika (Penggugat) Plaintiff)	335/Pdt.G/2018/PN. Tab	Kasasi Cassation	Kantor Cabang Tabanan Tabanan Branch Office	
4	I Nyoman Winata (Penggugat) Plaintiff)	15/Pdt.G/2019/PN. Tab	Banding Appeal	Kantor Cabang Tabanan Tabanan Branch Office	
5	PT Bank Negeri Indonesia (Persero) (Penggugat) Plaintiff)	138/Pdt.G/2019/PN. Jkt.Sel	Tahap Persidangan Hearing Stage	Kantor Pusat Headquarters	John Ricardo, S.H
6	I Made Widarma dkk (ParaPenggugat) Plaintiffs)	51/Pdt.G/2019/PN Nga	Banding Appeal	Kantor Cabang Negara Negara Branch Office	Suryatin Lijaya dan rekan
7	Betti Utami dkk (ParaPenggugat) Plaintiffs)	545/Pdt.G/2019/PN.Dps	Banding Appeal	Kantor Cabang Renon Renon Branch Office	Suryatin Lijaya dan rekan
8	Mohammad Ridwan (Penggugat/ Plaintiff)	631/Pdt/G/2019PN.Dps.	Tahap Persidangan Hearing Stage	Kantor Cabang Renon Renon Branch Office	-
9	I Gusti Made Ense Ismania Juara, SE. (Penggugat) Plaintiff)	685/Pdt.G/2019/PN Dps	Tahap Persidangan Hearing Stage	Kantor Cabang Klungkung Klungkung Branch Office	-
10	I Wayan Darta, SE (ParaPenggugat) Plaintiffs)	514/Pdt.Bth/2019/PN Sgr	Gugatan Dicabut Lawsuit revoked	Kantor Cabang Seririt Seririt Branch Office	-
11	Dewa Made Dana, dkk (Para Penggugat) Plaintiffs).	607/Pdt.G/2019/PN Sgr	Tahap Mediasi Mediation Stage	Kantor Cabang Seririt Seririt Branch Office	-
12	Nengah Sudarpa, Dkk (Penggugat Plaintiff)	116/Pdt.G/2019/PN Srp.	Tahap Persidangan Pertama First Hearing Stage	Kantor Cabang Klungkung Klungkung Branch Office	-
13	Ida Bagus Made Putera (Penggugat/ Plaintiff).	235/Pdt.G/2019/PN Gin.	Tahap Sidang Pertama First Hearing Stage	Kantor Cabang Klungkung Klungkung Branch Office	-
14	I Putu Arta & Ni Kadek Sarini (Tergugat / defendant)	18/Pdt G.S/2019/PN Sgr.	Akta Perdamaian Amicable settlementDeed	Kantor Cabang Seririt Seririt Branch Office	-
15	Made Suarsini, SPd., & Ketut Bagus Jolinda Atmaja (Tergugat / defendant)	19/Pdt G.S/2019/PN Sgr.	Akta Perdamaian Amicable settlementDeed	Kantor Cabang Singaraja Singaraja Branch Office	-
16	Agung Ayu Arsani & Mulyono (Tergugat)	25/Pdt G.S/2019/PN Sgr.	Akta Perdamaian Amicable settlementDeed	Kantor Capem Lovina Lovina Sub-branch Office	-
Pidana Criminally Case					
NIHIL		NIHIL	NIHIL	NIHIL	NIHIL
Niaga Commercial Court					



Tabel Permasalahan Hukum Bank Tahun 2019

Table of Legal Issues of the Bank in 2019

No	Kasus Cases	Nomor Perkara/Laporan Register Number/Report	Ket Remarks	Unit Kerja Work Unit	Kuasa Hukum Attorney At Law
1	PT Karya Cipta Putera Pratama	10/Pdt.Sus-PKPU/2015/ PN.Niaga.Sby, tertanggal 19 November 2015 dated November 19, 2015	Proses Pembagian Boedel Pailit The Process of Distributing Bankrupt Budel		
2	PT Duta Karya Perkasa	22/Pdt.Sus-PKPU/2019/ PN.Niaga.Sby Tertanggal 29 Juli 2019 dated July 29, 2019	Proses PKPU - Proses Perdamaian Postponement of Debt Settlement Obligation process - Amicable settlement process		

Tabel Rekapitulasi Perkara Perdata & Pidana PT Bank Pembangunan Daerah Bali

Recapitulation Table of Civil & Criminal Cases of PT Bank Pembangunan Daerah Bali

Permasalahan Hukum Legal Issues	Jumlah Total	
	Perdata Civil Law Case	Pidana Criminal Law Case
Telah selesai (telah mempunyai kekuatan hukum yang tetap) Has been completed (Inkracht van gewijsde)	4	0
Dalam proses penyelesaian In the process of completion	14	0
Total	18	0

Audit Intern

Sesuai dengan Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum (Lembaran Negara Republik Indonesia Nomor 20, Tambahan Lembaran Negara Republik Indonesia Nomor 6308) yang mulai berlaku pada tanggal 28 Januari 2019, Bab II Audit Intern Pasal 2 disebutkan bahwa:

1. Bank wajib memiliki fungsi audit intern sesuai dengan ukuran, karakteristik, dan kompleksitas usaha Bank.
2. Fungsi audit intern dituangkan dalam standar pelaksanaan fungsi audit intern yang paling sedikit mencakup hal yang diatur dalam Standar Profesional Audit Intern.
3. Pelaksanaan fungsi audit intern didukung oleh sumber daya, metodologi, perangkat, dan teknik audit yang memadai.

Dalam rangka penerapan fungsi audit intern tersebut, PT Bank Pembangunan Daerah Bali membentuk Satuan Kerja Audit Intern & Anti Fraud sesuai dengan Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 Tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas yang telah diubah beberapa kali dengan perubahan terakhir yaitu Keputusan Direksi Nomor 0032/KEP/DIR/RENSTRA/2019

Internal Audit

In accordance with Regulation of the Financial Services Authority (OJK) of Republic of Indonesia Number 1/ POJK.03/2019 regarding the Implementation of the Internal Audit Function in Commercial Banks (State Gazette of the Republic of Indonesia Number 20, Supplement to the State Gazette of the Republic of Indonesia Number 6308) which has been came into force on January 28, 2019, Chapter II Internal Audit Article 2 provided that:

1. Bank are required to have an internal audit function in accordance with the size, characteristics and complexity of the Bank's business.
2. The internal audit function is set out in the standard implementation of the internal audit function which at least covers the matters stipulated in the Internal Audit Professional Standard.
3. The implementation of the internal audit function is supported by sufficient resources, methodologies, tools and audit techniques.

In the framework of implementing the internal audit function, PT Bank Pembangunan Daerah Bali established an Internal & Anti Fraud Audit Work Unit in accordance with Board of Directors' Decision Number 0528/KEP/DIR/RENSTRA/2015 regarding the Company Handbook Organizational Structure and Job Description which has been amended several times with changes the last is Board of Directors' Decision

Tentang Perubahan Ketiga Atas Keputusan Direksi Nomor 0528/KEP/DIR/RENSTRA/2015 Tentang Buku Pedoman Perusahaan Susunan Organisasi dan Uraian Tugas.

Pedoman SKAI dan Anti Fraud

Sesuai dengan Keputusan Direksi Nomor 0032/KEP/DIR/RENSTRA/2019 tanggal 25 Januari 2019 tentang Perubahan Ketiga 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) yang bertanggung jawab melakukan pemeriksaan secara independen terhadap intern PT Bank Pembangunan Daerah Bali.

SKAI dan *Anti Fraud* telah memiliki Piagam Audit Intern (*Internal 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 strategi *Anti Fraud* yaitu pencegahan, deteksi, investigasi, pelaporan & sanksi serta pemantauan, evaluasi & tindak lanjut melalui Laporan Pelaksanaan Strategi *Anti Fraud* yang disampaikan oleh Direktur Utama setiap semester dengan tembusan kepada Dewan Komisaris.

SKAI dan *Anti Fraud* bekerja berdasarkan Program Kerja Audit Tahunan (PKAT) yang sebelumnya telah disetujui oleh Direktur Utama dan di-review oleh Dewan Komisaris serta didukung oleh SDM yang memadai untuk memaksimalkan fungsi Audit *Intern* Bank.

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 yang telah mengalami beberapa kali perubahan dengan perubahan terakhir Keputusan Direksi Nomor: 0032/KEP/DIR/RENSTRA/2019 tanggal 25 Januari 2019 Tentang Perubahan Ketiga Atas Keputusan Direksi Nomor: 528/KEP/DIR/RENSTRA/2015 tentang Buku Pedoman Perusahaan

Number 0032/KEP/DIR/RENSTRA/2019 Regarding the Third Amendment to Board of Directors' Decision Number 0528/KEP/DIR/RENSTRA/2015 regarding Company Guide book for Organizational Structure and Job Description.

Guide of SKAI and Anti Fraud

In accordance with Board of Directors' Decision number 0092/KEP/DIR/RENSTRA/2016 regarding the Amendment of Board of Directors Decision number 0528/KEP/DIR/RENSTRA/2015 regarding 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 (SKAI& Anti Fraud) which is responsible for executing an independent audit toward internal organization of PT Bank Pembangunan Daerah Bali.

SKAI and Anti Fraud already have an Internal Audit Charter (*Internal Audit Charter*) as a basic guideline governing the position, authority, responsibilities, work methods and reporting of the Internal Audit Unit and Anti Fraud. In carrying out its duties to realize the Internal Audit system of PT Bank Pembangunan Daerah Bali is carried out based on Risk Based Audit.

The Bank has implemented an Anti Fraud strategy which includes 4 (four) pillars of the implementation of the Anti Fraud strategy namely prevention, detection, investigation, reporting & sanctions as well as monitoring, evaluation & follow up through the Anti Fraud Strategy Implementation Report submitted by the President Director every semester with a copy to the Board of Commissioner.

SKAI 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.

Duties and Responsibilities of SKAI and Anti Fraud

The Bank has an organizational structure of SKAI & Anti Fraud according to Board of Directors' Decision Number 0528/KEP/DIR/RENSTRA/2015 dated 24 November 2015 regarding Company Guidelines for Organizational Structure and Job Description of PT Bank Pembangunan Daerah Bali which has been amended several times, lastly amended with Board of Directors Decision Number: 0032/KEP/DIR/RENSTRA/2019 dated January 25, 2019 Regarding the Third Amendment to the Board of Directors' Decree Number: 528/

Susunan Organisasi dan Uraian Tugas PT Bank Pembangunan Daerah Bali.

Kelembagaan SKAI & Anti Fraud tidak terkait dengan satuan kerja operasional sebagaimana tertuang dalam Piagam Audit Intern sesuai dengan Keputusan Direksi Nomor 0605/KEP/DIR/SAF/2019 tentang Piagam Audit Intern (*Internal Audit Charter*) dan Buku Pedoman Perusahaan Audit Berbasis Risiko PT Bank Pembangunan Daerah Bali pada sub-bab wewenang.

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) 2019 dengan berpedoman pada Piagam Audit Intern (*Internal Audit Charter*) dan Buku Pedoman Perusahaan Audit Berbasis Risiko PT Bank Pembangunan Daerah Bali sesuai dengan Keputusan Direksi Nomor 0861/KEP/DIR/SAF/2016 tanggal 30 Desember 2016 sebagaimana telah dijabarkan dengan SOP Audit Berbasis Risiko sesuai Keputusan Direksi Nomor 0565/KEP/DIR/SAF/2017 tanggal 27 Oktober 2017.

Pelaksanaan Audit Tahun 2019

Dalam pelaksanaan Program Kerja Audit Tahunan untuk Tahun buku 2019, telah dilakukan General Audit Intern, Audit Khusus, Pendampingan, Pelaporan dan Kegiatan Sosialisasi. Adapun rincian hal tersebut sebagaimana tabel berikut:

KEP/DIR/RENSTRA/2015 regarding Company Guidebook for Organizational Structure and Job Description of PT Bank Pembangunan Daerah Bali.

The Internal Audit Unit & Anti Fraud Institution are not related to the operational work units as stipulated in the Internal Audit Charter in accordance with Board of Directors' Decision Number 0605/KEP/DIR/SAF/2019 regarding Internal Audit Charter and Risk Based Audit Guidelines Book of PT Bank Pembangunan Daerah Bali in sub chapter of authority.

Internal Audit Work Plan and Anti Fraud

Through risk based audit planning that has received approval from the Board of Directors, Board of Commissioners, and Audit Committee, the Internal Audit function has effectively covered aspects / areas that are directly expected to affect the interests of the Bank by conducting general audits to branches as stated in the Annual Audit Work Program (PKAT) 2019 by referring to the Internal Audit Charter and the Risk Based Audit Guidelines Book of PT Bank Pembangunan Bali in accordance with Board of Directors Decision Number 0861/KEP/DIR/SAF/2016 dated 30 December 2016 as elaborated in the SOP Based Audit SOP Risks according to Board of Directors' Decision Number 0565/KEP/DIR/SAF/2017 dated October 27, 2017.

The Audit Implementation in 2019

In implementing Annual Audit Work Plan for fiscal year of 2019, the Bank conducted activities, including General Internal Audit, Special Audit, Counseling, Reporting and Socialization. The audit activities are detailed out as follows:

Tabel General Audit Intern

Table of General Internal Audit

Nomor Number	Kegiatan Activity	Waktu Time	Hasil Results
1	Audit Intern Sistem Pembayaran Bank Indonesia (BI-RTGS, SKNBI, BI-ETP, BI-SSSS, KPDHN)	7 Januari s.d. 18 Januari 2019	<p>BI-RTGS : LHPK Nomor : R-0058/SAF/AU2/2019 LHSA Nomor : R-0063/SAF/AU2/2019 tanggal 4 Februari 2019</p> <p>BI-SSSS : LHPK Nomor : R-0059/SAF/AU2/2019 LHSA Nomor : R-0064/SAF/AU2/2019 tanggal 4 Februari 2019</p> <p>BI-ETP : LHPK Nomor : R-0060/SAF/AU2/2019 LHSA Nomor : R-0065/SAF/AU2/2019 tanggal 4 Februari 2019</p> <p>SKNBI : LHPK Nomor : R-0061/SAF/AU2/2019 LHSA Nomor : R-0066/SAF/AU2/2019 tanggal 4 Februari 2019</p> <p>KPDHN : LHPK Nomor : R-0062/SAF/AU2/2019 tanggal 4 Februari 2019</p>
	Bank Indonesia Payment System Internal Audit (BI-RTGS, SKNBI, BI-ETP, BI-SSSS, KPDHN)	January 7 to January 18 2019	<p>BI-RTGS : LHPK Number : R-0058/SAF/AU2/2019 LHSA Number: R-0063/SAF/AU2/2019 dated February4, 2019</p> <p>BI-SSSS : LHPK Number: R-0059/SAF/AU2/2019 LHSA Number: R-0064/SAF/AU2/2019 dated February4, 2019</p> <p>BI-ETP : LHPK Number: R-0060/SAF/AU2/2019 LHSA Number: R-0065/SAF/AU2/2019 dated February4, 2019</p> <p>SKNBI : LHPK Number: R-0061/SAF/AU2/2019 LHSA Number: R-0066/SAF/AU2/2019 dated February4, 2019</p> <p>KPDHN : LHPK Number: R-0062/SAF/AU2/2019 dated February4, 2019</p>
2	Kantor Cabang Mataram Mataram Branch Office	21 Januari s.d. 01 Pebruari 2019 January 21 to February 01, 2019	<p>LHA Nomor : R-0086/SAF/AU1/2019 tanggal 14 Februari 2019 LHA Number: R-0086/SAF/AU1/2019 dated February14, 2019</p>
3	Kantor Cabang Klungkung Klungkung Branch Office	30 Januari s.d. 13 Pebruari 2019 January 30 to February 13, 2019	<p>LHA Nomor : R-0150/SAF/AU2/2019 tanggal 27 Maret 2019 LHA Number: R-0150/SAF/AU2/2019 dated March27, 2019</p>
4	Kantor Cabang Tabanan Tabanan Branch Office	25 Februari s.d. 20 Maret 2019 February 25, to March 2019	<p>LHA Nomor : R-0215/SAF/AU2/2019 tanggal 17 Mei 2019 LHA Number: R-0215/SAF/AU2/2019 dated May 17 2019</p>
5	Kantor Cabang Mangupura Mangupura Branch Office	01 April s.d. 24 April 2019 April 01 to April 24, 2019	<p>LHA Nomor : R-0268/SAF/AU1/2019 tanggal 24 Juni 2019 .LHA Number: R-0268/SAF/AU1/2019 dated June 24, 2019</p>
6	Kantor Cabang Singaraja Singaraja Branch Office	01 April s.d. 24 April 2019 April 01, to April 24, 2019	<p>LHA Nomor : R-0271/SAF/AU2/2019 tanggal 24 Juni 2019 LHA Number: R-0271/SAF/AU2/2019 dated June 24, 2019</p>
7	Kantor Cabang Renon Renon Branch Office	06 Mei s.d. 24 Mei 2019 May 06 to May 24, 2019	<p>LHA Nomor : R-0310/SAF/AU1/2019 tanggal 22 Juli 2019 LHA Number: R-0310/SAF/AU1/2019 dated July22, 2019</p>
8	Kantor Cabang Bangli Bangli Branch Office	13 Juni s.d. 26 Juni 2019 June 13 to June 26, 2019	<p>LHA Nomor : R-0337/SAF/AU1/2019 tanggal 12 Agustus 2019 LHA Number: R-0337/SAF/AU1/2019 dated Agustus 12, 2019</p>
9	Kantor Cabang Ubud Ubud Branch Office	13 Juni s.d. 26 Juni 2019 June 13 to June 26, 2019	<p>LHA Nomor : R-0346/SAF/AU2/2019 tanggal 19 Agustus 2019 LHA Number: R-0346/SAF/AU2/2019 dated Agustus 19,2019</p>

Tabel General Audit Intern

Table of General Internal Audit

Nomor Number	Kegiatan Activity	Waktu Time	Hasil Results
10	Kantor Cabang Denpasar Denpasar Branch Office	08 Juli s.d. 29 Juli 2019 July 08 to July 29, 2019	LHA Nomor : R-0365/SAF/AU1/2019 tanggal 29 Agustus 2019 LHA Number: R-0365/SAF/AU1/2019 dated Agustus 29, 2019
11	Kantor Cabang Negara Negara Branch Office	08 Agustus s.d. 28 Agustus 2019 August 08 to August 28, 2019	LHA Nomor : R-0451/SAF/AU1/2019 tanggal 14 Oktober 2019 LHA Number: R-0451/SAF/AU1/2019 dated October 14, 2019
12	Kantor Cabang Badung Badung Branch Office	08 Agustus s.d. 28 Agustus 2019 August 08 to August 28, 2019	LHA Nomor : R-0430/SAF/AU2/2019 tanggal 02 Oktober 2019 LHA Nomor : R-0430/SAF/AU2/2019 dated October 02, 2019
13	Kantor Cabang Seririt Seririt Branch Office	09 September s.d. 20 September 2019 September 09 to September 20, 2019	LHA Nomor : R-0488/SAF/AU1/2019 tanggal 01 Nopember 2019 LHA Number: R-0488/SAF/AU1/2019 dated November 01, 2019
14	Kantor Cabang Karangasem Karangasem Branch Office	09 September s.d. 27 September 2019 September 09 to September 27, 2019	LHA Nomor : R-0486/SAF/AU2/2019 tanggal 01 Nopember 2019 LHA Number: R-0486/SAF/AU2/2019 dated November 01, 2019
15	Kantor Cabang Gianyar Gianyar Branch Office	3 Oktober s.d. 16 Oktober 2019 October 3 to October 16, 2019	LHA Nomor : R-0508/SAF/AU1/2019 tanggal 21 Nopember 2019 LHA Number: R-0508/SAF/AU1/2019 dated November 21, 2019
16	Kantor Pusat Bank BPD Bali Head Quarter	28 Oktober s.d. 15 Nopember 2019 October 28 to November 15, 2019	LHA Nomor : R-0558/SAF/AU1/2019 tanggal 31 Desember 2019 LHA Number: R-0558/SAF/AU1/2019 dated December 31, 2019

Tabel Audit Khusus

Table of Special Audit

Nomor Number	Kegiatan Activity	Hasil Results
1	Audit Khusus Terkait Adanya Dokumen Kredit Hilang Pada Kantor Cabang Karangasem Tahun 2018 (Pendalaman) Special Audit Related to the Missing Credit Documents at the Karangasem Branch Office in 2018 (Deepening)	LHAK Nomor : R-0122/SAF/AFF/2019 tanggal 5 Maret 2019 LHAK number: R-0122 / SAF / AFF / 2019 dated March 5, 2019
2	Audit Khusus Terkait Penyerahan Sertifikat Jaminan Pada Kantor Capem Selat Tahun 2018 (Pendalaman) Special Audit Related to Submission of Collateral Certificates to Selat Sub-Branch Office in 2018 (Deepening)	LHAK Nomor : R-0072/SAF/AFF/2019 tanggal 7 Februari 2019 LHAK number: R-0072 / SAF / AFF / 2019 dated February 7, 2019
3	Audit Khusus terkait Adanya Indikasi Fraud Eksternal ATM Tahun 2018 Special Audit related to the indication of ATM External Fraud in 2018	LHAK Nomor : R-0082/SAF/AFF/2019 tanggal 13 Februari 2019 LHAK number: R-0082 / SAF / AFF / 2019 dated February 13, 2019
4	Audit Khusus terkait Adanya Indikasi Fraud pada Kantor Cabang Ubud Tahun 2019 Special Audit related to Fraud Indications at Ubud Branch Office in 2019	LHAK Nomor : R-0180/SAF/AFF/2019 tanggal 29 April 2019 LHAK number: R-0180 / SAF / AFF / 2019 Dated April 29, 2019
5	Audit Khusus terkait Adanya Indikasi Fraud Pada Kantor Capem Gatsu Barat Special Audit related to Fraud Indications in the Gatot Subroto Barat Sub-Branch Office	LHAK Nomor : R-0222/SAF/AFF/2019 tanggal 27 Mei 2019 LHAK number: R-0222 / SAF / AFF / 2019 dated May 27, 2019
6	Audit Khusus terkait Adanya Indikasi Fraud Pada Kantor Capem Payangan Special Audit related to Fraud Indications in Payangan Sub-Branch Office	LHAK Nomor : R-0380/SAF/AFF/2019 tanggal 06 September 2019 LHAK number: R-0380 / SAF / AFF / 2019 dated September 6, 2019
7	Audit Khusus terkait Adanya Indikasi Fraud pada Kantor Cabang Ubud Tahun 2019 (Pendalaman) Special Audit related to Fraud Indications at Ubud Branch Office in 2019 (Deepening)	LHAK Nomor : R-0299/SAF/AFF/2019 tanggal 17 Juli 2019 LHAK number: R-0299 / SAF / AFF / 2019 dated July 17, 2019
8	Dugaan Skimming pada Nasabah Kantor Cabang Badung Skimming Indication of Badung Branch Office's Customers	Surat Dinas Nomor: 0153/SAF/AFF/2019 tanggal 19 Juni 2019 Service Letter Number: 0153 / SAF / AFF / 2019 dated June 19, 2019
9	Dugaan Skimming pada Nasabah Kantor Cabang Seririt dan Renon Skimming Indication of Seririt and Renon Branch Office's Customers	Surat Dinas Nomor: 0187/SAF/AFF/2019 tanggal 11 Juli 2019 Service Letter Number: 0187 / SAF / AFF / 2019 dated July 11, 2019

Tabel Audit Khusus

Table of Special Audit

Nomor Number	Kegiatan Activity	Hasil Results
10	Dugaan Skimming pada Nasabah Kantor Cabang Mangupura, Badung, Singaraja Skimming Indication of Mangupura, Badung, and Singaraja Branch Office's Customers	Surat Dinas Nomor: 0199/SAF/AFF/2019 tanggal 31 Juli 2019 Service Letter Number: 0199 / SAF / AFF / 2019 dated July 31, 2019
11	Dugaan Skimming pada Nasabah Kantor Capem Unud Skimming Indication of Unud Sub-Branch Office	Surat Dinas Nomor: 0231/SAF/AFF/2019 tanggal 29 Agustus 2019 Service Letter Number: 0231 / SAF / AFF / 2019 dated August 29, 2019
12	Dugaan Skimming pada Nasabah Kantor Cabang Ubud Skimming Indication of Ubud Branch Office	Surat Dinas Nomor: 0246/SAF/AFF/2019 tanggal 06 September 2019 Service Letter Number: 0246 / SAF / AFF / 2019 dated September 6 2019
13	Dugaan Skimming pada Nasabah Kantor Cabang Mangupura Skimming Indication of Mangupura Branch Office	Surat Dinas Nomor: 0259/SAF/AFF/2019 tanggal 17 September 2019 Service Letter Number: 0259 / SAF / AFF / 2019 dated 17 September 2019
14	Dugaan Skimming pada Nasabah Kantor Capem Nusadua	Surat Dinas Nomor : 0277/SAF/AFF/2019 tanggal 3 Oktober 2019 Service Letter Number: 0277 / SAF / AFF / 2019 dated October 3, 2019
15	Audit Khusus Terkait Adanya Indikasi Fraud pada Kantor Cabang Tabanan Tahun 2019	LHAK Nomor : R-0515/SAF/AFF/2019 tanggal 27 Nopember 2019 LHAKnumber: R-0515 / SAF / AFF / 2019 dated November 27, 2019
16	Dugaan Skimming pada Nasabah Kantor Capem Lovina Skimming Indication of Lovina Sub-Branch Office	Surat Dinas Nomor : 0339/SAF/AFF/2019 tanggal 10 Desember 2019 Service Letter Number: 0339 / SAF / AFF / 2019 dated December 10, 2019
17	Dugaan Skimming pada Nasabah Kantor Capem Legian Skimming Indication of Legian Sub Branch Office	Surat Dinas Nomor : 0355/SAF/AFF/2019 tanggal 19 Desember 2019 Service Letter Number: 0355 / SAF / AFF / 2019 dated December 19, 2019
18	Audit Khusus Terkait Adanya Indikasi Fraud pada Kantor Cabang Tabanan Tahun 2019 (Pendalaman) Special Audit related to Fraud Indication at Tabanan Branch Office in 2019 (deepening)	LHAK Nomor : R-0570/SAF/AFF/2019 tanggal 31 Desember 2019 LHAK number: R-0570 / SAF / AFF / 2019 dated December 31, 2019

Tabel Kegiatan Pendampingan

Table of Assistance Activities

Nomor Number	Kegiatan Activity	Hasil Results
1	Pendampingan Pemeriksaan Laporan Keuangan Bank Tahun Buku 2018 oleh Kantor Akuntan Publik (KAP) Hertanto, Grace, Karunawan Assistance on Examination of Bank Financial Statements for Fiscal Year 2018 by the Public Accounting Firm (KAP) of Hertanto, Grace, Karunawan	SPMK Nomor B-3066/DIR/UMS/2018 tanggal 15 Oktober 2018 SPK Nomor 0964/SPK/DIR/UMS/2018 tanggal 15 Oktober 2018 Entry&Work : 124 hari kalender 15 Oktober 2018 s.d. 15 Februari 2019 Exit meeting : 08 Februari 2019 SPMK Number B-3066 / DIR / UMS / 2018 dated October 15, 2018 SPK Number 0964 / SPK / DIR / UMS / 2018 dated October 15, 2018 Entry & Work: 124 calendar days October 15, 2018 to February 15, 2019 Exit meeting: February 8, 2019
2	Pendampingan General Audit Tahun Buku 2018 oleh KAP Hertanto, Grace, Karunawan General Audit Assistance for Fiscal Year 2018 by KAP Hertanto, Grace, Karunawan	SPMK Nomor B-185/UMS/PGN/2018 tanggal 31 Oktober 2018 SPK Nomor 1014/SPK/UMS/PGN/2018 tanggal 31 Oktober 2018 Entry&Work : 15 hari kalender 18 Februari s.d. 4 Maret 2019 Exit meeting : 28 Februari 2019 SPMK Number B-185 / UMS / PGN / 2018 dated October 31, 2018 SPK Number 1014 / SPK / UMS / PGN / 2018 dated October 31, 2018 Entry & Work: 15 calendar days dated February 18 March 4, 2019 Exit meeting: February 28, 2019



Tabel Kegiatan Pendampingan

Table of Assistance Activities

Nomor Number	Kegiatan Activity	Hasil Results
3	Pendampingan Audit Teknologi Informasi oleh PT Proxis Manajemen Internasional Information Technology Audit Assistance by PT Proxis Manajemen Internasional	SPMK Nomor B-0706/UMS/PGN/2019 tanggal 18 Maret 2019 SPK Nomor 0335/SPK/UMS/PGN/2019 tanggal 18 Maret 2019 Entry&Work : 20 hari kerja 10 Juni s.d. 05 Juli 2019 SPMK Number B-0706 / UMS / PGN / 2019 dated March 18, 2019 b. SPK Number 0335 / SPK / UMS / PGN / 2019 dated March 18, 2019 Entry & Work: 20 working days; 10 June s.d. July 5, 2019
4	Pendampingan Pemeriksaan Umum Bank BPD Bali Tahun 2019 oleh Otoritas Jasa Keuangan (OJK) Assistance for General Inspection of Bank BPD Bali in 2019 by the Financial Services Authority (OJK)	Surat Tugas Nomor SR-29/KR.081/2019 Tanggal 3 Juli 2019 Entry meeting : 04 Juli 2019 Work : 08 Juli s.d 31 Juli 2019 Pra-exit meeting : 20 September 2019 Exit meeting : 4 Oktober 2019 Letter of Assignment Number SR-29 / KR.081 / 2019 dated July 3, 2019 Entry meeting: July 4, 2019 Work: July 08 until July 31, 2019 Pre-exit meeting: September 20, 2019 Exit meeting: October 4, 2019
5	Pendampingan Pemeriksaan Bank BPD Bali Tahun 2019 oleh Bank Indonesia (BI) Sistem Pembayaran Bank Indonesia Moneter Mikroprudensial Tematik Likuiditas Assistance of Bank BPD Bali Inspection in 2019 by Bank Indonesia (BI) Bank Indonesia Payment System Thematic Micropredential Monetary Liquidity	Surat Tugas Nomor 21/642/DSSK/Srt/Rhs Tanggal 23 Agustus 2019 Entry meeting : 28 Agustus 2019 Work : 28 Agustus s.d 5 September 2019 Pra-exit meeting : 4 September 2019 Exit meeting : 5 September 2019 Letter of Assignment Number 21/642 / DSSK / Srt / Rhs dated August 23, 2019 Entry meeting: August 28, 2019 Work: August 28 to.d. September 5, 2019 Pre-exit meeting: September 4, 2019 Exit meeting: September 5, 2019
6	Pendampingan Pemeriksaan Bank BPD Bali Tahun 2019 oleh Badan Pemeriksa Keuangan (BPK) Pemeriksaan Pendahuluan Kepatuhan atas Operasional Bank Tahun Buku 2018 dan Semester I Tahun 2019 Pemeriksaan Kepatuhan atas Pengelolaan Kredit Tahun Buku 2018 dan Semester I Tahun 2019 Assistance for Bank BPD Bali Inspection in 2019 by the State Audit Board (BPK) Preliminary Examination of Compliance with Bank Operations for Fiscal Year 2018 and Semester I of 2019 Compliance Examination of Credit Management for Fiscal Year 2018 and Semester I of 2019	Pemeriksaan Pendahuluan Kepatuhan atas Operasional Bank Tahun Buku 2018 dan Semester I 2019 Surat Tugas Nomor 01/Pendahuluan-Bank BPD Bali/08/2019 Tanggal 5 Agustus 2019 Entry&Work: 07 Oktober s.d 27 Agustus 2019 Pemeriksaan Kepatuhan atas Pengelolaan Kredit Tahun Buku 2018 & Semester I 2019 Surat Tugas Nomor 01/TIM-BPD BALI/10/2019 Tanggal 4 Oktober 2019 Entry&Work: 07 Oktober s.d 22 Nopember 2019 Exit meeting : 06 Desember 2019 Compliance Preliminary Examination of Operational of the Bank for Fiscal Year 2018 and Semester I 2019 Letter of Assignment Number 01 / Introduction-Bank BPD Bali /08/2019 dated August 5, 2019 Entry & Work: 07 to 27 August 2019 Compliance Examination of Loan Management for Fiscal Year 2018 & Semester I 2019 Letter of Assignment Number 01 / TIM-BPDBALI / 10/2019 dated October 4, 2019 Entry & Work: October 7 to November 22, 2019 Exit meeting: December 6, 2019
7	Pendampingan Pemeriksaan Laporan Keuangan Bank Tahun Buku 2019 oleh Kantor Akuntan Publik (KAP) Hertanto, Grace, Karunawan Assistance for Inspection of Bank Financial Statements for Fiscal Year 2019 by the Public Accountant Office (KAP) of Hertanto, Grace, Karunawan	SPMK Nomor B-2447/DIR/UMS/2019 tanggal 08 Oktober 2019 SPK Nomor 0961/SPK/DIR/UMS/2019 tanggal 08 Oktober 2019 Entry & Work : 80 hari kalender 21 Oktober 2019 s.d. 28 Januari 2020 SPMK Number B-2447 / DIR / UMS / 2019 dated October 8, 2019 SPK Number 0961 / SPK / DIR / UMS / 2019 dated October 8, 2019 Entry & Work: 80 calendar days 21 October 2019 s.d. January 28, 2020

Tabel Monitoring Tindak Lanjut Hasil Temuan Intern & Ekstern
Monitoring Table of Follow Up on Internal & External Finding Result

Nomor Number	Kegiatan Activity	Hasil Results
1	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Desember 2018 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of December 31, 2018	Nomor Pengantar : 0011/SAF/AFF/2019 Tanggal 10 Januari 2019 Number Introduction: 0011/SAF/AFF/2019 Dated 10 January 2019
2	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Januari 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of January 31, 2019	Nomor Pengantar : 0034/SAF/AFF/2019 Tanggal 08 Februari 2019 Number Introduction: 0034/SAF/AFF/2019 Dated 08 Februari 2019
3	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 28 Februari 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as per February 28 2019	Nomor Pengantar : 0065/SAF/AFF/2019 Tanggal 12 Maret 2019 Number Introduction: 0065/SAF/AFF/2019 Dated 12 March 2019
4	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 29 Maret 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of March 29, 2019	Nomor Pengantar : 0089/SAF/AFF/2019 Tanggal 04 April 2019 Number Introduction: 0089/SAF/AFF/2019 Dated 04 April 2019
5	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 30 April 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of April 30, 2019	Nomor Pengantar : 0117/SAF/AFF/2019 Tanggal 09 Mei 2019 Number Introduction: 0117/SAF/AFF/2019 Dated 09 May 2019
6	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Mei 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of May 31, 2019	Nomor Pengantar : 0147/SAF/AFF/2019 Tanggal 12 Juni 2019 Number Introduction: 0147/SAF/AFF/2019 Dated 12 June 2019
7	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 28 Juni 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of June 28, 2019	Nomor Pengantar : 0175/SAF/AFF/2019 Tanggal 08 Juli 2019 Number Introduction: 0175/SAF/AFF/2019 Dated 08 July 2019
8	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Juli 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of July 31, 2019	Nomor Pengantar : 0216/SAF/AFF/2019 Tanggal 07 Agustus 2019 Number Introduction: 0216/SAF/AFF/2019 Dated 07 August 2019
9	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 30 Agustus 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of August 30, 2019	Nomor Pengantar : 0256/SAF/AFF/2019 Tanggal 12 September 2019 Number Introduction: 0216/SAF/AFF/2019 Dated 07 August 2019
10	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 30 September 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of September 30, 2019	Nomor Pengantar : 0279/SAF/AFF/2019 Tanggal 7 Oktober 2019 Number Introduction: 0279/SAF/AFF/2019 Dated 7 October 2019
11	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 31 Oktober 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of October 31, 2019	Nomor Pengantar : 0310/SAF/AFF/2019 Tanggal 6 Nopember 2019 Number Introduction: 0310/SAF/AFF/2019 Dated 6 November 2019
12	Progress Pelaksanaan PKAT & Monitoring Tindak Lanjut Temuan Pemeriksaan Intern dan Ekstern Per 29 Nopember 2019 Implementation Progress of PKAT & Monitoring the Follow Up on Internal and External Audit Findings as of November 29, 2019	Nomor Pengantar : 0333/SAF/AFF/2019 5 Desember 2019 Number Introduction: 0333/SAF/AFF/2019 Dated 5 December 2019

Tabel Kegiatan Sosialisasi
Table of Socialization Activity

Nomor Number	Kegiatan Activity	Hasil Results
1	Kantor Cabang Klungkung Klungkung Branch Office	Laporan No : B-0053/SAF/AFF/2019 tanggal 29 Januari 2019 Report No : B-0053/SAF/AFF/2019 dated January 29 2019
2	Kantor Cabang Mataram Mataram Branch Office	Laporan No : B-0139/SAF/AFF/2019 tanggal 19 Maret 2019 Report No : B-0139/SAF/AFF/2019 dated March 19 2019
3	Kantor Cabang Tabanan Tabanan Branch Office	Laporan No : B-0155/SAF/AFF/2019 tanggal 28 Maret 2019 Report No : B-0155/SAF/AFF/2019 dated March 28, 2019
4	Kantor Cabang Mangupura Mangupura Branch Office	Laporan No : B-0197A/SAF/AFF/2019 tanggal 07 Mei 2019 Report No : B-0197A/SAF/AFF/2019 dated May 07 2019



Tabel Kegiatan Sosialisasi

Table of Socialization Activity

Nomor Number	Kegiatan Activity	Hasil Results
5	Kantor Cabang Renon Renon Branch Office	Laporan No : B-0270/SAF/AFF/2019 tanggal 24 Juni 2019 Report No : B-0270/SAF/AFF/2019 dated June 24 2019
6	Kantor Cabang Bangli Bangli Branch Office	Laporan No : B-0296/SAF/AFF/2019 tanggal 12 Juli 2019 Report No : B-0296/SAF/AFF/2019 dated July 12 2019
7	Kantor Cabang Ubud Ubud Branch Office	Laporan No : B-0297/SAF/AFF/2019 tanggal 15 Juli 2019 Report No : B-0297/SAF/AFF/2019 dated July 15 2019
8	Kantor Cabang Denpasar Denpasar Branch Office	Laporan No : B-0358/SAF/AFF/2019 tanggal 27 Agustus 2019 Report No : B-0358/SAF/AFF/2019 dated August 27 2019
9	Kantor Cabang Negara Negara Branch Office	Laporan No : B-0393/SAF/AFF/2019 tanggal 11 September 2019 Report No : B-0393/SAF/AFF/2019 dated September 11, 2019
10	Kantor Cabang Badung Badung Branch Office	Laporan No : B-0419/SAF/AFF/2019 tanggal 30 September 2019 Report No : B-0419/SAF/AFF/2019 dated September 30 2019
11	Kantor Cabang Singaraja Singaraja Branch Office	Laporan No : B-0437/SAF/AFF/2019 tanggal 7 Oktober 2019 Report No : B-0437/SAF/AFF/2019 dated October 7, 2019
12	Kantor Cabang Siririt Siririt Branch Office	Laporan No : B-0438/SAF/AFF/2019 tanggal 7 Oktober 2019 Report No : B-0438/SAF/AFF/2019 dated October 7, 2019
13	Kantor Cabang Karangasem Karangasem Branch Office	Laporan No : B-0454/SAF/AFF/2019 tanggal 14 Oktober 2019 Report No : B-0454/SAF/AFF/2019 dated October 14, 2019
14	Kantor Cabang Gianyar Gianyar Branch Office	Laporan No : B-0495/SAF/AFF/2019 tanggal 4 Nopember 2019 Report No : B-0495/SAF/AFF/2019 dated November 4, 2019
15	Kantor Pusat Head Quarters	Laporan No : B-0569/SAF/AFF/2019 tanggal 31 Desember 2019 Report No : B-0569/SAF/AFF/2019 dated December 31, 2019

Tabel Pelaksanaan Pengawasan Pasif

Table of Passive Monitoring Implementation

Nomor Number	Kegiatan Activity	Hasil Results
1	Kantor Cabang Mataram Mataram Branch Office	Laporan Nomor : R-0021/SAF/AFF/2019 tanggal 9 Januari 2019 Report Number : R-0021/SAF/AFF/2019 dated January 9 2019
2	Kantor Cabang Klungkung Klungkung Branch Office	Laporan Nomor : R-0026/SAF/AFF/2019 tanggal 10 Januari 2019 Report Number : R-0026/SAF/AFF/2019 Dated January 10, 2019
3	Kantor Cabang Tabanan Tabanan Branch Office	Laporan Nomor : R-0085/SAF/AFF/2019 tanggal 14 Februari 2019 Report Number : R-0085/SAF/AFF/2019 dated February 14, 2019
4	Kantor Cabang Mangupura Mangupura Branch Office	Laporan Nomor : R-0138/SAF/AFF/2019 tanggal 18 Maret 2019 Report Number : R-0138/SAF/AFF/2019 Dated March 18, 2019
5	Kantor Cabang Singaraja Singaraja Branch Office	Laporan Nomor : R-0141/SAF/AFF/2019 tanggal 21 Maret 2019 Report Number : R-0141/SAF/AFF/2019 Dated March 21, 2019

Tabel Pelaksanaan Pengawasan Pasif

Table of Passive Monitoring Implementation

Nomor Number	Kegiatan Activity	Hasil Results
6	Kantor Cabang Renon Renon Branch Office	Laporan Nomor : R-0177/SAF/AFF/2019 tanggal 26 April 2019 Report Number : R-0177/SAF/AFF/2019 Dated April 26, 2019
7	Kantor Cabang Bangli Bangli Branch Office	Laporan Nomor : R-0221/SAF/AFF/2019 tanggal 24 Mei 2019 Report Number : R-0221/SAF/AFF/2019 Dated May 24, 2019
8	Kantor Cabang Ubud Ubud Branch Office	Laporan Nomor : R-0233/SAF/AFF/2019 tanggal 28 Mei 2019 Report Number : R-0233/SAF/AFF/2019 Dated May 28, 2019
9	Kantor Cabang Denpasar Denpasar Branch Office	Laporan Nomor : R-0274/SAF/AFF/2019 tanggal 25 Juni 2019 Report Number : R-0274/SAF/AFF/2019 Dated June 25, 2019
10	Kantor Cabang Negara Negara Branch Office	Laporan Nomor : R-0304/SAF/AFF/2019 tanggal 18 Juli 2019 Report Number : R-0304/SAF/AFF/2019 Dated July 18, 2019
11	Kantor Cabang Badung Badung Branch Office	Laporan Nomor : R-0305/SAF/AFF/2019 tanggal 18 Juli 2019 Report Number : R-0305/SAF/AFF/2019 Dated July 18, 2019
12	Kantor Cabang Seririt Seririt Branch Office	Laporan Nomor : R-0357/SAF/AFF/2019 tanggal 27 Agustus 2019 Report Number : R-0357/SAF/AFF/2019 Dated August 27, 2019
13	Kantor Cabang Karangasem Karangasem Branch Office	Laporan Nomor : R-0356/SAF/AFF/2019 tanggal 27 Agustus 2019 Report Number : R-0356/SAF/AFF/2019 Dated August 27, 2019
14	Kantor Cabang Gianyar Gianyar Branch Office	Laporan Nomor : R-0407/SAF/AFF/2019 tanggal 23 September 2019 Report Number : R-0407/SAF/AFF/2019 Dated September 23, 2019

Tabel Pelaksanaan Pengawasan Pasif Bankwide

Table of Bankwide Passive Monitoring Implementation

Nomor Number	Kegiatan Activity	Hasil Results
1	Laporan Monitoring Pasif Bankwide Per 31 Desember 2017 vs 31 Desember 2018 Bankwide Passive Monitoring Report as per December 31, 2017 vs December 31, 2018	Nomor Laporan : R-0044/SAF/AFF/2019 tanggal 22 Jan 2019 Report Number : R-0044/SAF/AFF/2019 Dated January 22 2019
2	Laporan Monitoring Pasif Bankwide Per 31 Januari 2018 vs 31 Januari 2019 Bankwide Passive Monitoring Report as per January 31 2018 vs. January 31 2019	Number Laporan : R-0115/SAF/AFF/2019 tanggal 28 Feb 2019 Report Number : R-0115/SAF/AFF/2019 Dated 28 Feb 2019
3	Laporan Monitoring Pasif Bankwide Per 28 Februari 2018 vs 28 Februari 2019 Bankwide Passive Monitoring Report as per February 28 2018 vs February 28 2019	Nomor Laporan : R-0153/SAF/AFF/2019 tanggal 27 Maret 2019 Report Number : R-0153/SAF/AFF/2019 Dated March 27 2019
4	Laporan Monitoring Pasif Bankwide Per 29 Maret 2018 vs 29 Maret 2019 Bankwide Passive Monitoring Report as per March 29 2018 vs March 29 2019	Number Laporan : R-0184/SAF/AFF/2019 tanggal 30 April 2019 Report Number : R-0184/SAF/AFF/2019 Dated April 30 2019
5	Laporan Monitoring Pasif Bankwide Per 30 April 2018 vs 30 April 2019 Bankwide Passive Monitoring Report as per April 30 2018 vs April 30 2019	Nomor Laporan : R-0240/SAF/AFF/2019 tanggal 31 Mei 2019 Report Number : R-0240/SAF/AFF/2019 Dated May 31 2019
6	Laporan Monitoring Pasif Bankwide Per 31 Mei 2018 vs 31 Mei 2019 Bankwide Passive Monitoring Report as per May 31 2018 vs May 31 2019	Nomor Laporan : R-0278/SAF/AFF/2019 tanggal 28 Juni 2019 Report Number : R-0278/SAF/AFF/2019 Dated June 28 2019
7	Laporan Monitoring Pasif Bankwide Per 29 Juni 2018 vs 28 Juni 2019 Bankwide Passive Monitoring Report as per June 29 2018 vs June 28 2019	Nomor Laporan : R-0321/SAF/AFF/2019 tanggal 31 Juli 2019 Report Number : R-0321/SAF/AFF/2019 Dated July 31, 2019



Tabel Pelaksanaan Pengawasan Pasif Bankwide
Table of Bankwide Passive Monitoring Implementation

Nomor Number	Kegiatan Activity	Hasil Results
8	Laporan Monitoring Pasif Bankwide Per 31 Juli 2018 vs 31 Juli 2019 Bankwide Passive Monitoring Report as per Jul 31 2018 vs July 31 2019	Nomor Laporan : R-0366A/SAF/AFF/2019 tanggal 29 Agustus 2019 Report Number : R-0366A/SAF/AFF/2019 Dated August 29 2019
9	Laporan Monitoring Pasif Bankwide Per 31 Agustus 2018 vs 30 Agustus 2019 Bankwide Passive Monitoring Report as per August 31 2018 vs August 30 2019	Nomor Laporan : R-0412/SAF/AFF/2019 tanggal 25 September 2019 Report Number : R-0412/SAF/AFF/2019 Dated September 25 2019
10	Laporan Monitoring Pasif Bankwide Per 28 September 2018 vs 30 September 2019 Bankwide Passive Monitoring Report as per September 28, 2018 vs September 30 2019	Nomor Laporan : R-0461/SAF/AFF/2019 tanggal 17 Oktober 2019 Report Number : R-0461/SAF/AFF/2019 Dated October 17 2019
11	Laporan Monitoring Pasif Bankwide Per 31 Oktober 2018 vs 31 Oktober 2019 Bankwide Passive Monitoring Report as per October 31 2018 vs October 31 2019	Nomor Laporan : R-0506A/SAF/AFF/2019 tanggal 14 Nopember 2019 Report Number : R-0506A/SAF/AFF/2019 Dated November 14 2019
12	Laporan Monitoring Pasif Bankwide Per 30 Nopember 2018 vs 29 Nopember 2019 Bankwide Passive Monitoring Report as per November 30 2018 vs November 29 2019	Nomor Laporan : R-0553/SAF/AFF/2019 tanggal 23 Desember 2019 Report Number : R-0553/SAF/AFF/2019 Dated December 23 2019

Temuan dan Tindaklanjut Hasil Audit dan Anti Fraud

Laporan hasil Audit dan realisasi kegiatan Audit SKAI & di Audit (Auditee) 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 2019, Bank telah menyelesaikan 95,70% dari total temuan dengan rincian sebagai berikut:

- Intern tahun 2016 (12 Kantor Cabang, 1 Kantor Pusat), tuntas sebanyak 259, belum tuntas sebanyak 1.
- Intern tahun 2017 (14 Kantor Cabang, 1 Kantor Pusat) tuntas sebanyak 295, belum tuntas sebanyak 3.
- Intern tahun 2018 (13 Kantor Cabang, 1 Kantor Pusat) tuntas sebanyak 286, belum tuntas sebanyak 4.
- Intern tahun 2019 (14 Kantor Cabang dan 1 Kantor Pusat) tuntas sebanyak 281, belum tuntas sebanyak 15.
- Intern Bidang Tahun 2019: Dari 5 bidang yang telah diaudit (Teknologi Infomasi, Treasury, Corporate Social Responsibility, Pengadaan Barang & Jasa dan Perkreditan) tuntas sebanyak 12, belum tuntas sebanyak 4.
- Bank Indonesia Tahun 2019 tuntas sebanyak 26, belum tuntas 20.
- OJK tahun 2019 (Umum) tuntas sebanyak 168, belum tuntas sebanyak 15.
- BPK-RI Tahun 2019 tuntas sebanyak 1 belum tuntas sebanyak 4.

Findings and Follow Up of Audit and Anti Fraud Results

Audit result report and the realization of the Internal Audit (SKAI) and Anti Fraud Audit activities are submitted to the Board of Commissioners as representative of the Shareholders, with a copy delivered to the Compliance Director. The Board of Commissioners and Board of Directors monitor and ensure that the party being audited (Auditee) has taken concrete steps on the findings of the Audit.

As of December 31, 2019, the Bank has completed 95.70% of the total findings with the following details:

- Intern in 2016 (12 Branch Offices, 1 Head Office), as many as 259, as many as 1 not yet finished.
- Interns in 2017 (14 Branch Offices, 1 Head Office) were completed 295, not completed as many as 3.
- Intern in 2018 (13 Branch Offices, 1 Head Office) as many as 286 completed, not yet completed as many as 4.
- Intern in 2019 (14 Branch Offices and 1 Head Office) as many as 281 completed, not yet completed as many as 15.
- Internal Sector Year 2019: Of the 5 fields that have been audited (Information Technology, Treasury, Corporate Social Responsibility, Procurement of Goods & Services and Credit) as many as 12, not as much as 4.
- Bank Indonesia in 2019 has been completed as many as 26, not yet completed 20.
- OJK in 2019 (General) as many as 168 completed, not yet completed as many as 15.
- BPK RI in 2019 completed as many as 1 incomplete as many as 4.

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.

Selama Tahun 2019, *Internal Fraud* yang terjadi pada PT Bank Pembangunan Daerah Bali dapat dilihat pada tabel berikut:

In conducting audits, SKAI & Anti Fraud act objectively without being influenced by other parties as stipulated in the International Audit Charter (IAC) in accordance with Directors Decree Number 0861/KEP/DIR/SAF/2016 dated December 30, 2016.

During 2019, the Internal Fraud that occurred at PT Bank Pembangunan Daerah Bali can be seen in the following table:

Tabel Internal Fraud Tahun 2019

Table of Internal Fraud in 2019

Internal Fraud Dalam 1 Tahun Internal fraud In 1 Year	Tahun 2018 Year Of 2018			
	Pengurus Management		Karyawan Employee	
	Thn Sebelum Nya Previous Year	Thn Berjalan Current Year	Thn Sebelum Nya P Previous Year	Thn Berjalan Current Year
Total Fraud	-	-	4	4
Telah Terselesaikan Have been completed		-	4	3
Dalam Proses Penyelesaian di Intern Bank In Settlement Process at Internal Bank	-	-	-	1
Belum Diupayakan Penyelesaiannya The Settlement Has Not Yet Been sought	-	-	-	-
Telah Ditindaklanjuti melalui Proses Hukum Has Been Followed Up Through legal Process		-		-

Adapun *Internal Fraud* tersebut terjadi di:

- Kantor Cabang Pembantu Gatsu Barat, terjadi *internal Fraud* dengan total penggunaan sejumlah Rp2.816.000.000,00 dengan tindak lanjut yaitu pelaku diberikan sanksi berupa pemberhentian sesuai Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor: 0394/KEP/DIR/SDM/2019 tanggal 15 Juli 2019.
- Kantor Cabang Ubud, terjadi *Internal Fraud* sebesar Rp92.900.000,- dengan tindak lanjut yaitu pelaku telah diberikan sanksi berupa Pemberhentian sesuai Keputusan Direksi Nomor 0396/KEP/DIR/SDM/2019 tanggal 15 Juli 2019.
- Kantor Cabang Pembantu Payangan *Internal Fraud* sebesar Rp 11.323.705.000,- dengan tindak lanjut yaitu pelaku telah diberikan sanksi pemberhentian sesuai Keputusan Direksi Nomor 0627/KEP/DIR/SDM/2019 tanggal 7 Oktober 2019.
- Kantor Cabang Tabanan, terjadi *Internal Fraud* sebesar Rp 408.928.199,71,- dimana sampai dengan akhir periode Tahun 2019 belum memperoleh keputusan dari pihak manajemen.

The Internal Fraud occurs in:

- Gatsu Barat Sub Branch Office, an internal Fraud occurred with a total usage of IDR2,816,000,000,- with a follow up ie the perpetrator were given sanctions in the form of dismissal in accordance with the Board of Directors Decision of PT Bank Pembangunan Daerah Bali Number: 0394/KEP/DIR/SDM/2019 dated July 15 2019.
- Ubud Branch Office, occurred Internal Fraud amounting to IDR92,900,000.- with a follow up ie the perpetrator have been given sanctions in the form of dismissal in accordance with Board of Directors Decision Number 0396/KEP/DIR/SDM/2019 dated July 15, 2019.
- Payangan Sub Branch Office,occurred Internal Fraud amounting to IDR11,323,705,000.- with a follow up namely the perpetrator has been given a sanction of termination in accordance with the Board of Directors Decision Number 0627/KEP/DIR/SDM/2019 dated October 7, 2019.
- Tabanan Branch Office, occurred Internal Fraud amounting to IDR408,928,199.71. which until the end of the 2019 period has not yet received a decision from the management.

PT Bank Pembangunan Daerah Bali berkomitmen menyelesaikan setiap permasalahan terkait dengan

PT Bank Pembangunan Bali has commit to fairly settle issues related to the Internal Fraud that losses PT Bank Pembangunan

penyimpangan intern yang merugikan PT Bank Pembangunan Daerah Bali secara adil melalui mekanisme penegakan ketentuan Intern dan mengedepankan prinsip-prinsip tata kelola.

Audit Eksternal

Sesuai Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.03/2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank, 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: 139/DK/BPD/2019 tanggal 24 Mei 2019, 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 2019. 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 2019 dan 31 Desember 2018.
2. Laporan Komentar dan Saran untuk Manajemen (*Management Letter*) untuk tahun yang berakhir pada tanggal 31 Desember 2019.
3. Laporan Kepatuhan terhadap Peraturan dan Perundang-undangan untuk tahun yang berakhir pada tanggal 31 Desember 2019.
4. Laporan Kepatuhan terhadap Pengendalian Internal untuk tahun yang berakhir pada tanggal 31 Desember 2019.

Daerah Bali through enforcement of Internal policy and governance principles.

External Audit

Pursuant to Financial Services Authority Regulation Number 32/POJK.03/2016 regarding Amendments to Financial Services Authority Regulation Number 6/POJK.03/2015 regarding Transparency and Publication of Bank Reports, Banks are required to appoint a Public Accountant and a Public Accountant Firm to carry out an Audit of Financial Statements of the Bank.

With reference to the Financial Service Authority Regulation Number 55/POJK.03/2016 regarding the Implementation of Good Governance of Bank for Commercial Banks and pursuant to Deed Number 85 dated May 25, 2010 re 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 139/DK/BPD/2019 dated May 24, 2019, Board of Commissioners (as recommended by Audit Committee) suggested the reappointment of Public Accountant Firm of Hertanto Grace Karunawan (HGK) to conduct the Audit over the Financial Statements of PT Bank Pembangunan Daerah Bali of the Fiscal Year ending on December 31, 2019. 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 has issued the following reports:

1. Financial Statements for the years ending on December 31, 2019 and December 31, 2018.
2. Management Letter for the year ending on December 31, 2019.
3. Report on Audit Results over Regulatory Compliance for the year ending on December 31, 2019.
4. Report on the Audit Results over Compliance of Internal Control in the year ending on December 31, 2019.

Laporan tersebut diatas telah disampaikan kepada Otoritas Jasa Keuangan sesuai Surat Dinas Nomor: R-0567/DIR/SAF/2020 tanggal 11 Februari 2020. 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.

PTBank Pembangunan Daerah Bali membayar jasa Audit sebesar Rp 873.680.000,00 (delapan ratus tujuh puluh tiga juta enam ratus delapan puluhribu rupiah). Selama Tahun 2019 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 AuditorIndependen Kantor Akuntan Publik Hertanto, Grace, Karunawan,pada Laporan Keuangan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2019 dan 31 Desember 2018,sesuai surat Nomor : 00003/2.1000/AU.1/07/0136-3/1/I/2020 tanggal 28 Januari 2020, memberikan opini "Laporan keuangan disajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Bali tanggal 31 Desember 2019, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntasi Keuangan Indonesia".

Selain hal tersebut juga telah dilakukan Evaluasi Kinerja Keuangan PT Bank Pembangunan Daerah Bali Tahun Buku 2019 yang dilaksanakan oleh Kantor Akuntan Publik Hertanto, Grace, Karunawan, sesuai pengantar Laporan Nomor: 00005/2.1000/LEK/07/1290/1/II/2020 tanggal 14 Pebruari 2020 dengan kesimpulan peringkat kesehatan bank "Peringkat kesehatan Bank posisi 31 Desember 2019 dibanding posisi 31 Desember 2018 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 tercermin dari peringkat faktor –faktor penilaian antara lain: Profile Risiko, Penerapan Tata Kelola,Rentabilitas dan Permodalan yang secara umum baik. Apabila terdapat kelemahan maka secara umum kelemahan maka secara umum kelemahan tersebut kurang signifikan.

The above reports has been submitted to the Financial Services Authority according to Service Letter number: R-0567/DIR/SAF/2020 dated February 11, 2020. In addition, it is also required to meet the Bank's confidentiality provisions as regulated in Law Number 7 of 1992 as amended by Law Number 10 of 1998 regarding Banking.

PT Bank Pembangunan Daerah Bali pays Audit services in the amount of IDR. 873,680,000.00 (eight hundred seventy three million six hundred eighty thousand rupiah). During 2019 the KAP did not provide other services to PT Bank Pembangunan Daerah Bali other than Audit services, so there was no conflict of interest in the implementation of the Audit process. Based on the Independent Auditor's Report of the Hertanto Public Accountant Office, Grace, Karunawan, in the Financial Statements for the years ended December 31, 2019 and December 31, 2018, according to letter Number: 00003/2.1000/AU.1/07/0136-3/1/I/2020 dated January 28, 2020, provide an opinion "Financial statements are fairly presented, in all material respects, the financial position of PT Bank Pembangunan Daerah Bali on December 31, 2019, and its financial performance and cash flow for the year ended on that date, in accordance with Indonesian Financial Accounting Standards".

In addition to the above, the Financial Performance Evaluation of PT Bank Pembangunan Daerah Bali for Fiscal Year 2019 was carried out by the Hertanto Public Accountant Office, Grace, Karunawan, according to the introduction of Report Number: 00005/2.1000/LEK/07/1290/1/II/2020 date February 14, 2020 with the conclusion of the Bank Soundness The Bank Soundness for the position of December 31, 2019 compared to the position of December 31, 2018 remained unchanged, which remained in rank 2 reflecting the Bank's generally healthy condition, so that it is considered capable of facing a significant negative effect from changing conditions business and other external factors are reflected in the rating of factors including: Risk Profile, Good Corporate Governance, Profitability and Capital Adoption. If there are weaknesses in general, weaknesses in general are less significant.

MANAJEMEN RISIKO DAN SISTEM PENGENDALIAN INTERN

Risk Management and Internal Control System

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 Ketentuan Otoritas Jasa Keuangan.

Sampai saat ini, PT Bank Pembangunan Daerah Bali senantiasa mengikuti dan menyesuaikan perkembangan maupun peraturan terbaru yang dikeluarkan oleh otoritas perbankan antara lain Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Risk management may serve as risk control instrument and also business supporting instrument for the Bank. Development of risk management to support the business operation may be conducted 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 Financial Service Authority.

Up to date, 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 Regarding Implementation of Risk Management for Commercial Banks and Circular Letter of Financial Service Authority Number 34/SEOJK.03/2016 dated September 1 2016 Regarding the Implementation of Risk Management for Commercial Banks.

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;
 - iii. Evaluasi pertanggungjawaban Direksi dan pemberian arahan perbaikan.
 - iv. Adanya Akta Nomor 36 tanggal 22 Juni 2018 menetapkan I Nyoman Sudharna, SH, MH sebagai Direktur Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional dan Drs I Wayan Sutela Negara, M.M. sebagai Direktur

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 that is identified based on risk appetite and risk tolerance. Bank has a Guideline Book of Risk Management that among which contains the duties and responsibilities of Board of Commissioners, relating to:
 - i. Board of Commissioners Approval for Risk Management Policy;
 - ii. Evaluation of Risk Management Policies and Risk Management Strategies;
 - iii. Evaluate the accountability of the Boar of Directors and provide direction for improvement.
 - iv. The existence of Deed Number 36 dated June 22, 2018 stipulates I Nyoman Sudharna, SH, MH sebagai Direktur Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operations Director and Drs I Wayan Sutela Negara, M.M. as Director of Compliance. Deed Number

Kepatuhan. Akta Nomor 28 tanggal 14 Februari 2019 menetapkan I Nyoman Sudharma, S.H., M.H. sebagai Direktur Utama dan Made Lestara Widiatmika sebagai Direktur Kredit. Akta Nomor 37 tanggal 20 Mei 2019 menetapkan I Nyoman Sumanaya S.E. sebagai Direktur Bisnis Non Kredit.

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 2019-2021 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 2019-2021 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;
 - v. Persetujuan Dewan Komisaris atas BPP Manajemen Risiko dengan hasil akhir berupa Keputusan Direksi Nomor 0633/KEP/DIR/MRO/2017 tanggal 22 November 2017;
 - vi. Persetujuan Dewan Komisaris atas *Blueprint* Manajemen Risiko dengan Nomor 0182/DK/BPD/2019 tanggal 31 Juli 2019.
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.

28 dated February 14, 2019 stipulates I Nyoman Sudharma, S.H., M.H. as President Director and Made Lestara Widiatmika as Director of Credit. Deed Number 37 dated May 20, 2019 stipulates I Nyoman Sumanaya S.E. as Non Credit Business Director.

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. The Board of Commissioners' approval on the Risk Management Policy as set out in the 2019-2021 RBB which contains the Bank's risk appetite in the CAR, NPL, LDR and others;
 - ii. The Board of Commissioners' approval on the Risk Management Policy as set out in the 2019-2021 RBB which contains the Determination of Risk Appetite, Risk Tolerance, Risk Limit;
 - iii. Evaluation and recommendations on the assessment of the Bank's Risk Profile every quarter through the Risk Monitoring Committee;
 - iv. Evaluation and recommendations on the assessment of Bank Soundness (RBBR) every semester through the Risk Monitoring Committee;
 - v. The Board of Commissioners' approval of the BPP of Risk Management with the final results in the form of Board of Directors' Decision Number 0633/KEP/DIR/MRO/2017 dated November 22, 2017;
 - vi. Board of Commissioners Approval of Risk Management Blueprint Number 0182/DK/BPD/2019 dated July 31, 2019.
- 3 Evaluate the accountability of the Board of Directors and provide direction for improvements to the implementation of Risk Management policies on a regular basis. The evaluation is carried out in order to ensure that the Board of Directors manages the Bank's activities and risks effectively. Evaluation of Board of Directors' responsibility for implementing risk management policies on a regular basis is done through a quarterly Financial Statement Evaluation and an evaluation of the Report on the Implementation of Duties and Responsibilities of the Compliance Director.

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 2019 dan Rencana Bisnis Bank Tahun 2019-2021 yang telah mendapatkan persetujuan Dewan Komisaris dan telah ditetapkan dengan Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0085/KEP/DIR/RENSTRA/2019 tanggal 21 Februari 2019 tentang Rencana Bisnis Bank (Penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2019-2021 yang telah mengalami perubahan sesuai dengan Keputusan Direksi Nomor 0338/KEP/DIR/RENSTRA/2019 tanggal 27 Juni 2019 tentang Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2019-2021.
2. Menyusun, menetapkan, dan mengkinikan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan risiko yaitu antara lain :
 - a. *Applikasi Loss Event Database (LED)* untuk mengidentifikasi Risiko Operasional;
 - b. Aplikasi Profil Risiko Cabang untuk mengidentifikasi dan mengukur tingkat risiko yang ada di Kantor Cabang;
 - c. Aplikasi TKB untuk penilaian tingkat kesehatan bank;
 - d. Aplikasi dan prosedur ICAAP;
 - e. Aplikasi *Stress testing*;
 - f. Aplikasi Profil Risiko Kantor Pusat;
 - g. Aplikasi *Key Risk Indicators (KRI)*;
 - h. Prosedur *Stress Testing* Situasional yang terdapat dalam BPP Manajemen Risiko;
 - i. *Blueprint Manajemen Risiko* PT Bank Pembangunan Daerah Bali Tahun 2018-2022.
3. Menyusun dan menetapkan mekanisme persetujuan transaksi termasuk yang melampaui limit dan kewenangan untuk setiap jenjang jabatan yang tercantum pada BPP dan SOP masing-masing unit operasional. Pada SOP *Credit Line* telah diatur kewenangan memutus *Credit Line* per jenjang jabatan. Terdapat Kewenangan memutus kredit dan pengelolaan kredit, Kewenangan memutus Pengadaan Barang/Jasa, Batas Wewenang Penempatan dan Penerimaan Dana *Treasury*,

Directors have clear duties and responsibilities, including:

1. Develop a Risk Management policy in written including comprehensive Risk Management strategy and frame work including overall risk limits and per type of risk, taking into account the level of risk taken and the risk tolerance to capital adequacy. After obtaining approval from the Board of Commissioners, the Board of Directors determines the policies, strategies, and the Risk Management framework referred to. The Bank's Risk Management Policy has been prepared in the Board of Directors' General Policy of 2019 and the Bank's Business Plan for 2019-2021 which has been approved by the Board of Commissioners and has been determined by the Board of Directors Decision of PT Bank Pembangunan Bali Number 0085/KEP/DIR/RENSTRA/ 2019 dated February 21, 2019 Regarding Bank Business Plan (Adjustment) of PT Bank Pembangunan Daerah Bali in 2019-2021 which has been amended in accordance with Board of Directors Decision Number 0338/KEP DIR/RENSTRA/2019 dated June 27, 2019 Regarding Bank Business Plan (Amendment) of PT Bank Pembangunan Daerah Bali in 2019-2021.
2. Develop, determine and update procedures and tools to identify, measure, monitor and control risks, including:
 - a. Loss Event Database (LED) application to identify Operational Risk;
 - b. Branch Risk Profile Application to identify and measure the level of risk in the Branch Office;
 - c. TKB application for assessment of Bank Soundness;
 - d. ICAAP applications and procedures;
 - e. Stress testing application;
 - f. Head Office Risk Profile Application;
 - g. Application of Key Risk Indicators (KRI);
 - h. Situational Stress Testing Procedures contained in BPP Risk Management;
 - i. Blueprint Risk Management of PT Bank Pembangunan Daerah Bali in 2018-2022.
3. Develop and stipulate a mechanism for approval of transactions including those that exceed the limits and authority for each level of position listed in the BPP and SOP of each operational unit. At the Credit Line SOP, the authority to decide Credit Line per position level has been regulated. There is the authority to decide on credit and credit management, the authority to decide on the procurement of goods/services, the limit of the authority

dan Kewenangan Pemberian Keringanan Tunggakan Bunga dan Denda serta 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 :
 - a. BPP Manajemen Risiko dengan Keputusan Direksi Nomor 0633/KEP/DIR/MRO/2017 tanggal 22 November 2017.
 - b. SOP Profil Risiko Kantor Cabang dengan Keputusan Direksi Nomor 0635/KEP/DIR/MRO/2017 tanggal 24 November 2017.
 - c. SOP ICAAP (*Internal Capital Adequacy Assesment Process*) dengan Keputusan Direksi Nomor 0117/KEP/DIR/MRO/2018 tanggal 20 Maret 2018.
 - d. Penetapan Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (*Risk Limit*) Tahun 2018 dengan Keputusan Direksi Nomor 0571/KEP/DIR/MRO/2018 tanggal 29 Oktober 2018.
 - e. Standar Operasional Prosedur Selera Risiko (*Risk Appetite*), Toleransi Risiko (*Risk Tolerance*) dan Limit Risiko (*Risk Limit*) Tahun 2018 dengan Keputusan Direksi Nomor 0737/KEP/DIR/MRO/2018 tanggal 28 Desember 2018 dan telah mengalami perubahan dengan Keputusan Direksi Nomor 0650/KEP/DIR/MRO/2019 tanggal 16 Oktober 2019.
 - f. Standar Operasional Prosedur *Key Risk Indicators* (KRI) dengan Keputusan Direksi Nomor 0324/KEP/DIR/MRO/2018 tanggal 23 Juli 2018.
 - g. Blueprint Manajemen Risiko PT Bank Pembangunan Daerah Bali Tahun 2018-2022 dengan Keputusan Direksi Nomor 0653/KEP/DIR/MRO/2018 tanggal 28 November 2018.
 - h. SOP *Bussiness Continuity Plan* dengan Keputusan Direksi Nomor 0091/KEP/DIR/MRO/2018 tanggal 5 Maret 2018 dan perubahannya dengan Keputusan Direksi Nomor 0272/KEP/DIR/MRO/2019 tanggal 21 Mei 2019.
 - i. Standar Operasional Prosedur Tingkat Kesehatan Bank dengan Keputusan Direksi Nomor 0667/KEP/DIR/MRO/2019 tanggal 28 Oktober 2018.

to place and receive Treasury Funds, and the authority to grant interest and fine arrears and the nominal limits on payment and receipt of cash and non cash of PT Bank Pembangunan Daerah Bali.

4. The Board of Directors has evaluated and / or updated the policies, strategies and framework of Risk Management when assessing the Bank's Risk Profile and Bank Soundness Report (RBBR) through the Risk Management Committee's decision by taking into account the bank's business activities, risk exposure and also the risk profile. In addition, every year, policies, strategies and risk management frameworks are listed in the RBB. The Bank has a policy in the form of:
 - a. BPP Risk Management with Board of Directors Decision Number 0633/KEP/DIR/MRO/2017 dated November 22, 2017.
 - b. Branch Office Risk Profile SOP with Board of Directors Decision Number 0635/KEP/DIR/MRO/2017 dated November 24, 2017.
 - c. ICAAP SOP (Internal Capital Adequacy Assessment Process) with Board of Directors Decision Number 0117/KEP/DIR/MRO/2018 dated March 20, 2018.
 - d. Determination of Risk Appetite, Risk Tolerance and Risk Limit in 2018 with Board of Directors Decision Number 0571/KEP/DIR/MRO/2018 dated October 29 2018.
 - e. Standard Operating Procedures for Risk Appetite, Risk Tolerance and Risk Limit in 2018 with Board of Directors Decision Number 0737/KEP/DIR/MRO/2018 dated December 28, 2018 and have been amended by Board of Directors Decision Number 0650/KEP/DIR/MRO/2019 dated October 16, 2019.
 - f. Standard Operating Procedures of Key Risk Indicators (KRI) with Board of Directors Decision Number 0324/KEP/DIR/MRO/2018 dated July 23, 2018.
 - g. Blueprint Risk Management of PT Bank Pembangunan Daerah Bali in 2018-2022 with Board of Directors Decision Number 0653/KEP/DIR/MRO/ 2018 dated November 28, 2018.
 - h. SOP of Business Continuity Plan with Board of Directors Decision Number 0091/KEP/DIR/MRO/2018 dated March 5, 2018 and amendments to the Board of Directors Decision Number 0272/KEP/DIR/MRO/2019 dated May 21, 2019.
 - i. Standard Operating Procedures ofBank Soundness with Board of Directors' DecisionNumber 0667/KEP/DIR/MRO/2019 dated October 28, 2018.

5. Menetapkan struktur organisasi termasuk wewenang dan tanggung jawab pada setiap jenjang jabatan yang terkait dengan penerapan Manajemen Risiko melalui Keputusan Direksi PT Bank Pembangunan Daerah Bali Nomor 0528/KEP/DIR/RENSTRA/2015 tentang Buku Pedoman Perusahaan tentang Susunan Organisasi dan Uraian Tugas yang telah mengalami beberapa kali perubahan, terakhir dengan 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.Susunan Direksi telah lengkap yang ditetapkan berdasarkan RUPS Luar Biasa sesuai dengan:
 - a. Akta Nomor 36 tanggal 22 Juni 2018 menetapkan I Nyoman Sudharna, SH, MH sebagai Direktur Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional dan Drs I Wayan Sutela Negara, M.M. sebagai Direktur Kepatuhan.
 - b. Akta Nomor 28 tanggal 14 Februari 2019 menetapkan I Nyoman Sudharma, S.H., M.H. sebagai Direktur Utama dan Made Lestara Widiatmika sebagai Direktur Kredit.
 - c. Akta Nomor 37 tanggal 20 Mei 2019 menetapkan I Nyoman Sumanaya S.E. sebagai Direktur Bisnis Non Kredit.
6. Bertanggung jawab serta mengevaluasi dan memberikan arahan atas pelaksanaan kebijakan, strategi dan kerangka Manajemen risiko berdasarkan laporan-laporan Divisi Manajemen Risiko termasuk laporan mengenai profil risiko yang dilakukan pada saat penyusunan Laporan Profil Risiko setiap triwulan dan Laporan Tingkat Kesehatan Bank (RBBR) setiap semester. Penyusunan Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank dilakukan berdasarkan hasil keputusan rapat Direksi dalam Komite Manajemen Risiko, setiap triwulan dan setiap semester.
7. Memastikan risiko yang material dan dampak yang ditimbulkannya telah ditindaklanjuti dan telah menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris secara berkala. Laporan dimaksud antara lain memuat laporan perkembangan dan permasalahan terkait risiko yang material disertai langkah-langkah perbaikan yang telah, sedang, dan akan dilakukan. Direksi telah memastikan risiko yang material dan dampak yang ditimbulkannya telah dilaporkan perkembangannya oleh masing-masing Divisi melalui Laporan Tindak Lanjut Temuan Audit yang dikompilasi melalui SKAI dan Anti Fraud.
5. Determine the organizational structure including authority and responsibility at each level of position related to the application of Risk Management through the Board of Directors Decision of PT Bank Pembangunan Daerah Bali Number 0528/KEP/DIR/RENSTRA/2015 Regarding Company Guidebook on Organizational Structure and Job Description which has amended several times, most recently by Board of Directors Decision Number 0032/KEP/DIR/RENSTRA/2019 Regarding Third Amendment to Board of Directors Decision Number 0528/KEP/DIR/RENSTRA/2015 Regarding Company Guidebook Organizational Structure and Job Description. The Composition of Board of Directors is completely determined pursuant to Extraordinary GMS, as follows:
 - a. Deed Number 36 dated June 22, 2018 stipulates I Nyoman Sudharna, SH, MH as President Director Bisnis Non Kredit, Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operations Director and Drs I Wayan Sutela Negara, M.M. as Compliance Director.
 - b. Deed Number 28 dated February 14, 2019 stipulates I Nyoman Sudharma, S.H., M.H. as President Director and Made Lestara Widiatmika as Loan Director.
 - c. Deed Number 37 dated May 20, 2019 stipulates I Nyoman Sumanaya S.E. as Non Loan Business Director.
6. Responsible and evaluate and provide direction on the implementation of policies, strategies and framework of risk management based on reports from the Risk Management Division including reports on risk profiles that are carried out when preparing the Risk Profile Report every quarter and the Bank Soundness Report (RBBR) every semester. The preparation of the Risk Profile Report and the Bank Soundness Report are based on the decisions of the Board of Directors meeting in the Risk Management Committee, every quarter and every semester.
7. Ensure that material risks and their impacts have been followed up and periodically submit accountability reports to the Board of Commissioners. The report referred to, among others, contains a report on developments and issues related to material risks accompanied by corrective steps that have been, are being, and will be carried out. The Board of Directors has ensured that the material risks and the resulting impacts have been reported by each Division through the Follow Up Audit Findings Report which was compiled through the Internal Audit Unit and Anti Fraud.

8. Melaksanakan langkah-langkah perbaikan atas temuan SKAI & Anti Fraud 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.
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 PBI, 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:
 - a. Surat Nomor B-0010 s/d 0033/BA/DIR/RENSTRA/2019 tanggal 3 Januari 2019 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja PT Bank Pembangunan Daerah Bali Tahun 2019.
 - b. Surat Nomor B-0475 s/d 0498/BA/DIR/RENSTRA/2019 tanggal 18 Maret 2019 perihal Penandatanganan Kesepakatan Target Kinerja Satuan Kerja PT Bank Pembangunan Daerah Bali Tahun 2019.
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.
8. Implement corrective measures on the findings of the Internal Audit Unit (SKAI) that are monitored through evaluation meetings attended by Board of Directors and Division Heads and Branch Heads. With regard to the audit findings results of the SKAI & Anti Fraud, the Board of Directors has asked the Branch Office to take corrective actions and follow up on the audit findings.
9. The Board of Directors has developed a risk management culture including risk awareness by providing training and education to employees in accordance with their respective assignments, in the form of seminars and workshops as well as implementing a Risk Management Certification program and a refreshment program for Risk Management Certification for Bank officials in accordance with PBI, and the determination of Work Culture and the Bank's Code of Ethics to guide employees. In addition to developing a risk management culture the Directors have issued letters, as follow:
 - a. Letter Number B-0010 to 0033/BA/DIR/ RENSTRA/2019 dated January 3, 2019 Regarding the Signing of Performance Agreements of Work Unit Performance of PT Bank Pembangunan Daerah Bali in 2019.
 - b. Letter Number B-0475 to 0498/BA/DIR/RENSTRA/2019 dated March 18, 2019 Regarding the Signing of Performance Agreements of Work Units of PT Bank Pembangunan Daerah Bali in 2019.
10. The Board of Directors has provided financial and infrastructure support to manage and control risks adjusted with the complexity of the Bank's business that is carried out in stages in accordance with the Bank's Annual Business Plan.
11. The Board of Directors has ensured that the Risk Management function has been implemented independently with the separation of functions between the Risk Management Division and the Division that carries out the operational tasks of the Bank.

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 BPP and SOP of each working unit, among which were:

No	Divisi Division	Jumlah Ketentuan Number of Provisions	
		BPP	SOP
1	Divisi Kepatuhan Compliance Division	6	6
2	Divisi Dana dan Jasa Funds and Services Division	1	30
3	Divisi Umum dan Kesekretariatan General and Secretarial Division	5	3
4	Divisi Teknologi & Akuntansi Technology & Accounting Division	6	31
5	Divisi Sumber Daya Manusia Human Resources Division	1	11
6	Divisi Manajemen Risiko Risk Management Division	1	8
7	Satuan Kerja Audit Intern dan Anti Fraud Internal Audit & Anti Fraud	2	2
8	Divisi Perencanaan Strategis Strategic Planning Division	3	7
9	Divisi Treasury Treasury Division	1	13
10	Divisi Kredit Loan Division	2	7
Total		28	118

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan PengendalianRisiko serta Sistem Informasi Manajemen Risiko

- 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 kredit terhadap pengajuan debitur melalui Divisi Manajemen Risiko dan Kepatuhan, yang selama Tahun 2019 telah dilakukan kajian kredit baik terhadap debitur maupun PKS di bidang kredit.
- 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.
- 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.
- Sistem informasi manajemen yang menyediakan laporan data *risk event* melalui aplikasi LED yang diarahkan untuk dapat mengukur limit risiko operasional dalam *risk*

Adequacy of Identification, Measurement, Monitoring and Risk Control Process and Risk Management Information System

- Bank has 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 on that, coordination relating to reports on credit has took place in accordance to the regulation and at punctual time as well as there was a analysis to loan applications through Risk Management and Compliance Division. In 2019, the Bank had conducted analysis on the debtors and PKS in loan.
- Bank has 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.
- Bank has 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.
- Management information system provides report on risk event through LED application which is directed to measure operational risk limit in risk tolerance.

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 2019 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 SWOT. Penyusunan RBB Tahun 2019 dilakukan dengan pendekatan alternatif yang menyesuaikan dengan simulasi kondisi makro ekonomi di Tahun 2019.
- 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 Nomor 0798/KEP/DIR/MRO/2016 tanggal 15 Desember 2016.

Currently the identification, measurement, controls and operational risk monitoring is done through distribution of questionnaires every month to operating units. There is Branch Risk Profile used for controlling to anticipate or minimize risks through self 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. 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 has Bank Business Plan (RBB) of 2019 for short and medium terms containing necessary revisions that were adjusted to business developments. The Bank in formulating the RBB used internal and external data information. External data could be formulated based on in the forms of banking statistics, Regional Budget (APBD), 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 analysis. The 2019 RBB was formulated based on alternative approach that was adjusted to the macroeconomic simulation in 2019.
- g. Bank has 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 Risk Profile application for Head Office with procedure determined through Board of Directors' Decision Number 0798/KEP/DIR/MRO/2016 dated 15 December 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
- j. Bank has KRI application according to the Standard Operating Procedures of Key Risk Indicators (KRI) as guided through Board of Directors' Decision number 0324/KEP/DIR/MRO/2018 dated 23 July 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, Divisi Manajemen Risiko dan Komite Manajemen Risiko serta Divisi 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 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 Formulir 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 treasury.
- f. Evaluasi oleh pihak independen (antara lain SKAI dan *Anti Fraud*) telah dilakukan pada kegiatan usaha dalam Valuta Asing Khususnya money changer dan money transfer (*western union and remittance*) sesuai laporan hasil audit Bidang Treasury posisi 2 Januari s.d. 31 Desember 2018 di PT Bank Pembangunan Daerah Bali Nomor : R-0118/SAF/AU1/2019 tanggal 5 Maret 2019.

Comprehensive Internal Control System

- a. The Bank has adequate organizational structure to facilitate the implementation of Risk Management and internal control between SKAI, Risk Management Division and Risk Management Committee as well as Compliance Division.
- b. Bank has conducted segregation of duties as part of implementation of four eyes principles in order to realize adequate segregation of duties and authorities and dual control
- c. SKAI and Anti Fraud conducted review by validating Allowance for Impairment Losses, and the report was submitted to President Director and other 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. SKAI 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. Evaluations by independent parties (including SKAI and *Anti Fraud*) have been carried out on business activities in foreign currencies. Especially money changers and money transfers (*western union and remittance*) according to the audit report on the Treasury Field position for January 2 to December 31, 2018 at PT Bank Pembangunan Daerah Bali Number: R-0118/SAF/AU1/2019 dated March 5, 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 Nomor B-0013/DIR/TRS/2018 tanggal 3 Januari 2018 perihal Kewajiban Pelaporan tentang Pelaksanaan Sertifikat Treasuri dan Penetapan Kode Etik Pasar.
- 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 2019, dengan Penilaian Tingkat Kesehatan Bank berada pada peringkat PK-2 mengacu *self assessment* sesuai surat Nomor B-0037/DIR/MRO/2020 tanggal 27 Januari 2020 dan dilaporkan ke OJK, di dalamnya terdapat peringkat Profil Risiko yaitu "LowMod" atau PK-2 dengan Inheren pada peringkat "LowMod" dan KPMR pada peringkat "Satisfactory". Hasil penilaian ini sesuai penilaian OJK dengan surat Nomor SR-06/KR.081/2020 tanggal Februari 2020.
- 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, i.e., 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-0013/DIR/TRS/2018 dated 3 January 2018 regarding reporting obligation on the implementation of treasury sertificat and determination of code of conduct.
- h. The Bank has 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 litigation and legal claims.
- j. PT Bank Pembangunan Daerah Bali's aggregate risk rating as of December 2019, with the Bank Soundness Rating ranked PK-2 referring to self assessment according to letter Number B-0037/DIR/MRO/2020 dated January 27, 2020 and reported to the OJK, in which there is Risk Profile ranking is "LowMod" or PK-2 with Inherent at "LowMod" rating and KPMR at "Satisfactory" rating. The results of this assessment are in accordance with the OJK assessment with letter number SR-06 / KR.081 / 2020 dated February 2020.

Tabel Jenis Risiko, Inherent Risk, KPMR dan Peringkat Komposit
Table of Risk, Inherent Risk, KPMR, Composite Rank

No	Jenis Risiko Type of Risk	Inherent Risk Inherent Risk	KPMR	Komposit Composite
1	Risiko Kredit Loan Risk	LowMod 2.15	Satisfactory 2.00	LowMod
2	Risiko Pasar Market Risk	LowMod 1.59	Satisfactory 2.00	LowMod
3	Risiko Likuiditas Liquidity Risk	LowMod 2.23	Satisfactory 2.00	LowMod
4	Risiko Operasional Operational Risk	Moderate 2.54	Satisfactory 2.27	LowMod
5	Risiko Hukum Legal Risk	LowMod 1.66	Satisfactory 2.00	LowMod
6	Risiko Stratejik Strategic Risk	LowMod 2.00	Satisfactory 2.00	LowMod

Tabel Jenis Risiko, Inherent Risk, KPMR dan Peringkat Komposit

Table of Risk, Inherent Risk, KPMR, Composite Rank

No	Jenis Risiko Type of Risk	Inherent Risk inherent Risk	KPMR	Komposit Composite
7	Risiko Kepatuhan Compliance Risk	Moderate 2.63	Satisfactory 2.00	LowMod
8	Risiko Reputasi Reputation Risk	LowMod 2.00	Satisfactory 2.00	LowMod
9	Peringkat Rasio Agregat Aggregate Ratio Rank	LowMod (2,16)	Satisfactory (2,05)	LowMod(2,10)

Keterangan range

Range Remarks

Range	Keterangan Remarks
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	ModerateToHigh (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: 0506/KEP/DIR/KRD/2019 tanggal 2 September 2019 tentang Perubahan atas 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 2019.

Selama Tahun 2019 Dewan Komisaris memberikan surat persetujuan pemberian kredit kepada pihak terkait sebanyak 16 (enam belas) persetujuan yaitu:

- Persetujuan Fasilitas Kredit Modal Kerja Revolving An. Ida Wayan Gede Astawa (Debitur) Suami I Gst Ayu Citrawati,

Disbursement Of Fund To Related Parties and Large Exposure

The Bank has a guidance on disbursement of fund to related parties and large exposure as stated in Board of Directors' Decision Letter Number 0506/KEP/DIR/KRD/2019 dated September 2, 2019 regarding amendment of Board of Director Decision letter Number 0229/KEP/DIR/KRD/2014 dated March 19, 2014 Regarding Credit Guideline.

The Bank had been implemented the prudence and risk management principles in disbursing fund to related parties and large exposure in accordance with Regulation of Bank Indonesia regarding 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 that was regulated in BPP of Loan of 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 2019.

During 2019, Board of Commissioners has issued 16 (sixteen) approval letters about loan disbursement to related parties, as reported below:

- Approval of Revolving Working Capital Loan Facility in the name of Ida Wayan Gede Astawa (Debtor) Spouse of I Gst

- SE selaku Kepala Divisi Kredit PT Bank Pembangunan Daerah Bali;
2. Persetujuan Fasilitas Kredit Multi Guna (KMG) An. Wisnu Bawa Temaja selaku Dewan Komisaris PT Bank Pembangunan Daerah Bali;
 3. Persetujuan Fasilitas Kredit MultiGuna (KMG) an. I Made Lestara Widiatmika selaku Direktur Kredit PT Bank Pembangunan Daerah Bali;
 4. Persetujuan Fasilitas Kredit Karyawan an. Ida Ayu Putri Yuniawati, SE Selaku Kepala Divisi *Treasury* PT Bank Pembangunan Daerah Bali;
 5. Restrukturisasi Fasilitas KMK *Revolving* Debitur Atas Nama PT Percetakan Bali;
 6. Persetujuan Fasilitas Kredit Pensiunan An. A.A. Istri Anom Ratmadri (debitur) Ibu Kandung dari A.A. Istri Eka Parwita Dewi, SE, MM, Kepala Divisi SDM Bank BPD Bali;
 7. Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Balian. Wisnu Bawa Temaja, S.H., M.H selaku Komisaris Non Independen PT Bank Pembangunan Daerah Bali;
 8. Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Made Lestara Widiatmika selaku Direktur Kredit PT Bank Pembangunan Daerah Bali;
 9. Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Drs. I Wayan Sutela Negara selaku Direktur Kepatuhan PT Bank Pembangunan Daerah Bali;
 10. Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Ida Bagus Wibawa, SE selaku Komisaris Independen PT Bank Pembangunan Daerah Bali;
 11. Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Drs. I Made Sukada, MM selaku Komisaris Independen PT Bank Pembangunan Daerah Bali;
 12. Persetujuan Fasilitas pinjaman Daerah atas nama Pemerintah Kabupaten Gianyar;
 13. Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Ni Made Dewi Suryani selaku Komisaris Non Independen PT Bank Pembangunan Daerah Bali;
 14. Persetujuan Kredit an. Wisnu Bawa Temaja, S.H., M.M Selaku Komisaris Non Independen PT Bank Pembangunan Daerah Bali (sebagai Pihak Terkait);
 15. Persetujuan Dewan Komisaris Permohonan Kredit kepada Pihak Terkait an. Ni Made Lilik Nurmiasih, S.E.;
 16. Persetujuan Fasilitas Kredit Pengurus PT Bank Pembangunan Daerah Bali an. Ida Bagus Putu Anom Redhi, S.H., M.M Komisaris Utama PT Bank Pembangunan Daerah Bali.

- Ayu Citrawati, SE as Head of the Loan Division of PT Bank Pembangunan Daerah Bali;
2. Approval of Multi Purpose Loan Facilities (KMG) in the name of Wisnu Bawa Temaja as the Board of Commissioners of PT Bank Pembangunan Daerah Bali;
 3. Approval of Multi Purpose Loan Facilities (KMG) in the name of I Made Lestara Widiatmika as Loan Director of PT Bank Pembangunan Daerah Bali;
 4. Employee Employee Loan Facility Approval in the name of Ida Ayu Putri Yuniawati, SE as Head of the Treasury Division of PT Bank Pembangunan Daerah Bali;
 5. Restructuring the Revolving KMK Facility for Debtor in the name of PT Percetakan Bali;
 6. Retirement Loan Facility Approval in the name of A.A. Istri Anom Ratmadri (debtor) as mother of A.A. Istri Eka Parwita Dewi, SE, MM, Head of the HR Division at Bank BPD Bali;
 7. Approval of Loan Facility for PT Bank Pembangunan Daerah Bali Management in the name of Wisnu Bawa Temaja, S.H., M.H as the Non Independent Commissioner of PT Bank Pembangunan Daerah Bali;
 8. Approval of Loan Facility for PT Bank Pembangunan Daerah Bali Management in the name of Made Lestara Widiatmika as Loan Director of PT Bank Pembangunan Daerah Bali;
 9. Approval of Loan Facility of PT Bank Pembangunan Daerah Bali Management in the name of Drs. I Wayan Sutela Negara as Compliance Director of PT Bank Pembangunan Daerah Bali;
 10. Approval of PT Bank Pembangunan Daerah Bali Management's Credit Facility an. Ida Bagus Wibawa, SE as Independent Commissioner of PT Bank Pembangunan Daerah Bali;
 11. Approval of the Credit Facility Management of PT Bank Pembangunan Daerah Bali an. Drs. I Made Sukada, MM as Independent Commissioner of PT Bank Pembangunan Daerah Bali;
 12. Approval of Regional loan facilities on behalf of the Gianyar Regency Government;
 13. Approval of the Credit Facility Management of PT Bank Pembangunan Daerah Bali in the name of Ni Made Dewi Suryani as Non Independent Commissioner of PT Bank Pembangunan Daerah Bali;
 14. Credit Approval in the name of Wisnu Bawa Temaja, S.H., M.M as Non Independent Commissioner of PT Bank Pembangunan Daerah Bali (as a Related Party);
 15. Approval of the Board of Commissioners for Loan Application to Related Parties in the name of Ni Made Lilik Nurmiasih, S.E.;
 16. Approval of Loan Facility of PT Bank Pembangunan Daerah Bali Management in the name of Ida Bagus Putu Anom Redhi, S.H., M.M as President Commissioner of PT Bank Pembangunan Bali.

Berikut disampaikan data penyediaan dana kepada Debitur PT Bank Pembangunan Daerah Bali posisi 31 Desember 2019.

Below is the report on fund disbursement to the Debtors of PT Bank Pembangunan Daerah Bali for the period of 2019.

Tabel Penyediaan Dana kepada Debitur
Table of Provisions of Funds to the Debtor

No	Penyediaan Dana Funds Disbursement	Jumlah Debitur Number of Debtor	Jumlah Nominal (Jutaan Rupiah) Nominal Amount (In Million Rupiah)
1	Kepada pihak terkait To the related party	86	35.125
2	Kepada debitur inti To the main debtor 1. Individu 2. Group	18 7	485.552 929.878

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 POJK Nomor 6/POJK.03/2015/2015 tentang Transparansi dan Publikasi Laporan Bank serta perubahannya dalam POJK Nomor 32/POJK.03/2016 dan telah dicabut dengan Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 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* (Email) yang beralamat di info@bpdbali.co.id;
- b. Dalam *website* bank juga telah disediakan khusus informasi mengenai Komposisi Saham serta berbagai laporan yang telah ditentukan oleh Otoritas Jasa Keuangan;

Bank's Financial and Non Financial Transparency, Report On Good Governance Implementation and Internal Reporting

Transparency of financial and non financial condition 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 been also transparent about its financial and non financial condition to stakeholder and has submitted its report to the related party in accordance with POJK Number 6/POJK.03/2015/2015 regarding Transparency and Publication of Bank Report and its amendment in POJK No. 32/POJK.03/2016 and has been revoked by Financial Service Authority Regulation (POJK) Number 37/POJK.03/2019 Regarding Transparency and Publication of Bank's Report.

Access to Corporate Data and Information

PT Bank Pembangunan Daerah Bali has been providing 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. 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.

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 Kontinjenji selama Tahun 2019 telah dimuat di website Bank (www.bpd�ali.co.id) dari bulan Januari 2019 sampai dengan Desember 2019 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.bpd�ali.co.id). Laporan Publikasi Triwulan selama Tahun 2019 adalah sebagai berikut:

- Laporan Publikasi Triwulan IV Tahun 2018 pada tanggal 11 Maret 2019 yang telah dimuat di media cetak Bali Post, Post Bali, dan Radar Bali;
- Laporan Publikasi Triwulan I Tahun 2019 pada tanggal 3 Mei 2019 yang telah dimuat di media cetak Nusa Bali, Fajar Bali, dan Warta Bali;
- Laporan Publikasi Triwulan II Tahun 2019 pada tanggal 15 Agustus 2019 yang telah dimuat di media cetak Bali Post, Bali Tribune, DenPost;
- Laporan Publikasi Triwulan III Tahun 2019 pada tanggal 8 November 2019 yang telah dimuat di media cetak Bali Bank, Bisnis Bali dan Bali Post.

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-0228/DIR/MRO/2019 tanggal 29 Juli 2019 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 30 Juni 2019;

- c. Information about Bank's Development is released in the form of magazine "News PT Bank Pembangunan Daerah Bali" which issued on quarterly basis. The magazine is distributed to Shareholders, Bank of Indonesia, FSA, PERBANAS, BPD across Indonesia and ASBANDA.

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 consists 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.bpd�ali.co.id) from January 2019 through December 2019 that was accessible in both excel format and digital publications (pdf).

b. Quarterly Publication Report

Quarterly Publication is published on both printed media and Bank's website (www.bpd�ali.co.id). Quarterly reports issued in 2019 comprised of:

- Publication of 4th Quarter of 2018 was published on March 11, 2019 at Bali Post, Post Bali and Radar Bali;
- Publication of 1st Quarter of 2019 was published on May 3, 2019 at Nusa Bali, fajar Bali and Warta Bali;
- Publication of 2nd Quarter of 2019 was published on Bali Post, Bali Tribune, Denpost;
- Publication of 3rd Quarter of 2019 was published on November 8, 2019 at Bali Bank, Bisnis Bali, and Bali Post.

c. Good Corporate Governance Implementation Report

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' Letter Number B-0349/DIR/MRO/2018 dated July 29 2019 about the reporting of Bank Soundness to OJK as of June 30 2019;

- Surat Direksi Nomor B-0037/DIR/MRO/2020 tanggal 27 Januari 2020 perihal Penyampaian Laporan Tingkat Kesehatan Bank ke OJK posisi 31 Desember 2019

- Board of Directors' Letter Number B-0031/DIR/MRO/2020 dated January 27 2019 regarding the Reporting of Bank Soundness to OJK as of December 31, 2018

d. Laporan Publikasi Tahunan

Laporan Publikasi Tahunan untuk Tahun Buku 2018 telah disampaikan kepada:

- Otoritas Jasa Keuangan sesuai dengan Surat Nomor B-1041/DIR/UMS/2019 tanggal 29 April 2019;
- Yayasan Lembaga Konsumen Indonesia (YLKI) sesuai dengan Surat Nomor B-1464/DIR/UMS/2019 tanggal 10 Juni 2019;
- PT Pemeringkat Efek Indonesia (PEFINDO) sesuai dengan Surat Nomor B-1465/DIR/UMS/2019 tanggal 10 Juni 2019;
- Asosiasi Bank Pembangunan Daerah (ASBANDA) sesuai dengan Surat Nomor B-1466/DIR/UMS/2019 tanggal 10 Juni 2019;
- PERBARINDO BALI sesuai dengan Surat Nomor B-1467/DIR/UMS/2019 tanggal 10 Juni 2019;
- Lembaga Pengembangan Perbankan Indonesia (LPPI) sesuai dengan Surat Nomor B-1468/DIR/UMS/2019 tanggal 10 Juni 2019;
- Lembaga Penelitian Bidang Ekonomi dan Keuangan Universitas Udayana sesuai dengan Surat Nomor B-1469/DIR/UMS/2019 tanggal 10 Juni 2019;
- Majalah *Economic Review* sesuai dengan Surat Nomor B-1470/DIR/UMS/2019 tanggal 10 Juni 2019;
- Majalah *Infobank* sesuai dengan Surat Nomor B-1471/DIR/UMS/2019 tanggal 10 Juni 2019;
- Lembaga Penjamin Simpanan (LPS) sesuai dengan Surat Nomor B-1472/DIR/UMS/2019 tanggal 10 Juni 2019.

d. Annual Publication Reports

Annual Publication Reports for the Fiscal Year of 2018 were already submitted to:

- The Financial Services Authority in accordance with Letter Number B-1041/DIR/UMS/2019 dated April 29, 2019;
- Indonesian Consumers Foundation (YLKI) in accordance with Letter Number B-1464/DIR/UMS/2019 dated June 10, 2019;
- PT Indonesian Rating Agency (PEFINDO) in accordance with Letter Number B-1465/DIR/UMS/2019 dated June 10, 2019;
- Association of Regional Development Banks (ASBANDA) in accordance with Letter Number B-1466/DIR/UMS/2019 dated June 10, 2019;
- PERBARINDO BALI in accordance with Letter Number B-1467/DIR/UMS/2019 dated June 10, 2019;
- Indonesian Banking Development Institute (LPPI) in accordance with Letter Number B-1468/DIR/UMS/2019 dated June 10, 2019;
- Research Institute for Economics and Finance, Udayana University in accordance with Letter Number B-1469/DIR/UMS/2019 dated June 10, 2019;
- Economic Review Magazine in accordance with Letter Number B-1470/DIR/UMS/2019 dated June 10, 2019.
- Infobank Magazine in accordance with Letter Number B-1471/DIR/UMS/2019 dated June 10, 2019;
- The Deposit Insurance Agency (LPS) in accordance with Letter Number B-1472/DIR/UMS/2019 dated June 10, 2019.

e. Laporan Publikasi Lainnya

Bank juga telah mempublikasikan laporan lainnya yang meliputi Suku Bunga Dasar Kredit yang dipublikasikan setiap Bulan pada Website Bank (www.bpdbali.co.id) serta Triwulan 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.

Proses Penyusunan Kebijakan Remunerasi

Remuneration Policy Formulation Process

No	Parameter Parameter	Keterangan Remarks
1	Latar Belakang dan Tujuan Kebijakan Remunerasi Background and Purpose of Remuneration Policy	Mengakomodir Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum yang mewajibkan Bank memiliki kebijakan tertulis terkait Remunerasi terutama yang bersifat variabel bagi Karyawan. Accommodating Financial Services Authority Regulation Number 45/POJK.03/2015 Regarding Application of Governance in Providing Remuneration for Commercial Banks and Circular of Financial Services Authority Number 40/SEOJK.03/2016 Regarding Application of Governance in Providing Remuneration for Commercial Banks that require Banks has a written policy related to Remuneration, especially those that are variable for Employees.
2	Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya Implementation of a review of the Remuneration policy in the previous year, along with its improvements	Kaji ulang dilaksanakan pada kebijakan remunerasi yang bersifat tetap khususnya terkait dengan job grading karyawan dan masih dalam proses penyusunan. The review is carried out on a fixed remuneration policy specifically related to job grading of employees and is still in the process of preparation.
3	Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya: Mechanisms to ensure that Remuneration for Employees in the control unit is independent of the work units they supervise:	Remunerasi karyawan di unit kontrol sesuai dengan grade, posisi dan jabatan. Employee remuneration in the control unit according to grade, position and position.

Cakupan Kebijakan Remunerasi dan Implementasinya

Scope of Remuneration Policy and Its Implementation

No	Parameter Parameter	Keterangan Remarks
1	Cakupan kebijakan remunerasi Remuneration policy coverage	Kebijakan remunerasi yang bersifat tetap dan bersifat variable Remuneration policy that is permanent and variable
2	Implementasi per unit bisnis, per wilayah, dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri; Implementation per business unit, per region, and in subsidiary companies or branch offices located overseas;	Implementasi pemberian remunerasi kepada seluruh wilayah Kantor Bank BPD Bali telah sesuai dengan kebijakan remunerasi yang telah ditetapkan. The implementation of remuneration for all areas of the Bank BPD Bali Office is in accordance with the stipulated remuneration policy.

Remunerasi dikaitkan dengan risiko

Remuneration is associated with risk

No	Parameter Parameter	Keterangan Remarks
1	Jenis risiko utama (key risk) yang digunakan dalam menerapkan Remunerasi The main type of risk (key risk) used in implementing	Risiko utama dalam penerapan remunerasi: - Risiko Operasional - Risiko Stratejik - Risiko Kepatuhan The main risks in applying remuneration: - Operational Risk - Strategic Risk - Compliance Risk
2	Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur; Criteria for determining the main types of risk, including those that are difficult to measure;	Kriteria menentukan jenis risiko dilakukan melalui: - Analisis proses bisnis; - Analisa kinerja; - Perbandingan; The criteria for determining the type of risk are carried out through: - Business process analysts; - Performance analysis; - Ratio;



Remunerasi dikaitkan dengan risiko

Remuneration is associated with risk

No	Parameter Parameter	Keterangan Remarks
3	Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel, termasuk dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Tetap jika ada; Determination impact of main risk on variable based policy, including determination impact of main risk on fixed based remuneration policy (if any)	Dampak penetapan risiko terhadap kebijakan remunerasi: <ul style="list-style-type: none"> - Patuh terhadap ketentuan perundang-undangan; - Adanya dasar hukum dalam penetapan kebijakan remunerasi; - Objektifitas pemberian remunerasi kepada karyawan; Determination Impact of risk on remuneration policy: <ul style="list-style-type: none"> - comply with law and regulations; - legal basis in remuneration policy stipulation; - objectivity on remuneration granted to the employees.
4	Perubahan penentuan jenis risiko utama : dibandingkan dengan penentuan jenis risiko utama tahun lalu beserta alasannya jika ada, termasuk perubahan kriteria yang digunakan untuk menentukan jenis risiko utama selama periode laporan beserta alasan dan dampak perubahan terhadap Kebijakan Remunerasi; Amendmentson determining the main types of risk compared to the determination of the main types of risks previous year and its reasons if any, including amendmentson criteria used to determine the types of main risks during the reporting period along with the reasons and impacts of the changes on the Remuneration Policy;	<ul style="list-style-type: none"> - Penentuan jenis risiko yang digunakan dalam menerapkan remunerasi sebelumnya dengan yang ada saat ini secara garis besar hampir sa-ma, namun demikian dasar hukum yang menjadi acuan mengalami perubahan. - Kriteria yang digunakan untuk menetapkan jenis risiko secara garis besar melalui analisa proses bisnis, analisa kinerja, perbandingan. <ul style="list-style-type: none"> - The determination of the types of risk used in applying the previous remuneration to the current one is broadly the same, however the legal basis used as a reference has changed. - Criteria used to define risk types in general through business process analysis, performance analysis, and comparison.

Pengukuran Kinerja dikaitkan dengan Remunerasi

Performance measurement is associated with remuneration

No	Parameter Parameter	Keterangan Remarks
1	Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja Review of Remuneration policies related to performance appraisal	<ul style="list-style-type: none"> - POJK tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum; - SEOJK tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum; - POJK Regarding Application of Governance in Providing Remuneration for Commercial Banks; - SEOJK Regarding the Implementation of Governance in Providing Remuneration for Commercial Banks;
2	Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja, dan kinerja individu The method in linking individual remuneration with Bank performance, work unit performance, and individual performance	Metode yang digunakan untuk mengintegrasikan kinerja Bank, Unit Kerja dan Kinerja Individu karyawan dilakukan melalui pola distribusi. The method used to inline the performance of the Bank, Work Units and Individual Employee Performance is carried out through a distribution pattern.
3	Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas Remunerasi serta besarnya penyesuaian Remunerasi jika kondisi tersebut terjadi; A description of the method used by the Bank to state that the agreed performance cannot be achieved so that it is necessary to adjust Remuneration and the amount of Remuneration adjustment if such conditions occur;	<p>Belum ditetapkan metode apabila kinerja yang disepakati tidak dapat tercapai.</p> <p>The method has not been established if the agreed performance cannot be achieved.</p>

Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko

Remuneration Adjustment is associated with Performance and Risks

No	Parameter Parameter	Keterangan Remarks
1	<p>Kebijakan mengenai Remunerasi yang Bersifat Variabel, mengenai:</p> <ul style="list-style-type: none"> a. Penangguhan; b. Besarannya; dan c. Kriteria untuk menetapkan besaran tersebut <p>Policy on Variable Remuneration, regarding:</p> <ul style="list-style-type: none"> a. Suspension; b. The amount; and c. Criteria for determining the amount 	<p>a. Penangguhan untuk Pengurus dan Karyawan dilakukan selama 3 (tiga) tahun sebesar persentase tertentu.</p> <p>b. Besarnya persentase penangguhan ditetapkan sebagai berikut:</p> <ol style="list-style-type: none"> 1. Direktur Utama sebesar 15%; 2. Direktur sebesar 13%; 3. Komisaris sebesar 10% 4. Kepala Divisi Kredit sebesar 5%; 5. Kepala Divisi Treasury sebesar 5%; 6. Kepala Divisi Dana & Jasa sebesar 5%; 7. Kepala Cabang 1 dan 2 sebesar 4%; 8. Kepala cabang 3 dan 4 sebesar 3%. <p>c. Kriteria untuk menetapkan besaran penangguhan disesuaikan dengan tingkat jabatan dan risiko posisi/jabatan.</p> <p>a. The suspension for Management and Employees is carried out for 3 (three) years at a certain percentage.</p> <p>b. The percentage of suspension is set as follows:</p> <ol style="list-style-type: none"> 1. President Director by 15%; 2. Director of 13%; 3. Board of Commissioner of 10% 4. Head of Credit Division at 5%; 5. Head of Treasury Division at 5%; 6. Head of Funds & Services Division of 5%; 7. Heads of Branches 1 and 2 by 4%; 8. Heads of branches 3 and 4 are 3%. <p>c. The criteria for setting the amount of the suspension are adjusted to the level of position and position / position risk.</p>
2	<p>Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan mengenai:</p> <ul style="list-style-type: none"> a. Penundaan pembayarannya (Malus); atau b. Ditarik kembali dalam hal sudah dibayarkan (Clawback); <p>Bank policies regarding deferred variable remuneration regarding:</p> <ul style="list-style-type: none"> a. Postponement of payment (Malus); or b. Retracted in the event that payment has been paid (Clawback); 	<p>Kriteria malus:</p> <ul style="list-style-type: none"> - Apabila secara konsolidasi bank mengalami kerugian sebagai tercantum dalam laporan laba/rugi akhir tahun yang diperhitungkan; atau - Terjadi restate laba tahun buku yang diperhitungkan; dan - Fraud. <p>Untuk clawback tidak diatur dalam Kebijakan remunerasi Bank BPD Bali.</p> <p>Malus' Criteria:</p> <ul style="list-style-type: none"> - If the bank experiences a loss as a consolidation as stated in the end of year profit / loss statement that is calculated; or - Occurs calculated restate profit of fiscal year; and - Fraud. <p>Clawback is not regulated in the Bank BPD Bali remuneration policy.</p>

Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko sebagaimana Kebijakan mengenai Remunerasi yang Bersifat Variabel (huruf G angka 1)

Remuneration Adjustment is associated with Performance and Risk as a Policy regarding Variable Remuneration (letter G number 1)

No	Parameter Parameter	Keterangan Remarks
1	<p>Kebijakan pembayaran (vesting) atas penangguhan yang dilakukan antara lain jangka waktu pembayaran; dan</p> <p>Payment policies (vesting) for deferrals include payment periods; and</p>	<ul style="list-style-type: none"> - Secara gabungan, Bank telah memperoleh laba pada tahun berikutnya namun belum memenuhi pencapaian target, malus dibayarkan sebagian atau 50% dari yang ditangguhkan; - Secara gabungan, Bank telah memperoleh pen-capaihan laba pada tahun buku berikutnya mini-mal sesuai dengan target yang ditetapkan, maka malus dibayarkan seluruhnya; - Dalam hal secara gabungan Bank masih men-galami kerugian pada tahun buku berikutnya, namun demikian apabila terdapat Kantor Cabang yang memperoleh laba, maka malus dibayarkan sebagian apabila pencapaian laba belum me-menuli target laba dan dibayarkan seluruhnya apabila pencapaian laba minimal sesuai dengan target laba yang ditetapkan. <ul style="list-style-type: none"> - In combination, the Bank has made a profit on the following year but has not met the target achievement, but has been partially paid or 50% of the deferred amount; - In combination, the Bank has made a profit achievement in the following financial year at least in accordance with the target set, then ma-lus is paid in full; - In the case of a combined Bank still experiencing losses in the following financial year, however, if there is a Branch Office that earns profit, malus will be paid in part if the profit achievement has not met the profit target and is paid in full if the minimum profit achievement is in accordance with the specified profit target.
2	<p>Pengungkapan faktor yang menentukan perbedaan Remunerasi yang Bersifat Variabel yang ditangguhkan dian-tara Pegawai atau kelompok Pegawai, jika ada;</p> <p>Disclosure of factors de-termining the difference in Variable Remuneration that is deferred be-tween Employees or Em-ployee groups, if any;</p>	<p>Tidak Ada</p> <p>None</p>



Nama Konsultan Ekstren dan Tugas Konsultan Terkait Kebijakan Remunerasi

Names of External Consultants and Its Duties Regarding Remuneration Policy

No	Parameter Parameter	Keterangan Remarks
1	Nama konsultan ekstern External consultant name	-
2	Tugas konsultan terkait kebijakan Remunerasi Consultant duties related to Remuneration policy	-

Remunerasi yang bersifat Variabel

Variable based remuneration

No	Parameter Parameter	Keterangan Remarks
1	Bentuk Remunerasi yang Bersifat Variabel beserta : alasan pemilihan bentuk tersebut Forms of Variable Based Remuneration along with the reasons for choosing the forms	Bagi Pengurus : Penghargaan Pengurus, Tantiem Bagi Karyawan : Bonus Alasan: Bersifat Variabel dan Memperhitungkan Faktor Kinerja. For Management: Award of Management, Tantiem For Employees: Bonuses Reason: Variable and Performance Factors is Taking into account.
2	Penjelasan dalam hal terdapat perbedaan : pemberian Remunerasi yang Bersifat Variabel diantara para Direksi, Dewan Komisaris dan/ atau Pegawai, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya Explanation in terms of differences in the granting of Variable Remuneration between the Board of Directors, Board of Commissioners and / or Employees, including an explanation of the factors that determine these differences and the underlying considerations	Pada Penghargaan Pengurus, Tantiem dan Bonus dalam pemberiannya memperhitungkan faktor kinerja. In the Management Award, in granting Tantiem and bonuses performance factors are taken into account.

Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal:

Number of Board of Directors, Board of Commissioners, and Employees who receive Variable Remuneration for 1 (one) year and nominal total:

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (Satu) Tahun Amount Received in 1 (One) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employees	
	Orang Person	Juta Rp Million IDR	Orang Person	Juta Rp Million IDR	Orang Person	Juta Rp Million IDR
Total	4	5.010.	4	13.425.	1.452	90.540.

Jabatan dan jumlah pihak yang menjadi MRT

Position and number of parties who become MRT

No	Parameter Parameter	Keterangan Remarks
1	Jabatan yang menjadi MRT Position that became the MRT	Direksi, Dewan Komisaris, Kepala Divisi Kredit, Kepala Divisi Treasury, Kepala Divisi Dana & Jasa, Kepala Cabang Board of Directors, Board of Commissioners, Head of Credit Division, Head of Treasury Division, Head of Funds & Services Division, Head of Branches
2	Jumlah pihak yang menjadi MRT Number of parties who become MRT	27

Shares option yang dimiliki Direksi, Dewan Komisaris, dan Pejabat

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 2019, 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 dengan cara membeli kembali saham atau obligasi tersebut. Selama Tahun 2019 PT Bank Pembangunan Daerah Bali tidak pernah membeli kembali saham dan/atau obligasi yang telah dikeluarkan.

Shares Option that owned by Board of Directors, Board of Commissioners, and executives

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 shares options part of compensation as decided at General Meeting of Shareholders. Up to December 31, 2019, PT Bank Pembangunan Daerah Bali did not held shares option.

Buyback Share and/or Buyback Bond 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 2019 PT Bank Pembangunan Daerah Bali did not buy back shares and/or bonds that has been issued

Rasio Gaji Tertinggi dan Terendah

Highest and Lowest Salary Ratio

No	Parameter	Keterangan
1	Rasio gaji pegawai yang tertinggi dan terendah The highest and lowest salary ratio of employees	6,12 : 1
2	Rasio gaji Direksi yang tertinggi dan terendah The highest and lowest salary ratio of Board of Directors	1,10 : 1
3	Rasio gaji Dewan Komisaris yang tertinggi dan terendah The highest and lowest salary ratio of the Board of Commissioners	1,11 : 1
4	Rasio gaji Direksi tertinggi dan pegawai tertinggi Highest salary ratio of Directors and highest salary of employees	3,11 : 1

Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja

The number of recipients and the total number of variable based remuneration guaranteed without conditions will be provided by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective employees for the first 1 (one) year of work.

Parameter	Keterangan
Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja	Tidak ada

The number of recipients and the total number of variable remuneration guaranteed without conditions will be provided by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective employees for the first 1 (one) year of work.

Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan.

Number of Employees affected by termination of employment and total nominal severance paid.

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (Satu) Tahun Nominal amount of severance paid per person in 1 (one) year	Number of Employees
Di atas Rp1 miliar Above IDR 1 billion	0
Di atas Rp500 juta s.d. Rp1 miliar Above IDR 500 million to Rp1 billion	0
Rp500 juta ke bawah IDR.500 million and below	8 orang

Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank.

Total deferred Variable Remuneration consisting of cash and/or shares or share based instruments issued by the Bank.

Parameter Parameter	Keterangan Remarks
Remunerasi yang Bersifat Variabel yang ditangguhkan: Suspended Variable Based Remuneration:	-
Dewan Komisaris Board of Commissioners	671.284.134,00
Direksi Board of Directors	61.618.046,25
Karyawan Employee	0
Total	732.902.180,25

Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun.

The total amount of deferred Variable Remuneration paid for 1 (one) year.

Parameter Parameter	Keterangan Remarks
Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun Deferred Variable Remuneration paid for 1 (one) year	-
Dewan Komisaris Board of Commissioners	905.011.431,68
Direksi Board of Directors	905.011.431,68
Karyawan Employee	0
Total	905.011.431,68

Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun Details of the amount of Remuneration given in 1 (one) year

A. Remunerasi yang Bersifat Tetap*) Permanent Remuneration *)	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
Tunai Cash	Rp. 28.450.606.288,82	
Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/Shares based instrument issued by Bank	Rp. 0	
B. Remunerasi yang bersifat Variabel Variable Remuneration		
Tunai Cash	Rp. 6.453.924.130,93	Rp. 732.902.180,25
Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/Shares based instrument issued by Bank	Rp. 0	Rp. 0

Keterangan: *) Hanya untuk MRT dan diungkapkan dalam juta rupiah
Remarks: *) Only for MRT and expressed in million rupiah

Informasi Kuantitatif Remunerasi

Quantitative Information on Remuneration

Jenis Remunerasi yang Bersifat Variabel*) Variable Remuneration Type *)	Sisa yang Masih Ditangguhkan Remaining Suspended	Total Pengurangan Selama Periode Laporan			Total (A)+(B)
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustments (A)	Disebabkan Penyesuaian Implisit (B) Due to Implicit Adjustments (B)	Total Deduction During Report Period	
Tunai (dalam juta rupiah) Cash (in million rupiah)	2.542.925.043,57	-	-	-	-
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut)	0	-	-	-	-
Shares/ Instruments based on shares issued by the Bank (in shares and nominal million rupiah which is a conversion of its shares)					
Total	2.542.925.043,57				

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. 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 Rencana Bisnis Bank Tahun 2020-2022 yang telah disampaikan ke Otoritas Jasa Keuangan sesuai surat Nomor B-1015/DIR/RENSTRA/2019 Tanggal 27 November 2019 serta ke DSSK BI sesuai surat Nomor B-1016/DIR/RENSTRA/2019 Tanggal 27 November 2019. Bank telah menyusun Rencana Bisnis Bank secara :

1. Realistik: 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 Plan

The Strategic Plan of PT Bank Pembangunan Daerah Bali has been prepared in accordance with the vision and mission of PT Bank Pembangunan Daerah Bali in the form of a Business Plan in accordance with prevailing regulations, i.e., the Financial Services Authority Regulation Number 5/POJK.03/2016 Regarding Bank Business Plans. The Bank's strategic plan has been prepared in the form of a Corporate Plan of 2017-2021 and has been submitted to the Financial Services Authority according to letter number B-1007/DIR/RENSTRA/2016 dated December 21, 2016.

Whereas the Bank has prepared the Bank's Business Plan for 2020-2022 that has been submitted to the Financial Services Authority according to letter Number B-1015/DIR/RENSTRA/2019 dated November 27, 2019 and to DSSK BI according to letter Number B-1016/DIR/RENSTRA/2019 dated November 27, 2019. The Bank has prepared a Bank Business Plan by:

1. Realistic: looking at historical historical conditions, banking conditions in Bali and the adequacy of internal resources.
2. Comprehensive: the plan has been carried out thoroughly both in terms of qualitative and quantitative and the making has involved the top down and bottom up parties.
3. Measurable: plans are made with specific quantitative (rupiah and percentage) and qualitative (unit) quantities, so that success can be measured every quarter.

And all of them still pay attention to the principle of prudence and responsiveness to the Internal and External changes, which can be seen from the stipulation of the General Policy of the Board of Directors in preparing the RBB.



Selanjutnya Direksi telah mengkomunikasikan Rencana Bisnis Bank kepada:

- a. Pemegang Saham Bank melalui : Buku Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris disampaikan dalam RUPS Tahunan PT Bank Pembangunan Daerah Bali.
- b. Seluruh jenjang organisasi yang ada pada Bank melalui :
 - i. Surat Direktur Utama Nomor B-0155/DIR/RENSTRA/2019 tanggal 29 Februari 2019 tentang Penyampaian Rencana Bisnis (penyesuaian) PT Bank Pembangunan Daerah Bali Tahun 2019-2021 ke Dewan Komisaris;
 - ii. Surat Divisi Renstra Nomor 0189/RENSTRA/PSR/2019 tanggal 11Maret 2019 perihal Penyampaian Rencana Bisnis Bank (penyesuaian) Tahun 2019-2021 ke seluruh satuan kerja dan unit kerja;
 - iii. Surat Direktur Operasional Nomor 0310/DIR/RENSTRA/PSR/2019 tanggal 30 April 2019 perihal Penyampaian Program Kerja dan Anggaran Rencana Bisnis Bank Tahun 2019 PT Bank Pembangunan Daerah Bali ke Dewan Komisaris;
 - iv. Divisi Renstra Nomor 0411/RENSTRA/PSR/2019 tanggal 31 Mei 2019 perihal Penyampaian Buku Program Kerja dan Anggaran Rencana Bisnis Bank (penyesuaian) Tahun 2019 PT Bank Pembangunan Daerah Bali ke Direksi;
 - v. Surat Direktur Utama Nomor B-0497/DIR/RENSTRA/2019 tanggal 27 Juni 2019 perihal Penyampaian Rencana Bisnis Bank (perubahan) PTBank Pembangunan Daerah Bali;
 - vi. Surat Direktur Utama Nomor B-1015/DIR/RENSTRA/2019 tanggal 27 Nopember 2019 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2020-2022 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2020-2024, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara;
 - vii. Surat Direktur Utama Nomor B-1016/DIR/RENSTRA/2019 tanggal 27 Nopember 2019 perihal Penyampaian Rencana Bisnis Bank PT Bank Pembangunan Daerah Bali Tahun 2020-2022 dan Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Bali Tahun 2020-2024, ditujukan kepada Departemen Surveilans Sistem Keuangan (DSSK) Bank Indonesia;
 - viii. Surat Direktur Utama Nomor B-1017/DIR/RENSTRA/2019 tanggal 27 Nopember 2019 tentang Penyampaian Rencana Bisnis PT Bank Pembangunan Daerah Bali Tahun 2020-2022 ke Dewan Komisaris;

Furthermore, the Board of Directors has communicated the Bank's Business Plan to:

- a. Bank Shareholders through: Annual Report Book and Board of Commissioners Supervisory Task Report submitted at the Annual General Meeting of Shareholders of PT Bank Pembangunan Daerah Bali.
- b. All organizational levels at the Bank through:
 - i. President Director's Letter Number B-0155/DIR/RENSTRA/2019 dated February 29, 2019 regarding Submission of Business Plan (adjustment) of PT Bank Pembangunan Daerah Bali in 2019-2021 to the Board of Commissioners;
 - ii. Renstra Division Letter Number 0189/RENSTRA/PSR/2019 dated March 11, 2019 regarding Submission of the Bank Business Plan (adjustments) for 2019-2021 to all work units and work units;
 - iii. Operational Director's Letter Number 0310/DIR/RENSTRA/PSR/2019 dated April 30, 2019 regarding Submission of Work Programs and Budget for Bank's Business Plan for 2019 of PT Bank Pembangunan Daerah Bali to the Board of Commissioners;
 - iv. Renstra Division Number 0411/RENSTRA/PSR/2019 dated May 31, 2019 regarding Submission of Work Programs and Budgeting of the Bank's Business Plan (adjustments) for 2019 of PT Bank Pembangunan Daerah Bali to the Board of Directors;
 - v. President Director's Letter Number B-0497/DIR/RENSTRA/2019 dated June 27, 2019 regarding Submission of Bank Business Plan (amendments) of PTBank Pembangunan Daerah Bali;
 - vi. President Director's Letter Number B-1015/DIR/RENSTRA/2019 dated November 27, 2019 regarding Submission of the Business Plan of PT Bank Pembangunan Daerah Bali in 2020-2022 and PT Bank Pembangunan Daerah Bali Sustainable Financial Action Plan 2020-2024, addressed to the Financial Service Authority Regional 8 Bali and Nusa Tenggara;
 - vii. President Director's Letter Number B-1016/DIR/RENSTRA/2019 dated November 27, 2019 regarding Submission of the Business Plan of PT Bank Pembangunan Daerah Bali in 2020-2022 and PT Bank Pembangunan Daerah Bali's Sustainable Financial Action Plan 2020-2024, addressed to the Surveillance Financial System Department (DSSK) of Bank Indonesia;
 - viii. President Director's Letter Number B-1017/DIR/RENSTRA/2019 dated November 27, 2019 regarding Submission of the Business Plan of PT Bank Pembangunan Daerah Bali Year 2020-2022 to the Board of Commissioners;

- ix. Surat Divisi Renstra Nomor 1025/RENSTRA/PSR/2019 tanggal 02 Desember 2019 perihal Penyampaian Rencana Bisnis Bank Tahun 2020-2022 ke seluruh satuan kerja dan unit kerja;
- x. Surat Divisi Renstra Nomor B-1133/RENSTRA/PSR/2019 tanggal 18 Desember 2019 perihal Penyampaian Program Kerja dan Anggaran Bisnis Tahun 2020 PT Bank Pembangunan Daerah Bali ke Direksi, satuan kerja, dan seluruh unit kerja;
- xi. Surat Direktur Utama Nomor B-1164/DIR/RENSTRA/2019 tanggal 27 Desember 2019 perihal Penyampaian Rencana Bisnis Bank (Perubahan) PT Bank Pembangunan Daerah Bali Tahun 2020 ke Dewan Komisaris.
- ix. Renstra Division Letter Number 1025/RENSTRA/PSR/2019 dated 02 December 2019 regarding Submission of the 2020-2022 Bank Business Plan to all task forces and work units;
- x. Renstra Division Letter Number B-1133/RENSTRA/PSR/2019 dated December 18, 2019 regarding Submission of the 2020 Business Program and Business Budget of PT Bank Pembangunan Daerah Bali to the Board of Directors, task forces and all work units;
- xi. President Director's Letter Number B-1164/DIR/RENSTRA/2019 dated December 27, 2019 regarding Submission of the Bank Business Plan (Amendments) of PT Bank Pembangunan Daerah Bali in 2020 to the Board of Commissioners.

Direksi telah melaksanakan Rencana Bisnis Bank secara efektif melalui evaluasi (dana dan kredit) bulanan dan penyampaian review triwulanan yaitu :

1. Surat Plt. Direktur Utama Nomor B-0073/DIR/RENSTRA/2019 tanggal 30 Januari 2019 perihal Laporan Realisasi Rencana Bisnis Bank Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 31 Desember 2018 ke OJK.
2. Surat Direktur Bisnis Non Kredit Nomor B-0076/DIR/RENSTRA/2019 tanggal 30 Januari 2019 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan IV Tahun 2018 ke Dewan Komisaris.
3. Surat Direktur Bisnis Non Kredit Nomor B-0077/DIR/RENSTRA/2019 tanggal 30 Januari 2019 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan IV Tahun 2018 ke Seluruh Kepala Divisi dan Kepala SKAI & AF.
4. Surat Direktur Bisnis Non Kredit Nomor B-0078/DIR/RENSTRA/2019 tanggal 30 Januari 2019 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan IV Tahun 2018 ke Seluruh Cabang.
5. Surat Direktur Utama Nomor B-0123/DIR/RENSTRA/2019 tanggal 15 Februari 2019 perihal Penyampaian Laporan Monthly Review Periode 31 Januari 2019 ke Dewan Komisaris.
6. Surat Direktur Utama Nomor 0198/DIR/RENSTRA/2019 tanggal 14 Maret 2019 perihal Evaluasi Kinerja Bulan Februari 2019 ke Seluruh Kepala Divisi, Kepala SKAI & AF, dan Seluruh Kepala Cabang.
7. Surat Direktur Utama Nomor B-0203/DIR/RENSTRA/2019 tanggal 15 Maret 2019 perihal Penyampaian Laporan Monthly Review Periode 28 Februari 2019 ke Dewan Komisaris.

The Board of Directors has effectively implemented the Bank's Business Plan through monthly evaluations (funds and credit) and quarterly review submission, i.e.:

1. Acting as President Director's Letter Number B-0073/DIR/RENSTRA/2019 dated January 30, 2019 regarding Report on Realization of Bank Business Plans, Report on Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as Progress Report on the Implementation of the Transformation Program for December 31, 2018 to OJK.
2. Non Loan Business Director's Letter Number B-0076/DIR/RENSTRA/2019 dated January 30, 2019 regarding Submission of Bank Business Plan Evaluation for IV Quarter of 2018 to the Board of Commissioners.
3. Non Loan Business Director's Letter Number B-0077/DIR/RENSTRA/2019 dated January 30, 2019 regarding Submission of Bank Business Plan Evaluation for IV Quarter of 2018 to All Division Head and Head of SKAI & AF.
4. Non Loan Business Director's Letter Number B-0078/DIR/RENSTRA/2019 dated January 30, 2019 regarding Submission of Bank Business Plan Evaluation for IV Quarter of 2018 to All Branch Offices.
5. President Director's Letter Number B-0123/DIR/RENSTRA/2019 dated February 15, 2019 regarding Submission of Monthly Review Report for period of January 31, 2019 to the Board of Commissioners.
6. President Director's Letter Number 0198/DIR/RENSTRA/2019 dated March 14, 2019 regarding Performance Evaluation in February 2019 to All Division Head, Head of SKAI & AF, and All Branch Head.
7. President Director's Letter Number B-0203/DIR/RENSTRA/2019 dated March 15, 2019 regarding Submission of Monthly Review Report for Period of February 28, 2019 to the Board of Commissioners.

8. Surat Direktur Utama Nomor B-0270/DIR/RENSTRA/2019 tanggal 12 April 2019 perihal Evaluasi Kinerja Bulan Maret 2019 ke Seluruh Kepala Divisi, Kepala SKAI & AF, dan Seluruh Kepala Cabang.
9. Surat Direktur Utama Nomor B-0300/DIR/RENSTRA/2019 tanggal 24 April 2019 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan I Tahun 2019 ke Dewan Komisaris.
10. Surat Direktur Kredit Nomor B-0306/DIR/RENSTRA/2019 tanggal 26 April 2019 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 2019 ke OJK.
11. Surat Direktur Utama Nomor B-0324/DIR/RENSTRA/2019 tanggal 6 Mei 2019 perihal Evaluasi Kinerja Bulan April 2019 ke Seluruh Kepala Divisi, Kepala SKAI & AF, dan Seluruh Kepala Cabang.
12. Surat Direktur Utama Nomor B-0338/DIR/RENSTRA/2019 tanggal 8 Mei 2019 perihal Penyampaian Laporan *Monthly Review* Periode 30 April 2019 ke Dewan Komisaris.
13. Surat Direktur Bisnis Non Kredit Nomor B-0458/DIR/RENSTRA/2019 tanggal 17 Juni 2019 perihal Penyampaian Laporan *Monthly Review* Periode 31 Mei 2019 ke Dewan Komisaris.
14. Surat Direktur Utama Nomor B-0474/DIR/RENSTRA/2019 tanggal 19 Juni 2019 perihal Evaluasi Kinerja Bulan Mei 2019 ke Seluruh Kepala Divisi, Kepala SKAI & AF, dan Seluruh Kepala Cabang.
15. Surat Direktur Utama Nomor B-0573/DIR/RENSTRA/2019 tanggal 29 Juli 2019 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 28 Juni 2019, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara.
16. Surat Direktur Utama Nomor B-0574/DIR/RENSTRA/2019 tanggal 29 Juli 2019 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 28 Juni 2019, ditujukan kepada Dewan Komisaris.
17. Surat Direktur Utama Nomor B-0538/DIR/RENSTRA/2019 tanggal 10 Juli 2019 perihal Evaluasi Kinerja Triwulan II 2019, ditujukan kepada Seluruh Kepala Divisi dan Kepala
8. President Director's Letter Number B-0270/DIR/RENSTRA /2019 dated April 12, 2019 regarding Performance Evaluation for March 2019 to All Division Head, Head of SKAI & AF, and All Branch Heads.
9. President Director's Letter Number B-0300/DIR/RENSTRA /2019 dated April 24, 2019 regarding Submission of Evaluation of the 2019 Quarterly Bank Business Plan to the Board of Commissioners.
10. Loan Director's Letter Number B-0306/DIR/RENSTRA/2019 dated April 26, 2019 regarding Report on Realization of Bank Business Plans, Report on Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as Progress Report on the Implementation of the March 29 2019 Transformation Program to the OJK.
11. President Director's Letter Number B-0324/DIR/RENSTRA /2019 dated May 6, 2019 regarding Performance Evaluation in April 2019 to All Division Head, Head of SKAI & AF, and All Branch Head.
12. President Director's Letter Number B-0338/DIR/RENSTRA/2019 dated May 8, 2019 regarding Submission of the Monthly Review Report for the 30 April 2019 Period to the Board of Commissioners.
13. Non Loan Business Director Letter Number B-0458/ DIR /RENSTRA/2019 dated June 17, 2019 regarding Submission of Monthly Review Report for period of May 31, 2019 to the Board of Commissioners.
14. President Director's Letter Number B-0474/DIR/RENSTRA /2019 dated June 19, 2019 regarding Performance Evaluation in May 2019 to All Division Head, Head of SKAI & AF, and All Branch Head.
15. President Director's Letter Number B-0573/DIR/RENSTRA/2019 dated July 29, 2019 regarding Report on Realization of Bank Business Plans, Report on Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as Progress Report on the Implementation of Transformation Program for period of June 28, 2019, addressed to Financial Services Authority regional 8 - Bali and Nusa Tenggara.
16. President Director's Letter Number B-0574/DIR/RENSTRA/2019 dated July 29, 2019 regarding Report on Realization of Bank's Business Plan, Report on Realization of Activities in the Framework of Increasing Financial Literacy and Inclusion, as well as Progress Report on the Implementation of the Transformation Program for period of June 28, 2019, addressed to Board of Commissioners.
17. President Director's Letter Number B-0538/DIR/RENSTRA/2019 dated July 10, 2019 regarding Performance Evaluation of II Quarterly of 2019, addressed

SKAI & Anti Fraud serta Seluruh Kepala Cabang.

18. Surat Direktur Bisnis Non Kredit Nomor B-0551/DIR/RENSTRA/2019 tanggal 15 Juli 2019 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan II Tahun 2019, ditujukan kepada Dewan Komisaris.
 19. Surat Direktur Bisnis Non Kredit Nomor B-0617/DIR/RENSTRA/2019 tanggal 12 Agustus 2019 perihal Penyampaian Laporan *Monthly Review* Periode 31 Juli 2019, ditujukan kepada Dewan Komisaris.
 20. Surat Direktur Bisnis Non Kredit Nomor B-0665/DIR/RENSTRA/2019 tanggal 27 Agustus 2019 perihal Evaluasi Kinerja Bulan Juli 2019, ditujukan kepada Kepala Divisi DJA, Kredit dan Treasury serta Seluruh Kepala Cabang.
 21. Surat Direktur Bisnis Non Kredit Nomor B-0711/DIR/RENSTRA/2019 tanggal 10 September 2019 perihal Evaluasi Kinerja Bulan Agustus 2019, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti Fraud serta Seluruh Kepala Cabang.
 22. Surat Direktur Bisnis Non Kredit Nomor B-0724/DIR/RENSTRA/2019 tanggal 13 September 2019 perihal Penyampaian Laporan *Monthly Review* Periode 30 Agustus 2019, ditujukan kepada Dewan Komisaris.
 23. Surat Direktur Bisnis Non Kredit Nomor B-0805/DIR/RENSTRA/2019 tanggal 07 Oktober 2019 perihal Evaluasi Kinerja Triwulan III 2019 dan Pembahasan Penyusunan RBB Tahun 2020-2022, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & AF serta Seluruh Kepala Cabang.
 24. Surat Direktur Bisnis Non Kredit Nomor B-0828/DIR/RENSTRA/2019 tanggal 15 Oktober 2019 perihal Penyampaian Evaluasi Rencana Bisnis Bank Triwulan III Tahun 2019, ditujukan kepada Dewan Komisaris.
 25. Surat Direktur Utama Nomor B-0901/DIR/RENSTRA/2019 tanggal 23 Oktober 2019 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 September 2019, ditujukan kepada Otoritas Jasa Keuangan Regional 8 Bali dan Nusa Tenggara.
 26. Surat Direktur Utama Nomor B-0902/DIR/RENSTRA/2019 tanggal 23 Oktober 2019 perihal Laporan Realisasi Rencana Bisnis Bank, Laporan Realisasi Kegiatan Dalam Rangka Meningkatkan Literasi dan Inklusi Keuangan, serta Laporan Perkembangan Pelaksanaan Program Transformasi Periode 30 September 2019, ditujukan kepada Dewan Komisaris.
- to All Division Heads and SKAI & Anti Fraud Heads and All Branch Heads.
18. Non Loan Business Director's Letter Number B-0551/DIR/RENSTRA/2019 dated July 15, 2019 regarding Submission of Business Plan Evaluation for Quarter II of 2019, addressed to the Board of Commissioners.
 19. Non Loan Business Director's Letter Number B-0617/DIR/RENSTRA/2019 dated August 12, 2019 regarding Submission of Monthly Review Report for period of July 31, 2019, addressed to the Board of Commissioners.
 20. Non Loan Business Director's Letter Number B-0665/DIR/RENSTRA/2019 dated August 27, 2019 regarding Performance Evaluation in July 2019, addressed to the Head of DJA, Loan and Treasury Division and all Branch Head.
 21. Non Loan Business Director's Letter Number B-0711/DIR/RENSTRA/2019 dated September 10, 2019 regarding Performance Evaluation in August 2019, addressed to all Division Head and Head of SKAI & Anti Fraud and All Branch Head.
 22. Non Loan Business Director's Letter Number B-0724/DIR/RENSTRA/2019 dated September 13, 2019 regarding Submission of Monthly Review Report for August 30, 2019, addressed to the Board of Commissioners.
 23. Non Loan Business Director's Letter Number B-0805/DIR/RENSTRA/2019 dated October 7, 2019 regarding Performance Evaluation of III Quarter and Discussion on Preparation of RBB Year 2020-2022, addressed to All Division Head and Head of SKAI & AF and All Branch Head.
 24. Non Loan Business Director's Letter Number B-0828/DIR/RENSTRA/2019 dated October 15, 2019 regarding Submission of Bank Business Plan Evaluation for III Quarter of 2019, addressed to the Board of Commissioner.
 25. President Director's Letter Number B-0901/DIR/RENSTRA/2019 dated October 23, 2019 regarding Report on Realization of Bank Business Plans, Report on Realization of Activities in the Framework of Increasing Financial Literacy and Inclusion, as well as Progress Report on the Implementation of the September 30, 2019 Transformation Program, addressed to Financial Services Authority Regional 8 - Bali and Nusa Tenggara.
 26. President Director's Letter Number B-0902/DIR/RENSTRA/2019 dated October 23, 2019 regarding Report on Realization of Bank Business Plans, Report on Realization of Activities in the Context of Increasing Financial Literacy and Inclusion, as well as Progress Report on the Implementation of the September 30, 2019 Transformation Program, addressed to Board of Commissioners.

27. Surat Direktur Bisnis Non Kredit Nomor B-0987/DIR/RENSTRA/2019 tanggal 20 Nopember 2019 perihal Penyampaian Laporan *Monthly Review* Periode 31 Oktober 2019, ditujukan kepada Dewan Komisaris.
28. Surat Direktur Bisnis Non Kredit Nomor B-0988/DIR/RENSTRA/2019 tanggal 20 Nopember 2019 perihal Evaluasi Kinerja Bulan Oktober 2019, ditujukan kepada Seluruh Kepala Divisi dan Kepala SKAI & Anti Fraud serta Seluruh Kepala Cabang.
29. Surat Direktur Bisnis Non Kredit Nomor B-1097/DIR/RENSTRA/2019 tanggal 16 Desember 2019 perihal Penyampaian Laporan *Monthly Review* Periode 29 Nopember 2019, ditujukan 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 :

1. Sesuai Akta Nomor 2 tanggal 3 Januari 2019, total penyetoran modal sebanyak 8.000 (delapan ribu) lembar saham, sehingga menjadi 1.796.492 (satu juta tujuh ratus sembilan puluh enam ribu empat ratus sembilan puluh dua) lembar saham.
2. Akta Nomor 01 tanggal 01 Agustus 2019, total penyetoran modal sebanyak 1.250 (seribu dua ratus lima puluh) lembar saham, sehingga menjadi 1.797.742 (satu juta tujuh ratus sembilan puluh tujuh ribu tujuh ratus empat puluh dua) lembar saham.
3. Akta Nomor 106 tanggal 31 Desember 2019, total penyetoran modal sebanyak 24.558 (dua puluh empat ribu lima ratus lima puluh delapan) lembar saham, sehingga menjadi 1.822.300 (satu juta delapan ratus dua puluh dua ribu tiga ratus) lembar saham.

Target Jangka Pendek Tahun 2019

Tahun 2019 PT Bank Pembangunan Daerah Bali telah menetapkan beberapa kinerja kunci sebagai berikut :

1. Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*.
2. Mendorong penguatan permodalan.
3. Pengendalian *Non Performing Loan* (NPL) Gross maksimal 2,5%.
4. Menjaga rentabilitas Bank.
5. Meningkatkan pertumbuhan dana pihak ketiga sebesar 9%, dengan komposisi giro 11%, tabungan sebesar 51% dan deposito sebesar 38%.
6. Meningkatkan pertumbuhan kredit sebesar 8%, dengan komposisi kredit produktif 44% dan kredit konsumtif 56%.

27. Non Loan Business Director's Letter Number B-0987/DIR/RENSTRA/2019 dated November 20, 2019 regarding Submission of Monthly Review Report for period of October 31, 2019, addressed to the Board of Commissioners.
28. Non Loan Business Director's Letter Number B-0988/DIR/RENSTRA/2019 dated November 20, 2019 regarding Performance Evaluation in October 2019, addressed to All Division Head and Head of SKAI & Anti Fraud and All Branch Head.
29. Non Loan Business Director's Letter Number B-1097/DIR/RENSTRA/2019 dated December 16, 2019 regarding Submission of Monthly Review Report for November 29, 2019, addressed to the Board of Commissioners.

The stakeholders have shown their seriousness in taking steps in supporting the Bank's strategic plan, by making a capital deposit. Capital investment by the company's shareholders, namely:

1. In accordance with Deed Number 2 dated January 3, 2019, the total capital investment was 8,000 (eight thousand) shares, so that it became 1,796,492 (one million seven hundred ninety six thousand four hundred ninety two) shares.
2. Deed Number 01 dated August 1, 2019, a total capital deposit of 1,250 (one thousand two hundred and fifty) shares, making it 1,797,742 (one million seven hundred ninety seven thousand seven hundred forty two) shares.
3. Deed Number 106 dated December 31, 2019, a total capital investment of 24,558 (twenty four thousand five hundred fifty eight) shares, so that it became 1,822,300 (one million eight hundred twenty two thousand three hundred) shares.

Short Term Targets for 2019

In 2019 PT Bank Pembangunan Daerah Bali has established several key performance as follows:

1. Improve the quality of governance, risk management and compliance management.
2. Encourage strengthening of capital.
3. Control the Non Performing Loan (NPL) of a maximum Gross of 2.5%.
4. Maintain Bank profitability.
5. Increase the growth of third party funds by 9%, with a composition of current accounts of 11%, savings by 51% and deposits by 38%.
6. Increase credit growth by 8%, with a composition of productive loans 44% and consumer loans 56%.

7. Meningkatkan pembiayaan kredit UMKM.
8. Meningkatkan layanan dan produk.
9. Meningkatkan loyalitas pelanggan.
10. Penguatan Organisasi dan Sumber Daya Manusia.
11. Penguatan Teknologi Informasi.
12. Meningkatkan aliansi strategis.
13. Meningkatkan kepedulian sosial dan lingkungan.

7. Increasing SME Loan financing.
8. Improve services and products.
9. Increase customer loyalty.
10. Strengthening Organizations and Human Resources.
11. Strengthening Information Technology.
12. Improve strategic alliances.
13. Increase social and environmental care.

Target Jangka Menengah Tahun 2019

PT Bank Pembangunan Daerah Bali telah menyusun Arah Kebijakan Bank Tahun 2019 dengan langkah-langkah strategis sebagai berikut:

1. Meningkatkan kualitas pengelolaan *Governance, Risk Management* dan *Compliance*.
2. Mendorong penguatan permodalan.
3. Pengendalian *Non Performing Loan* (NPL) Gross.
4. Menjaga rentabilitas Bank.
5. Meningkatkan pembiayaan kredit UMKM.
6. Meningkatkan layanan dan produk.
7. Meningkatkan loyalitas pelanggan.
8. Meningkatkan aliansi strategis

Medium Term Target of 2019

PT Bank Pembangunan Daerah Bali has compiled the Bank Policy Direction in 2019 with the following strategic steps:

1. Improve the quality of governance, risk management and compliance management.
2. Encourage strengthening of capital.
3. Gross Non Performing Loan (NPL) Control.
4. Maintaining Bank profitability.
5. Increasing UMKM loan financing.
6. Improve services and products.
7. Increase customer loyalty.
8. Improve strategic alliances

Kesimpulan Hasil Self Assessment Pelaksanaan Tata Kelola

Adapun penilaian pelaksanaan tata kelola PT Bank Pembangunan Daerah Bali untuk Tahun 2019 secara komposit dapat diuraikan sebagai berikut :

Semester I (Januari 2019 – Juni 2019)

Berdasarkan hasil *Self Assessment* Tata Kelola yang disampaikan beserta Laporan Tingkat Kesehatan Bank serta sesuai dengan Surat Direksi Nomor B-0228/DIR/MRO/2019 tanggal 29 Juli 2019 tentang Penyampaian Laporan Tingkat Kesehatan Bank kepada OJK bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

Summary of Implementation of Self Assessment of Good Governance

The assessment of implementation of good governance of PT Bank Pembangunan Daerah Bali for the year of 2019 compositely may be detailed out, as follows:

1st Half (January – June 2018)

Pursuant to the results of self assessment on the good governance that has been submitted and pursuant to the report of Bank Soundness and pursuant to Board of Directors' Letter Number B-0228/DIR/MRO/2019 dated July 29, 2019 regarding the Submission Report of Bank Soundness to OJK, that the implementation of good governance was rated 2 (two).

Tabel Hasil Penilaian Sendiri Semester I Tahun 2019

Table of Self-Assessment Results in Semester I of 2019

Hasil Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola Results Of Self Assessment For Governance Implementation

	Peringkat Rating	Definisi Peringkat Rating Definition
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 that the Bank's management has implemented good governance in general. This is reflected in adequate fulfillment of governance principles. In the event that there are weaknesses in the application of governance principles, in general those weaknesses are less significant and may be resolved by normal actions by the Bank's management.
Konsolidasi Consolidation	-	-



Berdasarkan hasil Penilaian OJK serta sesuai dengan surat OJK Nomor SR-60/KR.081/2019 tanggal 25 September 2019 tentang Penyesuaian Laporan Tingkat Kesehatan Bank Posisi Semester I, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

Puruant to the results of OJK assessment and in accordance with the OJK letter Number SR-60/KR.081/2019 dated September 25, 2019 regarding Adjustment of the Bank's Sound Level Report Semester I, that the application of the principles of implementing the Bank's governance obtained a rating of 2 (Good).

Tabel Hasil Penilaian (OJK) Semester I Tahun 2019
Table of Self-Assessment Results in Semester I of 2019

Hasil Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola Results Of Self Assessment For Governance Implementation		
	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	<p>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.</p> <p>Reflecting that the Bank's management has implemented good governance in general. This is reflected in adequate fulfillment of governance principles. In the event that there are weaknesses in the application of governance principles, in general those weaknesses are less significant and may be resolved by normal actions by the Bank's management.</p>
Konsolidasi Consolidation	-	-

Semester II (Juli 2019 – Desember 2019)

Berdasarkan hasil Self Assessment Tata Kelola yang disampaikan beserta Laporan Tingkat Kesehatan Bank serta sesuai dengan Surat Direksi Nomor B-0037/DIR/MRO/2020 tanggal 27 Januari 2020 tentang Penyampaian Laporan Tingkat Kesehatan Bank ke OJK, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

Semester II (July 2019 - December 2019)

Pursuant to the results of the Governance Self Assessment that has been submitted together with the Bank Soundness Report and in accordance with the Board of Directors' Letter Number B-0037/DIR/MRO/2020 dated January 27, 2020, regarding Submission of the Bank Soundness Report to the OJK, that the application of the principles of the Bank's governance implementation obtained a rating of 2 (Good).

Tabel Hasil Penilaian Sendiri Semester II Tahun 2019
Table of Self-Assessment Results in Semester II of 2019

Hasil Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola Results Of Self Assessment For Governance Implementation		
	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	<p>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.</p> <p>Reflecting that the Bank's management has implemented good governance in general. This is reflected in adequate fulfillment of governance principles. In the event that there are weaknesses in the application of governance principles, in general those weaknesses are less significant and may be resolved by normal actions by the Bank's management.</p>
Konsolidasi Consolidation	-	-

Berdasarkan hasil Penilaian OJK serta sesuai dengan surat OJK Nomor SR-06/KR.081/2020 tanggal 28 Februari 2020 tentang Tingkat Kesehatan Bank Posisi Semester II, bahwa penerapan prinsip-prinsip pelaksanaan tata kelola Bank memperoleh nilai peringkat 2 (Baik).

Puruant to the results of the OJK Assessment as well as in accordance with the OJK letter Number SR-06/KR.081 /2020 dated February 28, 2020 regarding the Soundness of the Bank in the Second Semester Position, that the application of the principles of implementing the Bank's governance obtained a rating of 2 (Good).

Tabel Hasil Penilaian (OJK) Semester II Tahun 2019

Assessment Table (FSA) Semester II of 2019

Hasil Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola
Results Of Self Assessment For Governance Implementation

	Peringkat Rating	Definisi Peringkat Rating Definition
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 that the Bank's management has implemented good governance in general. This is reflected in adequate fulfillment of governance principles. In the event that there are weaknesses in the application of governance principles, in general these weaknesses are less significant and can be resolved by 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 profesional sebagai konsultan, serta telah menetapkan arah perencanaan dan pengembangan SDM yang jelas dan terarah sesuai *Blueprint* SDM. Jumlah Direksi sesuai Akta Nomor 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, 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 Nomor 001/KEP/DK/BPD/2018 tentang Penunjukan Pelaksana Tugas Direktur Utama dan Direktur Kredit PT Bank Pembangunan Daerah Bali. Dan Akta Nomor 28 tanggal 14 Februari 2019 Memberhentikan dengan hormat I Nyoman Sudharma, S.H., M.H. selaku Direktur Bisnis Non Kredit dan Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Pelaksana Tugas Direktur Kredit, Mengangkat I Nyoman Sudharma S.H., M.H. sebagai Direktur Utama; dan Made Lestara Widiatmika sebagai Direktur Kredit dengan masa jabatan 5 (lima) tahun sehingga berakhir pada tanggal 14-02-2024, selanjutnya Akta Nomor 37 tanggal 20 Mei 2019 menetapkan I Nyoman Sumanaya S.E. sebagai Direktur Bisnis Non Kredit.
2. Pada Dewan Komisaris integritas dan kompetensi anggota Dewan Komisaris telah sesuai dibandingkan dengan

Pursuant to the analysis of all the criteria / indicators of the assessment above it can be concluded that:

1. As seen from the governance structure, the Board of Directors have fulfilled the principles of Governance, including Board of Directors domiciled in Bali, having a Board of Directors work order, having no concurrent positions, either jointly or individually not owning shares in other companies , does not appoint individual advisors and/or professional services as consultants, and has set clear and directed HR planning and development directions in accordance with HR Blueprint. Number of Directors in accordance with Deed Number 36 of 2018 dated June 22, 2018 has appointed 3 (three) Directors I Nyoman Sudharma, S.H., M.H. as Non Loan Business Director, Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operation Director and Drs. I Wayan Sutela Negara, M.M. as the Compliance Director. Furthermore, to fill the position of President Director and Loan Director appointed I Nyoman Sudharma, S.H., M.H. as Acting Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Director of Loan based on Board of Commissioners Decision Number 001/KEP/DK/BPD/2018 regarding Appointment of Acting Managing Director and Credit Director of PT Bank Pembangunan Daerah Bali. And Deed Number 28 dated February 14, 2019 To honorably dismiss I Nyoman Sudharma, S.H., M.H. as Non Loan Business Director and Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Acting Loan Director, Appointed I Nyoman Sudharma S.H., M.H. as President Director; and Made Lestara Widiatmika as Loan Director with a term of 5 (five) years so that it will be end on 14-02-2024, furthermore Deed Number 37 dated May 20, 2019 stipulates I Nyoman Sumanaya S.E. as Non Loan Business Director.

2. In the Board of Commissioners the integrity and competency of the members of the Board of

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.

3. 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. 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.
4. 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.
5. 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 triwulan.
6. 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 Pembantuan SOP Sistem Penilaian Kinerja Satuan Kerja sehingga dapat mendukung operasional Bank.
7. Dilihat dari *governance process*, Direksi tidak memberikan kuasa umum kepada pihak lain yang dapat mengakibatkan pengalihan tugas dan fungsi Direksi, telah melaksanakan

Commissioners are appropriate compared to the size and complexity of the Bank's business and are able to act and make decisions independently. Besides that the competency of the members of the committees in the Board of Commissioners is sufficient in accordance with the size and complexity of the Bank's business.

3. The Bank has a Compliance Division that works without the influence of other working units or other units and has other access that directly responsible to the Compliance Director, in addition to having guidelines on handling conflicts of interest. Bank also has an Internal Audit Charter), Internal Auditor Professional Code of Ethics, Risk Based Audit BPP & SOP, BPP & SOP Anti Fraud Strategy and Annual Audit Work Program (PKAT) and supported by an adequate Governance and HR Structure. The audit assignment aspects to the KAP and the Public Accountant have been suitable both in terms of KAP capacity, legality of the work agreement, scope, professional standards of the Public Accountant, and others as stated in the work agreement agreed between the KAP and Bank BPD Bali.
4. The Bank has an adequate organizational structure, policies, systems and written procedures that have been reviewed in accordance with the prevailing laws and regulations as well as current business needs. However, there are still Operational Units that do not fully understand written policies, systems and procedures optimally.
5. Bank already has adequate guidelines and standard procedures for implementing transparency in financial and non financial publications of the Bank, including resolution of Bank consumer complaints, all of which have been supported by adequate infrastructure, namely the website at www.bpdbali.co.id and Bank's internal magazine "News Bank BPD Bali", which is published quarterly.
6. The Bank has a Corporate Plan, Business Plan, and Strategic Plan of the Bank that also has the support from the stakeholders with the addition of a capital deposit to support the Bank's business. The BPP of Planning, Budgeting, and Performance Systems, BPP of Organizational Structure and Task Description, Standardization SOPs of Sub Branch & Cash Offices, BPP Classification System of Branch Offices and Supporting Branch Offices and SOP also support this for Work Unit Performance Evaluation System so that it can support the Bank's operations.
7. As seen from the governance process, the Board of Directors does not grant general power to other parties that may result in the transfer of duties and functions

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 2019 sebesar 95,70%, 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 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.

8. 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.
9. 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 2019.
10. Dewan Komisaris telah melakukan tugas dalam menyetujui kebijakan Manajemen Risiko sesuai Rencana Bisnis Bank, 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 KUD dan RBB, menetapkan prosedur identifikasi berupa aplikasi *Loss Event Database*, Profil Risiko Cabang, Tingkat Kesehatan Bank dan ICAAP, telah menyusun dan

of the Board of Directors, has carried out duties in accordance with the principles of good governance, has determined the General Policy of the Board of Directors and implemented strategic decisions, has Following up on findings from 2016 to 2019 of 95.70%, having owned and appointed a Risk Management Committee, Credit Policy Committee, ALCO, and Information Technology Steering Committee in assisting the Board of Directors in making decisions by the Directors in consensus and can be implemented. The implementation of the duties and responsibilities of the Board of Commissioners has fully complied with the principles of Governance that are running effectively even though there are still weaknesses, but they are insignificant and can be handled well with normal actions. The transparency and accountability aspects of the members of the Board of Commissioners are good and have never violated the applicable rules/regulations. The implementation of the committee's duties to the Board of Commissioners in assisting the implementation of the Board of Commissioners' supervisory duties has been carried out effectively, where the committee's recommendations are quite useful and can be used as consideration in making decisions of the Board of Commissioners.

8. The Bank has conducted an annual financial audit by an independent party where the submission and selection mechanism to appoint an independent Public Accountant and Public Accounting Firm (KAP) for bank annual audits, both in the field of performance and in the financial sector has been carried out in accordance with applicable laws and regulations. The Bank has also maximally conducted the audit process in accordance with internal regulations and the Annual Audit Work Program that was made.
9. The Bank has also been ranked through an external rating agency, PT Fitch Ratings Indonesia ("Fitch") with the results of the National Long Term Rating at 'A' (idn): stable outlook for 2019.
10. The Board of Commissioners has undertaken the task of approving Risk Management policies in accordance with the Bank's Business Plan, evaluating the Risk Management policy and Risk Management Strategy through evaluating the Risk Profile Report, evaluating the accountability of the Board of Directors and providing direction for improvement on the implementation of Risk Management policies regularly through the Evaluation Meeting and Evaluation of Financial statements. Whereas the Board of Directors has undertaken the task of formulating Risk Management policies through the KUD and RBB, establishing identification procedures in the form of Loss Event Database applications, Branch Risk

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, bertanggungjawab 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.

11. 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.
12. Proses Bisnis Banksudah berjalan sesuai susunan organisasi dan uraian tugas, hal ini mengacu pada Akta Nomor 28 tanggal 14 Februari 2019 PT Bank Pembangunan Daerah Bali yang menetapkan I Nyoman Sudharma S.H., M.H. sebagai Direktur Utama , Ida Bagus Gede Setia Yasa, S.Kom., M.M. sebagai Direktur Operasional, Drs.I Wayan Sutela Negara, M.M. selaku Direktur Kepatuhan, Made Lestara Widiatmika sebagai Direktur Kredit, I Nyoman Sumanaya S.E. sebagai Direktur Bisnis Non Kredit.
13. 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.
14. 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.

Profiles, Bank Soundness Levels and ICAAP, having compiled and established transaction approval mechanisms including those that exceed limits and authority for each level of position listed in the BPP and SOP, evaluates the RBB, Risk Profile Report and Bank Soundness Report, establishes the organizational structure and job description, is responsible for policies, strategies, and Risk Management framework through the Risk Management Committee, makes improvements through follow up findings SKAI and Anti Fraud. The Board of Directors has also established a training program and allocated a budget and human resources as well as an independent Risk Management Division and Internal Audit Unit.

11. The Bank has a policy and procedure system including BPP Risk Management, SOP of Branch Office Risk Profile, SOP of ICAAP (*Internal Capital Adequacy Assessment Process*), SOP of Risk Appetite, Risk Tolerance and Limit Risk, SOP of Key Risk Indicator (*KRI*), and Risk Management Blueprint PT Bank Pembangunan Bali of 2018-2022 and also has a Risk Profile application that serves to provide an overview of the risk profile of the Work Unit at the Head Office of Bank BPD Bali so that it can identify and mitigate risk early to avoid loss.
12. The Process of Bank's Business has been running according to organizational structure and job descriptions, this refers to Deed Number 28 dated February 14, 2019 PT Bank Pembangunan Daerah Bali which stipulates I Nyoman Sudharma S.H., M.H. as President Director, Ida Bagus Gede Setia Yasa, S.Kom., M.M. as Operation Director, Drs. I Wayan Sutela Negara, M.M. as Compliance Director, Made Lestara Widiatmika as Loan Director, I Nyoman Sumanaya S.E. as Non Loan Business Director.
13. Before carrying out policies, systems and written procedures the Bank always conducts socialization and in its implementation is monitored and continues to provide technical guidance and evaluation on a regular basis, but the implementation is not optimal so that weaknesses are still found by internal and external audit.
14. The Bank has prepared reports related to financial and non financial publication of the Bank in accordance with the scope set out in the POJK regarding Transparency and Publication of Bank Reports. Submission of this 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 operational mechanism of Consumer complaints reported every quarter.

15. Bank telah menyusun Rencana Bisnis Bank yang disetujui oleh Dewan Komisaris dan telah dikomunikasikan oleh Direksi kepada pemegang saham serta di seluruh jenjang organisasi.
16. Dalam penyusunan dan penyampaian Rencana Bisnis Bank, 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*.
17. Pelaksanaan RBB telah dipantau secara triwulan, Pencapaian kinerja untuk triwulan IV 2019 telah melampaui target, seperti : pencapaian kredit 103,63% dan pencapaian dana pihak ketiga 102,20%. Penerbitan/pelaksanaan produk dan/atau pelaksanaan aktivitas baru sampai dengan Semester II 2019, dapat merealisasikan aktivitas baru berupa Penerbit Kartu Debet dan *Co-branding* uang elektronik dengan Bank BRI (BRIZZI). Di samping itu Bank telah menerbitkan layanan *Quick Response Code Indonesian Standard (QRIS)* Bank BPD Bali, Kartu Debet, *Co-branding* uang elektronik dengan Bank BRI (BRIZZI), Sedangkan rencana perluasan dan/perubahan jaringan kantor sampai dengan Tahun 2019 telah terealisasi sebesar 94,23%.
18. Dan dilihat dari *governance outcome*, bahwa Direksi telah memberikan laporan pertanggungjawaban pelaksanaan tugas Tahun 2018 kepada Pemegang Saham pada Rapat Umum Pemegang Saham Tahunan tanggal 27 Maret 2019 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. Pencapaian kinerja Semester II Tahun 2019 telah melampaui target pencapaian kredit sebesar 103,63% dan pencapaian dana pihak ketiga sebesar 102,20%. Penerbitan/pelaksanaan produk dan/atau pelaksanaan aktivitas baru sampai dengan Semester II 2019, telah merealisasikan aktivitas baru berupa Penerbit Kartu Debet
15. The Bank has prepared a Bank Business Plan that has been approved by the Board of Commissioners and has been communicated by the Board of Directors to shareholders and at all levels of the organization.
16. In the preparation and submission of Bank Business Plans, Bank BPD Bali has been guided by the provisions of the OJK regarding Bank Business Plans while still taking into account external and internal factors that can affect the business continuity of the Bank; the precautionary principle; application of risk management; sound banking principles; and supported by shareholders who have shown their seriousness in taking steps in supporting the Bank's strategic plan, by making capital deposits. The Board of Directors and Board of Commissioners have supervised the implementation of the RBB through the RBB Realization Report, Realization Report of Educational Activities in the Banking Sector, Reports Progress in the Implementation of the Transformation Program and the Monthly Review Report.
17. The implementation of the RBB has been monitored on a quarterly basis. Achievement of performance for the fourth quarter of 2019 has exceeded the target, such as: achieving credit 103.63% and achieving third party funds 102.20%. Issuance/implementation of products and/or implementation of new activities until Semester II 2019, can realize new activities in the form of Debit Card Issuers and Co-branding of electronic money with BRI Bank (BRIZZI). In addition, the Bank has issued a BPD Bali Quick Response Code Indonesian Standard (QRIS) service, Debit Card, Co-branding of electronic money with BRI Bank (BRIZZI), while the planned expansion and/change of office networks up to 2019 has been realized at 94 , 23%.
18. As seen from the governance outcome, that the Board of Directors has provided accountability reports on the implementation of the 2018 tasks to Shareholders at the Annual General Meeting of Shareholders on March 27, 2019 and the Financial Services Authority, and Shareholders have accepted responsibility for carrying out these tasks. The Board of Directors has also socialized the direction of the Bank's policy through work meetings, and the results of the Board of Directors meeting have been stated in the minutes of the meeting as company documents. The Board of Directors has also signed an Integrity Pact. The achievement of Semester II performance in 2019 has exceeded the credit achievement target of 103.63% and the achievement of third party funds amounting to 102.20%. Issuance/implementation of products and/or implementation of new activities until Semester II 2019,

dan Co-branding uang elektronik dengan Bank BRI (BRIZZI). Di samping itu Bank telah menerbitkan layanan *Quick Response Code Indonesian Standard* (QRIS) Bank BPD Bali, Sedangkan rencana perluasan dan/perubahan jaringan kantor sampai dengan 31 Desember Tahun 2019 telah terealisasi sebesar 94,23%.

19. 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.
20. 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.
21. 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.
22. 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.
23. 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 2019 sudah mencapai 37.82% dari total kredit. Hal ini jauh melampaui ketentuan yang menetapkan bahwa kredit kepada UMKM sejak Tahun 2018 sudah harus mencapai rasio 20%. Dua prestasi telah diraih Bank BPD Bali Tahun 2019 sebagai Bank Penyalur KUR terbaik III diberikan oleh DJPB Provinsi Bali dan Penyalur KUR Terbaik IV Tingkat Nasional diberikan oleh Kementerian Koordinator Perekonomian. Hal ini didukung dengan pertumbuhan kredit yang sudah tercapai melebihi target dalam Rencana Bisnis Bank.
24. Bank telah menyampaikan Laporan Publikasi Bulanan, Triwulan, 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.

has realized new activities in the form of Debit Card Issuers and Electronic Money Co-branding with Bank BRI (BRIZZI). In addition, the Bank has published the BPD Bali Quick Response Indonesian Code (QRIS) service, while the planned expansion and/ changes to office networks by December 31 2019 have been realized at 94.23%.

19. Meetings of the Board of Commissioners and committees at the Board of Commissioners have been held and are running effectively and efficiently, well documented, and in accordance with work guidelines and procedures.
20. The Bank has submitted a principal report on the implementation of the duties of the Board of Director in charge of the Compliance Function, there are no conflicts of interest, and there is no intervention of the owner/related party/other parties in the Bank's operational activities.
21. The Bank has conducted audits in several work units and has been able to complete follow up from the findings including risk mitigation that may occur. The results of the audit have covered the scope in accordance with applicable regulations and have described significant bank problems.
22. The Bank's Risk Profile is ranked PK-2 *LowMod*, indicating that Board of Commissioners and Baord of Directors have overseen the implementation of risk management policies and strategies and the bank does not conduct business activities that exceed the ability of capital.
23. The Bank strongly supports the Government's program in promoting UMKM as a regional economic mobilization, where Bank BPD Bali has extended loans to UMKM until the period of December 31 2019, which has reached 37.82% of total loans. This far exceeds the stipulation that credit to MSMEs since 2018 must reach a ratio of 20%. Bank BPD Bali has achieved two achievements in 2019 as the best KUR Channeling Bank III awarded by the DJPB of Province of Bali and the Best IV KUR Channeling National Level awarded by the Coordinating Ministry for Economic Affairs. This is supported by credit growth that has been exceeded the target in the Bank's Business Plan.
24. The Bank has submitted Monthly, Quarterly, Annual and SBDK Publication 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.





TANGGUNG JAWAB SOSIAL PERUSAHAAN

Corporate Social Responsibility





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

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

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

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

TATA KELOLA TANGGUNG JAWAB SOSIAL

GOVERNANCE OF SOCIAL RESPONSIBILITIES

Komitmen Pelaksanaan Program Tanggung Jawab Sosial Perusahaan

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

Bank BPD Bali memiliki keyakinan kuat bahwa sinergi antara kegiatan CSR dan kinerja bisnis berperan penting untuk mencapai pertumbuhan yang berkesinambungan. Bank menerapkan kebijakan strategis dalam implementasi CSR untuk menumbuhkan iklim usaha yang kondusif dan berkelanjutan. Pelaksanaan CSR Bank mengacu pada UU Nomor 40 Tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas pasal 74, maupun UU Nomor 25 Tahun 2007 tanggal 26 April 2007 tentang Penanaman Modal.

Regulasi ini menjadi landasan sekaligus pedoman bagi Bank untuk menyelenggarakan tanggung jawab sosial yang baik dan merata di seluruh Aspek.

Kebijakan dan Tata Kelola Bank BPD Bali telah menjalankan Tanggung Jawab Sosial Perusahaan atau yang dikenal sebagai *Corporate Social Responsibility* (CSR). Bank terus berkomitmen untuk menjadikan filosofi dan tujuan CSR sebagai bagian tak terpisahkan dari aktivitas Bank yang berpijak pada konsep pemberdayaan masyarakat yang berkelanjutan. Bank juga menyadari bahwa keberlanjutan perusahaan tidak dapat dipisahkan dari faktor eksternal seperti sosial dan lingkungan hidup. Atas dasar itu, Bank berkomitmen untuk memenuhi tanggung jawab sosialnya terhadap masyarakat dan lingkungan sekitar. Bank BPD Bali memiliki keyakinan kuat bahwa sinergi antara kegiatan CSR dan kinerja bisnis berperan penting untuk mencapai pertumbuhan yang berkesinambungan. Bank menerapkan kebijakan strategis dalam implementasi CSR untuk menumbuhkan iklim usaha yang kondusif dan berkelanjutan. Pelaksanaan CSR Bank mengacu pada UU Nomor 40 Tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas pasal 74, maupun UU Nomor 25 Tahun 2007 tanggal 26 April 2007 tentang Penanaman Modal. Regulasi ini menjadi landasan sekaligus pedoman bagi Bank untuk

Commitment to Implementing Corporate Social Responsibility Programs

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

Bank BPD Bali believes that the synergy between CSR activities and business performance plays a major role in achieving sustainable growth. The Company implements a strategic policy in implementing CSR to foster a conducive and sustainable business climate. CSR refers to Law Number 40 of 2007 dated August 16, 2007 concerning Limited Liability Companies article 74 as well as Law Number 25 of 2007 dated April 26, 2007 concerning Investment.

This regulation becomes the foundation as well as a guideline for Bank BPD Bali to carry out good and equitable social responsibility in all aspects.

Bank BPD Bali Policy and Governance have undertaken Corporate Social Responsibility or known as CSR. The Bank remains to be committed to making the philosophy and the objectives of CSR an indivisible part of the Bank's activities which are educated in the concept of sustainable community empowerment. The Bank further recognises that the Company's sustainability cannot be classified from external layers, such as social and environment. On that basis, the Bank is committed to performing its social responsibilities towards the community and the surrounding. Bank BPD Bali has a firm conviction that the synergy between CSR activities and business performance are the impetus in achieving sustainable growth. The Bank then implements a strategic policy in fulfilling CSR to cherish a conducive and continuous business climate. The implementation of Bank CSR refers to the Law Number 40 of 2007 concerning Limited Liability Companies article 74 and Law Number 25 of 2007 concerning Investment. The regulations become the ground as well as the guideline for the Bank to carry out warranted and equitable social responsibility

menyelenggarakan tanggung jawab sosial yang baik dan merata di seluruh Aspek. Sepanjang tahun 2019, Bank BPD Bali telah melaksanakan sejumlah program tanggung jawab sosial kepada segenap kalangan masyarakat, termasuk kepada Karyawan. Pelaksanaan program juga ditekankan untuk mewujudkan hubungan yang harmonis dengan lingkungan sekitar, di lokasi Bank beroperasi. Tata Kelola & Organisasi Kegiatan CSR dikelola dan ditangani oleh Bagian Humas dan CSR yang merupakan bagian dari Divisi Umum dan Kesekretariatan.

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

Bank BPD Bali menyadari, sekecil apapun, aktivitas operasional yang dijalankan Bank memberikan dampak baik dari sisi sosial, ekonomi dan lingkungan bagi seluruh pemangku kepentingan.

Bank menyadari, *Due Diligence* dibutuhkan untuk memetakan dampak dan pengaruh dari setiap pemangku kepentingan terhadap Bank BPD Bali. *Due Diligence* juga dapat menjadi landasan dalam penyusunan rencana kerja khususnya yang berkaitan dengan program CSR Bank.

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

1. Bantuan untuk bencana alam;
2. Bantuan untuk pelestarian lingkungan;
3. Bantuan pendidikan dan/atau pelatihan;
4. Bantuan peningkatan kesehatan;
5. Bantuan pengembangan prasarana dan/atau sarana umum (infrastruktur);
6. Bantuan sarana ibadah atau keagamaan;
7. Bantuan sosial kemasyarakatan dalam rangka pengentasan kemiskinan (pemberdayaan masyarakat);
8. Bantuan kebudayaan dan olahraga.

Stakeholder Penting yang Terdampak dan Berdampak dari Kegiatan Bank BPD Bali

Bank BPD Bali berkomitmen untuk meningkatkan pelibatan stakeholder guna meningkatkan nilai pemegang saham dan

within all viewpoints. Throughout 2019, Bank BPD Bali has performed several social responsibility programs for the entire community, including for the employees. The implementation of the program is further emphasised to emerge a cooperative relationship with the surrounding, particularly at the location where the Bank is functioning. CSR activities Organization & Governance are managed and handled by the Corporate Communication Secretary.

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

Bank BPD Bali notices, no matter how diminutive it is, the operational activities performed by the Company have a useful force on social, economic, and environmental aspects towards all stakeholders.

The Company understands due diligence is necessary to notice the result and influence of each stakeholder on Bank BPD Bali. Due Diligence can also be the basis for preparing work plans related to the Company's CSR programs, specifically.

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

1. Aid for natural disasters;
2. Aid for environmental preservation;
3. Aid for educational and/or training;
4. Aid for health improvement;
5. Aid for development of infrastructure and/or public facilities;
6. Aid for worship place;
7. Aid for social in the context of poverty alleviation (community development);
8. Aid for sports and culture.

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

Bank BPD Bali is committed to strengthening stakeholder involvement to enhance the value of shareholders and other

stakeholder lainnya. *Stakeholder* yang signifikan terkait dengan kegiatan, strategi dan program kerja Bank dapat dipetakan sebagai berikut:

stakeholders. Significant stakeholders related to the Company's activities, strategies, and work programs can be imparted as follows:

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

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

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

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

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

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

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

Pemangku Kepentingan Stakeholders	Isu Penting Significant Issues	Metode Perlakuan Methods
Pemegang Saham Shareholders	1. Kinerja keuangan 2. Kinerja non-keuangan 3. Kinerja sepanjang tahun tentang tata kelola, kinerja keuangan, non-keuangan, dan lain-lain 1. Financial performance 2. Non-financial performance 3. Year-round performance on governance, financial, non-financial performance, etc.	1. Pelaporan Kinerja 2. RUPS 1. Performance Report 2. GMS
Pemerintah/Regulator Government/Regulator	Informasi tentang kepatuhan terhadap ketentuan perundang-undangan yang berlaku Information about compliance with applicable statutory provisions	Pelaporan pelaksanaan Kepatuhan dan Notifikasi pada Pemerintah dan Otoritas Jasa Keuangan (OJK): 1. Laporan Bulanan 2. Laporan Triwulan 3. Laporan Tahunan Reporting the implementation of Compliance and Notification to the Government and the Financial Services Authority (FSA): 1. Monthly Report 2. Quarterly Report 3. Annual Report

Pemangku Kepentingan Stakeholders	Isu Penting Significant Issues	Metode Perlakuan Methods
Masyarakat dan Lembaga Swadaya Masyarakat Community and Non-Governmental Organizations	<ul style="list-style-type: none"> 1. Jenis program CSR 2. Cara mengoptimalkan pencapaian program CSR 3. Informasi tentang kegiatan perusahaan 1. Types of CSR programs 2. How to optimise the achievement of CSR programs 3. Information about the Company's activities 	Kerja sama strategis untuk menjalankan program-program Tanggung Jawab Sosial Perusahaan, baik di bidang sosial maupun lingkungan Strategic cooperation to run Corporate Social Responsibility programs, both in the social and environmental fields
Nasabah Customer	<ul style="list-style-type: none"> 1. Keamanan dan kenyamanan saat bertransaksi 2. Kemudahan mendapatkan kredit 3. Informasi produk dan layanan yang jelas dan transparan 4. Mendapatkan kepuasan layanan 1. Safety and comfort when transacting 2. Ease of getting credit 3. Clear and transparent product and service information 4. Get service satisfaction 	<ul style="list-style-type: none"> 1. Website dan frontline information 2. Kunjungan langsung 3. Layanan contact center 4. Survei Kepuasan Nasabah 1. Website and frontline information 2. Direct visits 3. Contact center services 4. Customer Satisfaction Survey
Karyawan Employee	<ul style="list-style-type: none"> 1. Sosialisasi kebijakan dan strategi yang berkaitan dengan kepegawaian 2. Kesetaraan kesempatan 3. Pengembangan karier, pelatihan dan lain-lain 4. Tingkat kepuasan pegawai, menjaring harapan mereka. 1. Dissemination of policies and strategies relating to staffing 2. Equal opportunity 3. Career development, training, and others 4. Level of employee satisfaction, capturing their expectations. 	<ul style="list-style-type: none"> 1. Media Internal 2. Survei Kepuasan Pegawai 1. Internal Media 2. Employee Satisfaction Survey
Mitra Kerja Business Partner	<ul style="list-style-type: none"> 1. Proses pengadaan yang obyektif 2. Kerja sama saling menguntungkan, transparan dan adil 1. An objective procurement processes 2. Mutually beneficial, transparent and fair cooperation 	Kontrak kerja Employment contract
Media Massa Mass Media	<ul style="list-style-type: none"> 1. Kinerja keuangan 2. Kinerja non-keuangan 3. Dampak dan kinerja kegiatan sosial dan lingkungan perusahaan 4. Informasi tentang kegiatan perusahaan 5. Informasi terbaru tekit bisnis jaminan kredit yang perlu diketahui oleh public 1. Financial performance 2. Non-financial performance 3. Impact and performance of the company's social and environmental activities 4. Information about company activities 5. Latest information regarding the necessary business credit guarantees 6. Known to the public 	Press release Press conference
Lingkungan Environment	-	-

Lingkup Tanggung Jawab Sosial Perusahaan

Pelaksanaan program CSR Bank BPD Bali dilaksanakan sesuai dengan UU Nomor 40 Tahun 2007 tentang Perseroan Terbatas, serta Peraturan Pemerintah Nomor 47 Tahun 2012 tentang Tanggungjawab Sosial dan Lingkungan Perseroan Terbatas. Program Tanggung jawab sosial Bank BPD Bali terbagi 8 Program Utama yaitu:

1. Program Pendidikan;
2. Program Kesehatan;
3. Program Seni dan Budaya;
4. Program Olahraga;
5. Program Sosial lainnya;
6. Program Bantuan Sarana & Prasarana Pelestarian Alam, Lingkungan dan Kebersihan;

Scopes of Corporate Social Responsibility

the implementation of the CSR program of the Bank BPD Bali is done on the basis of the Law Number 40 of 2007 concerning Limited Liability Companies, and Government Regulation Number 47 of 2012 concerning Limited Corporate Social and Environmental Responsibility.

The social responsibility programs of Bank BPD Bali are divided into 8 focal programs, namely:

1. Educational Program;
2. Health Program;
3. Arts and Culture Program;
4. Sports Program;
5. Other social programs;
6. Nature Conservation Infrastructure & Assistance Program, Environment and Cleanliness;



CSR Batukau Tabanan.

7. Program Bantuan Sarana & Prasarana selain yang tercakup dalam Program Pendidikan, Kesehatan, Seni & Budaya, Olahraga, Sosial Lainnya dan Pelestarian Alam, Lingkungan & Kebersihan;
8. Program Kemitraan.

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

Strategi Pelaksanaan Program CSR

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

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

7. Facilities & Infrastructure Assistance Programs other than those covered by the Education, Health, Arts & Culture, Sports, Other Social Programs and Conservation of Nature, Environment & Hygiene;
8. Partnership Program.

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

CSR Programs Implementation Strategies

Governance & Organisation of Bank BPD Bali's CSR activities are managed and handled by the Public Relations and CSR Department which is part of the General and Secretariat Division under the Operational Directorate of Bank BPD Bali.

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



CSR Pura Puncak Mangu.

Program Kerja

Program Tanggung jawab sosial Bank BPD Bali terbagi 8 Program Utama yaitu:

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

Anggaran CSR

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

Adapun untuk anggaran CSR Bank BPD Bali Tahun 2019 adalah sebesar Rp12.000.000.000,00 (dua belas miliar rupiah).

Work Program

Bank BPD Bali's social responsibility programs is divided into 8 foremost programs, namely:

1. Educational Program;
2. Health Program;
3. Arts and Culture Program;
4. Sports Program;
5. Other social programs;
6. Assistance Programs & Infrastructure Conservation of Nature, Environment and Cleanliness;
7. Facilities & Infrastructure Assistance Programs other than those covered in Education, Health, Arts & Culture, Sports, Other Social Programs and Nature Conservation, Environment & Hygiene;
8. Partnership Program.

CSR Budget

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

The CSR budget of Bank BPD Bali in 2019 is Rp12,000,000,000,00 (twelve billion rupiah).

TANGGUNG JAWAB SOSIAL TERKAIT HAK ASASI MANUSIA

SOCIAL RESPONSIBILITIES RELATED TO HUMAN RIGHTS

Komitmen dan Kebijakan

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

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

Isu-Isu HAM Terkait Kegiatan Perusahaan

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

Risiko Pelanggaran HAM

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

Rencana Kegiatan dan Pelaksanaan Kegiatan

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

1. Pemenuhan HAM bagi karyawan

- Kebebasan Berserikat dan Berkumpul
Merujuk pada Keputusan Presiden Nomor 83 tahun 1998 tentang Ratifikasi Konvensi ILO Nomor 87 tahun 1948 mengenai Kebebasan Berserikat dan Perlindungan atas Hak Membentuk Organisasi.

Commitment and Policy

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

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

Issues of Human Rights Related to the Company's Activities

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

Risks of Human Rights Violation

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

Rencana Kegiatan dan Pelaksanaan Kegiatan

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

1. Fulfilment of human rights for employees

- Freedom of Association and Association
Referring to Presidential Decree Number 83 of 1998 concerning Ratification of ILO Convention Number 87 of 1948 concerning Freedom of Association and Protection of the Right to Form Organizations.

Karyawan Bank BPD Bali mendirikan Serikat Pekerja Bank BPD Bali yang tercatat di Kementerian Ketenagakerjaan Republik Indonesia sesuai dengan Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Nomor KEP.001/PHIJSK-PK/PKB/I/2019 tanggal 4 Januari 2019.

b. Terbebas dari Praktik Kerja Paksa

"Waktu kerja yang berlaku di Bank BPD Bali adalah sesuai dengan pasal 77 Undang-Undang Nomor 13 Tahun 2003 tanggal 25 Maret 2003 tentang Ketenagakerjaan, yaitu 40 jam dalam 1 minggu." Waktu kerja karyawan Bank BPD Bali dapat dijelaskan pada tabel berikut:

Uraian Description	Pegawai Non-Shift Non-Shift Employee
Hari kerja Working days	5 Hari, 8 Jam 5 days, 8 hours
Jam kerja Working hours	08.00 - 17.00 WITA
Hak cuti Leave rights	12 Hari Kerja 12 working day

Dengan ketentuan di atas, Bank BPD Bali memastikan tidak terdapat praktik kerja paksa yang terjadi di Bank karena Karyawan memiliki waktu istirahat yang cukup. Dan sejak pertama kali berdiri hingga saat ini tidak terdapat laporan kasus kerja paksa di lingkungan kerja Bank BPD Bali.

c. Tidak Mempekerjakan Tenaga di Bawah Umur

Bank BPD Bali memastikan bahwa tidak terdapat pekerja di bawah umur yang bekerja di Bank. Hal ini dituangkan dalam persyaratan penerimaan pegawai Bank BPD Bali yang mensyaratkan calon pegawai minimal harus berusia 21 tahun atau telah menamatkan pendidikan jenjang D3.

d. Ijin Cuti

Bank BPD Bali memberikan ijin cuti kepada karyawan. Terdapat beberapa jenis ijin cuti yang diberikan yang diatur dalam Keputusan Direksi Nomor 0351/KEP/DIR/SDM/2014 tanggal 23 Mei 2014 tentang *Standar Operating Procedure (SOP) Fasilitas Karyawan* yang telah mengalami beberapa kali perubahan, terakhir dengan Keputusan Direksi Nomor 0832/KEP/DIR/SDM/2018 tentang Perubahan Ketujuh Atas Keputusan Direksi Nomor 0351/KEP/DIR/SDM/2014 tentang *Standard Operating Procedure Fasilitas Karyawan*; Selain itu, setiap karyawan wanita yang melahirkan diberikan

The employees of Bank BPD Bali founded the Bank BPD Bali Workers Union registered at the Ministry of Manpower of the Republic of Indonesia in accordance with Decree of the Director General of Industrial Relations and Workers' Social Security Number KEP.001/PHIJSK-PK/PKB/I/2019 on January 4, 2019.

b. Free from Forced Labour Practices

The working time in force in Bank BPD Bali is in accordance with article 77 of Law Number 13 of 2003 dated March 25, 2003 concerning Manpower, which is 40 hours a week." The Bank BPD Bali employee's work time can be explained in the following table:

Based on the aforementioned provisions, Bank BPD Bali assures that no forced labour practices happen in the Bank since the workers have adequate rest periods. Since it was first established up to now, there have been no reports of forced labour circumstances in the Bank BPD Bali's work environment.

c. Do not Employ the Underage

Bank BPD Bali ensures that no underage workers are working at the Company. This is declared in the Company recruitment requirements that demand that prospective employees must be at least 21 years of age or have completed their education as Diploma.

d. Leave

Bank BPD Bali grants leave to employees. There are several types of leave permits granted which are regulated in Board of Directors Decree Number 0351/KEP/DIR/SDM/2014 on May 23, 2014 concerning Standard Operating Procedure (SOP) for Employee Facilities that has been amended several times, most recently by the Board of Directors' Decree Number 0832/KEP/DIR/SDM/2018 concerning Seventh Amendment to Board of Directors Decree Number 0351/KEP/DIR/SDM/2014 concerning Standard Operating Procedure for Employee Facilities; On top of

ijin istirahat selama 3 (tiga) bulan, ijin keguguran bagi wanita diberikan selama 1,5 bulan, sedangkan untuk karyawan pria diberikan ijin selama 2 (dua) hari kerja apabila pasangannya melahirkan.

2. Pemenuhan HAM bagi Nasabah

a. Banking Hall

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

b. Call Center

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

Call center Bank BPD Bali adalah pada nomor akses 1500 844 yang dapat dihubungi selama 24 jam. Selain itu, Bank BPD Bali juga menyediakan media sosial sebagai salah satu sarana komunikasi dengan nasabah, yaitu:

Facebook : PT Bank Pembangunan Daerah Bali

Instagram : @bankbpdbali

that, every female employee who gave birth was given a resting permit for 3 (three) months, a miscarriage permit for women was given for 1.5 months while for male employees was given permission for 2 (two) working days if her partner gave birth.

2. Fulfilment of Human Rights for Customer

a. Banking Hall

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

b. Call Center

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

The Bank BPD Bali Call Center is on the access number 1500 844 which can be contacted 24 hours. Furthermore, Bank BPD Bali provides social media as a means of communication with customers, viz.:

Facebook : PT Bank Pembangunan Daerah Bali

Instagram : @bankbpdbali

Prosedur dan Mekanisme Pengaduan Pelanggaran HAM

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

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

Dampak Kegiatan dan Pencapaian

Hingga akhir tahun 2019, tidak terdapat laporan, baik dari karyawan maupun nasabah terkait pelanggaran HAM yang dilakukan oleh Bank BPD Bali.

Procedure and Mechanism for Complaints of Human Rights Violations

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

Impact of Activities and Achievements

Until the end of 2019, there were no reports, either from employees or customers related to human rights violations committed by Bank BPD Bali.



CSR Pura Kentel Gumi.

TANGGUNG JAWAB SOSIAL TERKAIT OPERASI YANG ADIL

SOCIAL RESPONSIBILITIES RELATED TO FAIR OPERATIONS

Komitmen dan Kebijakan

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

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

Target dan Rencana Kegiatan

Bank BPD Bali senantiasa menargetkan dalam perencanaan tahunannya untuk menjamin terlaksananya semua kebijakan berdasarkan penerapan tata kelola yang baik. Setiap pelanggaran yang terjadi akan dikenakan sanksi dengan tegas sesuai kebijakan Bank dan peraturan yang berlaku.

Pelaksanaan Kegiatan

1. Pengendalian Internal

Bank telah menerapkan Sistem Pengendalian Internal, baik untuk aspek operasional maupun keuangan. Sistem pengendalian internal yang dijalankan Bank telah mengacu pada standar yang berlaku secara internasional, yaitu COSO. Sistem pengendalian internal ditujukan untuk menghindarkan Bank dari berbagai risiko yang muncul, baik risiko operasional maupun risiko keuangan.

2. Kebijakan Anti Korupsi dan Gratifikasi

Bank telah memiliki kebijakan Gratifikasi yang tertuang dalam Surat Keputusan Nomor 0428/KEP/DIR/KPN/2019 tanggal 31 Juli 2019 tentang Pengendalian Gratifikasi di Lingkungan PT Bank Pembangunan Daerah Bali.

Setiap karyawan Bank BPD Bali menandatangani Pakta Integritas pada setiap awal tahun, yang dimulai pada Tahun 2020.

Commitment and Policy

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

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

Target and Activity Plan

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

Implementation of Activities

1. Internal Control

The Bank has implemented an Internal Control System, both for operational and financial viewpoints. The internal control system implemented by the Company has referred to internationally accepted standards, namely COSO. The internal control system is designed to prevent the Bank from numerous perils that appear, both operational and financial risks.

2. Anti-Corruption and Gratification Policy

The Bank has a Gratification policy set forth in Decree Number 0428/KEP/DIR/KPN/2019 on July 31, 2019, concerning Gratification Control in the Environment of PT Bank Pembangunan Daerah Bali.

Each employee of Bank BPD Bali signs an Integrity Pact at the beginning of each year, which begins in 2020.

Bank juga terus berupaya melakukan sosialisasi terhadap kebijakan tersebut.

Selama tahun 2019 tidak ada kegiatan sosialisasi kebijakan anti korupsi dan gratifikasi yang dilakukan karena sudah dilaksanakan secara penuh di tahun 2018.

3. Whistleblowing System

Bank BPD Bali telah memiliki kebijakan terkait penerapan sistem pelaporan pelanggaran (*whistleblowing system*) yang tertuang di dalam Keputusan Direksi 0747/KEP/DIR/SAF/2019 tanggal 25 November 2019 tentang Buku Pedoman Perusahaan Strategi Anti Fraud PT Bank Pembangunan Daerah Bali dan Keputusan Direksi Nomor: 0846/KEP/DIR/SAF/2019 tanggal 31 Desember 2019 tentang Standar Operasional Prosedur Strategi Anti Fraud PT Bank Pembangunan Daerah Bali.

Bank BPD Bali juga telah menyediakan saluran khusus yang digunakan untuk menyampaikan laporan pelanggaran sebagai berikut:

- a. Secara tertulis dalam amplop tertutup dengan mencantumkan tulisan pada amplop "confidential/ rahasia" yang ditujukan kepada Direktur Utama;
- b. Melalui telepon dengan call center Nomor 1500-844;
- c. Melalui Email ke: wbs@bpdbali.co.id.

4. 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.

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

The Bank further extends its works to disseminate the policy.

During 2019 there were no anti-corruption policy and gratification dissemination activities undertaken, for they were fully implemented in 2018.

3. Whistleblowing System

Bank BPD Bali has a policy related to the implementation of a whistleblowing system as outlined in the Decree of the Board of Directors 0747/KEP/DIR/SAF/2019 on November 25, 2019, concerning the Company's Guidelines on Anti Fraud Strategy of PT Bank Pembangunan Daerah Bali and the Board of Directors' Decree Number : 0846/KEP/DIR/ SAF/2019 on December 31, 2019 concerning the Standard Operational Procedure of the Anti-Fraud Strategy of PT Bank Pembangunan Daerah Bali.

Bank BPD Bali has also afforded particular channels that are used to submit violation reports as follows:

- a. Written in a sealed envelope with the writing on the "confidential" secret addressed to the President Director;
- b. By telephone with call center number 1500-844;
- c. Via Email to: wbs@bpdbali.co.id.

4. Code of Conducts

PT Bank Pembangunan Daerah Bali is committed to developing and applying the principles of governance in every activity of the Bank. To that end, the Board of Directors has established a Code of Ethics based on Directors' Decree Number 0222/KEP/DIR/KPN/2015 dated May 28, 2015 concerning the PT Bank Pembangunan Bali Code of Ethics, which is intended for the availability of a code of conduct for members of the Board of Commissioners, Directors and Employees of the Bank in carrying out their respective duties and responsibilities as well as being a reference for behavior for the Board of Commissioners, Directors and Employees of the Bank in carrying out their duties and responsibilities as well as interacting with stakeholders.

The Code of Conducts of PT Bank Pembangunan Daerah Bali applies to every employee of the Bank, whether from the Board of Commissioners, Directors, employees and other individuals who are related to the business of PT Bank Pembangunan Daerah Bali. The successful implementation

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 *Whistleblowing 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.

5. Pengadaan Barang dan Jasa yang Transparan

Proses Pengadaan dilakukan menerapkan prinsip efisien, efektif, transparan, keterbukaan, bersaing, adil/tidak diskriminatif dan akuntabel berdasarkan Keputusan Direksi Nomor: 0008.102.110.2012.2 tanggal 19 Januari 2012 dengan beberapa kali perubahan dengan perubahan terakhir Nomor: 0334/KEP/DIR/UMS/2016 tanggal 11 Juli 2016 tentang Perubahan Kedua atas Keputusan Direksi Nomor 0008.102.110.2012.2 tentang Pedoman Pelaksanaan Pengadaan Barang / Jasa PT Bank Pembangunan Daerah Bali.

Dampak dan Capaian Kegiatan

Berlandaskan pada berbagai upaya yang dilakukan Bank dalam menerapkan praktik tata kelola yang baik, sepanjang tahun 2019 tidak terdapat pengaduan mengenai indikasi tindak pidana korupsi yang dilakukan oleh karyawan Bank. Bahkan di tahun 2019, Bank BPD Bali mendapatkan penghargaan dari Economic Review sebagai *The Big - 9 Indonesia GCG Implementation 2019 Category Regional Development Bank BUKU II*.

of the Code of Conducts is the responsibility of the whole chairmen in their respective working units for this reason, all unit chairmen have a responsibility to provide understanding the application of the Code of Conducts to employees in their respective work units. Every individual at PT Bank Pembangunan Daerah Bali has the responsibility for the successful implementation of the Code of Conducts in their daily activities. One form of responsibilities is related to the willingness of employees to report any actions that are believed to be a violation of the Code of Conducts and to convey any facts of irregularities that are known through the Whistleblowing System mechanism. PT Bank Pembangunan the Bali region continues to remind all Bank employees about the Code of Conducts through the Wake Up Morning Call and Sharing Sessions which are routinely held every week in each work unit.

5. Procurement of Transparent Goods and Services

The Procurement Process is done by applying the principles of efficient, effective, transparent, open, competitive, fair/non-discriminatory and accountable based on Directors Decree Number: 0008.102.110.2012.2 on January 19, 2012, with several changes with the latest amendment Number: 0334/KEP/DIR/UMS/2016 on July 11, 2016, concerning the Second Amendment to Board of Directors Decree Number 0008.102.110.2012.2 concerning Guidelines for the Implementation of Goods/Services Procurement of PT Bank Pembangunan Daerah Bali.

Impact and Achievement of Activities

Based on the multiple resolutions made by the Company in implementing good governance practices, throughout 2019, there were no complaints regarding indications of criminal acts of corruption committed by the Company's employees. In 2019, Bank BPD Bali received an award from the Economic Review as The Big-9 Indonesia GCG Implementation 2019 Category Regional Development Bank BUKU II.

TANGGUNG JAWAB SOSIAL BIDANG PELESTARIAN LINGKUNGAN HIDUP

SOCIAL RESPONSIBILITIES OF THE ENVIRONMENTAL PRESERVATION

Komitmen dan Kebijakan

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

Menyadari besarnya bahaya dan dampak yang muncul akibat kerusakan lingkungan, Bank BPD Bali berupaya semaksimal mungkin untuk mengambil peran dan terlibat dalam upaya pelestarian lingkungan/bumi. Komitmen Bank BPD Bali juga tercermin pada salah satu butir dari misi Bank, yaitu "Meningkatkan Kepedulian Sosial Bagi Komunitas dan Lingkungan."

Dampak dan Risiko Operasional Terhadap Lingkungan

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

Jangkauan Lingkup Pengaruh Operasional Bank Terhadap Lingkungan

Meskipun aktivitas operasional Bank BPD Bali tidak memberikan dampak langsung yang besar terhadap lingkungan hidup, namun dampak tidak langsung yang ditimbulkan akan sangat besar.

Rencana Program CSR di Bidang Lingkungan Hidup

Program CSR di Bidang Lingkungan Hidup adalah sebagai berikut:

1. Mengurangi penggunaan kertas;
2. Menggunakan instalasi bangunan yang ramah lingkungan dalam proses renovasi ruangan kerja di Gedung Bank BPD Bali;
3. Mengurangi penggunaan atau pemakaian plastik di lingkungan kantor perseroan;

Commitment and Policy

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

Having recognised the magnitude of the threats and impacts that arise due to environmental damage, Bank BPD Bali has been making every endeavour to take a role and to be involved in environmental/earth conservation forces. The commitment of Bank BPD Bali is further displayed in one of the intents of the Bank's mission, "Enhancing Social Concern for the Community and the Environment."

Impacts and Operational Risks on the Environment

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

Scope of the Bank's Impact on the Environment

Although Bank BPD Bali's operational activities do not have a great direct impact on the environment, the indirect results that are caused will be immense.

CSR Program Plans in the Field of Environment

CSR programs in the Environmental Field are as follows:

1. Reducing the use of paper;
2. Using environmentally friendly building installations in the process of renovating workspaces in the Bank BPD Bali Building;
3. Reducing the use or use of plastics in the corporate office environment;

- 4. Melakukan penghijauan dan pelestarian lingkungan hidup, yang meliputi sarana kebersihan, penanaman pohon dan penataan taman kota di seluruh Provinsi Bali.
- 4. Greening and preserving the environment, Greening and preservation of the environment which embraces facilities for cleaning, planting trees, and structuring city parks throughout the Province of Bali.

Kegiatan yang Dilakukan

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

1. Meningkatkan penggunaan sistem elektronik *office* (*e-office*) sehingga penggunaan kertas dapat berkurang;
2. Menggunakan lampu LED dan AC jenis VRV 4S yang telah menggunakan *freon* ramah lingkungan;
3. Mengurangi penggunaan plastik dengan menerapkan aturan wajib membawa tempat minum sendiri (*thumbler*) ketika menghadiri rapat sehingga mengurangi produksi limbah plastik dari air minum kemasan;
4. Melakukan penanaman pohon mangrove untuk mengurangi dampak abrasi di lingkungan pantai di seluruh Provinsi Bali.

Sertifikasi di Bidang Lingkungan Hidup

Hingga akhir tahun 2019, Bank BPD Bali belum memiliki sertifikasi yang berkaitan dengan lingkungan hidup dikarenakan bidang usaha yang dijalankan Bank BPD Bali tidak banyak bersinggungan dengan lingkungan hidup.

Prosedur dan Mekanisme Pengaduan Mengenai Lingkungan Hidup

Tatkala terjadi pelanggaran yang dilakukan Bank terhadap lingkungan hidup, prosedur dan mekanisme yang dapat ditempuh untuk penyelesaian masalah pelestarian lingkungan hidup adalah dengan menghubungi Divisi Umum dan Kesekretariatan atau mengirimkan email ke info@bpdbali.co.id.

Activities Performed

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

1. Increasing the use of electronic office (e-office) systems so that paper usage can be lessened;
2. Using LED lights and AC VRV type 4S that have used environmentally friendly Freon;
3. Reducing the use of plastic by implementing the rules obliged to carry their own drinking place (tumbler) when attending meetings to minimise the production of plastic waste from bottled drinking water;
4. Planting mangrove trees to reduce the impact of abrasion in the coastal environment throughout the Province of Bali.

Certification in the Environmental Field

Until the end of 2019, Bank BPD Bali did not have certification relating to the environment in the case of Bank BPD Bali's business areas did not have any touch with the environment.

Complaints Procedure and Mechanism Regarding the Environment

When the Bank committed such violations to the environment, the procedures and mechanisms that can be considered to settle environmental conservation issues are by reaching Divisi General and Secretariat Division or send email to info@bpdbali.co.id.

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

CORPORATE SOCIAL RESPONSIBILITIES RELATED TO LABOUR, HEALTH, AND SAFETY

Komitmen dan Kebijakan

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

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

1. UU RI Nomor 13/2013 tentang Ketenagakerjaan;
2. Peraturan Menteri Tenaga Kerja Nomor 5 Tahun 1996 tentang Sistem Manajemen Keselamatan dan Kesehatan Kerja.

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

Isu-isu utama di bidang ketenagakerjaan, kesehatan dan keselamatan kerja utamanya adalah terkait pelaksanaan kedua Undang-Undang di atas. Bank telah melakukan mitigasi terkait risiko-risiko yang mungkin muncul akibat dari isu-isu tersebut, yaitu dengan cara mentaati kedua peraturan perundang-undangan tersebut. Selain itu, telah disahkan Perjanjian Kerja Bersama (PKB) antara pihak Bank dengan Serikat Pekerja yang merupakan implementasi dari peraturan ketenagakerjaan di perusahaan dengan manajemen Perseroan. PKB tersebut tercatat di Kementerian Ketenagakerjaan Republik Indonesia sesuai dengan Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Nomor KEP.001/PHIJSK-PK/PKB/I/2019 tanggal 4 Januari 2019.

Rencana Kegiatan

Terkait dengan praktik ketenagakerjaan, kesehatan dan keselamatan kerja bagi karyawan, sepanjang tahun 2019 Bank telah menetapkan beberapa target pencapaian antara lain:

Program keselamatan dan kesehatan kerja yang diterapkan dalam bentuk:

Commitment and Policy

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

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

1. RI Law Nomor 13/2013 concerning Employment;
2. Minister of Manpower Regulation Number 5 of 1996 concerning the Occupational Safety and Health Management System.

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

The first matters in the fields of labour, health, and work compliance are mainly related to the implementation of the two aforementioned laws. The Company has carried out mitigations associated with the uncertainties that may emerge as a result of these issues, namely by complying with these two laws and regulations. Besides, the Collective Labor Agreement (PKB) has been ratified between the Company and the Workers Union which is an implementation of labour regulations in the Company with the Company's management. The Joint Work Agreement was recorded at the Ministry of Manpower of the Republic of Indonesia in accordance with the Decree of the Director General of Industrial Relations Development and Labor Social Security Number KEP.001/PHIJSK-PK/PKB/I/2019 on January 4, 2019.

Activity Plan

Concerning labour, health, and safety practices for employees, the Bank has set several achievement targets in 2019, including:

Occupational safety and health program implemented in the form of:

1. Program olahraga di setiap Jumat sore;
2. Program bimbingan rohani;
3. Bantuan santunan kepada karyawan yang mengalami musibah.

1. Exercise program on Fridays afternoon;
2. Spiritual guidance program;
3. Compensation assistance for experienced employees disaster.

Pelaksanaan Kegiatan

1. Pengelolaan Hubungan Industrial

Hubungan yang terjadi di antara berbagai pihak, baik di dalam maupun di luar perusahaan, diatur dalam sistem pengaturan kerja yang disebut sebagai hubungan industrial. Pengaturan tersebut meliputi aspek ekonomi, sosial, politik, dan hukum. Setiap perselisihan yang timbul antara Perseroan dengan Karyawan, atau antara Karyawan dengan Karyawan lainnya, diselesaikan sesuai dengan ketentuan yang berlaku 'di internal perusahaan, dan tetap memperhatikan ketentuan lain yang berlaku. Penyelesaian yang dilakukan tetap mengutamakan kepentingan bersama, sehingga dapat mendorong iklim yang kondusif bagi terciptanya hubungan industrial yang konstruktif.

2. Kesetaraan Gender dan Kesempatan Kerja

Seluruh peraturan internal Bank yang berlaku diterapkan secara konsisten dan setara kepada seluruh Karyawan tanpa membedakan gender. Demikian pula dengan kesempatan kerja yang ditawarkan berlaku bagi seluruh Karyawan, dimana posisi-posisi yang ada tidak mencantumkan kualifikasi yang membedakan berdasarkan gender. Kualifikasi yang ada di posisi (*position requirement*) hanya mensyaratkan pendidikan dan kompetensi (*soft skill* dan *hard skill*). Hak (kompensasi, *benefit*, kesempatan pengembangan karir dan kompetensi, waktu kerja, fasilitas kerja) dan kewajiban berlaku untuk seluruh Karyawan tanpa membedakan gender.

3. Kesejahteraan Karyawan

Upaya peningkatan kesejahteraan dan perlindungan Karyawan merupakan satu hal yang senantiasa mendapatkan perhatian serius dari Bank BPD Bali. Kebijakan peningkatan kesejahteraan dan perlindungan Karyawan ini ditujukan untuk mendorong produktivitas Karyawan. Evaluasi kinerja atau penilaian prestasi karyawan adalah suatu proses yang digunakan untuk menentukan apakah karyawan melakukan pekerjaannya sesuai dengan tugas dan tanggung jawabnya. Proses evaluasi kinerja dilakukan dengan cara membandingkan pencapaian dengan target dan deskripsi pekerjaan dalam suatu periode tertentu. Hal ini merupakan bagian dari poses sistematis untuk pengembangan kompetensi dan produktivitas karyawan.

Implementation of Activities

1. Industrial Relations Management

Associations that befall among multiple parties, both inside and outside the Company, are regulated in a work regulation system, namely industrial relations. The regulation incorporates economic, social, political, and legal aspects. Any disputes that arise between the Company and workers, or between workers and other workers, are fixed under relevant internal stipulations of the Company as well as under other applicable terms. The settlement carried out still prioritises the mutual interests so that it can support a conducive climate for the creation of constructive industrial relations.

2. Gender Equality and Job Opportunities

All relevant internal Company statutes are applied consistently and equally to the entire workers regardless of gender. Moreover, the job opportunities offered to apply to all workers, where the positions do not include qualifications that discriminate by gender. Qualifications in position (position requirements) only expect education and competencies (soft-skills and hard-skills). Rights (compensation, benefits, career and competency development opportunities, working time, work facilities) and obligations apply to all workers regardless of gender.

3. Employee Welfare

In attempts to promote the welfare and security of workers are things that always become solemn attention from Bank BPD Bali. This policy to improve workers' welfare and protection is aimed at encouraging worker productivity. Performance evaluation or employee performance appraisal is a process employed to ascertain whether an employee performs his work under his duties and responsibilities. The performance evaluation process is performed by comparing achievements with targets and job descriptions within a certain period. This is part of a systematic process to generate employee competency and productivity.

Bank BPD Bali secara konsisten melakukan evaluasi terhadap kinerja Karyawan dan mengaitkannya dengan pemberian remunerasi secara adil baik Karyawan tetap maupun tidak tetap, berdasarkan bobot dan tanggung jawabnya mencakup benefit Asuransi, Jaminan Kecelakaan Kerja, Jaminan Kematian, Jaminan Kesehatan, Jaminan Hari Tua serta Jaminan Pensiun. Bank BPD Bali akan menerapkan KPI dalam melakukan evaluasi terhadap kinerja pegawai.

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

4. Program Pengembangan Karyawan

Peningkatan kualitas sumber daya manusia melalui program pendidikan dan pelatihan disusun berdasarkan *Training Need Analysis* (TNA). Program pelatihan dan pengembangan karyawan di prioritaskan pada bidang perkreditan dengan fokus pelatihan kredit produktif untuk sektor-sektor yang menjadi unggulan bagi pertumbuhan kredit kedepan.

Disamping itu pelatihan dan pengembangan juga difokuskan pada area audit, kredit, pemasaran, akuntansi perpajakan dan pelaporan, pemenuhan sertifikasi sebagaimana ketentuan, pengembangan manajerial dan *leadership, treasury, teknologi informasi*, peningkatan standar pelayanan serta bidang lainnya.

Untuk meningkatkan kompetensi karyawan selain melalui diklat dilakukan melalui program pembelajaran yang meliputi *self learning, sharing session (knowledge & experience)*, dan budaya *coaching*. Program Officer

Bank BPD Bali consistently evaluates employee performance and links it to the fair remuneration of both permanent and non-permanent employees, based on their weight and responsibilities including insurance benefits, work accident insurance, death insurance, health insurance, old age insurance and pension insurance. Bank BPD Bali will apply KPI in evaluating employee performance.

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

4. Employee Development Program

Improving the quality of human resources through education and training programs is based on the Training Need Analysis (TNA). The employee training and development program is prioritized in the area of credit with a focus on productive credit training for sectors that are leading for future credit growth.

Besides that training and development is also focused on the areas of audit, credit, marketing, tax accounting and reporting, fulfillment of certifications as stipulated, managerial and leadership development, treasury, information technology, improvement service standards and other fields.

To improve employee competence other than through training, it is carried out through learning programs that include self learning, sharing sessions (knowledge & experience), and coaching culture. The Officer

Development Program (ODP) menjadi salah satu fokus dalam pengembangan karyawan dengan prioritas kepada karyawan *existing*.

Selama tahun 2019 telah dilaksanakan 51 jenis kegiatan pelatihan & *workshop* (atau sebesar 94,44% dari rencana kegiatan pelatihan dan *workshop*) dengan jumlah peserta sebanyak 6.916 orang (286%) dan realisasi anggaran Diklat sebesar Rp10.028.458.526 (102,28%).

5. Kesehatan Karyawan

Program kesehatan kerja yang diterapkan pada Karyawan yang meliputi:

1. Program olahraga di setiap Jumat Sore;
2. Program bimbingan rohani;
3. Bantuan santunan kepada karyawan yang mengalami musibah.

6. Keselamatan Kerja

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

Jaminan Kecelakaan Kerja diberikan dalam rangka melindungi pekerja dari risiko aktivitas kerja pekerja. Sepanjang tahun 2019 tidak terdapat gangguan keamanan dan keselamatan kerja pekerja.

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

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

Dampak Kegiatan

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

Development Program (ODP) program is one of the focuses in developing employees with priority to existing employees.

During 2019, there were 51 types of training & workshop activities (or 94.44% of the planned training and workshop activities) held with a total of 6,916 participants (286%) and the realization of the Education and Training budget of Rp10,028,458,526 (102.28%).

5. Employee Health

Occupational health programs applied to employees which covers:

1. Exercise program on every Friday afternoon;
2. Spiritual guidance program;
3. Compensation assistance for experienced employees disaster.

6. Work safety

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

Work Accident Insurance is provided to protect workers from the risk of work activities of workers. Throughout 2019, there were no breaches of work security and safety.

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

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

The Impacts of the Activities

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

1. Tingkat Turnover Karyawan

Tingkat turnover karyawan Bank BPD Bali terbilang rendah. Tingkat turnover karyawan pada tahun 2019 adalah sebesar 0,80%, dengan total jumlah karyawan pada posisi Desember 2019 adalah sebanyak 1.375 orang.

2. Kecelakaan Kerja

Sepanjang tahun 2019 tidak terdapat kasus kecelakaan kerja yang terjadi di lingkungan Bank BPD Bali.

1. Employee Turnover Rate

Employee turnover rate of Bank BPD Bali is fairly low. The employee turnover rate in 2019 is 0.80%, with a total number of employees in December 2019 of 1,375 people.

2. Work Accidents

Throughout 2019, there were no work accident cases that befell in Bank BPD Bali.

TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT DENGAN TANGGUNG JAWAB KEPADA KONSUMEN

CORPORATE SOCIAL RESPONSIBILITIES RELATED TO CONSUMER RESPONSIBILITIES

Komitmen dan Kebijakan

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

Commitment and Policy

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

Isu-Isu dan Risiko yang Relevan Terkait Konsumen

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

1. Peraturan OJK Nomor 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan;
2. Peraturan Bank Indonesia Nomor 7/7/PBI/2005 tentang Penyelesaian Pengaduan Nasabah, dimana telah diubah dengan PBI Nomor 10/10/PBI/2008 Tentang perlindungan nasabah.

Relevant Issues and Risks Related to Consumers

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

1. FSA Regulation Number 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector;
2. Bank Indonesia Regulation Number 7/7/PBI/2005 concerning Settlement of Customer Complaints, which has been amended by PBI Number 10/10/PBI/2008 Regarding customer protection.

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

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

Cakupan dan Lingkup Tanggung Jawab Terhadap Konsumen

Cakupan dan lingkup utama tanggung jawab sosial kepada konsumen adalah penanganan keluhan pelanggan. Untuk itu,

Scope and Realm of Responsibility to Consumers

The main scope and range of social responsibility to consumers are managing customer's complaints. To that end, the Bank has

Bank telah menyediakan fasilitas *call center* yang dapat diakses selama 24 jam oleh nasabah.

Lebih jauh lagi, sesuai Peraturan OJK Nomor 7/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan Di Sektor Jasa Keuangan Untuk Konsumen Dan/Atau Masyarakat serta Surat Edaran OJK Nomor 30/SEOJK.07/2017 tentang Pelaksanaan Kegiatan dalam Rangka Meningkatkan Literasi Keuangan di Sektor Jasa Keuangan, Bank juga diharapkan berperan aktif dalam melakukan edukasi literasi keuangan kepada masyarakat.

Rencana Kegiatan

Untuk meningkatkan layanan kepada nasabah, Bank BPD Bali terus berupaya meningkatkan kualitas layanan kepada nasabah. Selama tahun 2019, Bank telah melakukan pelatihan kepada tenaga *frontliner* termasuk mengembangkan produk-produk layanan kepada nasabah yaitu menerbitkan Kartu Debet Bank BPD Bali, meluncurkan layanan uang elektronik *Co-Branding* dengan BRI, mengembangkan APEX BPR, meluncurkan Layanan QRIS serta meluncurkan Layanan *E-link LPD*.

Pelaksanaan Kegiatan

1. Pengaduan Nasabah

Selama tahun 2019, terdapat 286 pengaduan nasabah yang dapat dikategorikan sebagai berikut:

1. Penyaluran dana sebanyak 2 kali;
2. Perkreditan sebanyak 1 kali;
3. ATM / Kartu Debet sebanyak 247 kali;
4. E-Banking sebanyak 36 kali.

2. Mekanisme pengaduan nasabah

Mekanisme pengaduan nasabah telah tertuang di dalam Keputusan Direksi Nomor 0190/KEP/DIR/DJA/2015 tentang Standar Operasional Prosedur Pelayanan dan Penyelesaian Pengaduan Konsumen, dan 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

Penghargaan dan Sertifikasi

Hingga akhir tahun 2019, Bank BPD Bali belum memiliki sertifikasi yang terkait dengan layanan pelanggan.

provided call centre facilities that can be accessed 24 hours by customers.

Furthermore, under the FSA Regulation Number 7/POJK.07/2016 concerning Literacy Improvement and Financial Inclusion in the Financial Services Sector for Consumers and/or Communities and FSA Circular Letter Number 30/SEOJK.07/2017 concerning Implementation of Activities in the Framework of Increasing Literacy Finance in the Financial Services Sector, the Bank is also expected to perform an active role in conducting financial literacy education to the public.

Activity Plan

Untuk meningkatkan layana kepada nasabah, Bank BPD Bali terus berupaya meningkatkan kualitas layanan kepada nasabah. Selama tahun 2019, Bank telah melakukan pelatihan kepada tenaga frontliner termasuk mengembangkan produk-produk layanan kepada nasabah yaitu menerbitkan Kartu Debet Bank BPD Bali, meluncurkan layanan uang elektronik *Co - Branding* dengan BRI, mengembangkan APEX BPR, meluncurkan Layanan QRIS serta meluncurkan Layanan *E-link LPD*

Pelaksanaan Kegiatan

1. Customer Complaints

During 2019, there were 286 customer complaints which can be classified as follows:

1. Distribution of funds 2 times;
2. Crediting 1 time;
3. ATM / Debit Card 247 times;
4. E-Banking 36 times.

2. Customer complaints mechanism

The customer complaint mechanism has been stated in Directors Decree Number 0190 / KEP / DIR / DJA / 2015 concerning Operational Standards for Service Procedures and Settlement of Consumer Complaints, and Directors Decree Number 0083/KEP/DIR/DJA/2016, concerning Amendments to Directors Decree Number 0190/KEP/DIR/DJA/2015 concerning Standard Operating Procedures for Service and Settlement of Consumer Complaints

Awards and Certifications

Until the end of 2019, Bank BPD Bali did not have certification related to customer service

TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT DENGAN PENGEMBANGAN SOSIAL KEMASYARAKATAN

CORPORATE SOCIAL RESPONSIBILITY RELATED TO COMMUNITY SOCIAL DEVELOPMENT

Komitmen dan Kebijakan

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

Isu dan Risiko Sosial yang Relevan dengan Perusahaan

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

Target dan Rencana Kegiatan

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

Program CSR 2019 bidang pengembangan sosial kemasyarakatan adalah:

1. Pengembangan program kemitraan dengan Desa Wisata di Provinsi Bali;
2. Bantuan kegiatan pembangunan dan / atau renovasi fisik gedung / bangunan tempat peribadatan masyarakat umum (khusus untuk Agama Hindu mulai dari Pura Kahyangan Jagat, Pura Sad Kahyangan dan Pura Dang Kahyangan);
3. Bantuan kelengkapan sarana dan prasarana ibadah dan keagamaan;
4. Bantuan kegiatan pembangunan sarana penunjang peribadatan;
5. Bantuan kepada pemimpin upacara keagamaan;
6. Bantuan kepada Panti Asuhan dan Panti Jompo;

Commitment and Policy

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

Issues and Social Risks Relevant to the Company

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

Target and Plan Activity

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

The 2019 CSR programs in the field of social development are:

1. Development of partnership programs with Tourism Villages in the province of Bali;
2. Assistance with construction and / or physical renovation of buildings / buildings for public worship (specifically for Hinduism starting from Jagyangan Jagat Temple, Sad Kahyangan Temple and Dang Kahyangan Temple);
3. Assistance with the completeness of religious and religious facilities and infrastructure;
4. Assistance with the construction of supporting facilities for worship activities;
5. Assistance to leaders of religious ceremonies;
6. Assistance to Orphanages and Nursing Homes;



7. Bantuan kepada penyandang disabilitas;
8. Bantuan kepada pensiunan PT Bank Pembangunan Daerah Bali (melalui Dana Pensiun);
9. Bantuan kepada korban bencana alam;
10. Bedah rumah untuk Rumah Tangga Miskin;
11. Bantuan sembako kepada keluarga miskin serta bantuan lainnya.

7. Assistance to persons with disabilities;
8. Assistance to PT Bank Pembangunan Daerah Bali (through Pension Funds);
9. Assistance to victims of natural disasters;
10. Home renovation for Poor Households;
11. Food assistance to poor families and assistance the other.

Lingkup Kegiatan CSR yang Dijalankan

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

Kegiatan yang Dilaksanakan

Tahun 2019, Bank BPD Bali telah menjalankan beberapa kegiatan CSR yang berkaitan dengan pengembangan sosial kemasayarakatan.

Adapun Realisasi anggaran Program CSR Tahun 2019 sebesar Rp10.731.654.618,00 (sepuluh miliar tujuh ratus tiga puluh satu juta enam ratus lima puluh empat ribu enam ratus delapan belas rupiah) dengan rincian sebagai berikut:

Scope of CSR Activities Conducted

CSR programs are given to activities that have a positive impact on the environment and society.

Activities Performed

In 2019, Bank BPD Bali has carried out several CSR activities related to social development.

The realisation of the CSR program budget in 2019 amounted to Rp10,731,654,618.00 (ten billion seven hundred thirty-one million six hundred fifty four thousand six hundred eight twelve rupiah) with details as follows:

No	Program CSR	Anggaran (Rp)	Realisasi (Rp)	Persentase (%)
1	Pendidikan	190.000.000	152.750.000	80,39
2	Kesehatan	580.000.000	547.298.500	94,36
3	Seni & Budaya	610.000.000	444.699.280	72,90
4	Olahraga	420.000.000	247.600.000	58,95
5	Sosial Lainnya	4.020.000.000	3.959.702.000	98,50
6	Bantuan Sarana & Prasarana Pelestarian Alam, Lingkungan & Kebersihan	640.000.000	560.803.843	87,63
7	Bantuan Sarana & Prasarana selain yang tercakup dalam Program Pendidikan, Kesehatan, Seni & Budaya, Olahraga, Sosial Lainnya dan Pelestarian Alam, Lingkungan & Kebersihan	5.390.000.000	4.797.325.995	89,00
8	Kemitraan	150.000.000	21.475.000	14,32
TOTAL		12.000.000.000	10.731.654.618	89,43





INFORMASI PERUSAHAAN
Company's Information





PROFIL DEWAN KOMISARIS

Profile of the Board of Commissioners



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

Jabatan Position	Komisaris Utama Independen Independent President Commissioner
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Gianyar, 28 Januari 1963 Gianyar, January 28, 1963
Usia Age	56 Tahun 56 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, S.H., sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Postgraduate of Universitas Udayana Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Inspektur/Kepala Audit Intern Wilayah BRI Kantor Inspeksi /Audit Intern Wilayah Surabaya • Kepala Divisi RPK BRI Kantor Pusat Jakarta • Wakil Pemimpin Wilayah Bidang Bisnis BRI Jakarta 2 • Wakil Pemimpin Wilayah Bidang Bisnis BRI Medan • Pemimpin Cabang BRI Yogyakarta Katamso • Pemimpin Cabang BRI Cinere Jakarta • Pemimpin Cabang BRI Metro Lampung • Pimpinan Cabang BRI Cabang BRI Negara Denpasar • Pemimpin Cabang BRI Larantuka Flores Timur • Pemimpin Cabang Pembanta BRI Denpasar Telesera • Wakil Pemimpin Cabang BRI Jakarta Cut Mutia • RPK Division Head BRI Jakarta Head Office and the Inspector/Head of Internal Audit BRI Surabaya region • Deputy Head of the BRI Jakarta 2 Business Area • Deputy Head of the BRI Medan Business Area • Regional Head of BRI Yogyakarta Katamso • Regional Head of BRI Cinere Jakarta • Regional Head of BRI Metro Lampung • Regional Head of BRI Negara Denpasar • Regional Head BRI Larantuka East Flores • Head of BRI Denpasar Telesera Supporting Branch • Regional Deputy Head of BRI Jakarta Cut Mutia
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar dan RUA Perbanas Tanggal 24/06/2019 • Workshop PSAK 71 Tanggal 04/07/2019 • Studi Banding Implementasi Sistem Remunerasi, Reward dan Punishment Tanggal 07/08/2019 • Workshop PSAK 71 for Board Commissioner Tanggal 29/08/2019 • Study Komparatif ke Dana Pensiun Bank Jateng Tanggal 09/09/2019 • Workshop Dampak Kredit Macet dan Debitur Pailit di BPD dalam Perspektif Hukum serta Perpajakan Tanggal 7/10/2019 • Workshop Sinergi Bank BPD Bali dengan LPD dalam Membangun Perekonomian Daerah untuk Mewujudkan Visi Nangun Sat Kerthi Loka Bali menuju Era Baru Tanggal 11/10/2019 • Seminar Hukum dan Rapat FKDK Tanggal 7 s.d 8/10/2019 • Benchmarking BMPD Tanggal 21 s.d 24/11/2019 • FGD Manual Book Dewan Komisaris Tanggal 9 s.d 10/12/2019 • Seminar Leadership dan Penandatanganan Kesepakatan Target Kinerja Tahun 2020 Tanggal 13 s.d 15/12/2019* • Perbanas Seminar and RUA on 24/06/2019 • PSAK 71 Workshop Date 04/07/2019 • Comparative Study of the Implementation of the Remuneration, Reward and Punishment System on 07/08/2019 • PSAK 71 Workshop for Board of Commissioners Date 29/08/2019 • Comparative Study of the Central Java Bank Pension Fund on 09/09/2019 • Workshop on the Impact of Bad Credit and Bankrupt Debtors in BPD in Legal and Taxation Perspectives on 7/10/2019 • Workshop on Synergy between Bank BPD Bali and LPD in Building Regional Economies to Realize the Vision of the Region Nangun Sat Kerthi Loka Bali towards a New Era on 11/10/2019 • Law Seminar and FKDK Meeting on 7 to 10/10/2019 • BMPD Benchmarking on 21 to 24/11/2019 • FGD of the Board of Commissioners Manual Book on 9 to 12/10/2019 • Leadership Seminar and Signing of the 2020 Performance Target Agreement on 13 to 15/12/2019



PROFIL DEWAN KOMISARIS

Profile of the Board of Commissioners



Drs. I Made Sukada, M.M.

Jabatan Position	Komisaris Independen Independent Commissioner
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Kapal, 4 Desember 1959 Kapal, December 4, 1959
Usia Age	60 Tahun 60 Years of Age
Domisili Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Acta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, SH sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post graduate of Universitas Udayana Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Badan Keuangan Daerah Kabupaten Tabanan. • Asisten Administrasi Umum Setda Kabupaten Tabanan • Kepala Badan Pengelola Keuangan dan Aset Daerah Kabupaten Tabanan • Kepala Bagian Keuangan Setda Tabanan • Wakil Kepala Dinas Pendapatan dan Pesaadahan Agung Kabupaten Tabanan • Kepala Sub Dinas Usaha Perdagangan Dinas Perindustrian dan Perdagangan Kabupaten Tabanan • Kepala Seksi Usaha Perdagangan Kantor Departemen Perindustrian dan Perdagangan Kabupaten Tabanan • Kepala Seksi Bimbingan Usaha dan Pendaftaran Perusahaan Kantor Departemen Perdagangan Kabupaten Tabanan • Head of Regional Finance Institution (Badan Keuangan Daerah) Tabanan Regency • Assistant of General Administration of the Regional Secretariat of Tabanan Regency • Head of the Financial Management Board and the Regional Asset District of Tabanan Regency • Head of Finance of the Regional Secretariat of Tabanan Regency • Deputy Head of the Department of Revenue and Pesaadahan Agung of Tabanan Regency • Head of Sub-Department of Trade Industry and Trade Agency of Tabanan Regency • Section Head of Trade Office of Ministry of Industry and Trade of Tabanan Regency • Section Head of Business Guidance and Corporate Registration Section of Department of Trade Office of Tabanan Regency
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki filiasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Workshop PSAK 71 Tanggal 04/07/2019 • Workshop PSAK 71 for Board Comissioner Tanggal 29/08/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan (RAKB) Tanggal 5/10/2019 • Workshop Dampak Credit Macet dan Debitur Pailit di BPD dalam Perspektif Hukum serta Perpajakan 7/10/2019 • Seminar Hukum dan Rapat FKDK Tanggal 7 s.d 8/10/2019 • Workshop Sinerji Bank BPD Bali dengan LPD dalam Membangun Perekonomian Daerah untuk Mewujudkan Visi Nangun Sat Kerthi Loka Bali Menuju Era Baru Tanggal 11/10/2019 • Seminar Nasional dan Rakernas FKDK Tahun 2019 Tanggal 21 s.d 23/11/2019 • FGD Manual Book Dewan Komisaris Tanggal 9 s.d 10/12/2019 • Seminar Leadership dan Penandatanganan Kesepakatan Target Kinerja tahun 2020 Tanggal 13 s.d 15/12/2019" • PSAK 71 Workshop on 04/07/2019 • PSAK 71 Workshop for Board of Commissioners on 29/08/2019 • Workshop on Sustainable Financial Action Plans (RAKB) on 5/10/2019 • Workshop on the Impact of Bad Credit and Bankrupt Debtors in BPD in Legal and Tax Perspective on 7/10/2019 • Law Seminar and FKDK Meeting on 7 to 10/10/2019 • Workshop on the Synergy of Bank BPD Bali with LPD in Building Regional Economies to Realize the Vision to Build Sat Kerthi Loka Bali Towards a New Era on 11/10/2019 • FKDK National Seminar and National Meeting of 2019 on 21 to 23/11/2019 • FGD Manual Book of the Board of Commissioners on 9 to 10/12/2019 • Leadership Seminar and Signing of the 2020 Performance Target Agreement on 13 to 15/12/2019



PROFIL DEWAN KOMISARIS

Profile of the Board of Commissioners



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

Jabatan Position	Komisaris Non Independen Non Independent Commissioner
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 11 April 1956 Denpasar, April 11, 1956
Usia Age	63 Tahun 63 Years of Age
Domisili Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, SH sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduate of University Udayana Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Dinas Kebersihan Pemda Tk. II Badung • Kepala Kantor Pembangunan Masyarakat Desa Kabupaten Pemda Tk.II Badung • Kepala Kantor Pembangunan Desa Kabupaten Pemda Tk.II Badung • Kepala Bagian Urusan Generasi Muda dan Olahraga Pada Biro Mental Spiritual Pemda Tk.I Bali • Kepala Bagian Pengembangan Pegawai Pada Biro Kepegawaian Pemda Tk.I Bali • Kepala Bagian Kesra Pada Setwilda Pemda Tk.II Karangasem • Kepala Bagian Hubungan Masyarakat Pemda Tk.II Karangasem • Head of Sanitary Service of Regency Government of Badung • Head of Rural Development Community Office of Regency Government of Badung • Head of Rural Development Office of Regency Government of Badung • Head of Youth and Sports Affairs at the Spiritual Mental Bureau of Province Government of Bali • Head of Staff Development Section at the Civil Service Bureau of Province Government of Bali • Head of Welfare Section at the Regional Secretary of Regency Government of Badung
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No concurrent position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Studi Komparatif tentang Remunerasi Pengurus Bank Tanggal 18/02/2019 • Studi Komparatif tentang Remunerasi Pengurus Bank Tanggal 25/02/2019 • Workshop PSAK 71 Tanggal 04/07/2019 • Studi Banding Implementasi Sistem Remunerasi, Reward dan Punishment Tanggal 07/08/2019 • Workshop PSAK 71 for Board Commissioner Tanggal 29/08/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan (RAKB) Tanggal 5/10/2019 • Workshop Dampak Kredit Macet dan Debitur Pailit di BPD dalam Perspektif Hukum serta Perpajakan Tanggal 7/10/2019 • Workshop Sinergi Bank BPD Bali dengan LPD dalam Membangun Perekonomian Daerah untuk Mewujudkan Visi Nangun Sat Kerthi Loka Bali Menuju Era Baru Tanggal 11/10/2019 • Seminar Hukum dan Rapat FKDK Tanggal 7 s.d 8/10/2019 • Seminar Nasional dan Rakernas FKDK Tahun 2019 Tanggal 21 s.d 23/11/2019 • FGD Manual Book Dewan Komisaris Tanggal 9 s.d 10/12/2019 • Seminar Leadership dan Penandatanganan Kesepakatan Target Kinerja tahun 2020 Tanggal 13 s.d 15/12/2019 • Comparative Study of Bank Management Remuneration on 18/02/2019 • Comparative Study of Bank Management Remuneration on 25/02/2019 • PSAK 71 Workshop Date 04/07/2019 • Comparative Study of the Implementation of the Remuneration, Reward and Punishment System on 07/08/2019 • Workshop on PSAK 71 for Board of Commissioners Date 29/08/2019 • Workshop on Sustainable Financial Action Plan (RAKB) Date 5/10/2019 • Workshop on the Impact of Bad Credit and Bankrupt Debtors in BPD in the Legal and Tax Perspective on 7/10/2019 • Workshop on Synergy between Bank BPD Bali and LPD in Building a Regional Economy to Realize the Vision to Build Sat Kerthi Loka Bali Towards a New Era on 10/10/2019 • Law Seminar and FKDK Meeting 7 to 10/10/2019 • FKDK National Seminar and National Meeting of 2019 on 21 to 23/11/2019 • FGD of the Board of Commissioners Manual Book on 9 to 10/12/2019 • Leadership Seminar and Signing of the 2020 Performance Target Agreement on 13 to 15/12/2019



PROFIL DEWAN KOMISARIS

Profile of the Board of Commissioners



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



Jabatan Position	Komisaris Non Independen Non Independent Commissioner
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 10 Juni 1983 Denpasar, June 10, 1983
Usia Age	36 Tahun 36 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, SH sebagai mana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	Magister Akuntansi Universitas Indonesia Jakarta Master of Accounting at Indonesia University Jakarta
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Fungsional bagian Penindakan di Komisi Pemberantasan Korupsi (KPK) • Fungsional Pengawasan Internal di Komisi Pemberantasan Korupsi (KPK) • Senior Auditor di Kantor Akuntan Publik Pricewaterhouse-Coopers • Manajemen Trainee-Asisten Manajer Keuangan di PT Asuransi Adira Dinamika, Jakarta • Functional Enforcement section in the Corruption Eradication Commission (KPK) • Functional Internal Oversight at the Corruption Eradication Commission (KPK) • Senior Auditor at Pricewaterhouse-Coopers Public Accounting Firm • Management Trainee -Assistant Financial Manager at PT Asuransi Adira Dinamika, Jakarta
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris dan Direksi, dan memiliki afiliasi dengan Pemegang Saham Pengendali Does not have affiliated relation with the Board of Commissioners, the Board of Directors and Shareholders, affiliated with the Stakeholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Workshop PSAK 71 Tanggal 04-07-2019 • Studi Banding Implementasi Sistem Remunerasi, Reward dan Punishment Tanggal 07-08-2019 • Workshop PSAK 71 for Board Commissioner Tanggal 29-08-2019 • Workshop Rencana Aksi Keuangan Berkelanjutan (RAKB) Tanggal 5/10/2019 • Workshop Dampak Kredit Macet dan Debitur Pailit di BPD dalam Perspektif Hukum serta Perpajakan Tanggal 7/10/2019 • Workshop Sinergi Bank BPD Bali dengan LPD dalam Membangun Perekonomian Daerah untuk Mewujudkan Visi Nangun Sat Kerthi Loka Bali Menuju Era Baru Tanggal 11/10/2019 • Seminar Hukum dan Rapat FKDK Tanggal 7, 8-20-2019 • Seminar Nasional dan Rakernas FKDK Tahun 2019 Tanggal 21, 23-11-2019 • Studi Banding Remunerasi dan Pengelolaan SDM Tanggal 06-12-2019 • FGD Manual Book Dewan Komisaris Tanggal 9 s.d 10/12/2019 • Seminar Leadership dan Penandatanganan Kesepakatan Target Kinerja tahun 2020 Tanggal 13 s.d 15/12/2019 • PSAK 71 Workshop 07-07-2019 Comparative Study on the Implementation of Remuneration, Reward and Punishment System 08-08-2019 • PSAK 71 Workshop for Board of Commissioners Date 29-08-2019 Workshop on Sustainable Financial Action Plans (RAKB) Date 5/10/2019 • Workshop on the Impact of Bad Credit and Bankrupt Debtors in BPD in Legal and Tax Perspectives on 7/10/2019 • Workshop on Synergy between Bank BPD Bali and LPD in Building Regional Economies to Realize the Vision to Build Sat Kerthi Loka Bali Towards a New Era on 10/10/2019 • Legal Seminar and FKDK Meeting Dated 7, 8-20-2019 • 2019 FKDK National Seminar and Rakernas on 21, 11-11-2019 • Comparative Study of Remuneration and HR Management on 12-12-2019 • FGD of the Board of Commissioners Manual Book on 9 to 10/12/2019 • Leadership Seminar and Signing of the Performance Target Agreement in 2020 on 13 to 12/15/2019

PROFIL DEWAN KOMISARIS

Profile of the Board of Commissioners



Ida Bagus Wibawa, S.E.

Jabatan Position	Komisaris Independen Independent Commissioner
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Yogyakarta, 7 Maret 1972 Yogyakarta, March 7, 1972
Usia Age	47 Tahun 47 Years of Age
Domisili Domicile	Klungkung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 21 tanggal 13 Mei 2019 dibuat oleh I Made Widiada, SH sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0258509 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Bali Deed Number 21 dated May 13, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Right, notification letter Number AHU-AH.01.03-0258509 regarding changes of Board of Directors and Board of Commissioners of PT Bank Pembangunan Daerah Bali
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Pancasila Jakarta Bachelor of Economic at Pancasila University Jakarta
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pimpinan Perusahaan Media Online sandimerahputih.com • Staf Ahli Ekonomi Badan Intilini Negara Daerah Bali • Komite Remunerasi dan Nominasi Dewan Komisaris Bank BPD Bali • Wakil Manajemen Bali (Bali Representative) di PT Plasma Inti Media Advertising Outdoor & Travel • Pimpinan Divisi Ticketing Airlines & Domestic Travel pada PT Paradise Bali Indah Tour & Travel • Pimpinan Divisi Card Connection International (CCI) & OVIS Denpasar • Head of Online Media Company sandimerahputih.com • Economic Expert Staff of Bali Regional State Intelligence Agency • Remuneration and Nomination Committee of the Board of Commissioners of Bank BPD Bali • Bali Management Representative at PT Plasma Inti Media Outdoor Advertising • Head of the Ticketing Airlines & Domestic Travel Division at PT Paradise Bali Indah Tour & Travel • Head of Card Connection International (CCI) & OVIS Denpasar
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Workshop PSAK 71 Tanggal 04/07/2019 • Workshop PSAK 71 for Board Commissioner Tanggal 29/08/2019 • Study Komparatif ke Dana Pensiun Bank Jateng Tanggal 09/09/2019 • Workshop Rencana Aksi Keuangan Berkelaanjutan (RAKB) Tanggal 5/10/2019 • Workshop Dampak Kredit Macet dan Debitur Pailit di BPD dalam Perspektif Hukum serta Perpajakan Tanggal 7/10/2019 • Workshop Sinergi Bank BPD Bali dengan LPD dalam Membangun Perekonomian Daerah untuk Mewujudkan Visi Nangun Sat Kerthi Loka Bali Menuju Era Baru Tanggal 11/10/2019 • Seminar Hukum dan Rapat FKDK Tanggal 7 s.d 8/20/2019 • Seminar Nasional dan Rakernas FKDK Tahun 2019 Tanggal 21 s.d 23/11/2019 • Studi Banding Remunerasi dan Pengelolaan SDM Tanggal 06/12/2019 • FGD Manual Book Dewan Komisaris Tanggal 9 s.d 10/12/2019 • Seminar Leadership dan Penandatanganan Kesepakatan Target Kinerja tahun 2020 Tanggal 13 s.d 15/12/2019* • PSAK 71 Workshop on 04/07/2019 • PSAK 71 Workshop for Board of Commissioners on 29/08/2019 • Comparative Study of Central Java Bank Pension Funds on 09/09/2019 • Workshop on Sustainable Financial Action Plans (RBD) on 5/10/2019 • Workshop on the Impact of Bad Credit and Bankrupt Debtors in BPD in Legal and Tax Perspectives on 7/10/2019 • Workshop on Synergy between Bank BPD Bali and LPD in Building the Regional Economy to Realize the Nangun Sat Kerthi Loka Bali Vision Towards a New Era on 11/10/2019 • Law Seminar and FKDK Meeting on 7 to 8/20/2019 • 2019 FKDK National Seminar and Rakernas on 21 to 23/11/2019 • Comparative Study of Remuneration and HR Management on 12/06/2019 • Board of Commissioners FGD Manual Book on 9 to 12/10/2019 • Leadership Seminar and Signing of the Performance Target Agreement in 2020 on 13 to 15/12/2019





PROFIL DIREKSI

Profile of the Board of Directors



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

Jabatan Position	Direktur Utama President Director
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Ungasan, 9 Agustus 1972 Ungasan, August 9, 1972
Usia Age	47 Tahun 47 Years of Age
Domisili Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Februari 2019 dibuat oleh I Made Widiada, S.H sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0095672 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Deed Number 28 dated February 14, 2019 prepared by I Made Widiada, S.H as has been notified to the Ministry of Law and Human Rights, notification letter Number AHU-AH.01.03-0095672 regarding Change of Directors and Commissioners of PT Bank Pembangunan Daerah
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduate of Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Plt. Direktur Utama dan Direktur Bisnis non Kredit PT Bank Pembangunan Daerah Bali • Kepala Divisi SDM PT Bank Pembangunan Daerah Bali • Kepala Divisi Kredit PT Bank Pembangunan Daerah Bali • Kepala Cabang Singaraja PT Bank Pembangunan Daerah Bali • Kepala Bagian Kepatuhan PT Bank Pembangunan Daerah Bali • Kepala Bagian Kepatuhan dan hukum PT Bank Pembangunan Daerah Bali • KCP Nusa Dua Kantor Cabang Badung • KCP Ngurah Rai Kantor Cabang Badung • Acting President Director and Non Loan Business Director of PT Bank Pembangunan Daerah Bali • Head of Human Resource Division of PT Bank Pembangunan Daerah Bali • Head of Loan Division of PT Bank Pembangunan Daerah Bali • Head of Singaraja Branch office of PT Bank Pembangunan Daerah Bali • Head of Compliance Section of PT Bank Pembangunan Daerah Bali • Nusa Dua Supporting Branch Office of Badung Branch Office • Ngurah Rai Supporting Branch Office of Badung Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar LeaderSHIFT 14-12-2019 • Public Speaking Training 30-11-2019 • Seminar 2019 APIC-ASEAN Determining Effective Asse 18-11-2019 • Pembahasan Pemantauan Kerjasama BPD dan BPR 18-11-2019 • Seminar Transformasi Perbankan Regional 13-11-2019 • Seminar BMPD 02-11-2019 • Workshop Implementasi PSAK 71 01-11-2019 • Lokakarya Transformasi BPDSI 10-10-2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05-10-2019 • Seminar dan Penganugerahan TOP Bank 2019 28-08-2019 • Impact of PSAK 71 and Preparation for Business 26-04-2019 • Seminar BPDSI dalam Mendukung Program Optimalisasi 22/02/2019 • Pembekalan Uji Kompetensi Treasury Dealer Level Ad 05-02-2019 • Refreshment Sertifikasi Manajemen Risiko 04-02-2019 • LeaderSHIFT Seminar 12-14-2019 • Public Speaking Training 11-30-2019 • 2019 APIC-ASEAN Determining Effective Asse Seminar 11-18-2019 • Discussion on Monitoring of Cooperation between BPD and BPR 11-18-2019 • Regional Banking Transformation Seminar 11-11-2019 • BMPD Seminar 11-02-2019 • Workshop on the Implementation of PSAK 71 11-01-2019 • BPDSI Transformation Workshop 10-10-2019 • Workshop on Sustainable Financial Action Plans 10-05-2019 • 2019 TOP Bank Seminar and Awarding 08-28-2019 • Impact of PSAK 71 and Preparation for Business 04-26-2019 • BPDSI Seminar in Support of Optimization Program 02/22/2019 • Supply of Ad Level Treasury Dealer Competency Test 02-05-2019 • Refreshment of Risk Management Certification 02-04-2019



PROFIL DIREKSI

Profile of the Board of Directors



Made Lestara Widiatmika, S.E.

Jabatan Position	Direktur Kredit Loan Director
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 13 April 1964 Denpasar, April 13, 1964
Usia Age	55 Tahun 55 Years of Age
Domisili Domicile	Buleleng, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Februari 2019 dibuat oleh I Made Wididiada, S.H sebagai amanah telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0095672 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Deed Number 28 dated February 14, 2019 prepared by I Made Wididiada, S.H as has been notified to the Ministry of Law and Human Rights, notification letter Number AHU-AH.01.03-0095672 regarding Change of Directors and Commissioners of PT Bank Pembangunan Daerah
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Panji Sakti Singaraja Bali Bachelor Degree of Economic at Panji Sakti University Singaraja Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Bank BPD Bali KC Renon • Pejabat Sementara, Kepala Bank BPD Bali KC Renon • Kepala Bank BPD Bali KC Singaraja • Kepala Bank BPD Bali KC Seririt • Wakil Kepala Bank BPD Bali KC Seririt • YOR Kredit Retail, Mikro & Konsumen Divisi Kredit Bank BPD Bali Kantor Pusat • Kepala Seksi Kredit Bank BPD Bali KC Singaraja • Kepala Seksi Penyelamatan Kredit Bank BPD Bali KC Singaraja • Kepala Kas Lovina Bank BPD Bali KC Singaraja • Kepala Seksi Pemasaran Kredit Capem Sanur Bank BPD Bali KC Utama Denpasar • Kepala Seksi Penyelamatan Kredit Bank BPD Bali KC Singaraja • Head of Renon Branch Office of Bank BPD Bali • Acting Head of Renon Branch Office of Bank BPD Bali • Head of Singaraja Branch Office of Bank BPD Bali • Head of Seririt Branch Office of Bank BPD Bali • Deputy Head of Seririt Branch Office of Bank BPD Bali • YOR of Retail, Micro and Consumer Loan of Loan Division at Bank BPD Bali Head Office • Head of Loan Section of Singaraja Branch Office of Bank BPD Bali • Head of Loan Rescue Section of Singaraja Branch Office of Bank BPD Bali • Head of Cash Office at Lovina Branch Office of Bank BPD Bali • Head of Credit Marketing of Sanur Supporting Branch Office at Bank BPD Bali Denpasar Head Office • Head of Loan Rescue Section of Singaraja Branch Office of Bank BPD Bali
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar LeaderSHIFT 14-12-2019 • Public Speaking Training 30-11-2019 • Seminar BMPD 02-11-2019 • Workshop Implementasi PSAK 71 01-11-2019 • Pelatihan Peningkatan Akses Keuangan melalui Sistem 18-10-2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05-10-2019 • Seminar Nasional Potensi Pertumbuhan Pasar Modal 03-10-2019 • Workshop Inovasi dan Optimalisasi Program Pembiayaan 04-04-2019 • LeaderSHIFT Seminar 12-14-2019 • Public Speaking Training 11-30-2019 • BMPD Seminar 11-02-2019 • Workshop on the Implementation of PSAK 71 11-11-2019 • Training on Improving Financial Access through the System 18-10-2019 • Workshop on Sustainable Financial Action Plans 10-05-2019 • National Seminar on the Potential of Capital Market Growth 10-03-2019 • Workshop on Innovation and Optimization of Financing Programs 04-04-2019

PROFIL DIREKSI

Profile of the Board of Directors



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

Jabatan Position	Direktur Operasional Operational Director
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Karangasem, 13 Agustus 1970 Karangasem, August 13, 1970
Usia Age	49 Tahun 49 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Februari 2019 dibuat oleh I Made Widiada, S.H sebagai mana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0095672 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Deed Number 28 dated February 14, 2019 prepared by I Made Widiada, S.H as has been notification to the Ministry of Law and Human Rights, notification letter Number AHU-AH.01.03-0095672 regarding Change of Directors and Commissioners of PT Bank Pembangunan Daerah
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduate at Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Direktur operasional dan Plt. Direktur Kredit Bank BPD Bali • Kepala Divisi Teknologi Informasi dan Akuntansi Bank BPD Bali Kantor Pusat • Kepala Divisi Teknologi Informasi Bank BPD Bali Kantor Pusat • Kepala Divisi Perencanaan Strategis Bank BPD Bali Kantor Pusat • Kepala Bank BPD Bali KC Bangli • Senior Officer Satuan Pengawasan Intern (SPI) & QA • Yunior Officer Satuan Pengawasan Intern (SPI) & QA • Asisten Officer Satuan Pengawasan Intern (SPI) & QA • Operational Director and Acting Loan Director of Bank BPD Bali • Head of Information Technology and Accounting Division of Bank BPD Bali • Head of Information Technology Division of Bank BPD Bali Head Office • Head of Strategic Planning Division of Bank BPD Bali Head Office • Head of Bangli Branch Office of Bank BPD Bali • Senior Officer of Internal Control Unit (SPI) & QA • Junior Officer of Internal Control Unit (SPI) & QA • Officer Assistance of Internal Control Unit (SPI) & QA
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar LeaderSHIFT 14-12-2019 • Public Speaking Training 30-11-2019 • Workshop Implementasi PSAK 71 01-11-2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05-10-2019 • Indonesia Fintech Summit and Expo 2019 23-09-2019 • Seminar Encountering Digital Era of Banking Operation 29-08-2019 • Impact of PSAK 71 and Preparation for Business 26-04-2019 • Forum Security Awareness for Banking Operation 22-04-2019 • Workshop Layanan Mutu Perbankan 11-04-2019 • Pembekalan Uji Kompetensi Treasury Dealer Level 05-02-2019 • LeaderSHIFT Seminar 12-14-2019 • Public Speaking Training 11-30-2019 • Workshop on the Implementation of PSAK 71 11-11-2019 • Workshop on Sustainable Financial Action Plans 10-05-2019 • Indonesia Fintech Summit and Expo 2019 09-23-2019 • Digital Encountering Seminar Era of Banking Operation 08-29-2019 • Impact of PSAK 71 and Preparation for Business 04-26-2019 • Security Awareness for Banking Operation Forum 04-22-2019 • Banking Quality Service Workshop 04-11-2019 • Provision of Treasury Dealer Level Competency Test 02-05-2019



PROFIL DIREKSI

Profile of the Board of Directors



Drs. I Wayan Sutela Negara, M.M.

Jabatan Position	Direktur Kepatuhan Compliance Director
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Jembrana, 18 Juni 1963 Jembrana, June 18, 1963
Usia Age	56 Tahun 56 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 28 tanggal 14 Februari 2019 dibuat oleh I Made Widiada, S.H sebagaimana telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0095672 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Deed Nomor 28 dated February 14, 2019 prepared by I Made Widiada, S.H as has been notified to the Ministry of Law and Human Rights, notification letter Number AHU-AH.01.03-0095672 regarding Change of Directors and Commissioners of PT Bank Pembangunan Daerah
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduate at Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala SKAI & Anti Fraud Bank BPD Bali Kantor Pusat • Kepala Divisi Manajemen Risiko Bank BPD Bali Kantor Pusat • Pelaksana Tugas Kepala Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat • Wakil Kepala SKAI & Anti Fraud Bank BPD Bali Kantor Pusat • Wakil Kepala Divisi Sumber Daya Manusia Bank BPD Bali Kantor Pusat • Kepala Bank BPD Bali KC Mangupura • Kepala Bagian Luar negeri Divisi Treasury Bank BPD Bali Kantor Pusat • Kepala Bank BPD Bali KC negara • Kepala Bagian Perencanaan Strategis & Riset Divisi RENSTRA Bank BPD Bali Kantor Pusat • Junior Officer Biro Manajemen Resiko Bank BPD Bali Kantor Pusat • Junior Officer Biro Sekretariat & Umum Bank BPD Bali Kantor Pusat • Junior Officer Biro Treasury Bank BPD Bali Kantor Pusat • Kepala Seksi Biro Treasury Bank BPD Bali Kantor Pusat • Head of SKAI & Anti Fraud of Bank BPD Bali Head Office • Head of Risk Management Division of Bank BPD Bali Head Office • Acting Head of Fund and Service Division of bank BPD Bali Head Office • Deputy Head of SKAI & Anti Fraud of Bank BPD Bali Head Office • Deputy Head of Human Resources Division of Bank BPD Bali Head Office • Head of Mangupura Branch Office of Bank BPD Bali • Head of Overseas Section of Treasury Division at Bank BPD Bali Head Office • Head of Negara Branch Office of Bank BPD Bali • Head of Strategic Plan & Research Section of RENSTRA Division at Bank BPD Bali Head Office • Junior Officer of Secretariat & General Affair Bureau at Bank BPD Bali Head Office • Junior officer of Treasury Bureau at Bank BPD Bali Head Office • Head of Treasury Bureau at Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar LeaderSHIFT 14-12-2019 • Lokakarya PSAK 71, 72 dan 73 05-12-2019 • Public Speaking Training 30-11-2019 • Workshop Implementasi PSAK 71 01-11-2019 • Refreshment Ketentuan Market Conduct 15-10-2019 • Sosialisasi PBI tentang LBU Terintegrasi 17-09-2019 • Sosialisasi Ketentuan Devisa Hasil Eksport dan Peng 30-07-2019 • Sosialisasi Perubahan Ketentuan RIM dan Penyangga 11-04-2019 • Seminar Business Judgement Rule 23-01-2019 • LeaderSHIFT Seminar 12-14-2019 • PSAK Workshop 71, 72 and 73 12-05-2019 • Public Speaking Training 11-30-2019 • Workshop on the Implementation of PSAK 71 11-11-2019 • Refreshment of Market Conduct Provisions 10-15-2019 • PBI socialization about Integrated LBU 09-17-2019 • Dissemination of Provisions on Foreign Exchange Export Results and Peng 07-30-2019 • Socialization of Changes to RIM Provisions and Support 04-11-2019 • Business Judgment Rule Seminar 01-23-2019

PROFIL DIREKSI

Profile of the Board of Directors



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

Jabatan Position	Direktur Bisnis Non Kredit Non Loan Business Director
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 23 November 1973 Denpasar, November 23, 1973
Usia Age	46 Tahun 46 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Akta Nomor 37 tanggal 20 Mei 2019 dibuat oleh I Made Widiada, S.H sebagai alihnya telah dilakukan pemberitahuan ke Kementerian Hukum dan Hak Asasi Manusia dalam surat Nomor AHU-AH.01.03-0283313 perihal Perubahan Direksi dan Komisaris PT Bank Pembangunan Daerah Deed Number 37 dated May 20, 2019 prepared by I Made Widiada, S.H. as has been notified to the Ministry of Law and Human Rights, notification letter Number AHUAH.01.03-0283313 regarding Change of Directors and Commissioners of PT Bank Pembangunan Daerah
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduate of Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Divisi Dana dan Jasa Bank BPD Bali Kantor Pusat • Kepala Divisi Kepatuhan Bank BPD Bali Kantor Pusat Pejabat Sementara Kepala Divisi Kepatuhan Bank BPD Bali Kantor Pusat Kepala Bank BPD Bali KC Denpasar Pejabat Sementara Kepala Bank BPD Bali KC Denpasar Kepala Bank BPD Bali KC Mangupura Kepala Bagian Kredit Korporasi Divisi Kredit Bank BPD Bali Kantor Pusat Wakil Kepala Operasional Bank BPD Bali KC Denpasar Wakil Kepala Operasional Bank BPD Bali KC Tabanan Wakil Kepala Bank BPD Bali KC Seririt Kepala Seksi Pemasaran Capem Mengwi Bank BPD Bali KC Utama Denpasar Kepala Seksi Pemasaran Capem Teuku Umar Bank BPD Bali KC Utama Denpasar Head of Fund and Service Division of Bank BPD Bali Head Office Head of Compliance Division of bank BPD Bali Head Office Acting Head of Compliance Division of Bank BPD Bali Head Office Head of Denpasar Branch Office of Bank BPD Bali Acting Head of Denpasar Branch Office of Bank BPD Bali Head of Mangupura Branch Office of Bank BPD Bali Head of Corporate Loan Section of Loan Division at Bank BPD Bali Head Office Deputy Head of Operations Section at Denpasar Branch Office of Bank BPD Bali Deputy Head of Operations Section at Tabanan Branch Office of Bank BPD Bali Deputy Head of Seririt Branch Office of Bank BPD Bali Head of Marketing Section at Mengwi Supporting Branch Office of Bank BPD Bali Denpasar Head Office Head of Marketing Section at Teuku Umar Supporting Branch Office of Bank BPD Bali Denpasar Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Sosialisasi Strategi Anti Fraud 16-12-2019 • Seminar LeaderSHIFT 14-12-2019 • Public Speaking Training 30-11-2019 • Seminar Transformasi Perbankan Regional 13-11-2019 • Workshop Implementasi PSAK 71 01-11-2019 • Sosialisasi POJK tentang Perusahaan Efek Daerah 29-10-2019 • Sosialisasi QRIS 30-09-2019 • Pembekalan Uji Kompetensi Treasury Dealer Level Ba 20-03-2019 • Workshop Pengelolaan Risiko Investasi Surat Berhar 10-03-2019 • Seminar BPDSI dalam Mendukung Program Optimalisasi 22-02-2019 • Workshop Penyusunan KPI 02-02-2019 • Diklat PSAK 71 25-01-2019 • Socialization of Anti-Fraud Strategy 12-16-2019 • LeaderSHIFT Seminar 12-14-2019 • Public Speaking Training 11-30-2019 • Regional Banking Transformation Seminar 11-13-2019 • Workshop on the Implementation of PSAK 71 11-11-2019 • Socialization of POJK regarding Regional Securities Companies 10-10-2019 • QRIS Socialization 09-30-2019 • Provision of Ba Level Treasury Dealer Competency Test 03-20-2019 • Workshop on Investment Risk Management for Securities 10-10-2019 • BPDSI Seminar in Support of Optimization Program 02-22-2019 • KPI Compilation Workshop 02-02-2019 • PSAK 71 Training 01-25-2019



PROFIL KEPALA DIVISI

Profile of Division Head



I Gst. Ayu Citrawati, SE.

Jabatan position	Kepala Divisi Kredit Head of Loan Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Karangasem, 3 Agustus 1970 Karangasem, August 3, 1970
Usia Age	50 Tahun 50 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Decision Letter 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Udayana Bachelor of Economics from Udayana University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Divisi Kredit Kantor Pusat • Wakil Kepala Divisi Kredit Kantor Pusat • Pejabat Sementara Wakil Kepala Divisi Kredit Kantor Pusat • Kepala Bank BPD Bali KC Denpasar • Kepala Bank BPD Bali KC Gianyar • Kepala Bank BPD Bali KC Ubud • Kabag Kredit Konsumtif Divisi Kredit Kantor Pusat • KBD Pemasaran Krd Bank BPD Bali Cabang Utama DPS • Pejabat Sementara Aor. Biro Kredit Bank BPD Bali Kantor Pusat • Head of Central Office Loan Division • Deputy Head of Central Office Credit Division • Ad Interim Deputy Head of Central Office Credit Division • Head of Bank BPD Bali Denpasar Branch Office • Head of Bank BPD Bali Gianyar Branch Office • Head of Bank BPD Bali Ubud Branch Office • Head Department of Consumptive Loan, Loan Division of Main Office • Kbd Marketing Krd Bank BPD Bali Main Branch DPS • Ad Interim. Aor. Bureau Credit Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar Leader SHIFT 14/12/2019 • Studi Banding Keberhasilan Kredit UMKM 13/12/2019 • Seminar Nasional Arah Baru Kebijakan Pembiayaan UMKM Pasca PBI 17/2015 28/11/2019 • Workshop Project Finance for Infrastructure 21/11/2019 • Pelatihan Leadership for Millennials 16/11/2019 • Sosialisasi Kearsipan 11/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Sosialisasi Kearsipan 25/09/2019 • Simple Brand Building Workshop 25/09/2019 • Corporate Branding 23/09/2019 • FGD Juknis Eksekusi Jaminan Melalui KPKNL 27/08/2019 • Pelatihan Treasury Dealer Level Basic 29/06/2019 • Sosialisasi SPAMS dan IPDMIP 25/04/2019 • Workshop Membaca Pasat Kredit UMKM - Mikro dengan Tepat 23/04/2019 • FGD Penyelarasian KPI Divisi dan Cabang 16/03/2019 • Workshop Penyusunan KPI 02/02/2019 • SHIFT Leader Seminar 14/12/2019 • Comparative Study of MSME Credit Success 13/12/2019 • National Seminar on New Direction of MSME Financing Policy Post PBI 17/2015 28/11/2019 • Workshop Project Finance for Infrastructure 21/11/2019 • Leadership Training for Millennials 16/11/2019 • Archive Dissemination 11/11/2019 • Workshop on PSAK 71 Implementation 01/11/2019 • Workshop on Sustainable Financial Plan Action 05/10/2019 • Archive Dissemination 25/09/2019 • Simple Brand Building Workshop 25/09/2019 • Corporate Branding 23/09/2019 • FGD Technical Guidelines for Execution of Collateral through KPKNL 27/08/2019 • Basic Level Treasury Dealer Training 29/06/2019 • SPAMS and IPDMIP Dissemination 25/04/2019 • Read the Right Micro-SME Credit Market Workshop 23/04/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • KPI Compilation Workshop 02/02/2019



Anak Agung Istri Eka Parwita Dewi, S.E., M.M.

Jabatan Position	Kepala Divisi SDM Head of Human Resources Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 31 Agustus 1973 Denpasar, August 31, 1973
Usia Age	46 Tahun 46 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0480/KEP/DIR/SDM/2017 tanggal 26 September 2017 Decision Letter 0480/KEP/DIR/SDM/2017 dated September 26, 2017
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduated at Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pejabat Sementara Kepala Divisi SDM Kantor Pusat • Kepala Bagian Pengembangan & Pelatihan Divisi Sumber Daya Manusia • Kabag pengembangan divisi SDM Kantor Pusat • Wakil Kepala BisnisCabang Renon • Wakil Kepala Operasional Cabang Renon • Wakil Kepala Cabang Badung • Kepala Cabang Pembantu Gatot Subroto Barat • Kepala Bidang Pemasaran Dana Cabang utama Denpasar • Kepala Seksi Pemasaran Capem Teuku Umar <ul style="list-style-type: none"> • Acting head of Human Resource Division at Head Office • Head of Development & Training Section of Human Resource Division • Head of Development Section of Human Resources Division at Head Office • Deputy of Business at Renon Branch Office • Deputy of Operational at Renon Branch Office • Deputy of Badung Branch Office • Head of Gatot Subroto Supporting Branch Office • Head of Fund Marketing Section at Denpasar Head Office • Head of Marketing Section at Teuku Umar Supporting Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Sosialisasi Strategi Anti Fraud 16/12/2019 • Seminar Leader SHIFT 14/12/2019 • Studi Banding Remunerasi dan Pengelolaan SDM 06/12/2019 • Pelatihan Leadership for Millennials 16/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Sosialisasi POJK tentang Tata Kelola Dana Pensiun 19/09/2019 • Sertifikasi Manajemen Umum Dana Pensiun 12/08/2019 • Studi Banding Implementasi Sistem Remunerasi, Rewa 07/08/2019 • Sosialisasi Asbanda Corporate University 17/07/2019 • Workshop Pengukuran Kinerja Pengurus BPD 29/04/2019 • Sosialisasi Building Internal Capabilities BPDSI i 23/04/2019 • Bimbingan Teknis Pengendalian Gratifikasi 27/03/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Workshop Penyusunan KPI 02/02/2019 <ul style="list-style-type: none"> • Anti-Fraud Strategy Socialization 12/16/2019 • LeaderSHIFT Seminar 12/14/2019 • Comparative Study of Remuneration and HR Management 12/06/2019 • Leadership Training for Millennials 11/16/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Socialization of POJK regarding Pension Fund Governance 19/09/2019 • Pension Fund General Management Certification 12/08/2019 • Comparative Study of Remuneration System Implementation, Rewa 08/08/2019 • Asbanda Corporate University Socialization 07/17/2019 • BPD Management Performance Measurement Workshop 04/29/2019 • Socialization of BPDSI Internal Capabilities Building i 23/04/2019 • Technical Guidance on Gratification Control 03/27/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • KPI Drafting Workshop 02/02/2019



I Made Wismana, S.E.

Jabatan Position	Kepala Divisi Manajemen Risiko Head of Risk Management Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Singaraja, 12 September 1968 Singaraja, September 12, 1968
Usia Age	51 Tahun 51 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0326/KEP/DIR/SDM/2016 tanggal 30 Juni 2016 Decision Letter 0326/KEP/DIR/SDM/2016 dated June 30, 2016
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Undiknas Denpasar Bachelor of Economic at Undiknas Denpasar
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pejabat Sementara Kepala Satuan Kerja Audit Intern dan Anti Fraud • Kepala Bagian Pengendalian Risiko Divisi Manajemen Risiko • Kepala Bagian Administrasi umum • Pejabat Sementara Wakil Kepala Bank BPD Bali KC Tabanan • Kepala Seksi Pemasaran Kredit Cabang Singaraja • Acting Head of Internal Audit Unit and Anti Fraud • Head of Risk Control Section of Risk Management Division • Head of General Administration Section • Acting Deputy of Tabanan Branch Office • Head of Credit Marketing Section at Singaraja Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar Leader SHIFT 14/12/2019 • Pelatihan <i>Leadership for Millennials</i> 16/11/2019 • Sosialisasi Kearsipan 11/11/2019 • Diskusi Consultative Paper Persyaratan Modal Minim 07/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Sosialisasi Kearsipan 25/09/2019 • Workshop GCG 23/08/2019 • Pelatihan <i>Treasury Dealer Level Basic</i> 29/06/2019 • Studi Komparatif Produk dan Layanan Bank 23/05/2019 • Workshop Penyusunan Prosedur Internal Perbankan da 15/04/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Workshop Penyusunan KPI 02/02/2019 • Diklat PSAK 71 25/01/2019 • LeaderSHIFT Seminar 12/14/2019 • Leadership Training for Millennials 11/16/2019 • Socialization of Archives 11/11/2019 • Consultative Paper Discussion on Minimum Capital Requirements 11/07/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Socialization of Archives 09/25/2019 • GCG Workshop 08/23/2019 • Basic Level Treasury Dealer Training 29/06/2019 • Comparative Study of Bank Products and Services 05/23/2019 • Workshop on Formulation of Internal Banking Procedures da 15/04/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • KPI Compilation Workshop 02/02/2019 • PSAK 71 Education and Training 01/25/2019



I Gede Sukanada, S.E.

Jabatan Position	Kepala SKAI & Anti Fraud Head of Internal Audit & Anti Fraud
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 4 Mei 1973 Denpasar, May 4, 1973
Usia Age	46 Tahun 46 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Decision Letter 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi STIMI Handayani Denpasar Bachelor of Economic at STIMI Handayani Denpasar
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Divisi umum dan Kesekretariatan • Anggota Tim Penyelamatan Kredit Bermasalah • Wakil Kepala Divisi Kredit Kantor Pusat • Kepala Cabang Badung • Kepala Cabang Singaraja • Wakil Kepala Cabang Singaraja • Kepala Seksi Kredit Cabang Singaraja <ul style="list-style-type: none"> • Head of General Affairs and Secretariat Division • Member of Non Performing Loan Rescue Unit • Deputy of Loan Division at Head Office • Head of Badung Branch Office • Head of Singaraja Branch Office • Deputy of Singaraja Branch Office • Head of Loan Section at Singaraja Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Pembekalan dan Uji Sertifikasi Audit Intern 19/12/2019 • Sosialisasi Strategi Anti Fraud 16/12/2019 • Seminar Leader SHIFT 14/12/2019 • Uji Sertifikasi Audit Intern 23/11/2019 • Pelatihan Leadership for Millennials 16/11/2019 • Sosialisasi Kearsipan 11/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Sosialisasi Kearsipan 25/09/2019 • FGD POJK tentang Fungsi Audit Intern 19/03/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Workshop Penyusunan KPI 02/02/2019 <ul style="list-style-type: none"> • Provisioning and Internal Audit Certification Test 19/12/2019 • Anti-Fraud Strategy Socialization 12/16/2019 • LeaderSHIFT Seminar 12/14/2019 • Internal Audit Certification Test 11/23/2019 • Leadership Training for Millennials 11/16/2019 • Socialization of Archives 11/11/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Socialization of Archives 09/25/2019 • POJK FGD on Internal Audit Function 03/19/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • KPI Compilation Workshop 02/02/2019



I Made Artawa, S.E.

Jabatan Position	Kepala Divisi Kepatuhan Head of Compliance Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Tabanan, 19 Agustus 1968 Tabanan, August 19, 1968
Usia Age	51 Tahun 51 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0032/KEP/DIR/SDM/2020 tanggal 20 Januari 2020 Decision Letter 0031/KEP/DIR/SDM/2020 dated January 20, 2020
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Maha-Saraswati Bachelor of Economic at Maha-Saraswati University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pejabat Sementara Kepala Divisi Kepatuhan Kantor Pusat • Kepala Cabang Gianyar • Kepala Bagian Pengembangan Produk & organisasi Divisi Perencanaan Strategis • Kepala Cabang Ubud • Kabag Pendidikan & Latihan Divisi Sdm Kantor Pusat • Kabag Pengembangan Divisi Sdm Kantor Pusat • YOR Divisi Sdm Bank BPD Bali KP • AOR Divisi SDM BAnk BPD Bali KP • Pejabat Sementara AOR Biro SUM Bank BPD Bali KP • Acting Head of Compliance Division at Head Office • Head of Gianyar Branch Office • Head of Product Development & Organization Section of Strategic Plan Division • Head of Ubud Branch Office • Head of Education & Training Section of Human Resource Division at Head Office • Head of Development Section of Human Resource Division at Head Office • YOR of Human Resource Division at Bank BPD Bali Head Office • AOR of Human Resource Division at Bank BPD Bali Head Office • Acting AOR of SUM Section at Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Sertifikasi Kepatuhan Level 1 (mengulang) 21/12/2019 • Seminar Leader SHIFT 14/12/2019 • Sertifikasi Kepatuhan Level 1 13/11/2019 • Sosialisasi Kearsipan 11/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Sosialisasi POJK tentang Perusahaan Efek Daerah 29/10/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Sosialisasi Kearsipan 25/09/2019 • Pembekalan UKMR tk. 4 19/09/2019 • Refreshment Aktifitas Bank Devisa dan Money Transf 28/05/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Level 1 Compliance Certification (repetition) 12/21/2019 • LeaderSHIFT Seminar 12/14/2019 • Level 1 Compliance Certification 11/13/2019 • Socialization of Archives 11/11/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Socialization of POJK on Regional Securities Companies 29/10/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Socialization of Archives 09/25/2019 • Provision of UKMR tk. 4 19/09/2019 • Refreshment of Foreign Exchange Bank and Money Transf Activities Activities 28-28/2019 • FGD Alignment of Division and Branch KPI 16/03/2019



Ida Bagus Gd. Ary Wijaya Guntur, S.E., M.M.

Jabatan Position	Kepala Divisi Umum & Kesekretariatan Head of General Affairs & Secretariat Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 29 Januari 1970 Denpasar, January 29, 1970
Usia Age	49 Tahun 49 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Decision Letter 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Post Graduated at Udayana University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Cabang Tabanan • Kepala Cabang Gianyar • Kabag Sekretariat dan Rumah Tangga • YOR Divisi SUM Bank BPD Bali Kantor Pusat • AOR Sekretaris Dirut Bank BPD Bali Kantor Pusat • AOR Biro TRP Bank BPD Bali Kantor Pusat • Head of Tabanan Branch Office • Head of Gianyar Branch Office • Head of Secretariat and Household Section • YOR of SUM Division at Head Office • AOR Of President Director's Secretary at BPD Bali Head Office • AOR of TRP Section at BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar LeaderSHIFT 14/12/2019 • Pelatihan Leadership for Millennials 16/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Simple Brand Building Workshop 25/09/2019 • Corporate Branding 23/09/2019 • Impact of PSAK 71 and Preparation for Business Plan 26/04/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Workshop Corporate Secretary and Corporate Community 22/02/2019 • Seminar BPDSI dalam Mendukung Program Optimalisasi 22/02/2019 • Workshop Penyusunan KPI 02/02/2019 • LeaderSHIFT Seminar 12/14/2019 • Leadership Training for Millennials 11/16/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Simple Brand Building Workshop 09/25/2019 • Corporate Branding 09/23/2019 • Impact of PSAK 71 and Preparation for Business Plan 04/26/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • Corporate Secretary and Corporate Community Workshop 02/22/2019 • BPDSI Seminar in Support of Optimization Program 02/22/2019 • KPI Compilation Workshop 02/02/2019



I Komang Wiratna Jaya, S.T., M.M.

Jabatan Position	Kepala Divisi Perencanaan Strategis Head of Strategic Planning Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Jembrana, 24 Juli 1971 Jembrana, July 24, 1971
Usia Age	48 Tahun 48 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0012/KEP/DIR/SDM/2016 tanggal 12 Januari 2016 Decision Letter 0012/KEP/DIR/SDM/2016 dated January 12, 2016
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Post Graduated at Udayana University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Cabang utama Denpasar • Wakil Kepala Divisi Renstra Kantor Pusat • Kepala Cabang Negara • Wakil Kepala Bank BPD Bali Cabang Kuta • KCP Pekutatan Bank BPD Bali Kantor Cabang Negara • Pejabat Sementara KSI Pemasaran Bank BPD Bali Cabang Gianyar • Head of Denpasar Head Office • Deputy of RENSTRA Division at Head Office • Head Of Negara Branch Office • Deputy of Kuta Branch Office • Perkutatan Supporting Branch Office of Negara Branch Office • Acting Head of Marketing Section at Gianyar Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar Leader SHIFT 14/12/2019 • Pelatihan <i>Leadership for Millenials</i> 16/11/2019 • Sosialisasi Kearsipan 11/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Workshop Keuangan Berkelanjutan dan Penyusunan RAK 11/10/2019 • Lokakarya Transformasi BPDSI 10/10/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Sosialisasi Kearsipan 25/09/2019 • Simple Brand Building Workshop 25/09/2019 • Corporate Branding 23/09/2019 • Seminar dan Penganugerahan TOP Bank 2019 28/08/2019 • Workshop Sustainable Finance 16/08/2019 • Pelatihan <i>Treasury Dealer Level Basic</i> 29/06/2019 • Konsultansi Pendampingan Penyusunan RAKB 24/05/2019 • Studi Komparatif Produk dan Layanan Bank 23/05/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Seminar BPDSI dalam Mendukung Program Optimalisasi 22/02/2019 • Workshop Penyusunan KPI 02/02/2019 • LeaderSHIFT Seminar 12/14/2019 • Leadership Training for Millennials 11/16/2019 • Socialization of Archives 11/11/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Workshop on Sustainable Finance and RAK Arrangement 11/10/2019 • BPDSI Transformation Workshop 10/10/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Socialization of Archives 09/25/2019 • Simple Brand Building Workshop 09/25/2019 • Corporate Branding 09/23/2019 • Seminar and Awarding of TOP Bank 2019 28/08/2019 • Sustainable Finance Workshop 08/16/2019 • Basic Level Treasury Dealer Training 29/06/2019 • Consultation for Assistance to Formulate RAKB 24/05/2019 • Comparative Study of Bank Products and Services 05/23/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • BPDSI Seminar in Support of Optimization Program 02/22/2019 • KPI Compilation Workshop 02/02/2019



Ida Ayu Putri Yuniawati, S.E.

Jabatan Position	Kepala Divisi Treasury Head of Treasury Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 10 Juni 1974 Denpasar, June 10, 1974
Usia Age	45 Tahun 45 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0031/KEP/DIR/SDM/2020 tanggal 20 Januari 2020 Based on Decession Letter Number 0031/KEP/DIR/ SDM/2020 dated January 20, 2020
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Pendidikan Nasional Bachelor of Economic at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pejabat Sementara Kepala Divisi Treasury Kantor Pusat • Kabag Likuiditas Divisi Treasury • Kepala Bidang Pelayanan Tunai & non Tunai Cabang utama Denpasar • Kepala Cabang Pembantu Monang-Maning • Asisten Officer Biro TRP • Pejabat Sementara Asisten Officer Biro TRP • Acting Head of Treasury Division at Head Office • Head of Liquidity Section of Treasury Division • Head of Cash & Non Cash Services Section at Denpasar Head Office • Head of monang-Maning Supporting Branch Office • Officer Assistant of TRP Section • Acting Officer Assistant of TRP Section
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Studi Banding Sistem Treasury 17/12/2019 • Seminar Leader SHIFT 14/12/2019 • Workshop Penyediaan Likuiditas Akhir Tahun 28/11/2019 • Pelatihan Leadership for Millennials 16/11/2019 • Sosialisasi Kearsipan 11/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Sosialisasi POJK tentang Perusahaan Efek Daerah 29/10/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Simple Brand Building Workshop 25/09/2019 • Sosialisasi Kearsipan 25/09/2019 • Corporate Branding 23/09/2019 • OJT SKBDN 17/07/2019 • Sosialisasi Penguatan Strategi Operasi Moneter Kon 03/05/2019 • Workshop Penyusunan Prosedur Internal Perbankan da 15/04/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Workshop Penyusunan KPI 02/02/2019 • Diklat PSAK 71 25/01/2019 • Comparative Study of the Treasury System 12/17/2019 • LeaderSHIFT Seminar 12/14/2019 • End of Year Liquidity Provision Workshop 11/28/2019 • Leadership Training for Millennials 11/16/2019 • Socialization of Archives 11/11/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Socialization of POJK on Regional Securities Companies 29/10/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Simple Brand Building Workshop 09/25/2019 • Socialization of Archives 09/25/2019 • Corporate Branding 09/23/2019 • OJT SKBDN 07/17/2019 • Socialization of the Strengthening of Monetary Operations Strategy Con 03/05/2019 • Workshop on Formulation of Internal Banking Procedures da 15/04/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • KPI Compilation Workshop 02/02/2019 • PSAK 71 Education and Training 01/25/2019



IB Nyoman Ari Suryantara, S.H., M.M.

Jabatan Position	Kepala Divisi Dana & Jasa Head of Fund & Service Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Klungkung, 10 Januari 1972 Klungkung, January 10, 1972
Usia Age	47 Tahun 47 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0031/KEP/DIR/SDM/2020 tanggal 20 Januari 2020 Decision Letter 0031/KEP/DIR/SDM/2020 dated January 20, 2020
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduated at Udayana University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pejabat Sementara Kepala Divisi Dana & Jasa Kantor Pusat • Kepala Cabang Karangasem • Kepala Cabang Singaraja • Kepala Cabang Seririt • Kabag Dana & Jasa Divisi DJA Kantor Pusat Denpasar • YOR Money Market & Capital Market DIV TRS BPD Bali KP DPS • YOR Divisi TRP & LN Bank BPD Bali KP Denpasar • Pejabat Sementara AOR Biro TRP Bank BPD Bali KP <ul style="list-style-type: none"> • Acting Head of Fund and Service Division at Head Office • Head of Karangasem Branch Office • Head of Singaraja Branch Office • Head of Seririt Head Office • Head of Fund and Service Division at Denpasar Head Office • YOR Money Market & Capital Market of Treasury Division at Denpasar Head Office • YOR of TRP&LN Division at Denpasar Head Office • Acting AOR of TRP Section at Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar Leader SHIFT 14/12/2019 • Pelatihan Leadership for Millennials 16/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Workshop Rencana Aksi Keuangan Berkelanjutan 05/10/2019 • Sosialisasi Tematik Sistem Pembayaran 10/09/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 <ul style="list-style-type: none"> • Leader SHIFT Seminar 12/14/2019 • Leadership Training for Millennials 11/16/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Workshop on Sustainable Financial Action Plans 05/10/2019 • Thematic Dissemination of Payment Systems 09/10/2019 • FGD Alignment of Division and Branch KPI 16/03/2019



A.A. Indraprasta Yasa, S.Kom., M.M.

Jabatan Position	Kepala Divisi Teknologi Informasi & Akuntansi Head of Information Technology And Accounting Division
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 26 Januari 1972 Denpasar, January 26, 1972
Usia Age	47 Tahun 47 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Decision Letter 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Pendidikan Nasional Post Graduated of Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Wakil Kepala Divisi Teknologi & Akuntansi • Pejabat Sementara Wakil Kepala Divisi TIA Kantor Pusat • Kepala Bagian Pengembangan Aplikasi Divisi TIF • Kabag Pengembangan Divisi TSI Kantor Pusat • Pejabat Sementara Kabag Pengembangan Divisi TSI Kantor Pusat • Pejabat Sementara YOR Biro TSI Bank BPD Bali Kantor Pusat • Pejabat Sementara AOR Biro TSI Bank BPD Bali Kantor Pusat • Pejabat Sementara AOR Pengembangan Software Biro ADK Bank BPD Bali KP • Deputy of Technology and Accounting Division • Acting Deputy of Technologi and Accounting Division • Head of Aplication Development Section of TIF Division • Head of Development Section of TSI Division at Head Office • Acting Head of Development Section of TSI Division at Head Office • Acting YOR TSI Section at BPD Bali Head Office • Acting AOR of TSI Section at BPD Bali Head Office • Acting AOR of Software Development of ADK Section at BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders
Pendidikan/Pelatihan Education/Training	<ul style="list-style-type: none"> • Seminar Leader SHIFT 14/12/2019 • Pelatihan Leadership for Millenials 16/11/2019 • Sosialisasi Kearsipan 11/11/2019 • Workshop Implementasi PSAK 71 01/11/2019 • Simple Brand Building Workshop 25/09/2019 • Sosialisasi Kearsipan 25/09/2019 • Corporate Branding 23/09/2019 • Pelatihan PSAK 72 dan 73 27/07/2019 • Seminar Secured Innovation in Digital Banking Era 16/07/2019 • Pelatihan Treasury Dealer Level Basic 29/06/2019 • Pelatihan Hyper Converged Infrastructure 05/05/2019 • Impact of PSAK 71 and Preparation for Business Pla 26/04/2019 • Sosialisasi Pengembangan Core Banking System BI 22/03/2019 • FGD Penyelarasan KPI Divisi dan Cabang 16/03/2019 • Workshop Penyusunan KPI 02/02/2019 • Diklat PSAK 71 25/01/2019 • LeaderSHIFT Seminar 12/14/2019 • Leadership Training for Millennials 11/16/2019 • Socialization of Archives 11/11/2019 • Workshop on the Implementation of PSAK 71 01/11/2019 • Simple Brand Building Workshop 09/25/2019 • Socialization of Archives 09/25/2019 • Corporate Branding 09/23/2019 • PSAK 72 and 73 training 07/27/2019 • Secured Innovation Seminar in Digital Banking Era 16/07/2019 • Basic Level Treasury Dealer Training 29/06/2019 • Hyper Converged Infrastructure Training 05/05/2019 • Impact of PSAK 71 and Preparation for Business Pla 04/26/2019 • Socialization of BI Core Banking System Development 03/22/2019 • FGD Alignment of Division and Branch KPI 16/03/2019 • KPI Compilation Workshop 02/02/2019 • PSAK 71 Education and Training 01/25/2019

PROFIL KEPALA CABANG

Profile of Branch Head



Ida Ayu Tri Rasmiwinari, S.E., M.M.

Jabatan Position	Kepala Cabang Renon Head of Renon Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 21 Desember 1967 Denpasar, December 21, 1967
Usia Age	52 Tahun 52 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0031/KEP/DIR/SDM/2020 tanggal 20 Januari 2020 Based on Decession Letter Number 0031/KEP/DIR/SDM/2020 dated January 20, 2020
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduate of Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Plt. Kepala Cabang Renon • Kepala Bagian Jasa & Pelayanan Divisi Dana dan Jasa • Kepala Cabang Klungkung • Wakil Kepala Cabang Bisnis Tabanan • Wakil Kepala Cabang Tabanan • Kepala Cabang Pembantu UNUD • Pejabat Sementara Kepala Kantor Kas Warmadewa • Acting Head of Renon Branch Office • Head of Services Section of Funding and Services Division • Head of Klungkung Branch Office • Deputy of Business of Tabanan Branch • Deputy Head of Tabanan Branch Office • Head of UNUD Supporting Branch Office • Acting Head of Warmadewa Cash Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Putu Dharmapatni, SE. MM

Jabatan Position	Kepala Cabang Denpasar Head of Denpasar Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 20 Juli 1971 Denpasar, July 20, 1971
Usia Age	48 Tahun 48 Years of Age
Domisili Domicile	Denpasar, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK No 0050/KEP/DIR/SDM/2019 tanggal 13 Februari 2019 Decision Letter Number 0050/KEP/DIR/SDM/2019 dated February 13, 2019
Latar Belakang Pendidikan Education Background	Pasca Sarjana UNDIKNAS Post Graduate of UNDIKNAS
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pejabat Sementara Kepala Bank BPD Bali Cabang Denpasar • Kepala Cabang Mangupura • Kabag humas dan Kesekretariatan di Divisi Sekper • Kepala Cabang Pembantu Sanur • Kcp Ubung Kantor Cabang Utama Denpasar • Kepala Seksi Pemasaran Dana Cabang Badung • Kepala Seksi Administrasi Kredit di Divisi Kredit Kantor Pusat • AOR/Head Teller Div TRP & LN Bank BPD Bali KP DPS • Acting Head of Denpasar Branch Office of Bank BPD Bali • Head of Mangupura Branch Office • Head of Public Relation Section of Corporate Secretary Division • Head of Sanur Supporting Branch Office • Supporting Branch Office of Denpasar Branch Office • Head of Funding Marketing Section of Badung Branch office • Head of Credit Administration of Credit Division at Head Office • AOR/Head Teller DIV TRP & LN Bank BPD Bali KP DPS
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders





I G A. Gede Suadnyana, ST.

Jabatan Position	Kepala Cabang Badung Head of Badung Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Badung, 19 Maret 1969 Badung, March 19, 1969
Usia Age	50 Tahun 50 Years of Age
Domisili Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK. 0081/KEP/DIR/SDM/2018 tanggal 26 Februari 2018 Decision Letter 0081/KEP/DIR/SDM/2018 dated February 26, 2018
Latar Belakang Pendidikan Education Background	Sarjana Teknik Sipil Universitas Warmadewa Bachelor of Civil Engineer at Warmadewa University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Wakil Kepala Cabang Bisnis Tabanan • Kabag Logistik Divisi Umum Kantor Pusat • Kabag KRD Menengah & Korporasi Divisi KRD KP • YOR Wholesale Divisi Kredit Bank BPD Bali Kantor Pusat • Yunior Officer Divisi Kredit Bank BPD Bali Kantor Pusat • Asisten Officer Divisi KRD Bank BPD Bali Kantor Pusat • Asisten Officer Biro SUM BANK BPD BALI Kantor Pusat <ul style="list-style-type: none"> • Deputy of Business Section of Tabanan Branch Office • Head of Logistic Section of General Affairs Division at Head Office • Head of Medium and Corporate Loan of KRD KP Division • YOR Wholesale of Loan Division at Bank BPD Bali Head Office • Junior Officer of Loan Division at Bank BPD Bali Head Office • Officer Assistant of Loan Division at Bank BPD Bali Head Office • Officer Assistant of SUM Bureau at Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



I Gst.N. Bagus Artawan, SH.

Jabatan Position	Kepala Cabang Mangupura Head of Mangupura Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Badung, 25 Juli 1966 Badung, July 25, 1966
Usia Age	53 Tahun 53 Years of Age
Domisili Domicile	Badung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Decision Letter 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Hukum Universitas Ngurah Rai Denpasar Bachelor of Law at Ngurah Rai University Denpasar
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Cabang Negara • Kepala Bagian Divisi Kepatuhan • Kepala Bidang ADC BANK BPD Bali Cabang Utama DPS • Kasi Pemasaran Capem Simpang Siur Cab Kuta • Pejabat Sementara KSI Pemasaran Kredit Capem Ngurah Rai Cab Kuta • Pejabat Sementara KSI pemasaran Capem Sanur Bank BPD Bali Cab Utama <ul style="list-style-type: none"> • Head of Negara Branch Office • Head of Compliance Division • Head of ADC Section of Denpasar Head Office • Head of Marketing Section of Simpang Siur Supporting Branch Office of Kuta Branch • Acting Head of Credit Marketing Section of Ngurah Rai Supporting Branch Office of Kuta Branch • Acting Head of Marketing Section of Sanur Supporting Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



I Gusti Ngurah Made Supardi, SE, MM

Jabatan Position	Kepala Cabang Tabanan Head of Tabanan Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Badung, 24 Februari 1969 Badung, February 24, 1969
Usia Age	50 Tahun 50 Years of Age
Domisili Domicile	Tabanan, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0050/KEP/DIR/SDM/2019 tanggal 13 Februari 2019 Decision Letter 0050/KEP/DIR/SDM/2019 dated February 13, 2019
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduated at Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Pejabat Sementara Kepala Bank BPD Bali Kantor Cabang Tabanan • Kepala Cabang Mataram • Kepala Bagian Kredit Korporasi di Divisi Kredit • Wakil Kepala Cabang Mangupura • Kepala Cabang Pembantu Mengwi • Acting Head of Tabanan Branch Office • Head of Mataram Branch Office • Head of Corporate Loan Section of Credit Division • Deputy Head of Mangupura Branch Office • Head of Mengwi Supporting Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



Ni Nyoman Sri Utari Tresna, SE.

Jabatan Position	Kepala Cabang Gianyar Head of Gianyar Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Singaraja, 3 September 1974 Singaraja, September 3, 1974
Usia Age	45 Tahun 45 Years of Age
Domisili Domicile	Denpasar
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0356/KEP/DIR/SDM/2019 tanggal 3 Juli 2019 Based on Decision Letter Number 0356/KEP/DIR/ SDM/2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Pendidikan Nasional Bachelor of Economic at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Cabang Bangli • Kepala Bagian Jasa dan Pelayanan Divisi Dana dan Jasa • Wakil Kepala Cabang Gianyar • Kepala Cabang Pembantu Sukawati • Kepala Seksi Luar Negeri Cabang Utama Denpasar • Head Branch of Bangli • Head Department of Service Fund Division and Services • Deputy Head of Gianyar Branch • Head of Sukawati Sub-Branch • Head Department of Foreign Main Branch of Denpasar
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



I.A.Sri Wahyuni Darmawati, S.E.,M.M.

Jabatan Position	Kepala Cabang Ubud Head of Ubud Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 9 Juni 1974 Denpasar, June 9, 1974
Usia Age	45 Tahun 45 Years of Age
Domisili Domicile	Denpasar
Dasar Hukum Pengangkatan Legality of Appointment	SK 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Decision Letter 0338/KEP/DIR/SDM/208 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Bali Post Graduated of Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Wakil Kepala Cabang Operasional Tabanan • Kepala Bagian Project Management Divisi Perencanaan Strategis • Wakil Kepala Cabang Ubud • Kepala Bidang Dana dan Jasa Cabangutama Denpasar • Kepala Cabang Pembantu Gatot Subroto Barat • Pejabat Sementara KSI. PMS Capem Abiansemal Cab. Utama DPS • Deputy Operational of Tabanan Branch Office • Head of Project Management Section of Strategic Planning Division • Deputy Head of Ubud Branch Office • Head of Funding and Services Section of Denpasar Head Office • Head of Gatot Subroto Supporting Branch Office • Acting Head of PMS Abiansemal Supporting Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



Ketut Andayana Kusuma Yasa, S.E.,M.M.

Jabatan Position	Kepala Cabang Karangasem Head of Karangasem Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 24 Oktober 1977 Denpasar, October 24, 1977
Usia Age	42 Tahun 42 Years of Age
Domisili Domicile	Karangasem, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0355/KEP/DIR/SDM/2019 tanggal 03 Juli 2019 Decision Letter 0355/KEP/DIR/SDM/2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Pendidikan Nasional Post Graduated at Universitas Pendidikan Nasional
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Cabang Mataram • Kepala Bagian Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan • Pejabat Sementara Kabag Sistem dan Prosedur Divisi KPN KP • YOR Kebijakan dan Prosedur OPR & Non OPR DIV KPN • YOR Monitoring & Pelaporan DIV KPN Bank BPD Bali KP • KASI UKK Divisi Kepatuhan Bank BPD Bali KP • AOR Divisi MRO Bank BPD Bali Kantor Pusat • KSI UKI Bank BPD Bali Cab Utama Denpasar • Head of Mataram Branch office • Head of Policies and Operational & Non Operational Procedure Section of Compliance Division • Acting Head of System and Procedure Section of KPN KP Division • YOR of Policies and Operational & Non Operational Procedure of KPN Division • YOR Monitoring & Reporting of KPN Division • Head of UKK Section of Compliance Division • AOR of MRO Division at Head Office • Head of UKI at Bank BPD Bali Head Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



I Made Sudarma, S.E., M.M.

Jabatan Position	Kepala Cabang Singaraja Head of Singaraja Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Tabanan, 9 Maret 1971 Tabanan, March 9, 1971
Usia Age	48 Tahun 48 Years of Age
Domisili Domicile	Singaraja, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0436/KEP/DIR/SDM/2019 tanggal 06 Agustus 2019 Decision Letter Number 0436/KEP/DIR/SDM/2019 dated August 6, 2019
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Warmadewa Post Graduate of Warmadewa University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Cabang Seririt • Pejabat Sementara Kepala Cabang Seririt • Kepala Bidang Kredit Cabang Utama Denpasar • Kepala Seksi Kredit Cabang Bangli • Head of Seririt Branch Office • Acting Head of Seririt Branch Office • Head of Credit Section of Denpasar Head Office • Head of Credit Section of Bangli
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

Sanjaya Caesar, S.H.,M.H.

Jabatan Position	Kepala Cabang Seririt Head of Seririt Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 28 Juni 1979 Denpasar, June 28, 1979
Usia Age	40 Tahun 40 Years of Age
Domisili Domicile	Seririt, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0436/KEP/DIR/SDM/2019 tanggal 06Agustus 2019 Based on Decision Letter Number 0436/KEP/DIR/ SDM/2019 dated August 6, 2019
Latar Belakang Pendidikan Education Background	Pasca Sarjana Universitas Udayana Post Graduate of Udayana University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Bagian Kajian&Laporan Divisi Manajemen Resiko • Pejabat Smeentara Kepala Bagian Kajian & Laporan Divisi Manajemen Resiko • Officer Kebijakan dan Prosedur Operasional & Non Operasional Divisi Kepatuhan • Administrasi Kredit Kantor Cabang Ubud • AOR Bagian Hukum Divisi SUM Bank BPD Bali KP • Head of Studies and Reports Section of Risk Management Division • Acting Head of Studies and Reports Section of Risk management Division • Policies and Operational & Non Operational Officer of Compliance Division • Credit Administration of Ubud Branch Office • AOR Legal Section of SUM Division of Bank BPD Bali
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



Ida Bagus Made Surawan, S.Pi.

Jabatan Position	Kepala Cabang Negara Head of Negara Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 23 Desember 1972 Denpasar, December 23, 1972
Usia Age	47 Tahun 47 Years of Age
Domisili Domicile	Negara, Bali
Dasar Hukum Pengangkatan Legality of Appointment	SK 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018 Decision Letter Number 0338/KEP/DIR/SDM/2018 dated July 27, 2018
Latar Belakang Pendidikan Education Background	Sarjana Perikanan Universitas Warmadewa Bachelor of Fisheries Science of Warmadewa University
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Bagian Pengembangan Produk dan Organisasi Divisi Perencanaan Strategis • Wakil Kepala Cabang Mangupura • Kepala Cabang Pembantu Ngurah Rai • Kepala Cabang Pembantu Bajera • AOR KRD Menengah & Korporasi Div. KRD Kantor Pusat • AOR DIV. Kredit Bank BPD Bali Kantor Pusat • Pejabat Sementara KSI Pemasaran Bank BPD Bali Cabang Negara • Head of Product Development and Organization Section of Strategic Planning Division • Deputy Head of Mangupura Branch Office • Head of Ngurah Rai Supporting Branch Office • Head of Bajera Supporting Branch Office • AOR KRD Menengah & Korporasi Div. KRD Kantor Pusat • AOR DIV. Kredit Bank BPD Bali Kantor Pusat • Acting Head of Marketing Section of Bank BPD Bali Negara Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders



I Made Indra Taurisiana, S.T.

Jabatan Position	Kepala Cabang Mataram Head of Mataram Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 20 Mei 1978 Denpasar, May 20, 1978
Usia Age	41 Tahun 41 Years of Age
Domisili Domicile	Mataram, NTB
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0355/KEP/DIR/SDM/2019 tanggal 03 Juli 2019 Based on Decision Letter Number 0355/KEP/DIR/ SDM/2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Sarjana Teknik Bachelor Degree of Technical
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kepala Bagian Treasury • Pejabat Sementara Kepala Bagian Treasury • Wakil Kepala Cabang Mataram • Kepala Cabang Pembantu Kintamani • AOR Money Changer Divisi Treasury Bank BPD Bali KP • Head of Treasury Section • Acting Head of Treasury Section • Deputy Head of Mataram Branch Office • Head of Kintamani Supporting Branch Office • AOR Money Changer Divisi Treasury Bank BPD Bali KP
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

**Ni Ketut Lestari, S.TP.**

Jabatan Position	Kepala Cabang Bangli Head of Bangli Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 10 Desember 1973 Denpasar, December 10, 1973
Usia Age	46 Tahun 46 Years of Age
Domisili Domicile	Bangli, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0356/KEP/DIR/SDM/2019 tanggal 03 Juli 2019 Based on Decision Letter Number 0356/KEP/DIR/SDM/2019 dated July 3, 2019
Latar Belakang Pendidikan Education Background	Sarjana Teknik Universitas Udayana Bali Bachelor Degree of Technic at Udayana University Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • PLT. Kepala Bank Bpd Bali Kantor Cabang Renon • Wakil Kepala Cabang Bisnis Kantor CabangRenon • Kepala Bagian Kredit Ritel, Mikro&Konsumen • Pejabat Sementara Kabag KRD Retil Mikro & Konsumen DIV KRD KP • Wakil Kepala Cabang Bangli • Kepala Cabang Payangan Kantor Cabang Ubud • Kasi Pemasaran Kredit Bank BPD Bali KC Gianyar • Acting Head of Bank BPD Bali Renon Branch Office • Deputy of Business of Renon Branch Office • Head of Retail, Micro & Consumer Loan Section • Acting Head of Retail, Micro & Consumer Loan Section of KRD KP Division • Deputy Head of Bangli Branch Office • Head of Payangan Supporting Branch Office of Ubud Branch Office • Head of Credit Marketing Section of Bank BPD Bali Gianyar Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

**Made Adhitya Pranajaya, S.E., M.M.**

Jabatan Position	Kepala Cabang Klungkung Head of Klungkung Branch Office
Kewarganegaraan Citizenship	Indonesia
Tempat & Tanggal Lahir Place & Date of Birth	Denpasar, 26 Nopember 1974 Denpasar, November 26, 1974
Usia Age	45 Tahun 45 Years of Age
Domisili Domicile	Klungkung, Bali
Dasar Hukum Pengangkatan Legality of Appointment	Berdasarkan SK Nomor 0355/KEP/DIR/SDM/2019 tanggal 03 Juli 2019 Based on Decision Letter Number 0355/KEP/DIR/SDM/2019 DATED July 3, 2019
Latar Belakang Pendidikan Education Background	Sarjana Ekonomi Universitas Udayana, Bali Bachelor of Economics from Udayana University, Bali
Pengalaman Kerja Working Experiences	<ul style="list-style-type: none"> • Kabag Korporasi Divisi Kredit Kantor Pusat • Pejabat Sementara Kabag Korporasi Divisi Kredit Kantor Pusat • YOR Reltship MNGR B. Korporasi Div KRD Bank BPD Bali KP • YOR ADM & PLPR Divisi Kredit Bank BPD Bali KP • Kepala Bidang Hak Bank BPD Bali KC Tabanan • Kepala Seksi Hak Bank BPD Bali KC Bangli • Kepala Seksi ADM Kredit Bank BPD Bali KC Bangli • Head of Corporate of Credit Division at Head Office • Acting Head of Corporate of Credit Division at Head Office • YOR Reltship MNGR B. Korporasi Div KRD Bank BPD Bali KP • YOR ADM & PLPR Divisi Kredit Bank BPD Bali KP • Head of Claim Section of Bank BPD Bali Tabanan Branch Office • Head of Claim Section of Bank BPD Bali Bangli Branch office • Head of Credit Administration of Bank BPD Bali Bangli Branch Office
Rangkap Jabatan Concurrent Position	Tidak ada rangkap jabatan No Concurrent Position
Hubungan Afiliasi Affiliated Relations	Tidak memiliki afiliasi dengan anggota Dewan Komisaris, Direksi, maupun pemegang saham Does not have affiliated relation with The Board of Commissioners, The Board of Directors, and Shareholders

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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



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

Komisaris Utama Independen
Independent President Commissioner



Drs. I Made Sukada, M.M.

Komisaris Independen
.Independend Commissioner



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

Komisaris Non Independen
.Non Independend Commissioner



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

Komisaris Non Independen
.Non Independend Commissioner



Ida Bagus Wibawa, S.E.

Komisaris Independen
.Independend Commissioner

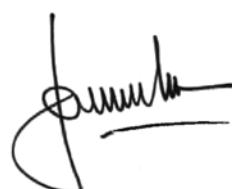
DIREKSI
Directors



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

Direktur Utama

President Director



Made Lestara Widiatmika, S.E.

Direktur Kredit

Loan Director



Drs. I Wayan Sutela Negara, M.M.

Direktur Kepatuhan

Compliance Director



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

Direktur Operasional

Operational Director



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

Direktur Bisnis Non Kredit

.Non Loan Business Director





◀◀◀◀◀◀◀

LAPORAN KEUANGAN

Financial Statements

▲▲▲▲▲



BANK BPD BALI

bpd
bersama membangun Indonesia



LAPORAN KEUANGAN / FINANCIAL STATEMENT

Untuk tahun - tahun yang berakhir pada tanggal / for the years ended

31 Desember 2019 dan 31 Desember 2018 / December 31st, 2019 and 2018

PT BANK PEMBANGUNAN DAERAH BALI

LAPORAN KEUANGAN

Tanggal 31 Desember 2019
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen

FINANCIAL STATEMENTS

*As of 31 December 2019
and for the year then ended
with independent auditors' report*



PT. BANK PEMBANGUNAN DAERAH BALI

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
PADA TANGGAL DESEMBER 31, 2019
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, 2019
AND FOR THE YEAR THEN ENDED
PT BANK PEMBANGUNAN DAERAH BALI

Kami yang bertanda tangan di bawah ini/ We, the undersigned:

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Nama/ Name
Alamat Kantor/ Office Address
Alamat Domisili Sesuai KTP/
Domicile as Stated in ID Card
Nomor Telepon/ Phone Number
Jabatan/ Position | : I Nyoman Sudharma, S.H., M.H.
: Jl. Raya Puputan Niti Mandala Denpasar 80235 Bali.
: Br. Kangin Ungasan, Desa Ungasan, Kecamatan Kuta Selatan.
: (+62361) 223301 - 223305
: Direktur Utama/ President Director |
| 2. Nama/ Name
Alamat Kantor/ Office Address
Alamat Domisili Sesuai KTP/
Domicile as Stated in ID Card
Nomor Telepon/ Phone Number
Jabatan/ Position | : Ida Bagus Gede Setia Yasa, S.Kom, M.M.
: Jl. Raya Puputan Niti Mandala Denpasar 80235 Bali.
: Jl. Gunung Lingga A/10 DPS, Br. Dukuh Sari, Kelurahan Padang
Sambian Kaja, Kecamatan Denpasar Barat.
: (+62361) 223301 - 223305
: 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 2019 dan untuk tahun yang berakhir pada tanggal tersebut; | 1. We are responsible for the preparation and presentation of the financial statements PT Bank Pembangunan Daerah Bali ("the Company") as of December 31, 2019 and for the year then ended; |
| 2. Laporan keuangan Perusahaan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia; | 2. The Company's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards; |
| 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; | 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. Kami bertanggung jawab atas sistem pengendalian internal dalam Perusahaan. | 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, 28 Januari / January, 2020

I Nyoman Sudharma, S.H., M.H.
Direktur Utama/
President Director



Ida Bagus Gede Setia Yasa, S.Kom, M.M.
Direktur Operasional/
Director of Operational

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2019
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK PEMBANGUNAN DAERAH BALI
FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2019 AND
AND FOR THE YEAR
THEN ENDED
WITH INDEPENDENT AUDITORS' REPORT

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Laporan Keuangan		<i>Financial Statements</i>
Laporan Posisi Keuangan	1- 2	<i>Statement of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain	3	<i>Statement of Profit or Loss and Other Comprehensive Income</i>
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No: 00003/2.1000/AU.1/07/0136-3/1/I/2020

Laporan Auditor Independen
Independent Auditors' Report

**Pemegang Saham, Dewan Komisaris dan
Direksi**
PT Bank Pembangunan Daerah Bali

**The Shareholders, Boards of Commissioners
and Directors**
PT Bank Pembangunan Daerah Bali

Kami telah mengaudit laporan keuangan PT Bank Pembangunan Daerah Bali, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2019, 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.

We have audited the accompanying financial statements of PT Bank Pembangunan Daerah Bali, which comprise the statement of financial position as of December 31, 2019, 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**

**Management's responsibility for the financial
statements**

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 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

Auditors' responsibility

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.

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.

Palma Tower, 18th Floor Lot F&G

Jl. RA Kartini II-S Kav. 06 TB Simatupang, Jakarta Selatan 12310
Phone : +6221-75930431, 75930432, 75930433 Fax : +6221-75930434
Email : info@hgkfirm.com Web : www.hgkfirm.com www.TIAGnet.com
NIUKAP : KEP-929/KM.1/2014 - S-30/MK.1/2015

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.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

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 2019, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

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.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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, 2019, 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, 28 Januari / January 28, 2020

PT BANK PEMBANGUNAN DAERAH BALI
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2019
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF FINANCIAL POSITION
AS OF DECEMBER 31, 2019
(Expressed in Rupiah, unless otherwise stated)

	Catatan / Notes	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
ASET				ASSETS
Kas	2e, 4	672.014.934.645	616.156.683.140	Cash
Giro Pada Bank Indonesia	2d, 2e, 2f, 2g, 5	1.448.890.560.605	1.304.592.021.612	Current Accounts with Bank Indonesia
Giro Pada Bank Lain - Pihak Berelasi - Pihak Ketiga	2d, 2e, 2f, 2g, 2k, 6	-- 26.570.163.213	-- 28.009.339.864	Current Accounts with Other Bank Related Parties - Third Parties -
Jumlah Giro Pada Bank Lain		26.570.163.213	28.009.339.864	Total Current Account with Other Bank
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	Less: Allowance for Impairment Loss
		26.570.163.213	28.009.339.864	
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Berelasi - Pihak Ketiga	2d, 2e, 2g, 2k, 7	-- 1.605.001.711.825	-- 1.394.607.007.124	Placements with Bank Indonesia and Other Banks Related Parties - Third Parties -
Jumlah Penempatan pada Bank Indonesia dan Bank Lainnya		1.605.001.711.825	1.394.607.007.124	Total Placements with Bank Indonesia and Other Banks
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	Less: Allowance for Impairment Loss
		1.605.001.711.825	1.394.607.007.124	
Efek - Efek - Pihak Berelasi - Pihak Ketiga	2d, 2e, 2h, 2k, 8	-- 1.205.954.694.231	-- 1.254.478.914.572	Marketable Securities Related Parties - Third Parties -
Jumlah Efek - Efek		1.205.954.694.231	1.254.478.914.572	Total Marketable Securities
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	Less: Allowance for Impairment Loss
		1.205.954.694.231	1.254.478.914.572	
Efek - Efek yang Dibeli dengan Janji Dijual Kembali - Pihak Berelasi - Pihak Ketiga	2d, 2e, 2i, 2k, 9	-- 1.474.664.102.809	-- 1.454.420.288.680	Marketable Securities Purchased Under Agreement to Resell Related Parties - Third Parties -
Total Efek - Efek yang Dibeli dengan Janji Dijual Kembali		1.474.664.102.809	1.454.420.288.680	Total Marketable Securities Purchased Under Agreement to Resell
Dikurangi: Cadangan Kerugian Penurunan Nilai		--	--	Less: Allowance for Impairment Loss
		1.474.664.102.809	1.454.420.288.680	
Pinjaman yang Diberikan - Pihak Berelasi - Pihak Ketiga	2d, 2e, 2j, 2k, 10	35.124.723.083 18.369.996.151.051	31.286.414.999 16.414.234.747.005	Loans Related Parties - Third Parties -
Total Pinjaman yang Diberikan		18.405.120.874.134	16.445.521.162.004	Total Loans
Dikurangi: Cadangan Kerugian Penurunan Nilai		(554.768.886.521)	(413.736.679.462)	Less: Allowance for Impairment Loss
		17.850.351.987.613	16.031.784.482.542	
Penyertaan Saham	2e, 2l, 11	500.000.000	500.000.000	Investment In Shares
Aset Tetap	2m, 12	263.510.553.039 (176.133.760.442)	251.120.995.254 (159.860.751.804)	Fixed Assets
Dikurangi: Akumulasi Penyusutan		87.376.792.597	91.260.243.450	Less: Accumulated Depreciation
Aset Tidak Berwujud	2n, 13	28.174.804.510 (24.530.316.452)	27.095.934.510 (21.306.555.403)	Intangible Assets
Dikurangi: Akumulasi Amortisasi		3.644.488.058	5.789.379.107	Less: Accumulated Amortization
Aset Lain - lain	2d, 2o, 14	191.291.834.043	187.749.486.181	Other Assets
Aset Pajak Tangguhan - Bersih	2t, 19c	89.470.628.119	85.143.394.006	Net - Deferred Tax Assets
TOTAL ASET		24.655.731.897.758	22.454.491.240.279	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 2019
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS OF DECEMBER 31, 2019
(Expressed in Rupiah, unless otherwise stated)

	Catatan / Notes	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	LIABILITIES AND EQUITY
LIABILITAS DAN EKUITAS				
LIABILITAS				
Liabilitas Segera	2d, 2p, 15	164.240.851.986	141.233.971.255	<i>Liabilities Due Immediately</i>
Simpanan dari Nasabah	2d, 2e, 2g, 16			<i>Deposits from Customers</i>
- Pihak Berelasi		1.150.481.922.295	1.218.652.019.378	<i>Related Parties</i> -
- Pihak Ketiga		<u>18.913.369.535.231</u>	<u>16.792.292.529.712</u>	<i>Third Parties</i> -
		<u>20.063.851.457.526</u>	<u>18.010.944.549.090</u>	
Simpanan dari Bank Lain	2d, 2e, 2r, 17			<i>Deposits from Other Banks</i>
- Pihak Berelasi		--	--	<i>Related Parties</i> -
- Pihak Ketiga		<u>479.316.976.664</u>	<u>461.461.424.666</u>	<i>Third Parties</i> -
		<u>479.316.976.664</u>	<u>461.461.424.666</u>	
Pinjaman yang Diterima	2d, 2s, 18	39.026.283.277	84.920.131.157	<i>Fund Borrowings</i>
Utang Pajak	2t, 19	29.859.012.643	9.518.585.362	<i>Taxes Payable</i>
Beban yang Masih Harus Dibayar	20	23.315.905.846	24.126.879.821	<i>Accrued Expense</i>
Imbalan Kerja	2x, 21	198.069.443.840	181.485.440.562	<i>Employee Benefits</i>
Liabilitas Lain - lain	2d, 22	<u>156.332.140.309</u>	<u>146.343.619.206</u>	<i>Other Liabilities</i>
TOTAL LIABILITAS		<u>21.154.012.072.091</u>	<u>19.060.034.601.119</u>	<i>TOTAL LIABILITIES</i>
EKUITAS				
Modal Saham				<i>Stock Capital</i>
nilai nominal Rp1.000.000				<i>Rp1.000.000 (full amount)</i>
(nilai penuh) per saham				<i>par value per share</i>
Modal Dasar :				<i>Authorized Capital :</i>
4.000.000 saham				<i>4.000.000 shares</i>
Modal ditempatkan dan disetor penuh:				<i>Issued and fully paid capital:</i>
- 2019 : 1.788.492 saham	23	1.822.300.000.000	1.788.492.000.000	<i>2019 : 1.788.492 shares -</i>
- 2018 : 1.741.992 saham				<i>2018 : 1.741.992 shares -</i>
Tambahan Modal Disetor	24	2.340.338	8.002.897.254	<i>Additional Paid-In Capital</i>
Pendapatan Komprehensif Lainnya		(57.245.668.512)	(52.167.492.723)	<i>Other Comprehensive Income</i>
Saldo laba				<i>Retained Earnings</i>
- Telah Ditentukan Penggunaannya		1.166.804.658.101	1.113.101.927.376	<i>Appropriated -</i>
- Belum Ditentukan Penggunaannya		<u>569.858.495.740</u>	<u>537.027.307.253</u>	<i>Unappropriated -</i>
TOTAL EKUITAS		<u>3.601.719.825.667</u>	<u>3.394.456.639.160</u>	<i>TOTAL EQUITY</i>
TOTAL LIABILITAS DAN EKUITAS		<u>24.655.731.897.758</u>	<u>22.454.491.240.279</u>	<i>TOTAL LIABILITIES AND EQUITY</i>

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 LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2019
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
DECEMBER 31, 2019
(Expressed in full amount of Rupiah, unless otherwise stated)

Catatan / Notes	Tahun yang Berakhir pada Tanggal		INTEREST INCOME	
	31 Desember/ Year Ended 31 December	2019	2018	
PENDAPATAN BUNGA				Interest Income
Pendapatan Bunga	2u, 26	2.561.802.202.886	2.396.249.158.744	Interest Income
Beban Bunga	2u, 27	(936.856.670.744)	(851.149.149.836)	Interest Expense
Jumlah Pendapatan Bunga Bersih		1.624.945.532.142	1.545.100.008.908	Net Interest Income
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Pendapatan Operasional		85.339.835.082	62.133.484.796	Operating Income
Provisi dan Komisi	2v, 28	8.183.848.883	8.276.798.069	Provision and Commission Income
Pendapatan Lainnya		1.045.109.803	1.434.413.996	Others Income
Jumlah Pendapatan Operasional Lainnya		94.568.793.768	71.844.696.860	Total Other Operating Income
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI				ALLOWANCE FOR IMPAIRMENT LOSSES
Aset Produktif	2d, 10i, 29	(204.226.986.860)	(167.163.094.243)	Productive Assets
Jumlah Pembentukan Cadangan Kerugian Penurunan Nilai		(204.226.986.860)	(167.163.094.243)	Total Allowance for Impairment Losses
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Gaji dan Tunjangan Karyawan	2x, 30	(518.805.421.883)	(506.187.126.850)	Salaries and Employee Benefits
Umum dan Administrasi	31	(222.686.752.421)	(205.179.161.464)	General and Administrative
Jumlah Beban Operasional Lainnya		(741.492.174.304)	(711.366.288.314)	Total Other Operating Expenses
LABA OPERASIONAL		773.795.164.746	738.415.323.211	OPERATING INCOME
PENDAPATAN (BEBAN) BUKAN OPERASIONAL				NON OPERATING INCOME (EXPENSE)
Pendapatan Non Operasional	32	4.845.376.811	2.129.777.048	Non Operating Income
Beban Non Operasional	32	(7.413.770.832)	(7.392.939.090)	Non Operating Expense
Jumlah Beban Non Operasional		(2.568.394.021)	(5.263.162.042)	Total Non Operating Expense
LABA SEBELUM BEBAN PAJAK		771.226.770.725	733.152.161.169	INCOME BEFORE TAX EXPENSE
MANFAAT (BEBAN) PAJAK				BENEFIT (EXPENSE) TAX
Kini	2t, 19b	(204.278.439.750)	(205.181.070.490)	Current Tax
Tangguhan	2t, 19b, 19c	2.910.164.765	9.056.216.575	Deferred Tax
Jumlah Beban Pajak		(201.368.274.985)	(196.124.853.915)	Total Tax Expense
LABA TAHUN BERJALAN		569.858.495.740	537.027.307.254	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				Remeasurement of
Imbalan Kerja		(6.495.245.136)	14.103.672.144	Employement Benefit
Pajak Penghasilan Terkait		1.417.069.347	(3.525.918.036)	Related Income Tax
Jumlah Pendapatan (Beban) Komprehensif Lain		(5.078.175.789)	10.577.754.108	Total Other Comprehensive Income (Expense)
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		564.780.319.951	547.605.061.362	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

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 PERUBAHAN EKUITAS
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2019
(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

The original financial statements included herein are in the Indonesian Language

PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2019
(Expressed in full amount of Rupiah, unless otherwise stated)

Catatan/ Notes	Modal Ditempatkan dan Disetor Penuh / Issued and Fully Paid-up Capital	Tambah 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	Saldo Laba / Retained Earnings	
				Telah Ditentukan penggunaannya/ Appropriated	Belum Ditentukan Penggunaannya/ Unappropriated
Saldo 1 Januari 2018 / Balance as of January 1, 2018	1.741.992.000.000	4.502.897.254	"	(62.745.246.631)	567.825.355.711
Laba tahun berjalan/ Comprehensive Income for the year	"	"	"	"	537.027.307.253
Penilaian Kembali Imbalan Kerja Saledah Pajak/ Reassessment on post employment benefit - after tax	18	"	"	10.577.754.108	"
Setoran modal selama tahun 2017 / Paid up capital during the year 2018	23	46.500.000.000	"	"	46.500.000.000
Tambahan setoran modal / Additional paid in capital/ Pembagian laba/ Distribution of net income :	24	"	3.500.000.000	"	3.500.000.000
Cadangan Umum/ General reserve	25	"	"	52.450.830.227	(52.450.830.227)
Cadangan Ijuan/ Specific reserve	25	"	"	"	"
Dividen / Dividends Aset Keuangan tersedia Untuk Dijual Setelah Pajak / Available for Sale Financial Asset - tax:				(472.057.472.074)	(472.057.472.074)
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
					3.268.909.049.873

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
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PT BANK PEMBANGUNAN DAERAH BALI
STATEMENTS OF CHANGES IN EQUITY
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DECEMBER 31, 2019
(Expressed in full amount of Rupiah, unless otherwise stated)

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 rangguhan / Unrealized gains (losses) on securities available for sale net of deferred tax	Penikuruan Kembali Setelah Pajak Remeasurement of post employment benefit - after tax	Saldo Laba / Retained Earnings		Jumlah Ekuitas/ Total Equity
					Saldo Laba / Retained Earnings	Berulang Direntukan Penggunaannya/ Unappropriated	
Saldo 1 Januari 2019 / Balance as of January 1, 2019	1,788,492,000.000	8,002,897,254			(52,167,492,723)	620,276,185,938	492,825,741,438
Laba tahun berjalan/ Comprehensive income for the year	—	—	—	—	—	—	569,858,495,740
Penilaian kembali Imbalan Kerja Setelah Pajak / Remeasurement of post employment benefit - after tax	18	—	—	—	(5,078,175,789)	—	(5,078,175,789)
Setoran modal selama tahun 2018 / Paid up capital during the year 2018	23	33,808,000,000,000	—	—	—	—	33,808,000,000
Tambahan setoran modal / Additional paid in capital / Pembagian laba / Distribution of net income :	24	—	(8,000,556,916)	—	—	—	(8,000,556,916)
Aset Keuangan Tersedia Untuk Dijual Satelar Pajak / Available for Sale Financial Asset - tax	—	—	—	—	—	—	—
Saldo 31 Desember 2019 / Balance as of December 31, 2019	1,822,300,000.000	2,340,338			(57,245,668,512)	1,166,804,658,101	569,858,495,740

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
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(Disajikan dalam Rupiah penuh, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2019**

(Expressed in full amount of Rupiah, unless otherwise stated)

Catatan / Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended 31 December		
	2019	2018	
ARUS KAS DARI AKTIVITAS OPERASI			
Penerimaan dari Pendapatan Bunga, Provisi, dan Komisi	2.569.986.051.769	2.404.525.956.813	Receipts from Interest Income, Fee and Commissions
Pembayaran Bunga	(936.856.670.744)	(851.149.149.836)	Payments of Interest Expense
Pembayaran Beban Tenaga Kerja	(518.805.421.883)	(496.702.691.203)	Payments of Employee Expense
Pembayaran Beban Umum dan Administrasi	(203.241.755.279)	(181.008.147.046)	Payments of General and Administrative Expense
Penerimaan dari Pendapatan Operasional Lainnya	86.384.944.882	63.567.898.791	Receipts from Other Operating Income
Pembayaran Beban Non Operasional	(2.568.394.021)	(5.308.080.142)	Non Operating Expense Paid
Arus Kas Sebelum Perubahan Pada Aset dan Liabilitas Operasi	994.898.754.724	933.925.787.377	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 (20.243.814.129)	(224.994.599.800)	Marketable Securities Purchased Under Agreement to Resell
Pinjaman yang Diberikan	10 (2.022.794.491.931)	(294.566.937.457)	Loans
Aset Lain-lain	14 (3.542.347.862)	(1.748.652.846)	Other Assets
Kenaikan / (Penurunan) Liabilitas Operasi			(Increase) / Decrease In Operating Liabilities
Liabilitas Segera	15 23.006.880.731	13.680.342.551	Obligations Due Immediately
Simpanan Nasabah	16 2.052.906.908.436	512.442.215.748	Deposits from Costumers
Simpanan dari Bank Lain	17 17.855.551.998	(336.704.492.836)	Deposits from Other Banks
Liabilitas Lain-lain	18 19.266.305.273	(6.714.870.215)	Other Liabilities
Utang Pajak	19 20.340.427.281	1.126.553.064	Taxes Payable
Pembayaran Pajak Penghasilan	19 (204.278.439.750)	(205.181.070.490)	Payment of Income Tax
Kas Bersih Diperoleh dari Aktivitas Operasi	877.415.734.771	391.264.275.096	Net Cash Provided by Operating Activities
ARUS KAS DARI AKTIVITAS INVESTASI			
Efek-efek dimiliki hingga jatuh tempo	8 48.524.220.341	(93.236.536.905)	Marketable Securities-held to Maturity
Penyertaan Saham	11 -	135.250.000	Investment in Shares
Pembelian aset tetap	12 (12.389.557.785)	(17.690.926.126)	Acquisitions of Fixed Assests
Penjualan aset tetap	12 51.772.545	44.918.100	Sellings of Fixed Assests
Pembelian aset tak berwujud	13 (1.078.870.000)	(1.953.334.462)	Acquisitions of Intangible Assets
Kas Bersih (Digunakan untuk) Diperoleh dari Aktivitas Investasi	35.107.565.101	(112.700.629.393)	Net Cash (used in) Provided by Invesment Activities
ARUS KAS DARI AKTIVITAS PENDANAAN			
Penambahan Setoran Modal (Pembayaran)/ Penerimaan	23, 24 25.807.443.084	50.000.000.000	Paid up Capital (Payments)/ Receipt of Borrowings
Pinjaman yang Diterima	18 (45.893.847.880)	(1.172.131.605)	Dividend Paid
Pembayaran Dividen	25 (483.324.576.527)	(472.057.472.074)	Net Cash Provided by (used in) Financing Activities
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan	(503.410.981.323)	(423.229.603.679)	Net (Decrease) Increase Cash and Cash Equivalents
(Penurunan) Kenaikan Bersih Kas dan Setara Kas	409.112.318.548	(144.665.957.976)	Cash and Cash Equivalents at Beginning of the Year
Kas dan Setara Kas Pada Awal Tahun	3.343.365.051.740	3.488.031.009.716	Cash and Cash Equivalents at End of the Year
Kas dan Setara Kas Pada Akhir Tahun	3.752.477.370.288	3.343.365.051.740	

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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**PT BANK PEMBANGUNAN DAERAH BALI
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**PT BANK PEMBANGUNAN DAERAH BALI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2019
(Expressed in full amount of Rupiah, unless otherwise stated)**

Catatan / Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended 31 December		
	2019	2018	
Komponen Kas dan Setara Kas:			
Kas	2e, 4	672.014.934.645	616.156.683.140
Giro pada Bank Indonesia	2d, 2f, 2g, 5	1.448.890.560.605	1.304.592.021.612
Giro pada bank lain	2d, 2f, 2g, 6	26.570.163.213	28.009.339.864
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	2d, 2e, 2g, 2k, 7	1.605.001.711.825	1.394.607.007.124
Jumlah Kas dan Setara Kas	3.752.477.370.288	3.343.365.051.740	

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK PEMBANGUNAN DAERAH BALI
CATATAN ATAS LAPORAN KEUANGAN
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PT BANK PEMBANGUNAN DAERAH BALI
NOTES TO THE FINANCIAL STATEMENTS
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(Expressed in full amount of Rupiah, unless otherwise stated)

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 Februari 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 dengan perubahan terakhir sesuai akta No.106 tanggal 31 Desember 2019 tentang Pernyataan Keputusan Rapat PT Bank Pembangunan Daerah Bali yang dibuat oleh I Made Widiada, S.H.

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. 25 dated August 8, 2008, 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 was approved by the latest amendment pursuant to deed No.106 of December 31, 2019 regarding the Decision on the Meeting of the PT Bank Pembangunan Daerah Bali which was made by I Made Widiada, S.H.

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.

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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.

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 2019 dan 2018 adalah sebagai berikut:

	2019	2018	
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	52	Cash Office
Unit Pelayanan	47	47	Service units
Anjungan Tunai Mandiri (ATM)	204	189	Automated Teller Machines
Mesin Kas Deposit (CDM)	5	5	Cash Deposit Machines
Sistem Pembayaran Elektronik (EDC)	123	104	Electronic Data Captures
Kas Mobil	7	7	Cash Mobile
	491	457	

d. Organisasi dan Struktur Manajemen

Berdasarkan Akta Rapat Umum Pemegang Saham Luar Biasa No.28 yang berita acaranya dibuat oleh Notaris I Made Widiada, SH tanggal 14 Februari 2019, dan Akta Rapat Umum Pemegang Saham Luar Biasa No.37 yang berita acaranya dibuat oleh Notaris I Made Widiada, SH tanggal 20 Mei 2019 serta Akta Rapat Umum Pemegang Saham Luar Biasa No.21 yang berita acaranya dibuat oleh Notaris I Made Widiada, SH tanggal 13 Mei 2019 susunan Dewan Komisaris dan Direksi Bank pada 31 Desember 2019 adalah sebagai berikut:

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 investment 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.

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, 2019 and 2018, the Bank's office have Automatic Teller Machines (ATM) and Cash Mobile are as follows:

d. Organizational and Management Structure

Based on the Decree of the Board of Commissioners No.28 dated February 14, 2019 and the Deed of Extraordinary General Meeting of Shareholders No.37 which the minutes was prepared by Notary I Made Widiada, SH dated May 20, 2019 and the deed of extraordinary general meeting of shareholder No. 21 which the minutes was prepared by Notary I Made Widiada, SH dated May 13, 2019 the composition of the Board of Commissioners and The Bank's Directors as of December 31, 2019 are as follows:

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1. UMUM (LANJUTAN)

d. Organisasi dan Struktur Manajemen

1. GENERAL (CONTINUED)

d. Organizational and Management Structure

31 Desember 2019 / December 31, 2019

Dewan Komisaris

Komisaris Utama
Komisaris Independen
Komisaris Independen
Komisaris Non Independen
Komisaris Non Independen

Ida Bagus Putu Anom Redhi, S.H., M.M.
Drs. Made Sukada, M.M.
Ida Bagus Wibawa, S.E.
Wisnu Bawa Temaja, S.H., M.H.
Ni Made Dewi Suryani

Board of Commissioners

President Commissioner
President Independent
President Independent
Non Independent Commissioner
Non Independent Commissioner

Direksi

Direktur Utama
Direktur Operasional
Direktur Bisnis Non Kredit
Direktur Kredit
Direktur Kepatuhan

I Nyoman Sudharma, S.H., M.H.
Ida Bagus Gede Setia Yasa, S.Kom, M.M.
I Nyoman Sumanaya, S.E., M.M.
Made Lestara Widiatmika, S.E.
Drs. I Wayan Sutela Negara, M.M.

Board of Directors

President Director
Director of Operational
Director of Business Non Loan
Director of Loan
Director of Compliance

Komite Audit**

Ketua
Anggota
Anggota
Anggota

Ida Bagus Putu Anom Redhi, S.H., M.M.
I Dewa Gede Putra Yustina, S.H.
Made Juanda, S.E., M.M.
Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA

Audit Committee**

Chairman
Member
Member
Member

Komite Pemantau Resiko

Ketua
Anggota
Anggota
Anggota

Drs. Made Sukada, M.M.
I Nengah Dana Wirawan, S.E.
I Gusti Ayu Utari Rakawati
Wisnu Bawa Temaja, S.H., M.H.

Risk Monitoring Committee

Chairman
Member
Member
Member

Komite Remunerasi dan Nominasi

Ketua
Anggota
Anggota
Anggota
Anggota

Ida Bagus Wibawa, S.E.
Ida Bagus Putu Anom Redhi, S.H., M.M.
Drs. Made Sukada, M.M.
Wisnu Bawa Temaja, S.H., M.H.
Ni Made Dewi Suryani, S.E., Ak, M.Ak, CA.
I Made Wiwarta, S.H., M.H.
A. A. Istri Eka Parwita Dewi, S.E., M.M.

Remuneration and Nomination Committee

Chairman
Member
Member
Member
Member
Member

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:

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.28 which the minutes 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

Komisaris Utama
Komisaris Independen
Komisaris Non Independen
Komisaris Non Independen

Drs. I Ketut Nurcahyo, M.M.
Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.
I Gde Sudibia, S.H.
Wisnu Bawa Temaja, S.H., M.H.

Board of Commissioners

President Commissioner
President Independent
Non Independent Commissioner
Non Independent Commissioner

Direksi

Pelaksana Tugas Direktur Utama
Direktur Operasional
Direktur Bisnis Non Kredit
Pelaksana Tugas Direktur Kredit
Direktur Kepatuhan

I Nyoman Sudharma, S.H., M.H.
Ida Bagus Gede Setia Yasa, S.Kom, M.M.
I Nyoman Sudharma, S.H., M.H.
Ida Bagus Gede Setia Yasa, S.Kom, M.M.
Drs. I Wayan Sutela Negara, M.M.

Board of Directors

Implement Duties of President Director
Director of Operational
Director of Business Non Loan
Implement Duties of Loan Director
Director of Compliance

Komite Audit**

Ketua
Anggota
Anggota

Drs. I Ketut Nurcahyo, M.M.
Putu Tirta, Ak
I Dewa Gede Putra Yustina, SH

Audit Committee**

Chairman
Member
Member

Komite Pemantau Resiko

Ketua
Anggota
Anggota

Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.
I Nengah Artha, S.E., Ak
Putu Tirta, Ak

Risk Monitoring Committee

Chairman
Member
Member

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1. UMUM (LANJUTAN)

d. Organisasi dan Struktur Manajemen (Lanjutan)

1. GENERAL (CONTINUED)

d. Organizational and Management Structure (Continued)

31 Desember 2018 / December 31, 2018

**Komite Remunerasi dan
Nominasi**

Ketua

Anggota

Anggota

Anggota

Anggota

Dr. I Ketut Sukawati Lanang Putra Perbawa, S.H., M.Hum.

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

A.A Istri Eka Parwita Dewi, S.E., M.M.

Ida Bagus Wibawa, S.E.

**Remuneration and Nomination
Committee**

Chairman

Member

Member

Member

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.

- *) 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.

- **) Pembentukan Komite Audit Bank telah dilakukan sesuai dengan peraturan OJK No.55/POJK.04/2015 tanggal 29 Desember 2015.

- **) 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 2019 dan 2018, Kepala Satuan Kerja Audit Internal dan Anti Fraud Bank adalah I Gede Sukanada, SE. sesuai dengan Surat Keputusan Direksi No. 0338/KEP/DIR/SDM/2018 tanggal 27 Juli 2018.

As of December 31, 2019 and 2018, the Head of the Bank's Internal and Anti-Fraud Audit Unit is I Gede Sukanada, SE. in accordance with Directors Decree No. 0338/KEP/DIR/SDM/2018 dated July 27, 2018.

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	
2019	1.375	--	1.375	2019
2018	1.228	187	1.415	2018

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

a. Pernyataan Kepatuhan

Laporan keuangan Bank untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 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 praktik-praktek industri perbankan yang berlaku, pedoman akuntansi dan pelaporan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a. Statements of Compliance

The financial statements of the Bank for the years ended December 31, 2019 and 2018 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 liabilities (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.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN) 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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 2019, terdapat standar baru dan penyesuaian atau amandemen terhadap beberapa standar yang masih berlaku yang relevan dengan operasi Grup yang berlaku efektif sejak tanggal yaitu sebagai berikut:

- PSAK No. 22 (Penyesuaian 2018) tentang "Kombinasi Bisnis"
- PSAK No. 24 (Amendemen 2018) tentang "Imbalan Kerja"
- PSAK No. 26 (Penyesuaian 2018) tentang "Biaya Pinjaman"
- PSAK No. 46 (Penyesuaian 2018) tentang "Pajak Penghasilan"
- PSAK No. 66 (Penyesuaian 2018) tentang "Pengaturan Bersama"
- ISAK No. 33 tentang "Transaksi Valuta Asing dan Imbalan Dimuka"
- ISAK No. 34 tentang "Ketidakpastian dalam Perlakuan Pajak Penghasilan"

Amendemen dan penyesuaian Pernyataan Standar Akuntansi Keuangan (PSAK) yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - Ikatan Akuntan Indonesia (IAI), tetapi belum berlaku efektif untuk laporan keuangan selama tahun berjalan diungkapkan di bawah ini. Bank bermaksud untuk menerapkan amendemen dan penyesuaian PSAK tersebut, jika dipandang relevan, saat telah menjadi efektif.

Berlaku efektif 1 Januari 2020:

- a. PSAK No. 1 (Amandemen 2019) "Penyajian Laporan Keuangan", menambahkan istilah "obscuring" (pengabur), penjelasan dan contoh mengenai istilah tersebut, mengubah istilah "dapat dipengaruhi" dalam konteks pengambilan keputusan oleh pengguna utama, dan mengubah istilah "pengguna" menjadi "pengguna utama" dalam konteks laporan keuangan dan terdapat penambahan penjelasan terkait pengguna utama tersebut.
- b. PSAK No. 1 (Penyesuaian 2019) "Penyajian Laporan Keuangan", menambahkan kalimat pada paragraf 5 agar sesuai dengan intensi IAS 1 *Presentation of Financial Statements*.
- c. PSAK No. 15 (Amandemen 2017) "Investasi pada Entitas Asosiasi dan Ventura Bersama", mengatur bahwa entitas juga menerapkan PSAK No. 71 atas instrumen keuangan pada entitas asosiasi atau ventura bersama dimana metode ekuitas tidak diterapkan. Hal ini termasuk kepentingan jangka panjang yang secara substansi membentuk bagian investasi neto entitas pada entitas asosiasi atau ventura bersama sebagaimana dimaksud dalam PSAK No. 15 paragraf 38.
- d. PSAK No. 25 (Amandemen 2019) "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan tentang Definisi Material", menghapus paragraf 5 dan 6 serta ditambahkan referensi sesuai dengan PSAK No. 1 paragraf 7 Amandemen 2019.
- e. PSAK No. 62 (Amandemen 2017) "Kontrak Asuransi", memenuhi kriteria tertentu untuk menerapkan pengecualian sementara dari PSAK No. 71 (defferal approach) atau memilih untuk menerapkan pendekatan berlapis (overlay approach) untuk aset keuangan yang ditetapkan.

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 January 1, 2019, there were new standards and adjustments or amendments to several applicable standards that were relevant to the Group's effective operations from the date, as follows:

- SFAS No. 22 (2018 Adjustment) on "Business Combinations"
- PSAK No. 24 (Amendment 2018) concerning "Employee Benefits"
- PSAK No. 26 (2018 Adjustment) concerning "Borrowing Costs"
- PSAK No. 46 (2018 Adjustment) concerning "Income Tax"
- PSAK No. 66 (Adjustment 2018) of "Joint Arrangements"
- ISAK No. 33 concerning "Foreign Exchange Transactions and Upfront Rewards"
- ISAK No. 34 about "Uncertainty in the Treatment of Income Taxes"

Amendments and adjustments to the Statement of Financial Accounting Standards (PSAK) which have been approved by the Financial Accounting Standards Board (DSAK) - Indonesian Institute of Accountants (IAI), but have not been effective for financial statements during the current year are disclosed below. The Bank intends to implement the amendments and adjustments to the PSAK, if deemed relevant, when they become effective.

Effective January 1 2020:

- a. SFAS No. 1 (Amendment 2019) "Presentation of Financial Statements", adding the term "obscuring", clarification and examples of these terms, changing the term "can be influenced" in the context of decision making by the main user, and changing the term "user" to "user main" in the context of the financial statements and there are additional explanations related to the primary user.
- b. SFAS No. 1 (Adjustment 2019) "Presentation of Financial Statements", adding sentences in paragraph 5 to fit the intentions of IAS 1 *Presentation of Financial Statements*.
- c. SFAS No. 15 (Amendment 2017) "Investment in Associates and Joint Ventures", stipulates that the entity also applies SFAS No. 71 for financial instruments in associates or joint ventures where the equity method is not applied. This includes long-term interests which form a substantial part of the entity's net investment in associates or joint ventures as referred to in SFAS No. 15 paragraph 38.
- d. SFAS No. 25 (Amendment 2019) "Accounting Policies, Changes in Accounting Estimates, and Errors regarding the Definition of Stamp", deleted paragraphs 5 and 6 and added references in accordance with SFAS No. 1 paragraph 7 of the 2019 Amendment.
- e. SFAS No. 62 (Amendment 2017) "Insurance Contract", fulfills certain criteria to apply a temporary exemption from SFAS No. 71 (defferal approach) or choose to apply a layered approach (overlay approach) for specified financial assets.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN) 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

c. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (Lanjutan)

Berlaku efektif 1 Januari 2020 (Lanjutan):

- f. PSAK No. 71, "Instrumen Keuangan", mengatur klasifikasi dan pengukuran instrumen keuangan berdasarkan karakteristik dari arus kas kontraktual dan model bisnis entitas; metode kerugian kredit ekspektasian untuk penurunan nilai yang menghasilkan informasi yang lebih tepat waktu, relevan dan dimengerti oleh pemakai laporan keuangan ; akuntansi untuk lindung nilai yang merefleksikan manajemen risiko entitas lebih baik dengan memperkenalkan persyaratan yang lebih umum berdasarkan pertimbangan manajemen.
- g. PSAK No. 71 (Amandemen 2017), "Instrumen Keuangan", mengatur bahwa aset keuangan dengan fitur pelunasan dipercepat yang dapat menghasilkan kompensasi negatif memenuhi kualifikasi sebagai arus kas kontraktual yang berasal dari pembayaran pokok dan bunga dari jumlah terutang.
- h. PSAK No. 72, "Pendapatan dari Kontrak dengan Pelanggan". PSAK ini mengatur model pengakuan pendapatan dari kontrak dengan pelanggan.
- i. PSAK No. 73, "Sewa", menetapkan prinsip pengakuan, pengukuran, penyajian dan pengungkapan atas sewa dengan memperkenalkan model akuntansi tunggal dengan mensyaratkan untuk mengakui aset hak-guna (*right-of-use-assets*) dan liabilitas sewa. Terdapat 2 pengecualian opsional dalam pengakuan aset dan liabilitas sewa, yakni untuk: (1) sewa jangka pendek dan (2) sewa yang aset pendatasnya (*underlying assets*) bernilai rendah.

Berlaku efektif 1 Januari 2021:

- a. PSAK No. 22 (Amandemen 2019), "Kombinasi Bisnis tentang Definisi Bisnis", Amandemen ini yang diadopsi dari Amandemen IFRS 3 *Business Combinations: Definition of Business* merupakan hasil dari *joint project* antara International Accounting Standards Board (IASB) dan US Financial Accounting Standards Board (FASB). Amandemen ini mengklarifikasi definisi bisnis dengan tujuan untuk membantu entitas dalam menentukan apakah suatu transaksi seharusnya dicatat sebagai kombinasi atau akuisisi aset.

Bank masih dalam proses menghitung dampak dari Pernyataan Standar Akuntansi Keuangan tersebut terhadap laporan keuangan Bank.

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.

c. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards (Continued)

Effective January 1 2020 (Continued):

- f. SFAS No. 71, "Financial Instruments", regulates the classification and measurement of financial instruments based on the characteristics of contractual cash flows and the entity's business model; the expected credit loss method for impairment that produces information that is more timely, relevant and understood by users of financial statements; accounting for hedges that reflects the entity's risk management better by introducing more general requirements based on management considerations.
- g. SFAS No. 71 (Amendment 2017), "Financial Instruments", regulates that financial assets with an accelerated repayment feature that can produce negative compensation qualify as a contextual cash flow from the principal and interest payments of the outstanding amount.
- h. SFAS No. 72, "Revenue from Contracts with Customers". This SFAS regulates the revenue recognition model from contracts with customers.
- i. SFAS No. 73, "Leases", establishes the principles of recognizing, measuring, presenting and disclosing leases by introducing a single accounting model by requiring recognizing right-of-use assets and leasing liabilities. There are 2 optional exceptions to the recognition of leased assets and liabilities, namely for: (1) short-term leases and (2) rents for which underlying assets are of low value.

Effective January 1 2021:

- a. SFAS No. 22 (Amendment 2019), "Business Combinations of Business Definitions", this Amendment adopted from IFRS Amendments 3 *Business Combinations: Definition of Business* is the result of a joint project between the International Accounting Standards Board (IASB) and the US Financial Accounting Standards Board (FASB) . This amendment clarifies the business definition in order to assist the entity in determining whether a transaction should be recorded as a combination or acquisition of assets.

The Bank is still in the process of calculating the impact of the Statement of Financial Accounting Standards on the Bank's 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.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN) 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Bank menerapkan PSAK 68, "Pengukuran Nilai Wajar". Penerapan PSAK ini mendefinisikan nilai wajar, menerapkan dalam satu pernyataan, suatu kerangka pengukuran nilai wajar dan mensyaratkan pengungkapan mengenai pengukuran dan hierarki 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.
- 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.

d. Financial Assets and Liabilities (Continued)

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 investments; and
- Available-for-sale financial assets.
- 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 incurred principally for the purpose of selling or repurchasing in the near term, or holds as part of a financial instruments portfolio 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.

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d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

i) Klasifikasi (Lanjutan)

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

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 tempanya telah ditetapkan dimana Bank mempunyai intensif 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.

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.

d. Financial Assets and Liabilities (Continued)

i) Classification (Continued)

Loans and receivables

Loans and receivable are non-derivative financial assets with fixed or determinable payments and are not quoted 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 recognition 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.

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 neither held for trading nor designated at fair value through profit or loss upon recognition of the liability.

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d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

Liabilitas Keuangan Lain (Lanjutan)

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-konsistensi 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.

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 pengakumannya 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.

d. *Financial Assets and Liabilities (Continued)*

Other Financial Liabilities (Continued)

ii) *Initial Recognition*

- a) Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or 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.

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.

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iv) Penghentian Pengakuan (Lanjutan)	iv) Derecognition (Continued)
Ketika Bank telah mentransfer hak untuk menerima arus kas dari aset atau di bawah kesepakatan pelepasan (<i>pass through arrangement</i>), 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.	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.
Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistik 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.	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) Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.	b) Financial liabilities are derecognized when they are extinguished, i.e. liabilities stated in the contract are released or cancelled or have expired.
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.	Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms 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.
v) Pengakuan Pendapatan dan Beban	v) Income and expense recognition
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.	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) 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.	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.
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.	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.
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.	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.

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d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

vi) Reklasifikasi Aset Keuangan

Bank tidak diperkenankan untuk mereklasifikasi 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 reklassifikasi 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.

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 kontingen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutian dari entitas atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

d. Financial Assets and Liabilities (Continued)

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.

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.

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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 dikuotaskan 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.

Untuk instrumen yang lebih kompleks, bank menggunakan model penilaian internal, yang pada umumnya 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.

d. Financial Assets and Liabilities (Continued)

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.

For more complex instruments, 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 with 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.

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d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

ix) Pengukuran Nilai Wajar (Lanjutan)

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 hierarki nilai wajar, berdasarkan tingkatan sebagai berikut:

- Tingkat 1: Harga kuotasi (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).

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;

d. Financial Assets and Liabilities (Continued)

ix) Fair Value Measurement (Continued)

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).

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;

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d. Aset Keuangan dan Liabilitas Keuangan (Lanjutan)

- x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)
- 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.

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 direstrukturasi yang secara individual memiliki nilai signifikan

d. Financial Assets and Liabilities (Continued)

- x) Allowance for Impairment Losses on Financial Assets (Continued)
- 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 is required.

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.

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.

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x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

A) Aset Keuangan Yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (Lanjutan)

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
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.

d. Financial Assets and Liabilities (Continued)

x) Allowance for Impairment Losses on Financial Assets (Continued)

A) Financial Assets Carried at Amortized Cost (Continued)

Based on the above criteria, the Bank performs individual assessment for: (a) Corporate and middle loans which collectability 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
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 collectability are classified as current and special mention, and have never been restructured; or (b) Retail and consumer loans.

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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)

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 pemulihannya tersebut diakui pada laporan laba rugi.

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 objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai.

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)

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.

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.

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- x) Cadangan Kerugian Penurunan Nilai Atas Aset Keuangan (Lanjutan)

B) Aset Keuangan yang Tersedia Untuk Dijual (Lanjutan)

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.

d. Financial Assets and Liabilities (Continued)

- x) Allowance for Impairment Losses on Financial Assets (Continued)

B) Financial Assets Classified as Available-for-Sale (Continued)

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, it 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.

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e. Klasifikasi atas Instrumen Keuangan

e. Classification of Financial Instruments

Klasifikasi / Classification	Golongan / Group	Sub-golongan / Sub-Group
Aset Keuangan / Financial Assets	Giro pada Bank Indonesia / Current Account with Bank Indonesia	
	Giro pada bank lain / Current Account with Other Bank	
	Penempatan pada Bank Indonesia dan bank lain / Placement with Bank Indonesia and Other Bank	
	Tagihan lainnya - transaksi perdagangan / Other bills - trade transactions	
	Tagihan atas efek - efek yang dibeli dengan janji dijual kembali / Claims on securities purchased under agreement to resell	
	Kredit yang diberikan dan piutang/ pembiayaan syariah / Loans and Islamic receivables / financing	
	Piutang pembiayaan konsumen / Consumer financing receivables	
	Aset lain - lain / Other Assets	Pendapatan yang masih akan diterima / Income that will still be received
		Piutang transaksi nasabah / Customer transaction receivables
		Tagihan terkait dengan transaksi ATM / Bills are related to ATM transactions
Aset keuangan dimiliki hingga jatuh tempo / Financial assets held to maturity	Efek - efek / Marketable Securities	
	Efek - efek yang dibeli dengan janji dijual kembali / Marketable Securities Purchased Under Agreement to Resell	
	Obligasi Pemerintah / Government Obligation	
	Call Money	

Klasifikasi / Classification	Golongan / Group	Sub-golongan / Sub-Group
Liabilitas Keuangan / Financial Liabilities	Pinjaman yang diterima / Loans received	
	Beban yang masih harus dibayar / Accrued expenses	
Rekening Administratif / Administrative Account	Liabilitas terkait dengan transaksi ATM / Liabilities related to ATM transactions	
	Liabilitas lain - lain / Other Liabilities	Pendapatan bunga kredit yang ditangguhkan / Deferred credit interest income
	Fasilitas kredit yang diberikan yang belum digunakan / Credit facilities that have not been used	
	Garansi yang diberikan / Guarantees given	

f. Transaksi dalam Mata Uang Asing dan Penjabaran

f. Foreign Currency Transaction and Translations

Mata Uang Pelaporan

Reporting Currency

Bank Pembangunan Daerah Bali menyelenggarakan pembukuan 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.

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.

Transaksi dan Saldo

Transactions and balances

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 dalam laporan laba rugi, kecuali jika ditangguhkan di dalam ekuitas sebagai lindung nilai arus kas dan lindung nilai investasi bersih yang memenuhi syarat.

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 in foreign 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 from the settlement of such transactions and from the translational 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.

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".

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 in the profit or loss within "other (losses)/gains - net".

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f. Transaksi dalam Mata Uang Asing dan Penjabaran (Lanjutan)

Perubahan nilai wajar efek moneter yang didenominasikan dalam mata uang asing yang diklasifikasikan sebagai tersedia untuk dijual dianalisa antara selisih pejabaran yang timbul dari perubahan nilai 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-moneter yang dicatat pada nilai wajar diakui sebagai bagian keuntungan atau kerugian perubahan nilai wajar. Sebagai contoh, selisih pejabaran aset dan liabilitas keuangan non-moneter seperti ekuitas yang dimiliki dan dicatat pada nilai wajar melalui laporan laba-rugi sebagai bagian keuntungan atau kerugian nilai wajar dan selisih pejabarannya pada aset non-moneter seperti tersedia ekuitas yang diklasifikasikan sebagai tersedia untuk dijual diakui dalam pendapatan komprehensif lainnya.

Pada tanggal 31 Desember 2019 dan 2018 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:

	2019	2018	United States Dollar (USD)
Dolar Amerika Serikat	13.862	14.380	United States Dollar (USD)

g. 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.

h. 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.

f. Foreign Currency Transaction and Translations (Continued)

Changes in the fair value of monetary securities denominated in foreign currency classified as available-for-sale are analysed between translation differences resulting from changes in the amortised cost of the security and other changes in the carrying amount of the security. Translation differences related to changes in amortised cost are recognised in profit 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 gain or 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 2019 and 2018, 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):

	2019	2018	United States Dollar (USD)
Dolar Amerika Serikat	13.862	14.380	United States Dollar (USD)

g. 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.

h. 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.

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i. 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 diharapkan 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.

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. 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.

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 held-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.

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j. 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.

k. 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.

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 denegosiasi 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.

j. 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" and 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.

k. 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.

Syndicated loans and two step loans are recorded according to the proportion of risks borne 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.

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k. Kredit yang Diberikan (Lanjutan)

Restrukturisasi pinjaman yang diberikan (Lanjutan)

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 margin;
- 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
- 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.

k. Loans (Continued)

Loan restructuring (Continued)

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 occurred 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
- 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 is required.

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k. Kredit yang Diberikan (Lanjutan)

Restrukturisasi pinjaman yang diberikan (Lanjutan)

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 realistik 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.

l. 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.

Semua transaksi signifikan dengan pihak-pihak berelasi, telah diungkapkan pada catatan atas laporan keuangan konsolidasian.

m. 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.

k. Loans (Continued)

Loan restructuring (Continued)

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.

l. 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. associated 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.

All significant transactions with related parties have been disclosed in the notes to the consolidated financial statements.

m. Investment 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 quoted price which is accounted for at fair value after initial recognition.

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m. Penyertaan Saham (Lanjutan)

Investasi dimana Bank Pembangunan Daerah Bali mempunyai persentase 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 asosiasi 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 dihapusku 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 Kualitas Aktiva Bank Umum", sebagaimana telah diubah dengan PBI No. 11/2/PBI/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 Penilaian Kualitas Aset Bank Umum.

n. 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:

m. Investment In Shares (Continued)

Investment in which Bank Pembangunan Daerah Bali has an ownership interest of 20% to 50% or an associated 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.

n. 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:

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n. Aset Tetap (Lanjutan)

1) Kepemilikan Langsung (Lanjutan)

Bangunan	Metode / Method	Tarif / Rate	Tahun / Years	
Permanen	Garis Lurus/ Straight Line	5%	20	Buildings Permanent
Bukan Permanen		10%	10	Non Permanent
Bukan Bangunan				Non Buildings
Kelompok 1	Saldo Menurun	50%	4	Cluster 1
Kelompok 2	Berganda / Double Declining	25%	8	Cluster 2
Kelompok 3		12,5%	16	Cluster 3
Kelompok 4		10%	20	Cluster 4

Tanah dinyatakan berdasarkan harga perolehan dan tidak disusutkan.

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.

Jumlah tercatat aset tetap dihentikan pengakuan 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 pengakuan.

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.

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.

n. Fixed Assets (Continued)

1) Direct Ownership (Continued)

		Tahun / Years	
		20	Buildings
		10	Permanent Non Permanent
			Non Buildings
		4	Cluster 1
		8	Cluster 2
		16	Cluster 3
		20	Cluster 4

Land are recorded at cost and not depreciated.

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.

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) 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.

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.

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<p>n. Aset Tetap (Lanjutan)</p> <p>2) Aset Dalam Penyelesaian (Lanjutan)</p> <p>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 (<i>recoverable amount</i>) dari aset tetap tersebut. Jika nilai tercatat aset melebihi taksiran jumlah yang dapat diperoleh kembali dari aset tetap tersebut.</p> <p>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.</p>	<p>n. Fixed Assets (Continued)</p> <p>2) Construction in progress (Continued)</p> <p>SFAS 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.</p> <p><i>The carrying amount had to decrease into recoverable amount from its, determined using more than amount between the net sold pricing and used value.</i></p>
<p>o. Aset Tidak Berwujud</p> <p>Piranti lunak yang dibeli oleh Bank dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai (jika ada).</p> <p>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 (<i>double-declining balance method</i>) selama 4 tahun.</p> <p>Biaya yang berhubungan dengan pengembangan atau pemeliharaan program piranti lunak komputer diakui sebagai beban pada periode terjadinya.</p>	<p>o. Intangible Assets</p> <p>Software acquired by Bank is stated at cost less accumulated amortization and accumulated impairment losses (if any).</p> <p><i>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.</i></p> <p><i>Cost of development and maintenance program software is recognized as at the transaction date.</i></p>
<p>p. Aset Lain-lain</p> <p>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.</p> <p>Biaya dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus.</p> <p>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".</p> <p>AYDA disajikan sebesar nilai bersih yang dapat direalisasi (<i>net realizable value</i>). Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual AYDA tersebut.</p> <p>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.</p> <p>Beban-beban yang berkaitan dengan pemeliharaan AYDA dibebankan ke laporan laba rugi tahun berjalan pada saat terjadinya.</p> <p>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>	<p>p. Other Assets</p> <p>Other assets include interests receivable, receivables, prepaid tax, prepaid expenses, foreclosed asset, abandoned properties and deferred expense.</p> <p><i>Prepaid expenses are amortized during the useful life of each cost using the straight line method.</i></p> <p><i>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".</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p><i>Expenses related to foreclosed asset maintenance are charged to current year income statement as incurred.</i></p> <p><i>In the event of permanent impairment, the carrying value is reduced to recognize the decline and losses charged to current year income statement.</i></p>

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q. 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.

r. 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 diklasifikasikan 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.

s. 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.

t. 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 terkait dengan pengakuan awal pinjaman diterima dan biaya transaksi merupakan bagian tidak terpisahkan dari metode suku bunga efektif.

q. Liabilities Due Immediately

Liabilities due immediately are recorded at the time liabilities 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.

r. Deposits 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.

s. Deposits from Other Banks

Deposits from other banks represent liabilities to other banks, in the form of current deposits, savings, time deposits and interbank call money.

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 from the total deposits received.

t. Fund 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.

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u. 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.

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 perpajakannya sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukannya 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.

v. 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.

u. 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.

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

Corrections to taxation obligations are recorded when an assessment is received or, if appealed against, when the appeal has been decided.

v. 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 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.

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v. Pendapatan dan Beban Bunga (Lanjutan)

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.

w. 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.

x. 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.

y. Imbalan Kerja

Bank menerapkan PSAK 24 (Revisi 2015), "Imbalan Kerja"

Imbalan Kerja Jangka Pendek

Imbalan kerja jangka pendek diakui pada saat terutang 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.

v. Interest Income and Expense (Continued)

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.

w. 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.

x. Operating Lease

Leases which do not transfer substantially 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.

y. 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 been rendered. Short term employee benefits are measured using undiscounted amount.

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y. Imbalan Kerja (Lanjutan)

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*.

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 liabilitas (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 direklasifikasi 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 pada tanggal yang lebih awal antara ketika amandemen atau kurtailemen 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.

y. Employee Benefit (Continued)

Defined Contribution Plan

Contribution payable to a financial institution pension fund (DPLK) equivalent to a certain percentage of salaries for qualified employees under the Bank's defined contribution plan is accrued 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 accrued and recognized as expense when service have been rendered by qualified Bank and subsidiaries 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.

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 immediately in the current statement of profit or loss and other comprehensive income.

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting 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.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (LANJUTAN) 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

y. Imbalan Kerja (Lanjutan)

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).
- 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 2,5% 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.

z. Dividen

Pembagian dividen kepada para pemegang saham diakui sebagai liabilitas dalam laporan keuangan pada tanggal dividen tersebut disetujui oleh para pemegang saham.

y. Employee Benefit (Continued)

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).
- 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 significantly 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 2.5% 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.

z. 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.

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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.

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.

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.

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 determination 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.

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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.

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.

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.

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 overall business, and
- Significant negative industry or economic trends.

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3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGMENTS (CONTINUED)

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.

Nilai sekarang dari kewajiban pensiun

Biaya untuk program pensiun manfaat pasti dan imbalan pasca kerja ditentukan menggunakan penilaian aktuarial. 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.

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.

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.

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4. KAS

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah			Rupiah
Kas	568.281.285.100	547.812.696.555	Cash
Kas ATM	102.890.482.025	67.120.795.025	Cash In ATM
Sub Jumlah	671.171.767.125	614.933.491.580	Sub Total
Dolar Amerika Serikat			United States Dollar
Kas	843.167.520	1.223.191.560	Cash
Sub Jumlah	843.167.520	1.223.191.560	Sub Total
Jumlah	672.014.934.645	616.156.683.140	Total

Saldo kas pada tanggal 31 Desember 2019 dan 2018 dimiliki oleh Bank.

4. CASH

The Cash as of December 31, 2019 and 2018 is owned by the Bank.

5. GIRO PADA BANK INDONESIA

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah	1.446.787.361.855	1.302.413.451.612	Rupiah
Dolar Amerika Serikat	2.103.198.750	2.178.570.000	United States Dollar
Jumlah	1.448.890.560.605	1.304.592.021.612	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.

5. CURRENT ACCOUNTS WITH BANK INDONESIA

The Minimum Statutory Reserve Ratios as of December 31, 2019 and 2018 required under Bank Indonesia regulations are as follows:

Pada 31 Desember 2019 dan 2018, 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, 2019 and 2018, 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 2019 dan 2018 adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	Minimum Required Account
Giro Wajib Minimum:			GWM Rupiah
GWM Rupiah	6,00%	6,50%	Daily
Harian	3,00%	3,50%	Average
Rata-rata	3,00%	3,00%	PLM
PLM	4,00%	4,00%	
GWM Valas	8,00%	8,00%	GWM Foreign Exchange
Harian	6,00%	6,00%	Daily
Rata-rata	2,00%	2,00%	Average

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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 2019 dan 2018 adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Giro Wajib Minimum:			Minimum Required Account
GWM Rupiah	6,25%	6,55%	GWM Rupiah
Harian	3,00%	3,50%	Daily
Rata-rata	3,25%	3,05%	Average
PLM	4,19%	5,97%	PLM
GWM Valas	56,33%	35,62%	GWM Foreign Exchange
Harian	6,00%	6,00%	Daily
Rata-rata	50,33%	29,62%	Average

6. GIRO PADA BANK LAIN

a. Berdasarkan Mata Uang

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah	15.702.092.049	12.074.466.702	Rupiah
Dolar Amerika Serikat	10.868.071.164	15.934.873.162	United States Dollar
Jumlah	26.570.163.213	28.009.339.864	Total
Cadangan Kerugian Penurunan Nilai	--	--	Allowance for Impairment Losses
Neto	26.570.163.213	28.009.339.864	Net

b. Berdasarkan Hubungan

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Pihak Ketiga			Third Parties
Rupiah	15.702.092.049	12.074.466.702	Rupiah
Dolar Amerika Serikat	10.868.071.164	15.934.873.162	United States Dollar
Jumlah	26.570.163.213	28.009.339.864	Total
Cadangan Kerugian Penurunan Nilai	--	--	Allowance for Impairment Losses
Neto	26.570.163.213	28.009.339.864	Net

c. Berdasarkan Bank

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah			Rupiah
Bank Pemerintah Daerah			Local Government Bank
PT BPD Lampung	82.384.546	82.694.546	PT BPD Lampung
PT Bank DKI	10.851.142	11.091.142	PT Bank DKI
PT BPD Sulawesi Selatan dan Barat	10.077.847	10.317.847	PT BPD Sulawesi Selatan and Barat
	103.313.535	104.103.535	

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6. GIRO PADA BANK LAIN (LANJUTAN)

c. Berdasarkan Bank (Lanjutan)

Bank Umum			
PT Bank Central Asia, Tbk	9.923.381.601	10.442.094.951	
PT Bank Mandiri (Persero), Tbk	5.579.482.058	1.405.655.662	
PT Bank Negara Indonesia (Persero), Tbk	89.193.505	85.904.408	
PT Bank Oke Indonesia	—	29.751.916	
PT Bank Rakyat Indonesia (Persero), Tbk	6.721.350	6.956.230	
	15.598.778.514	11.970.363.167	
Sub - Jumlah	15.702.092.049	12.074.466.702	

Sub - Total

Dolar Amerika Serikat

PT Bank Negara Indonesia (Persero), Tbk	10.581.757.374	12.122.740.052	
PT Bank Mandiri (Persero), Tbk	286.313.790	3.812.133.110	
Sub - Jumlah	10.868.071.164	15.934.873.162	
Jumlah	26.570.163.213	28.009.339.864	
Cadangan Kerugian Penurunan Nilai	—	—	
Neto	26.570.163.213	28.009.339.864	

Sub - Total

Sub - Total

Allowance for Impairment Losses

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**

	2019	2018
--	------	------

Rupiah	0,00% - 1,00%	0,00% - 1,00%	Rupiah
Dolar Amerika Serikat	0,00%	0,00%	United States Dollar

e. Perubahan CadanganKerugian Penurunan Nilai

e. Movements in the Allowance for Impairment Losses

**Tahun yang Berakhir Pada Tanggal
31 Desember/ Year Ended December, 31**

	2019	2018
--	------	------

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 2019 dan 2018 diklasifikasikan lancar.

All placement with other banks and Bank Indonesia as of December 31, 2019 and 2018 were classified as current.

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6. GIRO PADA BANK LAIN (LANJUTAN)

f. Berdasarkan Kolektibilitas Bank Indonesia (Lanjutan)

Kolektibilitas giro pada bank lain adalah sebagai berikut :

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Lancar	26.570.163.213	28.009.339.864	Current Loss
Macet	--	--	Total
Jumlah	26.570.163.213	28.009.339.864	Allowance for Impairment Losses
Cadangan Kerugian Penurunan Nilai	--	--	
Neto	26.570.163.213	28.009.339.864	Net

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

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 :

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

a. Berdasarkan Jenis dan Hubungan

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Pihak Ketiga			Third Parties
Deposito Berjangka			Term Deposit
Bank Indonesia	--	600.000.000.000	Bank Indonesia
Diskonto yang Belum di Amortisasi	--	(294.355.520)	Unamortized Discount
Sub - Jumlah	--	599.705.644.480	Sub - Total
Fasilitas Penyimpanan			Saving Facility
Bank Indonesia	200.000.000.000	425.000.000.000	Bank Indonesia
Diskonto yang Belum di Amortisasi	(23.605.538)	(123.922.189)	Unamortized Discount
Sub - Jumlah	199.976.394.462	424.876.077.811	Sub - Total
Interbank Call Money			Interbank Call Money
Bank Pemerintah Daerah			Local Goverment Bank
PT BPD DKI	155.000.000.000	--	PT BPD DKI
PT BPD NTT	150.000.000.000	--	PT BPD NTT
PT BPD Sumatera Utara	50.000.000.000	--	PT BPD Sumatera Utara
PT BPD Lampung	50.000.000.000	70.000.000.000	PT BPD Lampung
PT BPD Banten	25.000.000.000	--	PT BPD Banten
PT BPD Sulawesi Tenggara	25.000.000.000	--	PT BPD Sulawesi Tenggara
PT BPD Jawa Tengah	--	300.000.000.000	PT BPD Jawa Tengah
Sub - Jumlah	455.000.000.000	370.000.000.000	Sub - Total
Tabungan			Saving Account
PT Bank Mandiri (Persero), Tbk	25.317.363	25.284.833	PT Bank Mandiri (Persero), Tbk
Sub - Jumlah	25.317.363	25.284.833	Sub - Total
Deposito			Deposit
PBL-Deposit On Call	500.000.000.000	--	PBL-Deposit On Call
PBL-Deposit Berjangka	450.000.000.000	--	PBL-Deposit Berjangka
Sub - Jumlah	950.000.000.000	--	Sub - Jumlah
Jumlah	1.605.001.711.825	1.394.607.007.124	Sub - Total
Cadangan Kerugian Penurunan Nilai	--	--	Allowance for Impairment Losses
Neto	1.605.001.711.825	1.394.607.007.124	Net

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**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		
	2019	2018

Rupiah	0,00% - 6,00%	0,00% - 7,55%	Rupiah
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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		
	2019	2018

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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Lancar	1.605.001.711.825	1.394.607.007.124	Current Loss
Macet	—	—	Total
Jumlah	1.605.001.711.825	1.394.607.007.124	Allowance for Impairment Losses
Cadangan Kerugian Penurunan Nilai	—	—	Net
Neto	1.605.001.711.825	1.394.607.007.124	

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat saldo giro pada bank lain yang digunakan sebagai agunan.

As of December 31, 2019 and 2018, 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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
	Jangka Waktu / Period	Jumlah / Total	
Deposito	< 1 tahun	950.000.000.000	Deposito
Interbank Call Money	> 1 bulan	455.000.000.000	Interbank Call Money
Fasilitas Penyimpanan	< 1 bulan	199.976.394.462	Saving Facility
Tabungan	> 1 bulan	25.317.363	Saving
Deposit Berjangka	< 1 bulan	—	Term Deposit
		1.605.001.711.825	
			1.394.607.007.124

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8. EFEK - EFEK

a. Berdasarkan Tujuan, Jenis dan Hubungan

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Pihak Ketiga			Third Parties
Dimiliki hingga jatuh tempo			Held to maturity
Sertifikat Bank Indonesia	789.422.677.357	721.773.123.396	Bank Indonesia Certificate
Negotiable Certificate of Deposit	169.286.852.611	--	Negotiable Certificate of Deposit
Surat Utang Negara (SUN) (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2019 dan 2018 sebesar Rp2.754.835.737 dan Rp3.150.286.772)	102.245.164.263	101.849.713.228	Government Bonds (net of unamortized discount or premium of the year 2019 and 2018 of Rp2.754.835.737 and Rp3.150.286.772)
Medium term Note	25.000.000.000	--	Sub - Total
Sub - Jumlah	<u>1.085.954.694.231</u>	<u>823.622.836.624</u>	Bank Bonds
Obligasi Bank	120.000.000.000	105.000.000.000	Certificates Deposits
Sertifikat Deposito Bank Indonesia (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2019 dan 2018 sebesar Rp Nihil dan Rp 9.784.947.972)	--	325.856.077.948	Bank Indonesia (net of unamortized discount or premium of the year 2019 and 2018 of Rp Nill and Rp 9.784.947.972)
Sub - Jumlah	<u>120.000.000.000</u>	<u>430.856.077.948</u>	Sub - Total
Cadangan Kerugian Penurunan Nilai	--	--	Allowance for Impairment Losses
Jumlah Efek - efek Bersih	1.205.954.694.231	1.254.478.914.572	Total Securities - Net

Pada tanggal-tanggal 31 Desember 2019 dan 2018, seluruh penempatan pada bank lain merupakan penempatan pada pihak ketiga.

8. SECURITIES

a. By Purpose, Type and Relationship

b. Berdasarkan Penerbit

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Bank Indonesia			Bank Indonesia
Sertifikat Bank Indonesia	789.422.677.357	721.773.123.396	Bank Indonesia Certificate
Sertifikat Deposito Bank Indonesia (setelah dikurangi/ditambah diskonto/premi yang diamortisasi pada tahun 2019 dan 2018 sebesar Rp Nihil dan Rp9.784.947.972)	--	325.856.077.948	Certificates Deposits Bank Indonesia (net of unamortized discount or premium of the year 2019 and 2018 of Rp Nill and Rp9.784.947.972)
Medium term Note	25.000.000.000	--	Medium term Note
Sub - Jumlah	<u>814.422.677.357</u>	<u>1.047.629.201.344</u>	Sub - Total
Pemerintah			Government
SUN Seri FR 0046	50.000.000.000	50.000.000.000	SUN Seri FR 0046
SUN Seri FR 0045	30.000.000.000	30.000.000.000	SUN Seri FR 0045
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
Diskonto yang belum Diamortisas	(2.754.835.737)	(3.150.286.772)	Unamortized discount
Sub - Jumlah	<u>102.245.164.263</u>	<u>101.849.713.228</u>	Sub - Total
Bank			Bank
PT BPD Sulawesi Selatan dan Sulawesi Barat	50.000.000.000	50.000.000.000	PT BPD Sulawesi Selatan dan Sulawesi Barat
PT BPD Nusa Tenggara Timur	30.000.000.000	30.000.000.000	PT BPD Nusa Tenggara Timur
PT BPD Jabar dan Banten, Tbk	25.000.000.000	25.000.000.000	PT BPD Jabar dan Banten, Tbk
PT Bank Mantap	15.000.000.000	--	PT Bank Mantap
Negotiable Certificate of Deposit	169.286.852.611	--	Negotiable Certificate of Deposit
Sub - Jumlah	<u>289.286.852.611</u>	<u>105.000.000.000</u>	Sub - Total
Cadangan Kerugian Penurunan Nilai	--	--	Allowance for Impairment Losses
Jumlah Efek - efek Bersih	1.205.954.694.231	1.254.478.914.572	Total Securities - Net

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8. EFEK - EFEK (LANJUTAN)

8. SECURITIES (CONTINUED)

c. Berdasarkan Peringkat

Peringkat obligasi berdasarkan hasil pemeringkatan oleh PT Pemeringkat Efek Indonesia (Pefindo) pada tanggal 31 Desember 2019 dan 31 Desember 2018 adalah sebagai berikut:

The bond ratings classified by PT Pemeringkat Efek Indonesia (Pefindo) as of December 31, 2019 and December 31, 2018 were as follows:

31 Desember 2019 / December 31, 2019			
Pemeringkat / Agencies	Peringkat / Rating	Nilai Wajar / Fair Value	Held to Maturity
Dimiliki Hingga Jatuh Tempo			
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	50.000.000.000
PT BPD Nusa Tenggara Timur	Pefindo	A-	30.000.000.000
PT BPD Jabar dan Banten, Tbk	Pefindo	AA-	25.000.000.000
PT Bank Mantap	Fitch	AA	15.000.000.000
PT Bank Danamon Indonesia	Pefindo	AAA	25.000.000.000
PT BPD Jawa Tengah	Pefindo	AA-	94.266.586.885
PT BPD DKI	Pefindo	AA-	46.914.947.882
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	28.105.317.844
Bank Indonesia			Bank Indonesia
Sertifikat Bank Indonesia	--	--	789.422.677.357
Sertifikat Deposito Bank Indonesia	--	--	-
Pemerintah			Government
SUN Seri FR 0046	--	--	50.000.000.000
SUN Seri FR 0045	--	--	30.000.000.000
SUN Seri FR 0042	--	--	20.000.000.000
SUN Seri FR 0043	--	--	5.000.000.000
Diskonto yang belum Diamortisasi	--	--	(2.754.835.737)
Jumlah			1.205.954.694.231
Cadangan Kerugian Penurunan Nilai			--
Jumlah Efek - efek Bersih			Total Marketable Securities - Net
			1.205.954.694.231

31 Desember 2018 / December 31, 2018			
Pemeringkat / Agencies	Peringkat / Rating	Nilai Wajar / Fair Value	Held to Maturity
Dimiliki Hingga Jatuh Tempo			
PT BPD Sulawesi Selatan dan Sulawesi Barat	Pefindo	A+	50.000.000.000
PT BPD Nusa Tenggara Timur	Pefindo	A	30.000.000.000
PT BPD Jabar dan Banten, Tbk	Pefindo	AA-	25.000.000.000
Bank Indonesia			Bank Indonesia
Sertifikat Bank Indonesia	--	--	721.773.123.396
Sertifikat Deposito Bank Indonesia	--	--	325.856.077.948

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8. EFEK - EFEK (LANJUTAN)

c. Berdasarkan Peringkat (Lanjutan)

8. MARKETABLE SECURITIES (CONTINUED)

c. By Rating (Continued)

	31 Desember 2018 / December 31, 2018		
	Pemeringkat / Agencies	Peringkat / Rating	Nilai Wajar / Fair Value
Pemerintah			Government
SUN Seri FR 0046	--	--	50.000.000.000 SUN Seri FR 0046
SUN Seri FR 0045	--	--	30.000.000.000 SUN Seri FR 0045
SUN Seri FR 0042	--	--	20.000.000.000 SUN Seri FR 0042
SUN Seri FR 0043	--	--	5.000.000.000 SUN Seri FR 0043
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

d. Berdasarkan Jangka Waktu

d. By Period

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018
Kurang dari 1 tahun	--	1.047.629.201.347 Less than 1 year
1 sampai dengan 5 tahun	1.103.709.529.968	105.000.000.000 1 to 5 year
Lebih dari 5 tahun	102.245.164.263	101.849.713.225 More than 5 year
Jumlah	1.205.954.694.231	206.849.713.225 Total

e. Berdasarkan Sisa Umur Jatuh Tempo

e. By Maturity

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018
Kurang dari 1 tahun	983.709.529.968	1.047.629.201.344 Less than 1 year
1 sampai dengan 5 tahun	173.951.090.440	158.476.826.027 1 to 5 year
Lebih dari 5 tahun	48.294.073.823	48.372.887.201 More than 5 year
Jumlah	1.205.954.694.231	1.254.478.914.572 Total

f. Tingkat Suku Bunga Rata-rata per Tahun

f. Average Interest Rate per Annum

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018
Efek - efek	6,00% - 10,50%	5,90% - 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	
	2019	
	2018	
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.

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8. EFEK - EFEK (LANJUTAN)

h. Berdasarkan Kolektibilitas

Kolektibilitas Efek-efek adalah sebagai berikut :

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Lancar	1.205.954.694.231	1.254.478.914.572	Current Loss
Macet	--	--	Total
Jumlah	1.205.954.694.231	1.254.478.914.572	<i>Allowance for Impairment Losses</i>
Cadangan Kerugian Penurunan Nilai	--	--	Net
Neto	1.205.954.694.231	1.254.478.914.572	

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut :

a. Berdasarkan Penerbit

9. MARKETABLE SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

Marketable securities purchased under agreements to resell as of December 31, 2019 and 2018 are as follows :

a. By Issuer

Pihak Penerbit / Counterparties	Jangka Waktu Hari / Tenor Days	Tanggal Jual Kembali / Resell Date	31 Desember 2019 / December 31, 2019			Pendapatan yang Belum Realisasi / Unrealized Revenues	Nilai Tercatat / Carrying Value
			Nilai Nominal / Nominal Amount	Nilai Jual Kembali / Resell Amount	1.484.848.343.449		
Bank Indonesia							
FR0061	28	15/1/2020	300.000.000.000	292.266.009.216	571.162.707	291.694.846.509	
FR0077	28	20/1/2020	200.000.000.000	204.085.290.528	541.087.068	203.544.203.480	
FR0078	28	01/06/2020	150.000.000.000	155.486.627.640	108.589.931	155.378.037.709	
FR0065	272	30/4/2020	100.000.000.000	90.757.147.028	1.738.080.443	69.019.066.585	
FR0065	272	30/4/2020	100.000.000.000	90.770.273.324	1.744.012.162	89.026.261.162	
FR0068	364	10/02/2020	100.000.000.000	106.824.888.733	4.279.687.446	102.545.201.287	
FR0065	28	01/02/2020	100.000.000.000	87.770.717.760	12.263.022	87.758.454.738	
FR0061 & FR0065	28	01/08/2020	100.000.000.000	93.703.166.153	91.604.781	93.611.561.372	
FR0063	14	01/03/2020	100.000.000.000	93.310.708.308	25.994.330	93.284.713.978	
FR0061	14	01/06/2020	100.000.000.000	97.602.971.431	67.960.950	97.535.010.481	
FR0063 & FR0074	28	01/07/2020	75.000.000.000	70.257.974.865	58.876.644	70.199.098.221	
FR0068	182	24/4/2020	50.000.000.000	53.114.242.223	841.820.277	52.272.421.946	
FR0063	29	01/02/2020	50.000.000.000	46.697.625.728	6.523.976	46.691.101.752	
FR0068	364	13/11/2020	2.000.000.000	2.200.700.512	96.576.903	2.104.123.609	
Jumlah / Total			1.527.000.000.000	1.484.848.343.449	10.184.240.640	1.474.664.102.809	
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 Realisasasi / Unrealized Revenues	Nilai Tercatat / Carrying Value	
Bank Indonesia							
FR0040	14	02/01/2019	500.000.000.000	559.883.500.000	1.253.409.098	558.630.090.902	
FR0071	28	16/01/2019	500.000.000.000	509.019.500.000	1.174.836.072	507.844.663.928	
FR0068	28	02/01/2019	200.000.000.000	195.820.000.000	939.852.593	194.880.147.407	
FR0088	28	09/01/2019	200.000.000.000	193.753.800.000	688.413.557	193.065.386.443	
Jumlah / Total			1.400.000.000.000	1.458.476.800.000	4.056.511.320	1.454.420.288.680	

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9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (LANJUTAN)

a. Berdasarkan Penerbit (Lanjutan)

Tidak terdapat efek-efek yang dibeli dengan janji dijual kembali (reserve repo) dengan pihak berelasi.

Seuruh efek-efek yang dibeli dengan janji dijual kembali dalam mata uang Rupiah.

Pada tanggal 31 Desember 2019 dan 31 Desember 2018 tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang mengalami penurunan nilai.

b. Tingkat Suku Bunga Rata-rata per Tahun

**31 Desember 2019 /
December 31, 2019**

Efek - efek yang Dibeli dengan Janji	
Dijual Kembali	5,02% - 5,95%

9. MARKETABLE SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL (CONTINUED)

a. By Issuer (Continued)

There were no marketable securities purchased under resale agreement with related parties.

All marketable securities purchased under resale agreement are stated in Rupiah.

As of December 31, 2019 and December 31, 2018, there was no impairment loss in respect of marketable securities purchased under resale agreement.

b. Average Interest Rate per Annum

**31 Desember 2018 /
December 31, 2018**

Marketable Securities Purchased under Agreements to Resell	
6,20% - 6,40%	

c. Berdasarkan Kolektibilitas

Kolektibilitas Efek-efek yang Dibeli dengan Janji Dijual Kembali adalah sebagai berikut :

**31 Desember 2019 /
December 31, 2019**

Lancar	1.474.664.102.809
Macet	--
Jumlah	1.474.664.102.809
Cadangan Kerugian Penurunan Nilai	--
Neto	1.474.664.102.809

**31 Desember 2018 /
December 31, 2018**

Current Loss	
Total	
Allowance for Impairment Losses	
Net	1.454.420.288.680

10. PINJAMAN YANG DIBERIKAN

a. Berdasarkan Jenis dan Hubungan

**31 Desember 2019 /
December 31, 2019**

Pihak Berelasi	
Konsumsi	27.620.508.630
Investasi	3.873.149.824
Modal kerja	3.631.064.629
Sub - Jumlah	35.124.723.083

**31 Desember 2018 /
December 31, 2018**

Related Parties	
Customer	
Investment	
Working Capital	
Sub - Total	

Pihak Ketiga

Konsumsi	10.405.231.023.400
Investasi	4.964.631.500.339
Modal kerja	2.634.536.076.881
Sindikasi	365.597.550.431
Sub - Jumlah	18.369.996.151.051
Total	18.405.120.874.134

Third Parties	
Customer	
Investment	
Working Capital	
Syndication	
Sub - Total	

Cadangan Kerugian Penurunan
Nilai

(554.768.886.521)	
-------------------	--

Allowance for Impairment Losses	
------------------------------------	--

Neto	17.850.351.987.613
-------------	---------------------------

Net	
-----	--

Rincian kredit yang diberikan berdasarkan kolektibilitas adalah sebagai berikut :

Loans based on collectibility are as follows :

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10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

10. LOANS (CONTINUED)

a. Berdasarkan Jenis dan Hubungan (Lanjutan)

a. By Type and Relationship (Continued)

31 Desember 2019 / December 31, 2019			
	Portofolio kredit Yang diberikan/ Loans Portfolio	Cadangan Kerugian Penurunan Nilai / Allowance for Impairment Losses	
	Jumlah Kredit yang Diberikan / Total Loans	Jumlah / Total	
Individual			
Lancar	38,83%	277.810.123.108	47.245.407.682
Dalam Perhatian Khusus	8,19%	58.610.001.343	5.488.391.448
Kurang Lancar	1,65%	11.794.158.619	2.473.049.780
Diragukan	4,55%	32.578.873.118	25.046.567.508
Macet	46,78%	334.734.352.522	315.085.255.337
Jumlah	100,00%	715.527.508.710	395.338.671.751
Kolektif			
Lancar	98,47%	17.418.121.234.360	41.480.173.555
Dalam Perhatian Khusus	0,96%	170.153.800.377	34.965.371.078
Kurang Lancar	0,07%	11.565.722.251	4.968.135.036
Diragukan	0,06%	11.063.148.295	8.653.426.128
Macet	0,44%	78.689.460.141	69.363.108.973
Jumlah	100,00%	17.689.593.365.424	159.430.214.770

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			
Lancar	41,04%	268.229.689.743	14.665.109.733
Dalam Perhatian Khusus	6,76%	44.176.810.928	3.234.058.155
Kurang Lancar	1,82%	11.899.084.447	1.020.991.093
Diragukan	3,84%	25.106.809.748	1.348.690.217
Macet	46,55%	304.247.416.597	227.088.658.392
Jumlah	100,00%	653.659.811.463	247.357.507.590
Kolektif			
Lancar	97,82%	15.447.555.480.078	28.893.399.123
Dalam Perhatian Khusus	1,03%	163.085.483.276	24.486.894.458
Kurang Lancar	0,15%	23.456.815.720	7.613.612.078
Diragukan	0,20%	31.450.721.273	15.387.037.211
Macet	0,80%	126.312.850.194	89.998.229.002
Jumlah	100,00%	15.791.861.350.541	166.379.171.872

b. Berdasarkan Sektor Ekonomi

b. By Economic Sector

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rumah Tangga	10.432.851.532.030	9.565.713.300.791	Household
Perdagangan Besar dan Eceran	4.129.085.042.039	3.802.872.345.518	Wholesale and Retail Trade
Penyediaan Akomodasi dan Penyediaan Makan Minum	849.067.369.161	651.071.317.245	Acomodation and culinary supplying
Pertanian, Perburuan dan Kehutanan	843.881.524.355	641.707.536.174	Agriculture, hunting and Forestry
Konstruksi	614.381.249.431	453.164.052.350	Construction
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	449.868.356.341	307.865.423.826	Social service, social culture Entertainment and others
Jasa Kesehatan dan Kegiatan Sosial	345.123.613.431	300.054.162.051	Health and Social Activities
Real Estate, Usaha Persewaan dan Jasa Perusahaan	211.586.672.011	248.509.484.086	Real Estate, Rental Business and Business Services
Industri Pengolahan	196.677.671.196	160.994.921.192	Processing Industry

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10. LOANS (CONTINUED)

b. Berdasarkan Sektor Ekonomi (Lanjutan)

b. By Economic Sector (Continued)

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Perantara Keuangan	90.010.565.176	110.546.203.015	Monetary Broker
Listrik, Gas dan Air	82.954.525.162	94.411.716.489	Electricity, gas and water
Transportasi, Pergudangan dan Komunikasi	78.061.197.834	37.127.137.263	Transportation, warehousing and communication
Jasa Pendidikan	30.640.834.844	23.727.042.907	Education
Jasa Perorangan Yang Melayani Rumah Tangga	21.702.398.955	28.083.847.896	Personal services serving household
Perikanan	21.494.571.102	16.539.961.353	Fishery
Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial	7.363.915.251	940.732.366	Government administration defense and social welfare
Pertambangan dan Penggalian	369.835.815	513.450.553	Mining and Excavation
Bukan Lapangan usaha Lainnya	--	1.678.526.929	Not Other business field
Jumlah	18.405.120.874.134	16.445.521.162.004	Total
Cadangan Kerugian Penurunan Nilai	(554.768.886.521)	(413.736.679.462)	Allowance for Impairment Losses
Neto	17.850.351.987.613	16.031.784.482.542	Net

c. Berdasarkan Periode Sisa Jatuh Tempo

c. By Remaining Period to Maturity

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Kurang dari atau sama dengan 1 tahun	2.357.680.798.987	2.515.740.012.406	Less or equal to 1 year
Lebih dari 1 tahun sampai 2 tahun	1.171.481.176.749	943.041.511.235	More than 1 year to 2 year
Lebih dari 2 tahun sampai 5 tahun	4.541.950.491.612	3.896.326.399.590	More than 2 year to 5 year
Lebih dari 5 tahun	10.334.008.406.786	9.090.413.238.773	More than 5 year
Jumlah	18.405.120.874.134	16.445.521.162.004	Total
Cadangan Kerugian Penurunan Nilai	(554.768.886.521)	(413.736.679.462)	Allowance for Impairment Losses
Neto	17.850.351.987.613	16.031.784.482.542	Net

d. Berdasarkan Jangka Waktu Perjanjian Kredit

d. By Term of Credit Agreements

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Lebih dari 5 tahun	13.097.986.617.111	11.999.489.624.015	More than 5 year
Lebih dari 2 tahun sampai 5 tahun	3.548.308.228.168	2.459.315.226.357	More than 2 year to 5 year
Kurang dari atau sama dengan 1 tahun	1.641.563.799.660	1.862.620.643.445	Less or equal to 1 year
Lebih dari 1 tahun sampai 2 tahun	117.262.229.195	124.095.668.187	More than 1 year to 2 year
Jumlah	18.405.120.874.134	16.445.521.162.004	Total
Cadangan Kerugian Penurunan Nilai	(554.768.886.521)	(413.736.679.462)	Allowance for Impairment Losses
Neto	17.850.351.987.613	16.031.784.482.542	Net

e. Berdasarkan Pihak Berelasi

e. By Related Parties

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Keluarga Direksi dan Karyawan kunci	30.341.751.628	24.665.089.933	Director's family and Key Employees
Komisaris	3.572.330.111	24.680.516	Commissioners
Lainnya	1.210.641.344	6.596.644.550	Others
Jumlah	35.124.723.083	31.286.414.999	Total

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10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

f. Tingkat Suku Bunga per Tahun

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Kredit yang Diberikan	2,00% - 15,50%	2,00% - 15,50%	Loans

g. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi

10. LOANS (CONTINUED)

f. Annual Interest Rates

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
	Kredit bermasalah/ Non Performing Loan	Cadangan Kerugian/ Allowance for Impairment Losses	
Perdagangan Besar dan Eceran	174.505.901.055	140.844.061.333	<i>Big Trade and Retail</i> <i>Provision of Accommodation</i> <i>and Supply of Food and Drink</i>
Penyediaan Akomodasi dan Penyediaan Makan Minum	167.902.183.795	167.031.635.705	<i>Agriculture, hunting and</i> <i>forestry</i>
Pertanian, Perburuan dan kehutanan	52.046.238.601	42.773.655.478	<i>Household</i>
Rumah tangga	30.315.852.697	23.391.869.047	<i>Construction</i>
Konstruksi	36.911.826.287	36.540.338.976	<i>Manufacturing</i>
Industri Pengolahan	9.164.505.550	6.682.466.325	<i>Real Estate, Rental Business, and</i> <i>Company Services</i>
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.273.163.648	2.170.612.247	<i>Social Service, Cultural, Entertainment</i> <i>and Other Individuals</i>
Jasa kemasyarakatan, Sosial Budaya	2.215.295.551	1.940.349.411	<i>Health Services and Social Activities</i>
Hiburan dan perorangan lainnya	1.515.544.705	1.484.701.250	<i>Financial Intermediary</i>
Jasa Kesehatan dan Keg. Sosial	1.263.428.769	1.215.480.070	<i>Transportation, Warehousing and</i> <i>Communication</i>
Perantara Keuangan			<i>Mining and Excavation</i>
Transaportasi, Pergudangan dan Komunikasi	232.232.909	183.458.895	<i>Fishery</i>
Pertambangan dan Penggalian	75.535.257	69.137.420	<i>Individual Services Serve</i>
Perikanan	3.155.129	2.886.680	<i>Households</i>
Jasa perorangan melayani			<i>Education Services</i>
Rumah Tangga	850.993	850.993	<i>Total</i>
Jasa pendidikan	-	-	
Jumlah	480.425.714.946	424.331.503.830	

	31 Desember 2018 / December 31, 2018	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	<i>Big Trade and Retail</i> <i>Provision of Accommodation</i> <i>and Supply of Food and Drink</i>
Penyediaan Akomodasi dan Penyediaan Makan Minum	167.391.264.275	84.522.204.750	<i>Agriculture, hunting and</i> <i>forestry</i>
Pertanian, Perburuan dan kehutanan	56.467.939.693	42.567.318.546	<i>Household</i>
Rumah tangga	50.040.624.749	37.853.889.528	<i>Construction</i>
Konstruksi	19.224.187.120	17.298.089.096	<i>Manufacturing</i>
Perindustrian	13.444.358.260	6.355.579.479	<i>Real Estate, Rental Business, and</i> <i>Company Services</i>
Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.510.546.374	2.195.036.669	<i>Social Service, Cultural, Entertainment</i> <i>and Other Individuals</i>
Jasa kemasyarakatan, Sosial Budaya	4.646.183.715	3.343.567.878	<i>Health Services and Social Activities</i>
Hiburan dan perorangan lainnya	1.702.305.942	1.031.529.616	<i>Financial Intermediary</i>
Jasa Kesehatan dan Keg. Sosial	1.120.345.437	1.224.858.054	<i>Individual Services Serve</i>
Perantara Keuangan			<i>Households</i>
Jasa perorangan melayani			<i>Education Services</i>
Rumah Tangga	992.532.474	813.281.109	<i>Transportation, Warehousing and</i> <i>Communication</i>
Jasa pendidikan	285.000.000	285.000.000	<i>Fishery</i>
Transaportasi, Pergudangan dan Komunikasi	248.735.193	204.753.435	<i>Mining and Excavation</i>
Perikanan	146.475.590	113.694.352	<i>Total</i>
Pertambangan dan Penggalian	75.535.257	41.778.550	
Jumlah	519.543.023.920	295.190.512.950	

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The original financial statements included herein are in the Indonesian Language

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10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

g. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi (Lanjutan)

Rasio kredit bermasalah - kotor terhadap jumlah kredit adalah 2,61% dan 3,17% masing-masing untuk tanggal 31 Desember 2019 dan 2018.

Rasio kredit bermasalah - bersih terhadap jumlah kredit adalah 0,38% dan 1,06% masing-masing untuk tanggal 31 Desember 2019 dan 2018.

h. Kredit Sindikasi

Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama (sindikasi) dengan bank-bank lain. Jumlah kredit sindikasi sebesar Rp365.597.550.431 dan Rp210.287.902.802 masing-masing untuk tanggal 31 Desember 2019 dan 2018.

Keikutsertaan Bank dalam kredit sindikasi sebagai anggota sebesar 0,69% - 33,33% pada 31 Desember 2019 dan 2018 dari masing - masing fasilitas pinjaman.

i. Perubahan cadangan kerugian penurunan nilai

Perubahan dalam penyisihan kerugian kredit yang diberikan adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Saldo Awal	413.736.679.462	334.745.816.072	Beginning Balance
Penyisihan Selama Tahun Berjalan	204.226.986.860	167.163.094.243	Provision During the Year
Penghapusbukuan Kredit Selama Tahun Berjalan	(63.194.779.801)	(88.172.230.853)	Write off loan during the current year
Saldo Akhir	554.768.886.521	413.736.679.462	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, fidusia, deposito berjangka atau jaminan lain yang dapat diterima oleh bank.
- 2) Kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor, kredit multiguna lainnya, kredit multiguna perorangan dan kredit konsumtif 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 2019 dan 2018, tidak terdapat pelanggaran ataupun pelampaian Batas Maksimum Pemberian Kredit (BMPK) kepada pihak ketiga dan pihak berelasi serta sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.
- 6) Saldo kredit yang dihapus buku selama periode tahun 2019 dan 2018 adalah sebesar Rp63.194.614.802 dan Rp88.172.230.852. 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 2.61% and 3.17% as of December 31, 2019 and 2018, respectively.

Non performing loan ratio - net to total loan was 0.38% and 1.06% as of December 31, 2019 and 2018, respectively.

h. Syndicated Loans

Syndicated loans represent loans provided to debtors under syndication agreements with other banks. Total syndicated loans amounted to Rp365,597,550,431 and Rp210,287,902,802 as of December 31, 2019 and 2018, respectively.

The participation of the Bank as a member of syndications is between 0.69% - 33.33% at December 31, 2019 and 2018 of each syndicated loan facility.

i. Movements in the allowance for impairment losses

The movement of Allowance for impairment losses is as follows:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Saldo Awal	413.736.679.462	334.745.816.072	Beginning Balance
Penyisihan Selama Tahun Berjalan	204.226.986.860	167.163.094.243	Provision During the Year
Penghapusbukuan Kredit Selama Tahun Berjalan	(63.194.779.801)	(88.172.230.853)	Write off loan during the current year
Saldo Akhir	554.768.886.521	413.736.679.462	Ending Balance

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, fiducia, time deposits or other collateral accepted by Bank.
- 2) Consumption loans consist of home ownership loans, motor vehicle loans, other multipurpose loans, individual multipurpose loans and other individual consumer 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 vehicles, 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, 2019 and 2018, there were no violations or exceeding the Legal Lending Limit (LLL) for third parties and related parties and in accordance with regulations established by Bank Indonesia.
- 6) Credit balances written off during the period 2019 and 2018 amounted to Rp.63,194,614,802 and Rp.88,172,230,852. Write-off credit is not a write-off, so that the billing attempt is still being done.

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10. PINJAMAN YANG DIBERIKAN (LANJUTAN)

10. LOANS (CONTINUED)

j. Informasi pokok lainnya sehubungan dengan kredit yang diberikan (Lanjutan):

- 7) Simpanan dari nasabah yang diblokir dan dijadikan jaminan atas kredit yang diberikan pada tanggal 31 Desember 2019 dan 31 Desember 2018 masing - masing sebesar Rp99.838.929.588 dan Rp63.990.500.000 adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019	
Deposito Berjangka	99.838.929.588	
Jumlah	99.838.929.588	

j. Other significant information related to loans (Continued):

- 7) Deposits from customer which are blocked and pledged as loan collateral as of December 31, 2019 and December 31, 2018 amounting to Rp99,838,929,588 and Rp63,990,500,000 respectively, are follows:

	31 Desember 2018 / December 31, 2018	
	63.990.500.000	Term Deposit
	63.990.500.000	Total

- 8) Tagihan/ piutang yang ada saat ini dan / atau akan melekat di kemudian hari, termasuk hak agunan yang melekat padanya dijadikan jaminan atas pinjaman yang diterima dari PT Sarana Multigriya Finansial (Persero).

k. Kredit yang Direstrukturisasi

Berikut ini adalah jenis dan jumlah kredit yang diberikan yang telah direstrukturisasi per 31 Desember 2019 dan 2018:

	31 Desember 2019 / December 31, 2019		31 Desember 2018 / December 31, 2018	
Perpanjangan Jangka waktu Kredit dan Skema Lain	243.538.009.564		175.653.851.962	Exension of Loan Period and Other Schemes
Perpanjangan Jangka waktu Kredit	165.061.348.454		118.907.241.709	Exension of Loan Period
Perpanjangan Waktu dengan Penyesuaian Suku Bunga	13.300.959.946		121.556.046.629	Extension of Loan Period and Interest Rate Adusment
Jumlah	421.900.317.964		416.117.140.300	Total

Kredit yang direstrukturisasi berdasarkan kolektibilitas adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019		31 Desember 2018 / December 31, 2018	
Lancar	292.580.653.757		301.753.640.000	Current
Dalam Perhatian Khusus	57.668.194.963		41.129.902.324	Special Mention
Kurang Lancar	7.409.000.442		10.900.432.188	Substandard
Diragukan	22.268.340.831		25.106.809.748	Doubtfull
Macet	41.974.127.971		37.226.356.040	Loss
Jumlah	421.900.317.964		416.117.140.300	Total

Restructured loans by collectibility are as follows:

11. PENYERTAAN SAHAM

11. INVESTMENT 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 2019 / December 31, 2019		31 Desember 2018 / December 31, 2018	
	Jumlah / Total	Percentase Kepemilikan / Percentage Ownership	Jumlah / Total	Percentase Kepemilikan / Percentage Ownership
PT Sarana Bali Ventura	500.000.000	6,36%	500.000.000	7,29%
Cadangan Kerugian Penurunan Nilai	-	-	-	Allowance for Impairment Losses
Neto	500.000.000		500.000.000	Net

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11. PENYERTAAN SAHAM (LANJUTAN)

b. Berdasarkan Kolektibilitas

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Lancar	500.000.000	500.000.000	Current Loss
Macet	--	--	Total
Jumlah	500.000.000	500.000.000	Allowance for Impairment Losses
Cadangan Kerugian Penurunan Nilai	--	--	
Neto	500.000.000	500.000.000	Net

c. Perubahan Cadangan Kerugian Penurunan Nilai

	Tahun yang Berakhir Pada Tanggal 31 Desember/ Year Ended December, 31		
	2019	2018	
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.

Penyertaan saham pada PT Sarana Bali Ventura menggunakan metode biaya.

Penerimaan deviden dari penyertaan saham pada PT Sarana Bali Ventura untuk tahun yang berakhir pada tanggal 31 Desember 2019 adalah Rp Nihil.

c. Movements in the Allowance for Impairment Losses

Management believes that the allowance for impairment losses mentioned above is sufficient to cover impairment losses on investments in shares.

Investment in shares participation in PT Sarana Bali Ventura uses the cost method.

Dividend income received from investment in shares in PT Sarana Bali Ventura for the year ended December 31, 2019, is amounting to Rp Nil.

12. ASET TETAP

Berikut ini adalah aset tetap kepemilikan langsung yang dimiliki oleh Bank:

12. FIXED ASSETS

Following is the direct ownership of fixed assets by the Bank:

	31 Desember 2019 / December 31, 2019					
	Saldo Awal / Beginning Balance	Penambahan dan Reklasifikasi/ Increase and Reclassification	Pengurangan dan Reklasifikasi/ Decrease and Reclassification	Percentase Kepemilikan/ Percentage Ownership		
			Acquisition Cost			
Harga Perolehan						
Tanah	13.042.730.805	--	--	13.042.730.805	Land	
Bangunan	84.872.192.209	196.403.738	--	85.068.595.947	Building	
Inventaris kelompok I	117.683.552.032	13.151.224.997	2.271.575.593	128.563.201.436	Invent Cluster I	
Inventaris kelompok II	34.873.145.910	1.900.467.458	776.626.415	35.996.986.953	Invent Cluster II	
	250.471.620.956	15.248.096.193	3.048.202.008	262.671.515.141		
Aset dalam Penyelesaian	649.374.298	189.663.600	--	839.037.898	Assets in Progress	
Jumlah	251.120.995.254	15.437.759.793	3.048.202.008	263.510.553.039	Total	
Akumulasi Penyusutan						
Bangunan	36.098.582.417	3.954.019.795	--	40.052.602.212	Building	
Inventaris kelompok I	100.405.305.523	12.157.739.418	2.270.192.760	110.292.852.181	Invent Cluster I	
Inventaris kelompok II	23.356.863.865	3.246.455.704	815.013.519	25.788.306.050	Invent Cluster II	
	159.860.751.804	19.358.214.917	3.085.206.279	176.133.760.442		
Nilai Buku Bersih	91.260.243.450			87.376.792.597	Net Book Value	

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12. ASET TETAP (LANJUTAN)

12. FIXED ASSETS (CONTINUED)

31 Desember 2018 / December 31, 2018				
	Saldo Awal / Beginning Balance	Penambahan dan Reklasifikasi/ Increase and Reclassification	Pengurangan dan Reklasifikasi/ Decrease and Reclassification	Percentase Kepemilikan/ Percentage Ownership
Harga Perolehan				Acquisition Cost
Tanah	13.042.730.805	--	--	13.042.730.805
Bangunan	81.509.136.866	3.363.055.343	--	84.872.192.209
Inventaris kelompok I	104.350.818.270	13.287.815.662	(44.918.100)	117.683.552.032
Inventaris kelompok II	31.738.951.889	3.134.194.021	--	34.873.145.910
	230.641.637.830	19.785.065.026	(44.918.100)	250.471.620.956
Aset dalam Penyelesaian				Assets in Progress
	2.788.431.298	188.614.800	2.327.671.800	649.374.298
Jumlah	233.430.069.128	19.973.679.826	2.282.753.700	251.120.995.254
Akumulasi Penyusutan				Accumulated Depreciation
Bangunan	32.193.527.280	3.905.055.137	--	36.098.582.417
Inventaris kelompok I	88.568.622.051	11.836.683.472	--	100.405.305.523
Inventaris kelompok II	19.846.665.095	3.510.198.770	--	23.356.863.865
	140.608.814.426	19.251.937.379	--	159.860.751.804
Nilai Buku Bersih	92.821.254.702			Net Book Value

Jumlah penyusutan yang dibebankan pada beban operasional lain sebesar Rp19.358.214.917 dan Rp19.251.937.379 masing-masing pada 31 Desember 2019 dan 2018.

Total depreciation expense charge to other operating expenses amounted to Rp19,358,214,917 and Rp19,251,937,379 in 2019 and 2018, respectively.

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2019 dan 2018 berkisar antara 1,04% sampai dengan 30,00%. Estimasi penyelesaian yaitu pada tahun 2020.

The percentage of completion of the assets in progress as of December 31, 2019 and 2018 is approximately 1.04% to 30.00%. 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 2019 dan 2018 masing-masing sebesar Rp1.259.782.016 dan Rp609.687.263.415 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 2019 and 2018, for a total coverage of Rp1,259,782,016 and Rp609,687,263,415, respectively, 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 pada 31 Desember 2019 dan 2018.

Management believes that there is no indication of potential impairment in values of fixed assets as of December 31, 2019, and 2018.

Penjualan aset tetap adalah sebagai berikut :

Details of sale of property and equipment are as follows :

31 Desember 2019 / December 31, 2019		
Harga Jual	51.772.545	Selling Price
Nilai Buku	--	Book Value
Laba Penjualan	51.772.545	Gain on Sale

Pada tanggal 31 Desember 2019 dan 2018 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, 2019 and 2018, 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.

Manajemen berpendapat bahwa jumlah pertanggungan asuransi tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Management believes that the insurance coverage is sufficient to cover possible losses on these insured fixed assets.

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12. ASET TETAP (LANJUTAN)

Tidak terdapat aset tetap yang dijaminkan oleh Bank pada tanggal 31 Desember 2019 dan 2018.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai permanen atas aset tetap yang dimiliki Bank.

12. FIXED ASSETS (CONTINUED)

There are no fixed assets pledged by the Bank as of December 31, 2019 and 2018.

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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Harga Perolehan			Acquisition Cost
Perangkat lunak komputer	28.174.804.510	27.095.934.510	Computer Software
Akumulasi amortisasi			Accumulated Amortization
Perangkat lunak komputer	(24.530.316.452)	(21.306.555.403)	Computer Software
Nilai Buku Bersih	3.644.488.058	5.789.379.107	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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Bunga yang Akan Diterima	109.513.828.769	111.395.541.167	<i>Accrued Interest receivable</i>
Biaya Dibayar Dimuka	26.622.559.281	37.597.540.395	Prepaid Expense
Tagihan ATM Bersama	25.754.453.829	21.498.096.187	ATM Bersama receivable
Rupa-rupa Dalam Penyelesaian	13.123.578.582	2.894.921.342	Other receivable
Beban yang Ditangguhkan	12.541.090.975	10.264.033.323	Deferred Expense
Setoran Jaminan	2.000.000.000	2.000.000.000	Guarantee Deposit
Persediaan Barang Cetakan	953.992.874	1.139.055.465	Printed Supplies
Properti Terbengkalai	436.651.800	436.651.800	Abandoned Property
Tagihan Kiriman Uang			Money bills transfer
Western Union	225.992.500	479.091.579	Western Union
Lainnya	119.685.433	44.554.924	Others
Jumlah	191.291.834.043	187.749.486.181	Total

a. Bunga yang akan diterima terdiri dari:

a. Accrued interests receivables are as follows:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Kredit yang Diberikan	102.935.567.425	98.252.535.469	<i>Loans</i>
Efek-efek dan Penempatan			Securities and Placement
Pada Bank Lain	6.578.261.344	13.143.005.698	with other bank
Jumlah	109.513.828.769	111.395.541.167	Total

b. Biaya dibayar dimuka terdiri dari:

b. Prepaid Expenses :

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Sewa	26.066.340.276	24.025.154.055	<i>Rental</i>
Asuransi	492.264.702	443.356.416	Insurance
Lain-lain	63.954.303	13.129.029.923	Others
Jumlah	26.622.559.281	37.597.540.395	Total

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15. LIABILITAS SEGERA

15. OBLIGATIONS DUE IMMEDIATELY

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Titipan Gaji Tabungan	80.659.736.554	72.792.640.880	Temporary salary saving account
Rekening Titipan	31.804.480.282	645.189.978	Temporary account
Titipan Kewajiban ATM Bersama	29.517.651.223	28.505.496.324	Deposit of ATM Obligation
Beban yang Masih Harus Dibayar	15.717.239.924	35.767.725.712	Accrued interest payable
Titipan Pembayaran Kredit	3.280.073.353	2.376.776.281	Deposit of credit payment
Bunga Deposito Jatuh Tempo	11.660.000	17.433.333	Interest of time deposit fall due
Lain-lain	3.250.010.650	1.128.708.746	Others
Jumlah	164.240.851.986	141.233.971.255	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 2019 / December 31, 2019			
	Pihak Berelasi / Related Parties	Pihak Ketiga / Third Parties	Jumlah / Total
Rupiah			Rupiah
Giro	1.052.058.095.644	1.785.438.569.567	Current Account
Tabungan	88.148.826.651	9.961.412.461.251	Savings
Deposito Berjangka	10.275.000.000	7.162.430.958.049	Time Deposit
Sub - Jumlah	1.150.481.922.295	18.909.281.988.867	Sub - Total
Dollar Amerika Serikat			United States Dollar
Giro	—	1.150.811.494	Current Account
Tabungan	—	439.273.120	Savings
Deposito Berjangka	—	2.497.461.750	Time Deposit
Sub - Jumlah	—	4.087.546.364	Sub - Total
Jumlah	1.150.481.922.295	18.913.369.535.231	Total
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	Current Account
Tabungan	28.418.629.507	9.043.259.731.105	Savings
Deposito Berjangka	750.468.800.000	6.448.793.552.192	Time Deposit
Sub - Jumlah	1.218.652.019.378	16.786.287.391.382	Sub - Total
Dollar Amerika Serikat			United States Dollar
Giro	—	1.924.374.740	Current Account
Tabungan	—	1.280.977.590	Savings
Deposito Berjangka	—	2.799.786.000	Time Deposit
Sub - Jumlah	—	6.005.138.330	Sub - Total
Jumlah	1.218.652.019.378	16.792.292.529.712	Total

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16. SIMPANAN DARI NASABAH (LANJUTAN)

16. DEPOSITS FROM CUSTOMERS (CONTINUED)

b. Deposito berjangka berdasarkan jangka waktu

b. Time deposits based on period

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah			Rupiah
1 bulan	1.529.520.458.522	2.282.628.177.615	1 Month
3 bulan	1.810.213.358.860	1.118.590.933.160	3 Months
6 bulan	2.050.385.581.000	2.479.597.281.000	6 Months
12 bulan	1.777.975.559.667	1.311.009.960.417	12 Months
24 bulan	4.611.000.000	7.436.000.000	24 Months
Sub - Jumlah	<u>7.172.705.958.049</u>	<u>7.199.262.352.192</u>	Sub - Total
Dollar Amerika Serikat			United States Dollar
1 bulan	105.507.000	109.288.000	1 Month
3 bulan	97.177.500	100.660.000	3 Months
12 bulan	2.294.777.250	2.589.838.000	12 Months
Sub - Jumlah	<u>2.497.461.750</u>	<u>2.799.786.000</u>	Sub - Total
Jumlah	<u>7.175.203.419.799</u>	<u>7.202.062.138.192</u>	Total

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo

c. Classification time deposits based on remaining maturity

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah			Rupiah
Kurang atau sama dengan 1 bulan	3.233.852.595.622	3.099.448.669.965	Less or equal to 1 month
Lebih dari 1 sampai dengan 3 bulan	2.749.401.603.760	2.544.650.375.060	More than 1 month to 3 months
Lebih dari 6 sampai dengan 12 bulan	645.355.448.667	619.873.207.167	More than 6 months to 12 months
Lebih dari 3 sampai dengan 6 bulan	501.627.810.000	934.750.100.000	More than 3 months to 6 months
Lebih dari 12 bulan	42.468.500.000	540.000.000	More than 12 months
	<u>7.172.705.958.049</u>	<u>7.199.262.352.192</u>	
Dolar Amerika Serikat			United States Dollar
Kurang atau sama dengan 1 bulan	304.026.750	109.288.000	Less or equal to 1 month
Lebih dari 1 sampai dengan 3 bulan	610.830.000	632.720.000	More than 1 month to 3 months
Lebih dari 6 sampai dengan 12 bulan	27.765.000	--	More than 6 month to 12 months
Lebih dari 12 bulan	1.554.840.000	2.057.778.000	More than 12 months
	<u>2.497.461.750</u>	<u>2.799.786.000</u>	

d. Kisaran suku bunga per tahun

d. Interest range per annum

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah			Rupiah
Giro	0% - 2,25%	0% - 2,25%	Current Account
Tabungan	0% - 5,50%	0% - 5,50%	Savings
Deposito berjangka	4,75% - 5,75%	4,75% - 5,75%	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

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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 loan:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Deposito berjangka	62.287.821.000	63.990.500.000	Time Deposit
Jumlah	62.287.821.000	63.990.500.000	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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Pihak Ketiga			Related parties
Deposito berjangka	207.881.294.100	130.899.775.050	Time deposits
Giro	117.971.210.859	104.151.123.931	Current account
Tabungan	153.464.471.705	126.410.525.685	Savings
Interbank call money	--	100.000.000.000	Interbank call money
Jumlah	479.316.976.664	461.461.424.666	Total

b. Deposito berjangka berdasarkan jangka waktu

b. Time deposits based on period

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
1 bulan	80.181.294.100	59.999.775.050	1 Month
3 bulan	121.300.000.000	64.300.000.000	3 Months
6 bulan	5.500.000.000	5.500.000.000	6 Months
12 bulan	900.000.000	1.100.000.000	12 Months
Jumlah	207.881.294.100	130.899.775.050	Total

c. Deposito berjangka berdasarkan sisa umur sampai dengan saat jatuh tempo

c. Classification time deposits based on remaining maturity

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Kurang atau sama dengan 1 bulan	110.481.294.100	72.199.775.050	Less or equal to 1 month
Lebih dari 1 sampai dengan 3 bulan	93.800.000.000	53.100.000.000	More than 1 to 3 month
Lebih dari 3 sampai dengan 6 bulan	3.500.000.000	5.500.000.000	More than 3 to 6 month
Lebih dari 6 sampai dengan 12 bulan	100.000.000	100.000.000	More than 6 to 12 month
Jumlah	207.881.294.100	130.899.775.050	Total

Interbank call money pada tanggal 31 Desember 2019 dan 2018 memiliki jangka waktu kurang dari 3 bulan.

On December 31, 2019 and 2018, interbank call money has a period of less than 3 months.

d. Tingkat suku bunga per tahun

d. Interest rate per annum

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Giro	0% - 2,00%	0% - 2,25%	Current account
Tabungan	0% - 2,05%	0% - 2,30%	Savings
Deposito berjangka	4,00% - 4,75%	4,5% - 5,25%	Time deposits
Interbank call money	-	7,25% - 7,30%	Interbank call money

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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 2019 dan 2018.

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, 2019 and 2018.

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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	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)	32.000.000.000	77.000.000.000	Borrowing from PT Sarana Multigriya Finansial (Persero)
Pinjaman Dana Lingkungan Bergulir (IEPC - KfW)	805.388.420	1.353.635.608	Industrial Efficiency and Pollution Control (IEPC - KfW)
Pinjaman Jamsostek	--	64.739.099	Borrowings from Jamsostek
Pinjaman KPR			Borrowings from KPR
Sejahtera tapak	5.106.157.469	5.348.642.693	Sejahtera tapak
Pinjaman KPR			Borrowings from KPR
Sejahtera tapak Porsi 75	488.054.237	526.430.606	Sejahtera tapak Portion 75
Jumlah	39.026.283.277	84.920.131.157	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 Rp. 32.000.000.000 jangka waktu 3 tahun dari 4 Desember 2018 sampai 4 Desember 2021 dengan tingkat bunga 8,94%.

Borrowing from PT Sarana Multigriya Finansial (Persero)

The borrowing was obtained from PT Sarana Multigriya Finansial (Persero) for refinancing housing loans ("KPR"). This loan facility is Rp. 32,000,000,000 term of 3 years from 4 December 2018 to 4 December 2021 with an interest rate of 8.94%.

Terdapat aset Bank yang dijadikan agunan kepada PT. Sarana Multigriya Finansial (Persero) berupa Fidusia atas Aset Keuangan KPR yaitu tagihan / piutang yang akan ada saat ini dan / atau akan ada di kemudian hari yang diperoleh dari penerbitan KPR termasuk hak agunan yang melekat padanya sesuai dengan kriteria yang telah disepakati.

There are Bank assets which are used as collateral for PT. Sarana Multigriya Financial (Persero) in the form of Fiduciary on KPR Financial Assets, i.e. bills / receivables which will exist today and / or will be obtained later from the issuance of KPR including collateral rights attached to it in accordance with agreed criteria.

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.

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.

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.

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.

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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.

19. PERPAJAKAN

a. Utang Pajak

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	Income Tax
Pajak Penghasilan			Article 25
Pasal 25	14.333.133.032	--	Article 25
Pasal 4 (2)	8.368.034.872	8.133.482.840	Article 4 (2)
Pasal 21	4.724.735.316	684.360.119	Article 21
Pasal 29	2.176.577.490	480.704.614	Article 29
Pasal 23	256.531.933	220.037.789	Article 23
Jumlah	29.859.012.643	9.518.585.362	Total

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19. PERPAJAKAN (LANJUTAN)

b. Manfaat (Beban) Pajak

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Pajak Kini	(204.278.439.750)	(205.181.070.490)	Current tax
Pajak Tangguhan	2.910.164.765	9.056.216.575	Deferred tax
Jumlah	(201.368.274.985)	(196.124.853.915)	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 :

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Laba Sebelum Beban Pajak	771.226.770.725	733.152.161.169	<i>Income Before Tax Expense</i>
Beda Waktu :			
Koreksi Positif :			
Penyisihan Cadangan Bonus dan Tantiem	109.672.836.156	102.930.233.890	<i>Timing different : Positive correction : Provision for bonus and Tantiem</i>
Pembentukan Penghargaan Direksi	—	3.759.191.151	<i>Director service gratuity expense</i>
Pembentukan Imbalan Pasca Kerja	32.844.456.526	24.637.738.673	<i>Post employee benefits expense</i>
Pembentukan Penghargaan Dewan Komisaris	—	1.678.210.335	<i>Board of Commissioners services gratuity expense</i>
Sub - Jumlah	142.517.292.682	133.005.374.048	<i>Sub - Total</i>
Koreksi Negatif :			
Penyisihan Cadangan Bonus dan Tantiem	101.790.466.794	69.718.502.824	<i>Negative correction : Provision for bonus and Tantiem</i>
Pembayaran Manfaat Imbalan Kerja	21.815.220.017	14.836.268.584	<i>Post-Employment Benefits Paid</i>
Pembentukan Penghargaan Dewan Komisaris	6.712.841.340	—	<i>Board of Commissioners services gratuity expense</i>
Sub - Jumlah	130.792.513.122	84.554.771.408	<i>Sub - Total</i>
Jumlah Beda Waktu	11.724.779.560	48.450.602.640	Total Timing different :
Beda Tetap :			
Koreksi Positif :			
Biaya Pajak	771.517.551	684.034.585	<i>Timing different : Positive correction : Tax expense</i>
Biaya Sumbangan	909.783.345	—	<i>Donation</i>
Tamu dan Souvenir	1.842.097.970	2.587.733.761	<i>Entertainment and Souvenirs</i>
Pemantapan Pelaksanaan Ibadah	2.944.293.370	2.826.536.992	<i>Strengthening implementation of Worship</i>
Biaya Telepon, Telegram	133.467.530	2.029.298.847	<i>Cost of Telephone, Telegram</i>
Biaya Promosi dan Pengembangan Bisnis	7.698.323.248	16.271.054.187	<i>Business Development Expense</i>
Biaya HUT Bank	1.296.511.205	1.060.436.380	<i>Bank Anniversary Cost</i>
Biaya Humas dan CSR	11.623.274.773	7.636.594.000	<i>Cost of Public Relation and CSR</i>
Biaya Porseni dan Porsebank	—	—	<i>Cost of Porseni and Porsebank</i>
Biaya Lain-lain	7.158.087.646	6.076.230.065	<i>Other expense</i>
Sub - Jumlah	34.377.356.638	39.171.918.817	<i>Sub - Total</i>
Koreksi Negatif :			
Pendapatan Sewa Gedung/ Bangunan	215.147.616	50.400.667	<i>Negative correction : Rental income building</i>
Sub - Jumlah	215.147.616	50.400.667	<i>Sub - Total</i>
Jumlah Beda Tetap	34.162.209.022	39.121.518.150	Total permanent different :

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19. PERPAJAKAN (LANJUTAN)

19. TAXATION (CONTINUED)

Beda Tetap :

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	Timing different :
Jumlah Koreksi Fiskal	45.886.988.582	87.572.120.791	Total fiscal correction
Laba Kena Pajak	817.113.759.307	820.724.281.960	Estimated of income tax
Pembulatan	817.113.759.000	820.724.282.000	Rounded
Beban Pajak Penghasilan:			Income tax expense
25% x 817.113.759.000	204.278.439.750	--	25% x 817.113.759.000
25% x 820.724.282.000	--	205.181.070.500	25% x 799.381.868.000
Jumlah Pajak Kini	204.278.439.750	205.181.070.500	Total current taxes
Dikurangi: Pajak penghasilan dibayar dimuka	(202.101.862.260)	(204.700.365.876)	Less: Prepaid income tax
Kurang Pajak Penghasilan Badan	2.176.577.490	480.704.614	Payment of Corporate Income Tax

c. Aset pajak tangguhan

	31 Desember 2019 / December 31, 2019				
	Saldo Awal / Beginning Balance	Penyesuaian / Adjustment	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/ Deferred 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	27.151.473.089	--	1.977.939.870	--	29.129.412.959
Pembentukan Imbalan Pasca Kerja/ Post-Employee Benefit Expense	21.137.069.416	--	1.206.797.824	--	22.343.867.240
Pembentukan Imbalan Jangka Panjang/ Long term post Employee Benefit Expense	24.234.290.726	--	1.522.133.649	1.417.069.347	27.173.493.722
Pembentukan Pengabdian Direksi/ Director Service Gratuity Expense	4.384.622.445	--	(529.472.175)	--	3.855.150.270
Pembentukan Pengabdian Dewan Komisaris/ Commissioner Service Gratuity Expense	2.803.362.286	--	(1.267.234.403)	--	1.536.127.883
Selisih realisasi imbalan pasca kerja/ Difference in realization of employee benefit	9.451.947.608	--	--	--	9.451.947.608
Keuntungan (kerugian) yang belum direalisasi atas efek-bersih/ Unrealize Gain (Loss) on Securities Effect - Net	--	--	--	--	--
Aset Pajak Tangguhan/ Deferred Tax Asset	85.143.394.006		2.910.164.765	1.417.069.347	89.470.628.118

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19. PERPAJAKAN (LANJUTAN)

c. Aset pajak tangguhan (Lanjutan)

19. TAXATION (CONTINUED)

c. Deferred tax assets (Continued)

31 Desember 2018 / December 31, 2018				
Saldo Awal / Beginning Balance	Penyesuaian / Adjustment	Dikreditkan (Diliberbankan) 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/ Deferred 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	-- 27.151.473.089
Pembentukan Imbalan Pasca Kerja/ Post-Employee Benefit Expense	13.492.499.698	7.519.263.355	3.651.224.399	(3.525.918.036) 21.137.069.416
Pembentukan Imbalan Jangka Panjang/ Long term post Employee Benefit Expense	33.033.669.568	(11.307.589.112)	2.508.210.270	-- 24.234.290.726
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
Beban Selisih Penilaian Efek/ Load Revaluation Effect		9.451.947.608		9.451.947.608
Keuntungan (kerugian) yang belum direalisasi atas efek-bersih/ Unrealize Gain (Loss) on Securities Effect - Net			--	--
Aset Pajak Tangguhan/ Deferred Tax Asset	79.613.095.468	(25.306.695.572)	34.362.912.146	(3.525.918.036) 85.143.394.006

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 against future taxable income.

d. Administrasi

d. Administration

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terutang. Direktur Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 10 (sepuluh) tahun sejak saat terutangnya 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 terutangnya pajak.

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.

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20. BEBAN YANG MASIH HARUS DIBAYAR

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rupiah			Rupiah
Biaya bunga deposito yang masih harus dibayar	19.947.441.340	20.544.266.903	Accrued Deposit Interest
Biaya bunga tabungan yang masih harus dibayar	3.367.660.848	3.359.306.052	Accrued Saving Interest
Biaya bunga lainnya yang masih harus dibayar	—	222.215.280	Accrued Other Interest
Sub - Jumlah	<u>23.315.102.188</u>	<u>24.125.788.235</u>	<u>Sub Total</u>
Mata uang asing			Foreign Currency
Biaya bunga deposito yang masih harus dibayar	783.251	1.029.608	Accrued Deposit Interest
Biaya bunga tabungan yang masih harus dibayar	20.407	61.978	Accrued Saving Interest
Sub - Jumlah	<u>803.658</u>	<u>1.091.586</u>	<u>Sub- Total</u>
Jumlah	<u>23.315.905.846</u>	<u>24.126.879.821</u>	<u>Total</u>

21. IMBALAN KERJA

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.

Penilaian aktuaria atas liabilitas imbalan kerja jangka panjang dan pasca kerja pada 31 Desember 2019 dan 2018 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 Januari 2020 dan 8 Februari 2019.

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 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.

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, 6 (enam) kali dan 7 (Tujuh) kali dari penghasilan bulan terakhir kepada pegawai dengan masa kerja 15 tahun, 25 tahun, 30 tahun dan 35 tahun dengan syarat-syarat tertentu.

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.

20. ACCRUED EXPENSES

21. EMPLOYEE BENEFITS

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.

Actuarial assessment of long-term employee benefits and post-employee benefit as of December 31, 2019 and 2018 is calculated by an independent actuary PT Sentra Jasa Aktuaria (BPA), using the projected unit credit method from the actuarial reports on January 6, 2020 and February 8, 2019, respectively.

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 also has a financial institution pension funds program for its employees which appointment 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.

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, 6 (six) and 7 (seven) times that of last month's employee's salary with tenure of 15 years, 25 years, 30 years and 35 years and certain conditions.

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.

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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 compensation 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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Tingkat Diskonto	7,09%	8,33%	Amortization Rate
Tingkat Kenaikan Penghasilan dasar pensiun per tahun	3,00%	3,00%	Increase Income Rate
Tingkat Mortalitas	TMI'II	TMI'II	Basic Pension Per Year Mortality Rate
Tingkat Pengunduran Diri per Tahun			Resignation Rate
Usia 18 - 45 Tahun	6,00%	6,00%	Age 18-45
Usia 46 - 56 Tahun	6,00%	6,00%	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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Nilai Wajar Aset Program	385.707.956.827	343.740.079.901	Fair value of asset program
Nilai Kini Kewajiban	(337.552.971.566)	(309.827.402.466)	Present value of benefit obligation
Status Pendanaan	48.154.985.261	33.912.677.435	Funded Status

b. Rekonsiliasi nilai wajar aset program bank adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Saldo Awal Tahun	343.740.079.901	329.469.084.333	Beginning Balance
Bunga Atas Imbalan Pasti	28.633.548.656	22.963.995.178	Interest on defined benefit
Iuran	10.990.816.293	15.556.895.397	Contribution
Pembayaran Manfaat	(18.863.529.163)	(17.636.485.211)	Benefits paid
Laba / (Rugi) Aktuaria Pada Aset	21.207.041.140	(6.613.409.796)	Gain / (Loss) on asset actuarial
Saldo Akhir Nilai Wajar Aset Program	385.707.956.827	343.740.079.901	Ending Balance for value of asset program

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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:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Biaya Jasa Kini	7.124.432.219	6.207.095.693	Current service cost
Biaya Bunga	9.508.876.519	8.202.303.134	Interest Cost
Pengakuan (Untung) Rugi Aktuaria yang di Realisasi	(96.663.459)	—	Recognition (Profit) Loss Actuarial Realized
Hasil Yang Diharapkan Dari Aset Program	—	—	Expected return on Plan assets
Bunga Atas Dampak Batas Aetas Dari Aset	—	—	Interest on upper limit Impact of asset
Beban Imbalan Kerja	16.536.645.279	14.409.398.827	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 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Saldo Awal Tahun	114.152.179.115	117.680.102.329	Beginning Balance
Biaya Jasa Kini	7.124.432.219	6.402.594.460	Current Service Cost
Iuran Peserta Program	—	—	Contribution of Program Participants
Biaya Bunga	9.508.876.519	8.202.303.134	Interest Charges
Pembayaran Manfaat (Keuntungan) Kerugian Aktuaria	(10.448.110.685)	(10.361.621.019)	Payment of Benefit (Profit)Loss on Actuarial
Saldo Akhir Nilai Kini Imbalan Pasti	5.571.613.929	(7.771.199.789)	Ending Balance Present Value Benefit Liability
	125.908.991.097	114.152.179.115	

e. Analisa tingkat sensitivitas untuk risiko tingkat diskonto

e. Analyze the sensitivity level for discount rate risk

Tabel berikut menunjukkan 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 2019/ December 31, 2019				
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
7,09%	309.827.402.466	0%	9.732.347.235	
-1%	350.182.421.071	13,02%	10.815.143.893	11,13%
+1%	326.454.889.699	5,37%	8.816.144.015	-9,41%

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%

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.

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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:

	<u>31 Desember 2019 /</u> <u>December 31, 2019</u>	<u>31 Desember 2018 /</u> <u>December 31, 2018</u>
Program Imbalan Kerja	125.908.991.097	84.548.277.660
Imbalan Jangka Panjang Lainnya	72.160.452.743	96.937.162.902
Saldo Akhir Nilai Kini Imbalan Pasti	198.069.443.840	181.485.440.562

Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain berdasarkan klasifikasi akun adalah sebagai berikut:

	<u>31 Desember 2019 /</u> <u>December 31, 2019</u>	<u>31 Desember 2018 /</u> <u>December 31, 2018</u>
Biaya Karyawan	32.844.456.526	24.637.738.673
Pengukuran Kembali Atas Liabilitas		
Imbalan Kerja - Kerugian		
(Keuntungan) Aktuaria	6.495.245.136	(14.103.672.144)
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	39.339.701.662	10.534.066.529

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 Januari 2020 dan 8 Februari 2019 masing-masing untuk tahun yang berakhir pada tanggal - tanggal 31 Desember 2019 dan 2018 untuk dana pensiun:

	<u>31 Desember 2019 /</u> <u>December 31, 2019</u>
Tingkat Diskonto	7,09%
Tingkat Kenaikan Penghasilan	
dasar pensiun per tahun	3,00%
TMI/II	
Tingkat Mortalita	56 tahun / 56 years
Usia Pensiun	10% dari
Tingkat Cacat	tingkat kematian / 10% from mortality 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:

	<u>31 Desember 2019 /</u> <u>December 31, 2019</u>	<u>31 Desember 2018 /</u> <u>December 31, 2018</u>	
Program Imbalan Kerja	125.908.991.097	84.548.277.660	Employee Benefits Program
Imbalan Jangka Panjang Lainnya	72.160.452.743	96.937.162.902	Other Long term benefit
Saldo Akhir Nilai Kini Imbalan Pasti	198.069.443.840	181.485.440.562	Ending Balance of Defined benefit

Expenses recognized in the statements of income and other comprehensive income based on account classification are as follows :

	<u>31 Desember 2019 /</u> <u>December 31, 2019</u>	<u>31 Desember 2018 /</u> <u>December 31, 2018</u>	
Biaya Karyawan	32.844.456.526	24.637.738.673	Employee Costs
Pengukuran Kembali Atas Liabilitas			Measurement of liability for
Imbalan Kerja - Kerugian			Employee Benefit - Actuarial (Gain) Loss
(Keuntungan) Aktuaria	6.495.245.136	(14.103.672.144)	
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	39.339.701.662	10.534.066.529	Expenses Recognized in the Income Statements and Other Comprehensive Income

Employee Benefits Program

The rewards program is calculated in accordance with Labor Law No. 13, 2003. Included in the program is THT.

The following are assumptions used in the calculation of the employee benefit pension plan as of January 6, 2020 and February 8, 2019 respectively for the years ended December 31, 2019 and 2018 for pension funds:

	<u>31 Desember 2019 /</u> <u>December 31, 2019</u>	<u>31 Desember 2018 /</u> <u>December 31, 2018</u>	
Tingkat Diskonto	7,09%	8,33%	Discount Rate
Tingkat Kenaikan Penghasilan			Annual pension Based salary increase rates per year
dasar pensiun per tahun	3,00%	3,00%	Mortality Rate
TMI/II			Retirement Age
Tingkat Mortalita	56 tahun / 56 years	56 tahun / 56 years	Disability Rate
Usia Pensiun	10% dari	10% dari	
Tingkat Cacat	tingkat kematian / 10% from mortality rate	tingkat kematian / 10% from mortality rate	

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21. IMBALAN KERJA (Lanjutan)

Program Imbalan Kerja (Lanjutan)

- a. Liabilitas yang diakui di laporan posisi keuangan adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019
Nilai Kini Kewajiban Imbalan Kerja	198.069.443.840
Nilai Wajar Aset Program	--
Liabilitas Yang Diakui Dalam Laporan Posisi Keuangan	198.069.443.840

- b. Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain untuk program imbalan kerja adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019
Biaya Jasa Kini	7.027.768.760
Biaya Jasa Lalu	--
Biaya Bunga	9.508.876.519
Beban Yang Diakui Dalam Laporan Laba Rugi dan Penghasilan Komprehensif Lain	16.536.645.279
Pengukuran Kembali Atas Liabilitas Imbalan Kerja-Neto (Keuntungan) Kerugian Aktuaria	5.668.277.388
Diakui Dalam Penghasilan Komprehensif Lain	5.668.277.388

- c. Perubahan penyisihan adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019
Saldo Awal Tahun	114.152.179.115
Penambahan Tahun Berjalan	16.536.645.279
Nilai Yang Diakui Dalam Penghasilan Komprehensif Lain	5.668.277.388
Pembayaran Manfaat	(10.448.110.685)
Saldo Akhir Nilai Kini Imbalan Pasti	125.908.991.097

21. EMPLOYEE BENEFITS (Continued)

Employee Benefits Program (Continued)

- a. The liabilities recognized in the statement of financial position are as follows:

	31 Desember 2018 / December 31, 2018
Present Value of Benefit Obligation	181.485.440.562
Fair Value of Asset Program	--
Liability Recognized in the Statement of Financial Position	181.485.440.562

- 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
Current Service Cost	6.207.095.693
Past Service Cost	--
Interest Cost	8.202.303.134
Expenses Recognized in the Income Statements and Other Income Statements	14.409.398.827

Remeasurement of the net Liability for employee benefits - Net

Actuarial (Gain)/Loss

**Recognized in other
Comprehensive Income**

	31 Desember 2018 / December 31, 2018
Begginning Balance	117.680.102.329
Addition during the year	14.409.398.827
Amount recognized in other Comprehensive Income	(7.575.701.022)
Payment Benefit	(10.361.621.019)
Ending Balance of Current cost Defined Benefits	114.152.179.115

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21. IMBALAN KERJA (Lanjutan)

Program Imbalan Kerja

- a. Beban yang diakui di laporan laba rugi dan penghasilan komprehensif lain untuk imbalan jangka panjang adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Biaya Jasa Kini	6.016.425.650	5.285.745.521	Current Service Cost
Biaya Bunga	5.608.860.678	4.747.095.558	Interest Cost
(Keuntungan) Kerugian			Actuarial Gain/ Loss of
Aktuaria atas Imbalan Kerja			Other Long Term
Jangka Panjang Lain	--	--	Employee Benefit
Beban Yang Diakui Dalam			Expenses recognized in the
Laporan Laba Rugi	11.625.286.328	10.032.841.079	Income Statements
(Keuntungan) Kerugian Aktuaria	4.682.524.919	(6.332.472.355)	Actuarial Gain/ Loss
Beban Yang Diakui Dalam			Expenses recognized in the
Laporan Laba Rugi dan			Income Statements and
Penghasilan Komprehensif			Comprehensive Income
Lain	16.307.811.247	3.700.368.724	Other

- b. Perubahan liabilitas yang diakui di laporan posisi keuangan adalah sebagai berikut:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Saldo Awal Tahun	67.333.261.447	68.107.540.288	Begining Balance
Penambahan Tahun Berjalan	11.625.286.328	3.700.368.724	Addition during the year
Nilai yang Diakui Dalam			Amount recognized in other
Penghasilan Komprehensif			Comprehensive
Lain	4.682.524.919	--	Income
Pembayaran Manfaat	(11.480.619.951)	(4.474.647.565)	Payment Benefit
Saldo Akhir Nilai Kini			Ending Balance of present value
Imbalan Pasti	72.160.452.743	67.333.261.447	of defined benefit

22. LIABILITAS LAIN-LAIN

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Jasa Produksi dan Tantiem	116.517.651.841	108.635.282.479	Production Service Bonus and Tantiem
Penghargaan Direksi	15.420.601.083	17.538.489.782	Service Gratuity for the Directors
Rupa-rupa Kewajiban	13.199.469.945	3.196.595.096	Rupa-rupa Kewajiban
Penghargaan Dewan			Service gratuity for Board
Komisaris			of Commissioners
Penangguhan Remunerasi			Suspension of Management
Pengurus	2.542.925.044	2.715.034.295	Remuneration
Provisi Bank Garansi			Advance Bank Guarantee
Diterima Di Muka	933.047.821	1.278.364.352	Fees
Titipan Dana Pembinaan dan			Development and
Pengawasan LPD	280.616.025	280.616.025	supervision of LPD funds
Pendapatan Bunga Kredit			Deffered interest income
Yang Ditangguhkan	301.992.841	506.527.887	for loans
Lainnya	991.324.177	979.260.146	Others
Jumlah	156.332.140.309	146.343.619.206	Total

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23. MODAL SAHAM

Pada tanggal 31 Desember 2019 dan 31 Desember 2018, susunan pemegang saham adalah sebagai berikut:

31 Desember 2019 / December 31, 2019

Pemegang Saham/ Shareholder	Jumlah lembar saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Jumlah dalam Rupiah/ Amount in Rupiah	Percentase kepemilikan/ Ownership percentage
Pemerintah Provinsi Bali / <i>Province of Bali</i>	614.912	614.912.000.000	33,74%
Pemerintah Kota Denpasar / <i>Denpasar City Government</i>	174.476	174.476.000.000	9,57%
Pemerintah Kabupaten / <i>Regencies Government</i>			
- Badung	800.617	800.617.000.000	43,93%
- Buleleng	52.243	52.243.000.000	2,87%
- Jembrana	37.092	37.092.000.000	2,04%
- Karangasem	39.550	39.550.000.000	2,17%
- Tabanan	30.806	30.806.000.000	1,69%
- Klungkung	31.423	31.423.000.000	1,72%
- Gianyar	27.604	27.604.000.000	1,51%
- Bangli	13.577	13.577.000.000	0,75%
Jumlah / Total	1.822.300	1.822.300.000.000	100,00%

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	Percentase kepemilikan/ Ownership percentage
Pemerintah Provinsi Bali / <i>Province of Bali</i>	614.912	614.912.000.000	34,38%
Pemerintah Kota Denpasar / <i>Denpasar City Government</i>	157.476	157.476.000.000	8,80%
Pemerintah Kabupaten / <i>Regencies Government</i>			
- 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	1,78%
- 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%

Peningkatan modal dasar tersebut berdasarkan akta No. 106 tanggal 31 Desember 2019 oleh Notaris I Made Widiada, SH, di Bali.

The increase based on the deed No. 106 dated December 31, 2019 by Notary I Made Widiada, SH, in Bali.

Tambahan setoran modal tersebut telah dilaporkan dan dicatat oleh Bank Indonesia.

Those additional paid-in capital have been reported for registration to and recorded by Bank Indonesia.

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24. TAMBAHAN MODAL DISETOR

Selama tahun 2019 dan 2018, para pemegang saham Bank melakukan penambahan setoran modal dan saldo tambahan modal disetor pada tanggal 31 Desember 2019 dan 31 Desember 2018 adalah sebagai berikut:

24. ADDITIONAL PAID IN CAPITAL

During the years 2019 and 2018, the Bank's shareholders have additional capital contributions and the balance of additional paid-in capital at December 31, 2019 and December 31, 2018 are as follows:

Pemegang saham/ Shareholders	31 Desember 2019 / December 31, 2019		31 Desember 2019/ December 31, 2019
	1 Januari 2019/ January 1, 2019	Penambahan Modal Disetor/ Additional Paid In Capital	
Pemerintah Kabupaten/ Regencies Government			
- Denpasar	--	17.000.000.000	17.000.000.000
- Karangasem	--	1.250.000.000	1.250.000.000
- Buleleng	869.623	5.557.443.084	5.558.000.000
- Klungkung	200.202	-	--
- Gianyar	458.456	2.000.000.000	2.000.000.000
- Jembrana	8.000.642.847	-	8.000.000.000
- Bangli	726.126	-	--
	8.002.897.254	25.807.443.084	33.808.000.000
			2.340.338

Pemegang saham/ Shareholders	31 Desember 2018 / December 31, 2018		31 Desember 2018/ December 31, 2018
	1 Januari 2018/ January 1, 2018	Penambahan Modal Disetor/ Additional Paid In Capital	
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
- Tabanan	--	--	--
- Klungkung	200.202	1.500.000.000	1.500.000.000
- Gianyar	2.500.458.456	3.000.000.000	5.500.000.000
- Jembrana	642.847	10.000.000.000	2.000.000.000
- Bangli	726.126	--	--
Jumlah / Total	4.502.897.254	50.000.000.000	46.500.000.000
			8.002.897.254

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 2018 ditetapkan berdasarkan akta Berita Acara Rapat Umum Pemegang Saham Tahunan No.93 tanggal 27 Maret 2019, Notaris I Made Widiada, S.H.

25. APPROPRIATION OF RETAINED EARNING

Distribution of net income on 2018 determined based on Deed of Shareholders Annual General Meeting Minutes No.93 dated March 27, 2019, Notary I Made Widiada, S.H.

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.

Distribution of net income on 2017 determined based on Deed of Shareholders Annual General Meeting Minutes No.42 dated April 20, 2018, Notary I Made Widiada, S.H.

Berdasarkan keputusan RUPS tersebut di atas, penggunaan laba tahun 2019 dan 2018 ditetapkan sebagai berikut :

Based on the above Shareholder Annual General Meeting Minutes, the distribution of income in 2019 and 2018, were as follows :

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	Dividends General reserve Total
Dividen	483.324.576.527	472.057.472.074	
Cadangan Umum	53.702.730.725	52.450.830.227	
Jumlah	537.027.307.253	524.508.302.301	

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25. PENGGUNAAN SALDO LABA (Lanjutan)

Jumlah dividen yang diumumkan untuk masing-masing periode adalah sebagai berikut:

Periode	Jumlah / Total	Per Saham / Per Share	Period
Distribusi pada tahun 2019 untuk laba tahun 2018	483.324.576.527	270,241	Distribution in 2019 for profit 2018
Distribusi pada tahun 2018 untuk laba tahun 2017	472.057.472.074	270,987	Distribution in 2018 for profit 2017

Jasa produksi dan beban *corporate social responsibility* dibukukan sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

25. APPROPRIATION OF RETAINED EARNING (Continued)

The amount of dividends declared for each period are as follows:

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

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Kredit yang Diberikan	2.210.018.707.162	2.124.093.707.993	Loans
Efek - efek	266.789.437.166	216.200.923.869	Marketable Securities
Penempatan Pada Bank Lain	84.994.058.558	53.933.274.284	Placements with Other Bank
Penempatan Pada Bank Indonesia	--	2.021.252.598	Placements with Bank Indonesia
Jumlah	2.561.802.202.886	2.396.249.158.744	Total

27. BEBAN BUNGA

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Simpanan dari Nasabah			Deposits from customers
Deposito Berjangka	576.344.517.939	493.050.552.029	Time deposits
Tabungan	206.295.701.875	202.562.319.444	Savings account
Giro	59.823.166.900	67.445.118.231	Current accounts
Premi Asuransi Untuk			Insurance Premium for
Program Penjaminan Dana			Premium on deposit insurance
Nasabah	42.677.319.814	38.549.532.730	The Customer
Penjaminan	29.469.134.000	16.567.718.718	Guarantee
Simpanan Dari Bank Lain	16.905.385.430	26.269.888.517	Deposits from another bank
Pinjaman Yang Diterima	4.374.776.549	5.338.754.768	Borrowings
Kredit yang diberikan	906.064.073	132.016.950	Loans
Call Money dan Repo	60.604.164	1.233.248.449	Call Money and Repo
Jumlah	936.856.670.744	851.149.149.836	Total

28. PENDAPATAN OPERASIONAL LAINNYA

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Pendapatan Operasional			Operating Income
Administrasi	35.272.590.807	31.342.579.252	Administration
Penerimaan Kembali Kredit			Recovery
Hapus Buku	21.049.616.803	7.199.510.627	Write-off
Fee	14.680.199.136	9.588.048.090	Fees
Denda Kredit	9.738.983.238	9.883.321.930	Loan Penalties
Tata Usaha Kredit	3.510.964.957	2.792.217.500	Loan Administration
Valuta Asing	514.915.627	728.780.447	Foreign Exchange
Tabungan Pasif dan Tutup	494.019.514	524.786.949	Savings Passive and Closed
Safe Deposit Box	78.545.000	74.240.000	Safe Deposit Box
Sub - Jumlah	85.339.835.082	62.133.484.795	Sub - Total
Pendapatan Provisi dan Komisi			Provision income and Commissions
Jasa Bank	8.089.472.375	8.025.692.355	Bank Services
Lainnya	94.376.508	251.105.714	Others
Sub - Jumlah	8.183.848.883	8.276.798.069	Sub - Total
Lain-lain	1.045.109.803	1.434.413.996	Others
Jumlah	94.568.793.768	71.844.696.860	Total

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29. PENYISIHAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI

Penyisihan (pemulihian) cadangan kerugian penurunan nilai atas kredit yang diberikan dapat dilihat pada catatan nomor 10 point i untuk masing-masing pada tanggal 31 Desember 2019 dan 2018.

Allowance (reversal) for impairment losses on loans can be seen at number 10 point i, as each are, for December 31, 2019 and 2018.

30. BEBAN TENAGA KERJA

30. EMPLOYEE EXPENSES

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Gaji, Upah dan Honorarium	202.916.582.979	201.715.337.720	Salaries, Wages and Honorarium
Tunjangan dan Insentif	135.827.527.938	131.720.555.585	Benefits and Incentives
Jasa Produksi dan Tantiem	109.672.836.156	107.405.461.451	Production Services and Tantiem
Imbalan Pasca Kerja	32.844.456.526	24.637.738.673	Post Employment Benefits
Makan dan Lembur	26.380.015.698	27.819.600.874	Meal and Overtime
Pendidikan dan Latihan	9.885.699.126	7.048.021.825	Education and Training
Representasi dan Penghargaan	-	5.437.401.486	Representation and Service Awards
Lain-lain	1.278.303.460	403.009.236	Others
Jumlah	518.805.421.883	506.187.126.850	Total

Jumlah gaji kotor, tunjangan dan bonus Dewan Komisaris, Direksi, Komite Audit dan pejabat eksekutif masing-masing adalah sebesar Rp36.323.293.717 dan Rp28.143.103.122 untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2019 dan 2018, dengan rincian sebagai berikut:

For the years ended December 31, 2019 and 2018, the amount of gross salaries, benefits and bonuses of the Board of Commissioners, Directors, Audit Committee and executive officers, amounting to Rp36,323,293,717 and Rp28,143,103,122 respectively, with details as follows:

	31 Desember 2019 / December 31, 2019				
	Jumlah Anggota/ Total Members	Gaji/ Salary	Tunjangan/ Benefit	Bonus dan Penghargaan/ Bonusses and Service Guarantee	Jumlah/ Total
Direksi/ Directors	5	4.429.201.665	4.446.939.102	6.286.322.066	15.162.462.833
Dewan Komisaris/ Board of Commissioners	5	1.887.910.000	1.802.640.000	3.469.837.867	7.160.387.867
Pejabat eksekutif / Executive officers	24	1.492.800.000	7.536.825.317	4.472.067.191	13.501.692.508
Komite Audit/ Audit Committee	2	183.616.667	16.689.473	43.604.167	243.910.307
Pemantau Risiko/ Risk Monitoring	2	130.333.334	6.178.648	17.250.000	153.761.982
Remunerasi dan Nominasi/ Remuneration and Nomination	1	84.716.667	4.861.553	11.500.000	101.078.220
Jumlah	39	8.208.578.333	13.814.134.093	14.300.581.291	36.323.293.717

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30. BEBAN TENAGA KERJA (LANJUTAN)

30. EMPLOYEE EXPENSES (CONTINUED)

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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 Committee	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 and 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

31. BEBAN UMUM DAN ADMINISTRASI

31. GENERAL AND ADMINISTRATIVE EXPENSES

31 Desember 2019 /
December 31, 2019

31 Desember 2018 /
December 31, 2018

Otomasi	32.403.604.905	32.955.236.795	Automation
Outsourcing	34.633.839.794	30.341.393.347	Outsourcing
Penyusutan Aset Tetap (Catatan 12)	19.358.214.917	19.251.937.379	Depreciation of Fixed Assets (Note 12)
Sewa	17.353.666.810	17.159.094.440	Rent Expenses
Rumah tangga kantor dan Lainnya	12.883.576.349	13.854.141.315	Households Office and Others
Tamu, souvenir, sumbangan	17.328.129.503	12.841.393.864	Entertainment, souvenirs, Maintenance and repairs
Pemeliharaan dan perbaikan	12.350.267.941	12.457.999.997	CSR Expenses
Biaya CSR	10.731.654.618	7.069.462.500	OJK Fee Expenses
Biaya Iuran OJK	10.241.134.746	10.735.454.716	Electrical, water and telephone
Listrik, air dan telepon	9.301.127.730	9.102.673.495	advertising and promotion
Iklan dan promosi	9.990.566.712	8.270.714.184	Official Duty
Perjalanan dinas	7.651.710.427	6.548.934.443	Insurance Premium
Premi asuransi	5.557.767.480	5.203.259.412	Amortization of intangible assets
Amortisasi aset tak berwujud (Catatan 13)	3.223.761.049	4.919.077.040	(Note 13)
Ongkos bank	5.283.630.789	3.083.208.175	Bank Charges
Jasa profesional	3.807.833.600	2.825.782.611	Professional fee
Rapat	3.366.605.956	1.930.511.927	Meeting
Keamanan	1.180.160.000	1.101.683.000	Security
Pajak	374.836.284	338.311.807	Taxes
Denda dan sanksi	11.500.000	68.400.000	Penalty
Lain-lain	5.653.162.811	5.120.491.017	Others
Jumlah	222.686.752.421	205.179.161.464	Total

32. PENDAPATAN (BEBAN) BUKAN OPERASIONAL

32. NON - OPERATING INCOME (EXPENSES)

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31 Desember 2018 /
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Pendapatan Bukan - Operasional			Non Operating Income
Selisih Revaluasi	225.141.147	1.746.019.331	Revaluation Difference
Sewa	215.147.616	50.400.667	Rent
Laba Penjualan Inventaris Kantor	51.772.545	44.918.100	Gain from Sale of Office Equipment
Lain-lain	4.353.315.503	288.438.950	Others
Sub - Jumlah	4.845.376.811	2.129.777.048	Sub - Total

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32. PENDAPATAN (BEBAN) BUKAN OPERASIONAL (LANJUTAN)

32. NON - OPERATING INCOME (EXPENSES) (CONTINUED)

	<u>31 Desember 2019 / December 31, 2019</u>	<u>31 Desember 2018 / December 31, 2018</u>	
Beban Bukan - Operasional			<i>Non - operating expense</i>
Pemanfaatan Pelaksanaan			strengthening Implementation of
Ibadah	(2.944.293.370)	(2.826.536.992)	Worship
Duka	(592.947.238)	(445.060.300)	Grief
Cinderamata	—	(60.000.000)	Gift
Lain-lain	(3.876.530.224)	(4.061.341.798)	Others
Sub - Jumlah	<u>(7.413.770.832)</u>	<u>(7.392.939.080)</u>	<i>Sub - Total</i>
Jumlah	<u>(2.568.394.021)</u>	<u>(5.263.162.042)</u>	<i>Total</i>

33. REKLASIFIKASI AKUN

33. NON - OPERATING INCOME (EXPENSES) (CONTINUED)

Beberapa akun dalam laporan keuangan yang berakhir pada 31 Desember 2018 Telah direklasifikasi agar sesuai dengan penyajian laporan keuangan per 31 Desember 2019 untuk tujuan perbandingan.

Certain accounts in the financial statements for the year ended December 31, 2018 have been reclassified to the preparation of financial statement as of December 31, 2019 for comparative purposes.

	<u>31 Desember 2018 / December 31, 2018</u>		
	<u>Sebelum Reklasifikasi Before Reclasification</u>	<u>Jumlah / Total</u>	<u>Setelah Reklasifikasi After Reclasification</u>
Laporan Posisi Keuangan			<i>Statement of Financial Statement</i>
Efek-efek yang Dibeli dengan Janji dijual kembali (Notes 9)			Marketable Securities Purchased Under Agreements to Resell (Notes 9)
Aset Lain-lain	183.692.974.862	4.056.511.319	187.749.486.181
Efek - Efek yang Dibeli dengan Janji Dijual Kembali	1.458.476.800.000	(4.056.511.319)	1.454.420.288.681

34. KOMITMEN DAN KONTIJENSI

34. COMMITMENTS AND CONTINGENCIES

	<u>31 Desember 2019 / December 31, 2019</u>	<u>31 Desember 2018 / December 31, 2018</u>	
Komitmen			<i>Commitments</i>
Fasilitas Kredit Kepada Debitur yang belum Digunakan	<u>908.988.025.307</u>	<u>491.653.990.441</u>	Credit Facilities to Debtors that have not been Used
Jumlah Liabilitas			Total Commitments
Komitmen - Bersih	<u>908.988.025.307</u>	<u>491.653.990.441</u>	Liability - Net
Kontijensi			<i>Contingencies</i>
Pendapatan Bunga Dalam Penyelesaian	172.846.016.462	133.006.156.646	Interest Income in Settlement
Tagihan Kontijensi Bank Garansi yang Diterima	69.750.000	2.624.394.500	Contingencies Receivable Bank Guarantee Received
Sub - Jumlah	<u>172.915.766.462</u>	<u>135.630.551.147</u>	Sub - Jumlah
Liabilitas Kontijensi Bank Garansi yang Diterbitkan	(207.536.339.096)	(208.211.629.246)	Contingencies Liabilities Bank Guarantee Issued
Sub - Jumlah	<u>(207.536.339.096)</u>	<u>(208.211.629.246)</u>	Sub - Jumlah
Jumlah Liabilitas			Total Contingencies
Kontijensi - Bersih	<u>(34.620.572.634)</u>	<u>(72.581.078.099)</u>	Liability - Net

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35. 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.

35. 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

Dalam kegiatan usahanya, Bank juga mengadakan transaksi-transaksi tertentu dengan pihak-pihak berelasi. Transaksi-transaksi pada saldo tersebut meliputi:

In the normal course of business, the Bank entered into certain transactions with related parties. The transactions in the balance consist of:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Kredit Yang Diberikan			Loans
Keluarga Direksi dan Karyawan Kunci	30.341.751.628	24.665.089.933	Family Directors and Key Employees
Komisaris	3.572.330.111	24.680.516	Commissioner
Lainnya	1.210.641.344	6.596.644.550	Other
Jumlah Kredit yang Diberikan	35.124.723.083	31.286.414.999	Total Loans
Persentase terhadap Jumlah Aset	0,14%	0,14%	Percentage to Total Asset
Simpanan dari Nasabah			Deposits from Customers
Giro	1.052.058.095.644	439.764.589.871	Current accounts
Tabungan	88.148.826.651	28.418.629.507	Savings
Deposito	10.275.000.000	750.468.800.000	time deposits
Jumlah Simpanan dari Nasabah	1.150.481.922.295	1.218.652.019.378	Total Deposits from Customers
Persentase terhadap Jumlah Liabilitas	5,44%	6,39%	Percentage to Total Liabilities
Kompensasi Kepada Personil Manajemen Kunci			Compensation of Key Management Personnel
Bonus dan Penghargaan	14.300.581.291	11.569.736.008	Bonuses and service gratuity
Tunjangan	13.814.134.093	11.835.305.579	Benefits
Gaji	8.208.578.333	4.738.061.535	Salaries
Jumlah Kompensasi Kepada Personil Manajemen Kunci	36.323.293.717	28.143.103.122	Total Compensation of Key Management Personnel
Persentase Terhadap Kompensasi Kepada Personil Manajemen Kunci	0,07%	0,06%	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.

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36. ASET DAN LIABILITAS DALAM VALUTA ASING

36. ASSET AND LIABILITIES IN FOREIGN EXCHANGES

	31 Desember 2019 / December 31, 2019		31 Desember 2018 / December 31, 2018		Monetary Assets Cash
	Valuta Asing / Foreign	Ekuivalen/ Equivalent Rupiah	Valuta Asing / Foreign Exchange	Ekuivalen/ Equivalent Rupiah	
Aset Moneter					
Kas					
Kas Harian Teller	67.864	963.329.480	85.062	1.223.191.560	Teller daily cash
Penempatan					Placements with
Pada Bank Indonesia	151.500	2.150.542.500	151.500	2.178.570.000	Bank Indonesia
Pada Bank Lain	960.012	13.627.365.656	1.108.127	15.934.866.260	Other Banks
Liabilitas Moneter					
Giro	82.893	1.176.661.309	133.823	1.924.374.740	Monetary Liabilities Current Account
Tabungan	76.995	1.092.938.347	89.081	1.280.984.780	Savings
Simpanan Berjangka	139.900	1.985.880.500	194.700	2.799.786.000	Term Deposits
Rupa-rupa Liabilitas	8.028	113.964.132	8.108	116.593.040	Other Liabilities
Rekening Perantara Valuta	871.560	12.371.793.348	918.978	13.214.903.640	Currency intermediary Account

37. ASET DAN LIABILITAS KEUANGAN

37. FINANCIAL ASSET AND LIABILITIES

Tabel di bawah ini adalah nilai tercatat dan nilai wajar atas aset keuangan dan liabilitas keuangan dalam laporan posisi keuangan pada tanggal 31 Desember 2019 dan 2018 :

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, 2019 and 2018:

	31 Desember 2019 / December 31, 2019		31 Desember 2018 / December 31, 2018		Financial Assets
	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	Nilai Tercatat/ Carrying Value	Nilai Wajar/ Fair Value	
Aset Keuangan					
Pinjaman yang Diberikan dan Piutang					Loans and Receivable
Kas	672.014.934.645	672.014.934.645	616.156.683.140	616.156.683.140	Cash
Giro Pada Bank Indonesia	1.448.890.560.605	1.448.890.560.605	1.304.592.021.612	1.304.592.021.612	Current Account with Bank Indonesia
Giro Pada Bank Lain	26.570.163.213	26.570.163.213	28.009.339.864	28.009.339.864	Current Account with Other Bank
Penempatan pada Bank Indonesia dan Bank Lain	1.605.001.711.825	1.605.001.711.825	1.394.607.007.124	1.394.607.007.124	Placement with Bank Indonesia and Other Bank
Penyertaan Saham	500.000.000	500.000.000	500.000.000	500.000.000	Investment in Share
Kredit - Bersih	17.850.351.987.613	17.850.351.987.613	16.031.784.482.542	16.031.784.482.542	Loans - Net
Efek - efek yang Dibeli dengan Janji Dijual					Marketable Securities Purchased Under Agreement
Kembali	1.474.664.102.809	1.474.664.102.809	1.454.420.288.680	1.454.420.288.680	to Resell
Aset Lain-lain	191.291.834.043	191.291.834.043	187.749.486.181	187.749.486.181	Other Assets
Dimiliki Hingga Jatuh tempo					Held to Maturity Securities
Efek - efek	1.205.954.694.231	1.205.954.694.231	1.254.478.914.572	1.254.478.914.572	
Jumlah Aset Keuangan	24.475.239.988.984	24.475.239.988.984	22.272.298.223.715	22.272.298.223.716	Total Financial Assets
Liabilitas Keuangan					
Liabilitas					Financial Liabilities
Segera	164.240.851.986	164.240.851.986	141.233.971.255	141.233.971.255	Liabilities Due Immediately
Simpanan dari Nasabah	20.063.851.457.526	20.063.851.457.526	18.010.944.549.090	18.010.944.549.090	Deposit from Customers
Simpanan dari Bank Lain	479.316.976.664	479.316.976.664	461.461.424.666	461.461.424.666	Deposit from Other Bank
Pinjaman yang Diterima	39.026.283.277	39.026.283.277	84.920.131.157	84.920.131.157	Borrowings
Jumlah Liabilitas Keuangan	20.746.435.569.453	20.746.435.569.453	18.698.560.076.168	18.698.560.076.168	Total Financial Liabilities

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37. ASET DAN LIABILITAS KEUANGAN (LANJUTAN)

Nilai wajar aset keuangan dan liabilitas keuangan diukur dengan dasar sebagai berikut:

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.

Nilai wajar atas efek-efek ditentukan dengan mengacu pada kuotasi harga pasar terakhir yang dipublikasikan pada tanggal 31 Desember 2019 dan 31 Desember 2018.

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.

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 liabilitas, 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).

38. 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.

37. FINANCIAL ASSET AND LIABILITIES (CONTINUED)

The fair value of financial assets and financial liabilities is measured on the following basis:

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.

The fair value of securities is determined by reference to the latest market quotes published as of Desember 31, 2019 and December 31, 2018.

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.

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 collection.

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).*

38. CREDIT RISK

To manage credit risk, PT BPD Bali has had a complete framework, which includes guidelines on planning and implementation process and continuously 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.*

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38. RISIKO KREDIT (LANJUTAN)

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 individu 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 konsumen.

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:

- Bidang perkreditan, meliputi *Non Performing Loan* (NPL), kecukupan agunan dan pertumbuhan kredit yang diberikan.
- 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 2019 dan 2018:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	<i>NPL Ratio - Gross</i> <i>NPL Ratio - Net</i> <i>Asset Quality Earning Ratio</i>
Ratio NPL - Bruto	2,61%	3,17%	
Ratio NPL - Bersih	0,38%	1,06%	
Ratio Kualitas Aset Produktif	2,11%	3,28%	

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.

- Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan kredit lainnya.

38. CREDIT RISK (CONTINUED)

In accordance with the loan characteristics, the Bank's loan portfolios are classified into productive loans and consumer loans. In order to manage the risk, the Bank measure credit risk arising from the existing portfolios quantitatively and qualitatively to ensure that the potential losses from default loans are minimized, both for individual borrowers and the overall portfolio.

The Bank's credit system and procedures have been formalized to ensure consistent implementation and policy in credit approval. For productive loans, 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 also 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.

To implement a healthy credit granting process, the Bank apply the Four Eyes Principle (credit decision-making by two person or more) at each branch office by using Credit Scoring and Credit Reviewer.

Credit risk are:

- Lending, including Non-Performing Loans (NPL), collateral adequacy and credit growth.
- 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, 2019 and 2018:

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018
Ratio NPL - Bruto	2,61%	3,17%
Ratio NPL - Bersih	0,38%	1,06%
Ratio Kualitas Aset Produktif	2,11%	3,28%

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 Guidelines (PP) and reviewed periodically.

- The maximum credit risk exposure without calculating the collateral and other credit.

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38. RISIKO KREDIT (LANJUTAN)

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2019 dan 31 Desember 2018 adalah sebagai berikut:

Keterangan	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	<i>Description</i>
	Eksposur maksimum / Maximum exposure		
Pinjaman yang Diberikan	18.405.120.874.134	16.445.521.162.004	Loans
Efek - efek yang Dibeli dengan Janji			Marketable Securities Purchased
Dijual Kembali	1.474.664.102.809	1.454.420.288.680	Under Agreement to Resell
Giro Pada			Current Account with
Bank Indonesia	1.448.890.560.605	1.304.592.021.612	Bank Indonesia
Penempatan pada Bank Indonesia			Placement with Bank Indonesia
dan Bank Lain	1.605.001.711.825	1.394.607.007.124	and Other Bank
Giro Pada Bank Lain	26.570.163.213	28.009.339.864	Current Account with Other Bank
Efek - efek Dimiliki Hingga			Marketable Securities Held to
Jatuh Tempo	1.205.954.694.231	1.254.478.914.572	Maturity
Penyertaan Saham	500.000.000	500.000.000	Invesment in Shares
Jumlah - Bruto	24.166.702.106.817	21.882.128.733.856	Total - Gross
Cadangan Kerugian Penurunan			Allowance for Impairment
Nilai	(554.768.886.521)	(413.736.679.462)	Loss
Jumlah - Bersih	23.611.933.220.296	21.468.392.054.394	Total - Net

Eksposur risiko kredit terhadap rekening administratif pada tanggal 31 Desember 2019 dan 31 Desember 2018 adalah sebagai berikut:

Keterangan	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	<i>Description</i>
	Eksposur maksimum / Maximum exposure		
Garansi yang Diterbitkan	207.536.339.096	208.211.629.246	Warranty Issued
Fasilitas Kredit Kepada Debitur			Credit Facilities to Debtors that have
yang belum Digunakan	(908.988.025.307)	(491.653.990.441)	not been Used
Jumlah - Bersih	(701.451.686.211)	(283.442.361.195)	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 (tabungan, giro dan deposito), surat berharga, dan lain-lain.
- c. Lainnya berupa garansi, lembaga 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 retaksaasi 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.

38. CREDIT RISK (CONTINUED)

As of December 31, 2019 and December 31, 2018, credit risk exposure to assets in the statement of financial position, is as follows:

Keterangan	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	<i>Description</i>
	Eksposur maksimum / Maximum exposure		
Pinjaman yang Diberikan	18.405.120.874.134	16.445.521.162.004	Loans
Efek - efek yang Dibeli dengan Janji			Marketable Securities Purchased
Dijual Kembali	1.474.664.102.809	1.454.420.288.680	Under Agreement to Resell
Giro Pada			Current Account with
Bank Indonesia	1.448.890.560.605	1.304.592.021.612	Bank Indonesia
Penempatan pada Bank Indonesia			Placement with Bank Indonesia
dan Bank Lain	1.605.001.711.825	1.394.607.007.124	and Other Bank
Giro Pada Bank Lain	26.570.163.213	28.009.339.864	Current Account with Other Bank
Efek - efek Dimiliki Hingga			Marketable Securities Held to
Jatuh Tempo	1.205.954.694.231	1.254.478.914.572	Maturity
Penyertaan Saham	500.000.000	500.000.000	Invesment in Shares
Jumlah - Bruto	24.166.702.106.817	21.882.128.733.856	Total - Gross
Cadangan Kerugian Penurunan			Allowance for Impairment
Nilai	(554.768.886.521)	(413.736.679.462)	Loss
Jumlah - Bersih	23.611.933.220.296	21.468.392.054.394	Total - Net

As of December 31, 2019 and December 31, 2018, credit risk exposure on the administrative accounts is as follows:

Keterangan	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	<i>Description</i>
	Eksposur maksimum / Maximum exposure		
Garansi yang Diterbitkan	207.536.339.096	208.211.629.246	Warranty Issued
Fasilitas Kredit Kepada Debitur			Credit Facilities to Debtors that have
yang belum Digunakan	(908.988.025.307)	(491.653.990.441)	not been Used
Jumlah - Bersih	(701.451.686.211)	(283.442.361.195)	Total - Net

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 third 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 particularly for physical collateral will be assessed in which the collateral'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.

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38. RISIKO KREDIT (LANJUTAN)

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.

Saat ini Bank sedang mengembangkan dan melengkapi lebih lanjut internal rating dan internal scoring yang ada agar sejalan dengan Advanced Internal Rating Based Approach (A-IRB Approach), yaitu dengan mengembangkan Basel II Risk Parameter model Probability of Default (PD), Loss Given Default (LGD) dan Exposure At Default (EAD) untuk segmen Wholesale, Retail dan Consumer. Hal ini juga dalam rangka mempersiapkan komponen-komponen model untuk perhitungan Expected Credit Loss yang dibutuhkan untuk penerapan perhitungan CKPN berdasarkan IFRS 9 (PSAK 71).

(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.

38. CREDIT RISK (CONTINUED)

The necessity 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.

The Bank is currently developing and further complementing internal rating and internal scoring to align with the Advanced Internal Rating Based Approach (A-IRB Approach), namely by developing the Basel II Risk Parameters Probability of Default (PD) model, Loss Given Default (PD) LGD and At Default (EAD) Exposure for Wholesale, Retail and Consumer segments. This is also in order to prepare the components of the model for the calculation of Expected Credit Loss needed for the application of CKPN calculations based on IFRS 9 (SFAS No. 71).

(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 carrying amount (without calculating the collateral or other credit support), which are categorized by industry sector.

31 Desember 2019 / December 31, 2019						
Pemerintah (Termasuk Bank Indonesia) / Government (Include Bank Indonesia)	Perorangan / Individual	Lembaga Keuangan Bukan Bank / Non-Bank Financial Institutions	Bank / Bank	Perusahaan Lainnya / Other companies	Jumlah / Total	
Giro pada Bank Indonesia/ Current Account with Bank Indonesia	1,448,890,560.605	--	--	--	1,448,890,560.605	
Giro pada Bank Lain/ Current Account with Other Bank	--	--	26,570,163.213	--	26,570,163.213	
Penempatan pada Bank Indonesia dan Bank Lain/ Placement with Bank Indonesia and Other Bank	199,976,394.462	--	1,405,025,317.363	--	1,605,001,711.825	
Efek - efek / Marketable Securities	891,667,841.620	--	314,286,852.611	--	1,205,954,694.231	
Efek - efek yang Dibeli dengan Janji Dijual Kembali/ Marketable Securities Purchased Under Agreement to Resell	1,474,664,102.809	--	--	--	1,474,664,102.809	
Pinjaman yang Diberikan/ Loans	232,814,005.660	16,792,310,135.115	88,734,442.701	2,461,054.069	1,288,801,236.589	18,405,120,874.134
Penyertaan Saham/ Investment in Shares	--	--	500,000,000	--	--	500,000,000
Cadangan Kerugian Penurunan Nilai/ Allowance for Impairment Losses	(1,956,011.532)	(266,470,752.781)	(1,819,771.946)	(3,445,476)	(284,518,904.806)	(554,768,886.521)
Jumlah - Bersih/ Total - Net	4,248,056,893.624	16,525,839,382,354	87,414,670,755	1,748,339,941,780	1,004,282,331,783	23,611,933,220,296

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38. RISIKO KREDIT (LANJUTAN)

38. 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 Financial 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	1.454.420.288.680	--	--	--	1.454.420.288.680
Kredit yang Diberikan/ Loans	202.065.520.795	14.937.694.174.615	115.709.381.594	15.560.734.166	1.174.291.350.834
Penyertaan Saham/ Investment 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)
Jumlah - Bersih/ Total - Net	5.135.047.162.157	14.729.462.982.827	67.406.968.601	518.575.129.909	1.017.899.810.900
					21.468.392.054.392

31 Desember 2019 / December 31, 2019

Pemerintah (Termasuk Bank Indonesia) / Government (Include Bank Indonesia)	Perorangan / Individual	Lembaga Keuangan Bukan Bank / Non-Bank Financial Institutions	Bank / Bank	Perusahaan Lainnya / Other companies	Jumlah / Total
Garansi yang Diterbitkan/ Guarantee Issued	--	--	207.536.339.096	--	207.536.339.096
Fasilitas Kredit Kepada Debitur yang belum Digunakan/ Credit Facilities to Borrowers which Have not Used	67.000.000.000	460.955.403.194	7.102.045.945	--	373.930.576.168
Jumlah - Bersih/ Total - Net	67.000.000.000	460.955.403.194	7.102.045.945	207.536.339.096	373.930.576.168
					1.116.524.364.403

31 Desember 2018 / December 31, 2018

Pemerintah (Termasuk Bank Indonesia) / Government (Include Bank Indonesia)	Perorangan / Individual	Lembaga Keuangan Bukan Bank / Non-Bank Financial 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/ Credit Facilities to Borrowers which Have not Used	42.127.730.938	284.216.866.079	6.442.299.239	--	158.867.094.185
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

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38. RISIKO KREDIT (LANJUTAN)

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2019 dan 31 Desember 2018, tanpa memperhitungkan agunan atau pendukung kredit lainnya. Untuk aset pada laporan posisi keuangan, eksposur di atas ditentukan berdasarkan nilai tercatat bersih seperti 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:

38. CREDIT RISK (CONTINUED)

The above table shows the maximum exposure to credit risk for the Bank as of December 31, 2019 and December 31, 2018 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 from 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 2019/ December 31, 2019		
	Tidak Mengalami Penurunan Nilai/ Not Impaired	Mengalami Penurunan Nilai/ Impaired	Jumlah/ Total
Pertanian, Perburuan dan Kehutanan	779.982.797.768	63.898.726.587	843.881.524.355
Jasa Pendidikan	30.640.834.844	--	30.640.834.844
Jasa Kemasyarakatan, Sosial Budaya, dan dan Perorangan Lain	442.399.057.865	7.469.298.476	449.868.356.341
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	7.363.915.251	--	7.363.915.251
Perantara Keuangan	88.503.435.948	1.507.129.228	90.010.565.176
Konstruksi	576.542.912.725	37.838.336.706	614.381.249.431
Jasa Kesehatan dan Kegiatan Sosial	342.173.100.690	2.950.512.741	345.123.613.431
Pertambangan dan Penggalian	294.300.558	75.535.257	369.835.815
Perdagangan Besar dan Eceran	3.831.318.716.742	297.766.325.297	4.129.085.042.039
Listrik, Gas dan Air	82.954.525.162	--	82.954.525.162
Transportasi, Pergudangan dan Komunikasi	76.963.367.934	1.097.829.900	78.061.197.834
Rumah Tangga	10.333.434.806.914	99.416.725.116	10.432.851.532.030
Jasa Perorangan Yang Melayani Rumah Tangga	21.455.962.241	246.436.714	21.702.398.955
Penyedia Akomodasi dan Penyediaan Makan Minum	676.048.188.560	173.019.180.601	849.067.369.161

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38. RISIKO KREDIT (LANJUTAN)

38. CREDIT RISK (CONTINUED)

	31 Desember 2019/ December 31, 2019			
	Tidak Mengalami Penurunan Nilai/ <i>Not Impaired</i>	Mengalami Penurunan Nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
Industri Pengolahan Real Estate, Persewaan dan Jasa Perusahaan Bukan Lapangan Usaha Lainnya Perikanan	181.971.160.763	14.706.510.433	196.677.671.196	Manufacturing Real Estate, Rent and Company Service Not Other Business Fishery
Jumlah	202.547.089.948	9.039.582.063	211.586.672.011	Total
Cadangan Kerugian Penurunan Nilai	—	—	—	Allowance for Impairment Losses
Jumlah - Bersih	21.337.183.555	157.387.547	21.494.571.102	Total - Net
	17.695.931.357.468	709.189.516.666	18.405.120.874.134	
	(88.725.581.237)	(466.043.305.284)	(554.768.886.521)	
	17.607.205.776.231	243.146.211.382	17.850.351.987.613	
31 Desember 2018/ December 31, 2018				
	Tidak Mengalami Penurunan Nilai/ <i>Not Impaired</i>	Mengalami Penurunan Nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
Pertanian, Perburuan dan Kehutanan Jasa Pendidikan Jasa Kemasyarakatan, Sosial Budaya, dan dan Perorangan Lain	569.773.924.515	71.933.611.659	641.707.536.174	Agriculture, Hunting and Forestry Education Social Service, Social Culture and Other Individuals Government
Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	23.442.042.907	285.000.000	23.727.042.907	administration, Defense and Compulsory Social Security
Perantara Keuangan Konstruksi Jasa Kesehatan dan Kegiatan Sosial	298.592.234.556	9.273.189.270	307.865.423.826	Monetary Broker Construction Health and Social Activities Mining and Drilling
Pertambangan dan Penggalian Perdagangan Besar dan Eceran	940.732.366	—	940.732.366	Large and Retail Trade
Listrik, Gas dan Air	109.029.933.272	1.516.269.743	110.546.203.015	Electricity, Gas and Water
Transportasi, Pergudangan dan Komunikasi	429.795.761.064	23.368.291.286	453.164.052.350	Transportation, Warehouse and Communication
Rumah Tangga Jasa Perorangan Yang Melayani Rumah Tangga	296.898.281.352	3.155.880.699	300.054.162.051	Household Personal Service Serving
Penyedia Akomodasi dan Penyediaan Makan Minum	437.915.296	75.535.257	513.450.553	Accommodation and Culinary Supplying
Industri Pengolahan	3.506.890.466.809	295.981.878.709	3.802.872.345.518	Manufacturing
	94.411.716.489	—	94.411.716.489	
	35.311.456.091	1.815.681.172	37.127.137.263	
	9.455.591.697.490	110.121.603.301	9.565.713.300.791	
	26.780.876.123	1.302.971.773	28.083.847.896	
	477.945.106.359	173.126.210.886	651.071.317.245	
	142.086.540.915	18.908.380.277	160.994.921.192	

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38. RISIKO KREDIT (LANJUTAN)

38. CREDIT RISK (CONTINUED)

	31 Desember 2018/ December 31, 2018			Real Estate, Rent and Company Service Not Other Business Fishery
	Tidak Mengalami Penurunan Nilai/ <i>Not Impaired</i>	Mengalami Penurunan Nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
Real Estate, Persewaan dan Jasa Perusahaan	235.592.977.511	12.916.506.575	248.509.484.086	
Bukan Lapangan Usaha Lainnya	1.057.764.361	620.762.568	1.678.526.929	
Perikanan	15.829.480.451	710.480.902	16.539.961.353	
Jumlah	<u>15.720.408.907.927</u>	<u>725.112.254.077</u>	<u>16.445.521.162.004</u>	Total
Cadangan Kerugian Penurunan Nilai	(37.929.927.938)	(375.806.751.524)	(413.736.679.462)	Allowance for Impairment Losses
Jumlah - Bersih	15.682.478.979.989	349.305.502.553	16.031.784.482.542	Total - Net

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.

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.

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.

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.

Penilaian secara kolektif berdasarkan ketentuan transisi dari Bank Indonesia melalui Surat Edaran No.11/33/DPNP tanggal 8 Desember 2009 (Catatan 2j).

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).

39. RISIKO LIKUIDITAS

39. LIQUIDITY RISK

Risiko likuiditas terutama terjadi karena potensi ketidaksesuaian jatuh tempo antara aset dan liabilitas, serta terjadinya konsentrasi dana.

Mainly liquidity risk occurs because of the potential maturity mismatch between assets and liabilities, and the concentration of funds.

Risiko likuiditas mencakup:

Liquidity risk consist of:

- Bidang perkreditan meliputi kemampuan likuiditas, tenor atau jangka waktu kredit.
- Bidang treasury dan investasi meliputi net cash outflow.
- Bidang pendanaan meliputi konsentrasi jangka waktu sumber dana, konsentrasi sumber dana dan ketergantungan pada dana antar bank.

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.

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:

The risk loss resulting from the gap between short-term funding and long-term assets. The size of the liquidity risk is determined, i.e:

- Kecermatan dalam perencanaan arus kas atau arus dana berdasarkan prediksi pembiayaan dan prediksi pertumbuhan dana, termasuk mencermati tingkat fluktuasi dana;
- Ketepatan dalam mengatur struktur dana termasuk kecukupan dana;
- Ketersediaan aset yang siap dikonversikan menjadi kas;
- Kemampuan menciptakan akses ke pasar antar bank atau sumber dana lainnya, termasuk fasilitas *lender of last resort*.

a. Accuracy 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 availability of asset that is ready to be converted into cash;

d. Ability to create access to the interbank market or other finding sources, including the lender of last resort facilities.

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.

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.

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39. RISIKO LIKUIDITAS (LANJUTAN)

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, teroptimalkasi melalui pengelolaan treasury.

Sebagian besar kelebihan dana likuiditas tersalurkan melalui instrumen-instrumen yang berjangka pendek dan aman. Umumnya, 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.

39. LIQUIDITY RISK (CONTINUED)

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.

40. 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:

- Eksposur kredit, treasury maupun investasi terhadap volatilitas suku bunga.
- Volatilitas nilai tukar treasury dan investasi.
- 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 2019 dan 2018:

40. 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:

- Credit exposure, treasury and investment to interest rate volatility.*
- Exchange rate volatility on treasury and investment.*
- 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, 2019 and 2018:

	31 Desember 2019 / December 31, 2019			31 Desember 2018 / December 31, 2018			Assets
	Rupiah/ Rupiah	Mata Uang Foreign Exchange	Asing/ Foreign Exchange	Rupiah/ Rupiah	Asing/ Foreign Exchange		
Aset							
Giro Pada Bank Lain	1,00%	--		1,00%	--		Current Account with Other Bank
Penempatan Pada Bank							Placements with Bank
Indonesia dan Bank Lain :							Indonesia and Other Banks
Pada Bank Lain							
Deposit Facilities	4,25%	--		5,25%	--		Deposit Facilities
Interbank Call Money	5,08% - 5,30%	--		6,60%	--		Interbank Call Money
Deposito Berjangka	5,50% - 6,00%	--		--	--		Time Deposits
Tabungan	--	--		--	--		Savings

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40. RISIKO PASAR (LANJUTAN)

40. MARKET RISK (CONTINUED)

	31 Desember 2019 / December 31, 2019			31 Desember 2018 / December 31, 2018			Mata Uang	
	Rupiah/ Rupiah	Mata Uang Foreign Exchange	Asing/ Foreign Exchange	Rupiah/ Rupiah	Asing/ Foreign Exchange			
Aset (Lanjutan)								
Efek - efek								
Sertifikat Bank Indonesia							Assets (Continued)	
SUN Seri FR 0028	--	--	--	--	--		Marketable Securities	
SUN Seri FR 0042	10,25%	--	10,25%	--	--		Bank Indonesia Certificates	
SUN Seri FR 0043	10,25%	--	10,25%	--	--		SUN Seri FR 0028	
SUN Seri FR 0045	9,75%	--	9,75%	--	--		SUN Seri FR 0042	
SUN Seri FR 0046	9,50%	--	9,50%	--	--		SUN Seri FR 0043	
PT BPD Lampung	--	--	--	--	--		SUN Seri FR 0045	
PT BPD Jawa Barat dan							PT BPD Lampung	
Banten	9,00%	--	9,00%	--	--		PT BPD Jawa Barat dan	
PT Nusa Tenggara Timur	10,50%	--	10,50%	--	--		Banten	
PT BPD Sulawesi Selatan							PT Nusa Tenggara Timur	
dan Sulawesi Barat							PT BPD Sulawesi Selatan	
Efek-efek yang dibeli dengan							dan Sulawesi Barat	
janji dijual kembali	5,02% - 5,95%	--	6,00%	--	--		Marketable securities purchased	
Kredit yang diberikan	--	--	--	--	--		under resale agreement	
							Loans	
Liabilitas								
Simpanan dari Nasabah								
Giro	0% - 2,00%	0% - 2,00%	0% - 0,25%	0% - 2,00%			Liability	
Tabungan	0% - 5,25%	0% - 0,30%	0% - 530%	0% - 0,30%			Deposits from Customers	
Deposito Berjangka	4,50% - 5,50%	0,35% - 0,65%	4,75% - 5,75%	0,35% - 0,65%			Current Account	
Simpanan dari Bank Lain:								
Giro	0% - 2,00%	--	0% - 2,25%	--			Savings	
Tabungan	0% - 2,05%	--	0% - 2,30%	--			Time Deposit	
Deposito Berjangka	4,00% - 4,75%	--	4,50% - 5,25%	--			Deposits from Other Bank	
Pinjaman yang Diterima								
Dana Lingkungan Bergulir							Current Account	
(IEPC - KfW)	--	--	--	--			Savings	
Pinjaman Jamsostek	--	--	--	--			Time Deposit	
							Borrowings	
							Dana Lingkungan Bergulir	
							(IEPC - KfW)	
							Jamsostek Loan	

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.

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.

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 kontinjenensi dalam rekening administratif untuk setiap valuta asing.

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.

Berikut adalah PDN pada tanggal 31 Desember 2019 dan 31 Desember 2018 per mata uang (dalam ekuivalen rupiah) sesuai dengan Peraturan Bank Indonesia:

On December 31, 2019 and December 31, 2018, the Bank's NOP (the rupiah equivalent) in accordance with Bank Indonesia Regulation:

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40. RISIKO PASAR (LANJUTAN)

40. MARKET RISK (CONTINUED)

31 Desember 2019/ December 31, 2019			
Asset/ Assets	Liabilitas/ Liability	Posisi Devisa Neto/ Net Open Position	
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)			<i>Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)</i>
Dolar Amerika Serikat	13.814	4.088	9.726
Jumlah Modal			<i>Total Capital</i>
Posisi Devisa Neto (PDN)			3.438.204
			0,28%
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)			<i>Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)</i>
Dolar Amerika Serikat	19.954	6.006	13.948
Jumlah Modal			<i>Total Capital</i>
Posisi Devisa Neto (PDN)			3.150.562
			0,44%
31 Desember 2018/ December 31, 2018			<i>Net Open Position (NOP)</i>
Asset/ Assets	Liabilitas/ Liability	Posisi Devisa Neto/ Net Open Position	
Mata Uang Keseluruhan (Laporan Posisi Keuangan dan Rekening Administratif)			<i>Currencies Aggregate (Statement of Financial Position and Off Balance Sheet)</i>
Dolar Amerika Serikat	19.954	6.006	13.948
Jumlah Modal			<i>Total Capital</i>
Posisi Devisa Neto (PDN)			3.150.562
			0,44%

41. RISIKO OPERASIONAL

41. OPERATIONAL RISK

Bank BPD Bali menaruh perhatian yang besar terhadap kegiatan di bidang manajemen risiko operasional selama tahun 2019. Keberhasilan manajemen risiko ini merupakan hal yang sangat penting dalam mendukung upaya meningkatkan kuantitas dan kualitas operasional guna mendorong pertumbuhan bisnis.

Bank BPD Bali consider with operational risk management during 2019. 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.

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.

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.

Risiko operasional mencakup:

- Sistem administrasi kredit, treasury maupun investasi,
- Kesalahan akuntansi,
- Kecurangan,
- Force majeur,
- Hubungan dengan debitur,
- Kegagalan sistem.

Operational risk consist of:

- *Loan administrative, treasury and investment administrative*
- *Accounting error,*
- *Fraud,*
- *Force majeur,*
- *Relationship with debtor,*
- *System failure.*

42. 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, depositor, 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.

Bank 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.

42. CAPITAL MANAGEMENT AND MINIMUM REQUIRED CAPITAL ADEQUACY RATIO

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 managing 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.

Bank 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, policies and processes from the previous period.

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42. MANAJEMEN MODAL DAN RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM (LANJUTAN)

42. CAPITAL MANAGEMENT AND MINIMUM REQUIRED CAPITAL ADEQUACY RATIO (CONTINUED)

Pada tanggal 31 Desember 2019 dan 31 Desember 2018, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

As of December 31, 2019 and December 31, 2018, the Bank has complied with all capital requirements.

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 2019 dan 2018 adalah sebagai berikut (dalam jutaan rupiah):

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, 2019 and 2018 are as follows (in million of rupiah):

	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Aset Tertimbang Menurut Risiko			Risk Weight Asset
Risiko Kredit	12.508.824	10.982.889	Credit Risk
Risiko Pasar	9.726	13.948	Market Risk
Risiko Operasional	3.040.888	2.817.388	Operational Risk
Modal			Capital
Modal Inti	3.339.874	3.104.320	Core capital
Modal Pelengkap	158.340	137.286	Supplementary Capital
Jumlah Modal	3.498.214	3.241.606	Total Capital
	31 Desember 2019 / December 31, 2019	31 Desember 2018 / December 31, 2018	
Rasio Kecukupan Modal			Capital adequacy ratio
Dengan memperhitungkan risiko kredit tetapi tanpa memperhitungkan risiko pasar dan risiko operasional	27,97%	29,52%	Calculating the credit risk but without market risk and operational risk
Dengan memperhitungkan risiko kredit dan risiko pasar tetapi tanpa memperhitungkan risiko operasional	27,94%	29,48%	Calculating the credit risk and market risk but without operational risk
Dengan memperhitungkan risiko kredit dan risiko operasional tetapi tanpa memperhitungkan risiko pasar	22,50%	23,49%	Calculating the credit risk and operational risk but without market risk
Dengan memperhitungkan risiko kredit, risiko pasar dan risiko operasional	22,48%	23,47%	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	10,55%	10,75%	Tier 2

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43. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM **43. GOVERNMENT GUARANTEE FOR PAYMENT LIABILITY OF COMMERCIAL BANKS**

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 2019 dan 2018, 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 2019 dan 2018.

Pada tanggal 13 Januari 2009, Pemerintah Republik Indonesia telah mengesahkan Perpu No.3/2008 menjadi Undang-Undang.

Pada tanggal 31 Desember 2019 dan 2018, Bank adalah peserta dari program penjaminan tersebut.

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, 2019 and 2018, 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, 2019 and 2018.

On January 13, 2009, the Government of the Republic of Indonesia stipulated Perpu No.3/2008 to become a law.

As of December 31, 2019 and 2018, the Bank is member of government guarantee programs.

44. PERIKATAN-PERIKATAN YANG SIGNIFIKAN

Bank memiliki perikatan-perikatan yang signifikan dan penting pada tanggal 31 Desember 2019 dan 31 Desember 2018 sebagai berikut:

- a. 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.
- b. 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.
- c. Pada tanggal 30 Januari 2018, Bank menandatangani perjanjian kerjasama dengan Pemerintah Kabupaten Tabanan tentang layanan penerimaan pembayaran tagihan air minum secara elektronik dengan perjanjian No. 0247/SPK/DIR/DJA/2018 dan PDAM 410/K.20/2018.
- d. 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.
- e. 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.
- f. 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.

44. SIGNIFICANT CONTRACTS

Bank has significant engagements as of December 31, 2019 and 2018 are as follow:

- a. 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.
- b. 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.
- c. 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.
- d. 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.
- e. 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.
- f. 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.

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44. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

- g. 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. Pada tanggal 17 Mei 2018, Bank menandatangani perjanjian kerjasama dengan PT Rintis Sejahtera tentang kartu debit domestik dalam rangka implementasi atau dalam rangka gerbang pembayaran nasional (GPN) dengan perjanjian No. 0544/SPK/DIR/DJA/2018 dan RS-LGL-1805-0032.
- m. 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.
- n. 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.
- o. 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.
- p. 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.
- q. 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.

44. SIGNIFICANT CONTRACTS (CONTINUED)

- g. 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.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.
- m. 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.
- n. 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.
- o. 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.
- p. 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.
- q. 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.

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44. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

- r. 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.
- s. 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.
- t. 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.
- u. 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.
- v. 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.
- w. 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.
- x. 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.
- y. 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.
- z. 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.
- aa. Pada tanggal 5 Desember 2018, Bank menandatangani perjanjian bersama dengan Dinas Pendidikan, Kependidikan dan Olahraga Kota Denpasar tetang pemberian bantuan biaya pendidikan bagi peserta didik dari keluarga kurang mampu melalui kartu sekwa karya guna "Denpasar Cemerlang", dengan perjanjian No. 1232/SPK/DIR/DJA/2018 dan 421/10105/Dikpora/2018.
- ab. Pada tanggal 19 Desember 2018, Bank menandatangani perjanjian bersama dengan Perusa Mangau Giri Sedana Market tentang program sistem iuran pengeilaan pasar elektronik, dengan perjanjian No. 1262/SPK/DIR/DJA/2018 dan 15/XII/UM/2018.

44. SIGNIFICANT CONTRACTS (CONTINUED)

- r. 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.
- s. 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.
- t. 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.
- u. 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.
- v. 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.
- w. 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.
- x. 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.
- y. 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.
- z. 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.
- aa. 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.
- ab. On December 19, 2018, the Bank signed a joint agreement with Perusa 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.

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44. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

- ac. 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.
- ad. Pada tanggal 2 Januari 2019, Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Buleleng tentang penyimpanan dan pengelolaan uang daerah, dengan perjanjian No. 0001/SPK/DIR/DJA/2019.
- ae. Pada tanggal 4 Februari & 7 Februari 2019, Bank menandatangani perjanjian kerjasama dengan Perusahaan Daerah Air Minum Kota Denpasar tentang pemanfaatan layanan jasa perbankan untuk menerima pembayaran tagihan rekening air minum dan tagihan lainnya dengan sistem komputer secara online dengan perjanjian No. 0095/SPK/DIR/DJA/2019 dan 0107/SPK/DIR/DJA/2019.
- af. Pada tanggal 7 Februari 2019, Bank menandatangani perjanjian bersama dengan PT. Bima Sakti Sanjaya tentang Penyediaan interkoneksi payment gateway dan rekonsiliasi data tagihan PDAM Kabupaten Gianyar, dengan perjanjian No. 0110/SPK/DIR/DJA/2019.
- ag. Pada tanggal 13 Februari 2019, Bank menandatangani perjanjian kerjasama dengan Perusahaan Daerah Air Minum Tirta Amertha Jati Kabupaten Jembrana tentang Layanan penerimaan pembayaran tagihan rekening air minum dan tagihan lainnya secara elektronik dengan perjanjian No. 0131/SPK/DIR/DJA/2019 dan 16/PDAM/SPK/II/2019.
- ah. Pada tanggal 19 Februari 2019, Bank menandatangani perjanjian bersama dengan Pasar Agung Desa Pakraman Peninjoan tentang layanan sistem elektronik terhadap pungutan yang ada di Desa Agung Pakraman Peninjoan, dengan perjanjian No. 0147/SPK/DIR/DJA/2019.
- ai. Pada tanggal 27 Februari 2019, Bank menandatangani perjanjian bersama dengan Dinas Pendidikan Kepemudaan dan Olah Raga Kabupaten Karangasem tentang Pemberian Bantuan Biaya Pendidikan Bagi Peserta Didik dari Keluarga Kurang Mampu Melalui Kartu Karangasem Pintar dan Kartu Karangasem Cerdas , dengan perjanjian No. 0279/SPK/DIR/DJA/2019 dan 075/04/PKS/DISDIKPORA/2019.
- aj. Pada tanggal 27 Februari 2019, Bank menandatangani perjanjian bersama dengan Badan Pengelola Keuangan dan Aset Daerah Kabupaten Karangasem tentang Pemanfaatan Layanan Jasa Perbankan untuk Menerima Penyetoran Pendapatan Asli Daerah Kabupaten Karangasem, dengan perjanjian No. 027/05/PKS/BPKAD/2019 dan 0288/SPK/DIR/DJA/2019.
- ak. Pada tanggal 18 Maret 2019, Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Badung tentang Penerimaan Pembayaran Retribusi Perizinan Tertentu di Kabupaten Badung Secara online, dengan perjanjian No. 134.4/2131/PKS/TKKSD-Bdg/2019 dan 0337/SPK/DIR/DJA/2019.
- al. Pada tanggal 2 April 2019, Bank menandatangani perjanjian bersama dengan Pemerintah Provinsi Bali tentang Pembangunan dan pengembangan sistem informasi pengelolaan pendapatan asli daerah provinsi bali serta integrasi sistem dan data pendapatan asli daerah kabupaten/kota secara elektronik di Provinsi Bali, dengan perjanjian No. 0385/SPK/DIR/DJA/2019 dan 0386/SPK/DIR/DJA/2019.

44. SIGNIFICANT CONTRACTS (CONTINUED)

- ac. 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.
- ad. On January 2, 2019, the Bank signed a joint agreement with the Buleleng Regency Government regarding the deposit and management of regional money, with agreement No. 0001/SPK/DIR/DJA/2019.
- ae. On February 4 and on February 7, 2019, the Bank signed a cooperation agreement with Perusahaan Daerah Air Minum Kota Denpasar regarding the utilization of banking services to receive payments for drinking water bills and other bills using an online computer system with agreement No.0095/SPK/DIR/DJA/201 and 0107/SPK/DIR/DJA/2019.
- af. On February 7, 2019, the Bank signed a joint agreement with PT. Bima Sakti Sanjaya regarding Provision of payment gateway interconnection and reconciliation of PDAM Gianyar Regency billing data, with agreement No. 0110/SPK/DIR/DJA/2019.
- ag. On February 13, 2019, the Bank signed a cooperation agreement with Perusahaan Daerah Air Minum Tirta Amertha Jati Kabupaten Jembrana regarding the service of receiving bill payment of drinking water accounts and other bills electronically, with agreement No.0131/SPK/DIR/DJA/201 and 16/PDAM/SPK/II/2019.
- ah. On Februari 19, 2019, the Bank signed a joint agreement with Pasar Agung Desa Pakraman Peninjoan regarding electronic system services for levies in Desa Agung Pakraman Peninjoan, with agreement No. 0147/SPK/DIR/DJA/2019.
- ai. On February 27, 2019, the Bank signed a joint agreement with Dinas Pendidikan Kepemudaan dan Olah Raga Kabupaten Karangasem regarding Provision of Education Cost Assistance for Students from Underprivileged Families through smart and smart Karangasem cards, with agreement No.0279/SPK/DIR/DJA/201 and 075/04/PKS/DISDIKPORA/2019.
- aj. On Februari 19, 2019, the Bank signed a joint agreement with Badan Pengelola Keuangan dan Aset Daerah Kabupaten Karangasem regarding Services for Utilizing Financial Services to Receive Deposits of the Karangasem Regency's Revenue, with agreement No. 027/05/PKS/BPKAD/2019 and 0288/SPK/DIR/DJA/2019.
- ak. On March 18, 2019, the Bank signed a joint agreement with Pemerintah Kabupaten Badung regarding Receipt of Payment of Certain Licensing Levies in Badung Regency Online, with agreement No.134.4/2131/PKS/TKKSD-Bdg/2019 and 0337/SPK/DIR/DJA/2019.
- al. On April 2, 2019, the Bank signed a joint agreement with Pemerintah Provinsi Bali regarding Development and development of information systems for the management of original income of the province of Bali as well as the integration of systems and data of original income of the regency / city electronically in the Province of Bali, with agreement No.0385/SPK/DIR/DJA/2019 and 0386/SPK/DIR/DJA/2019.

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44. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

- am. Pada tanggal 5 April 2019, Bank menandatangani perjanjian bersama dengan Himpunan Pengusaha Muda Indonesia Kota Denpasar tentang Kerjasama kelembagaan, dengan perjanjian No. 0404/SPK/DIR/DJA/2019.
- an. Pada tanggal 10 Mei 2019, Bank menandatangani perjanjian bersama dengan PT Taspen tentang Pembayaran tabungan hari tua, pensiun, jaminan kecelakaan kerja dan jaminan kematian melalui rekening bank, dengan perjanjian No. 0544/SPK/DIR/DJA/2019.
- ao. Pada tanggal 22 Mei 2019, Bank menandatangani perjanjian bersama dengan Dinas Penamanan Modal dan Pelayanan Terpadu Satu Pintu Kabupaten Karangasem tentang Penyediaan dan Pemanfaatan Ruangan dalam Gedung dan Sarana Prasarana/Fasilitas pada Mall Pelayanan Publik di Kabupaten Karangasem, dengan perjanjian No. 075/26/PKS-DPMPTSP/ADPEM/2019 dan 0579/SPK/DIR/DJA/2019.
- ap. Pada tanggal 23 Mei 2019, Bank menandatangani perjanjian bersama dengan Dirjen Perben Kemenkeu RI tentang Koordinasi Pengembangan Pelaksanaan Pembayaran Dengan Kartu Kredit Corporate Dalam Rangka Penggunaan Uang Persediaan, dengan perjanjian No. PKS-5/PB/2019 dan 0588/SPK/DIR/DJA/2019.
- aq. Pada tanggal 13 Mei 2019, Bank menandatangani perjanjian bersama dengan Perumda Tirta Tohlangkir Kabupaten Karangasem tentang Layanan Penerimaan Pembayaran Tagihan Perumda Tirta Tohlangkir Kabupaten Karangasem Secara elektronik, dengan perjanjian No. 690/108/PERUMDA/V/2019 dan 0600/SPK/DIR/DJA/2019.
- ar. Pada tanggal 20 Juni 2019, Bank menandatangani perjanjian bersama dengan PT. Bank Negara Indonesia (Persero) Tbk tentang Penerbitan Kartu Kredit Pemerintah (KKP), dengan perjanjian No. BSK/9/1076/R dan 0631/SPK/DIR/DJA/2019.
- as. Pada tanggal 26 Juni 2019, Bank menandatangani perjanjian bersama dengan PT. Bank Negara Indonesia (Persero) Tbk tentang Penerbitan Kartu Kredit Pemerintah (KKP), dengan perjanjian No. BSK/9/1134/R dan 0644/SPK/DIR/DJA/2019.
- at. Pada tanggal 27 Juni 2019, Bank menandatangani perjanjian bersama dengan LPP RRI Denpasar tentang Penerbitan Kartu Kredit Pemerintah (KKP), dengan perjanjian No. 1608/RRI-DPR/06/2019 dan 0649/SPK/DIR/DJA/2019.
- au. Pada tanggal 27 Juni 2019, Bank menandatangani perjanjian bersama dengan KSOP Padang Bai tentang Penerbitan Kartu Kredit Pemerintah (KKP), dengan perjanjian No. KU.207/03/13/KSOP.Pbi 2019 dan 0650/SPK/DIR/DJA/2019.
- av. Pada tanggal 16 Juli 2019, Bank menandatangani perjanjian bersama dengan PT. Artajasa Pembayaran elektronik tentang Keanggotaan layanan transaksi elektronik artajasa dalam rangka implementasi gerbang pembayaran nasional, dengan perjanjian No. 012A/PKS.BPDBALI/AJ/000/2019 dan 0695/SPK/DIR/DJA/2019.
- aw. Pada tanggal 12 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemerintah Kabupaten Jembrana tentang Layanan Pembayaran Retribusi Berbasis Elektronik (e-Retribusi) di Pasar Rakyat Kabupaten Jembrana, dengan perjanjian No. 415.4/07/KB/PEM/2019, 0746/SPK/DIR/DJA/2019, 415.4/11/PKS/PEM/2019 dan 0747/SPK/DIR/DJA/2019.

44. SIGNIFICANT CONTRACTS (CONTINUED)

- am. On April 5, 2019, the Bank signed a joint agreement with Himpunan Pengusaha Muda Indonesia Kota Denpasar regarding institutional cooperation, with agreement No. 0404/SPK/DIR/DJA/2019.
- an. On May 10, 2019, the Bank signed a joint agreement with PT Taspen regarding Payment of old age savings, pensions, work accident insurance and life insurance through bank accounts, with agreement No. 0544/SPK/DIR/DJA/2019.
- ao. On May 22, 2019, the Bank signed a joint agreement with Dinas Penamanan Modal dan Pelayanan Terpadu Satu Pintu Kabupaten Karangasem regarding Payment of old age savings, pensions, work accident insurance and life insurance through bank accounts, with agreement No. 075/26/PKS-DPMPTSP/ADPEM/2019 and 0579/SPK/DIR/DJA/2019.
- ap. On May 23, 2019, the Bank signed a joint agreement with Dirjen Perben Kemenkeu RI regarding Coordination of Development of Payment Implementation With Corporate Credit Cards in Order to Use Inventory Money, with agreement No. PKS-5/PB/2019 and 0588/SPK/DIR/DJA/2019.
- aq. On May 13, 2019, the Bank signed a joint agreement with Perumda Tirta Tohlangkir Kabupaten Karangasem regarding Electronic Receipt Bill Payment Receipt Service Services Tirta Tohlangkir Karangasem Regency, with agreement No. 690 / 108 / PERUMDA / V / 2019 and 0600 / SPK / DIR / DJA / 2019.
- ar. On June 20, 2019, the Bank signed a joint agreement with PT. Bank Negara Indonesia (Persero) Tbk regarding Government Credit Card Issuance (KKP), with agreement No. BSK/9/1076/R and 0631/SPK/DIR/DJA/2019.
- as. On June 26, 2019, the Bank signed a joint agreement with PT. Bank Negara Indonesia (Persero) Tbk regarding Government Credit Card Issuance (KKP), with agreement No. BSK/9/1134/R and 0644/SPK/DIR/DJA/2019.
- at. On June 27, 2019, the Bank signed a joint agreement with LPP RRI Denpasar regarding Government Credit Card Issuance (KKP), with agreement No. 1608/RRI-DPR/06/2019 and 0649/SPK/DIR/DJA/2019.
- au. On June 27, 2019, the Bank signed a joint agreement with LPP RRI Denpasar regarding Government Credit Card Issuance (KKP), with agreement No. KU.207/03/13/KSOP.Pbi 2019 and 0650/SPK/DIR/DJA/2019.
- av. On July 16, 2019, the Bank signed a joint agreement with PT. Artajasa Pembayaran elektronik regarding Artajasa electronic transaction membership services in the context of implementing national payment gateways, with agreement No. 012A/PKS.BPDBALI/AJ/000/2019 and 0695/SPK/DIR/DJA/2019.
- aw. On August 12, 2019, the Bank signed a joint agreement with Pemerintah Kabupaten Jembrana regarding Electronic-based Levies Payment Services (e-Retribution) at Pasar Rakyat Regency of Jembrana, with agreement No. 415.4 / 07 / KB / PEM / 2019, 0746 / SPK / DIR / DJA / 2019, 415.4 / 11 / PKS / PEM / 2019 and 0747 / SPK / DIR / DJA / 2019.

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44. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

- ax. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemerintah kabupaten Badung tentang Pembayaran elektronik tentang Penggunaan Produk dan Jasa Perbankan, dengan perjanjian No. 134.4/5775/KB/TKKSD-Bdg/2019 dan 7568/SPK/DIR/DJA/2019.
- ay. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemerintah kabupaten Gianyar tentang Pembayaran elektronik tentang Penggunaan Produk dan Jasa Perbankan, dengan perjanjian No. 134.4/5775/KB/TKKSD-Bdg/2019 dan 7568/SPK/DIR/DJA/2019.
- az. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemerintah kabupaten Gianyar tentang Pembayaran elektronik tentang Penggunaan Produk dan Jasa Perbankan, dengan perjanjian No. 7569/SPK/DIR/DJA/2019.
- ba. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemerintah kabupaten Tabanan tentang Pembayaran elektronik tentang Kerjasama pemantauan dan penerimaan pajak daerah secara elektronik melalui fasilitas bank persepsi, dengan perjanjian No.7570/SPK/DIR/DJA/2019.
- bb. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemkab. Klungkung tentang Kerjasama pemantauan dan penerimaan pajak daerah secara elektronik melalui fasilitas bank persepsi, dengan perjanjian No. 7571/SPK/DIR/DJA/2019.
- bc. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemkab. Buleleng tentang Kerjasama pemantauan dan penerimaan pajak daerah secara elektronik melalui fasilitas bank persepsi, dengan perjanjian No. 7575/SPK/DIR/DJA/2019.
- bd. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemkab Jembrana tentang Kerjasama Pemantauan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian No. 415.4/09/KB/PEM/2019 dan 7574/SPK/DIR/DJA/2019.
- be. Pada tanggal 21 Agustus 2019, Bank menandatangani perjanjian bersama dengan Pemkab Karangasem tentang Kerjasama Pemantauan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian No. 075/67/KB/ADPEM/2019 dan 7572/SPK/DIR/DJA/2019.
- bf. Pada tanggal 18 September 2019, Bank menandatangani perjanjian bersama dengan PT. Taspen (Persero) tentang Pembayaran Tabungan Hari Tua, Pensiun, Jaminan Kecelakaan Kerja, dan Jaminan Kematian Melalui Rekening Bank, dengan perjanjian No. JAN-011/C.5.4/09/2019 dan 0873/SPK/DIR/DJA/2019.
- bg. Pada tanggal 27 September 2019, Bank menandatangani perjanjian bersama dengan Bank BPR Kanti tentang Kerjasama Jasa Layanan dan Produk-Produk Perbankan, dengan perjanjian No. 0920/SPK/DIR/DJA/2019 dan 417/Dir-SP/I/X/2019.
- bh. Pada tanggal 15 November 2019, Bank menandatangani perjanjian bersama dengan BPKAD Jembrana tentang Pemantauan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian No. 973/1449/BPKAD/2019 dan 1069/SPK/DIR/DJA/2019

44. SIGNIFICANT CONTRACTS (CONTINUED)

- ax. On August 21, 2019, the Bank signed a joint agreement with Pemerintah Kabupaten Badung regarding Use of Banking Products and Services, with agreement No. 134.4/5775/KB/TKKSD-Bdg/2019 and 7568/SPK/DIR/DJA/2019.
- ay. On August 21, 2019, the Bank signed a joint agreement with Pemerintah Kabupaten Gianyar regarding Use of Banking Products and Services, with agreement No. 134.4/5775/KB/TKKSD-Bdg/2019 and 7568/SPK/DIR/DJA/2019.
- az. On August 21, 2019, the Bank signed a joint agreement with Pemerintah Kabupaten Gianyar regarding Use of Banking Products and Services, with agreement No.7570/SPK/DIR/DJA/2019.
- ba. On August 21, 2019, the Bank signed a joint agreement with Pemerintah Kabupaten Tabanan regarding Electronic regional tax monitoring and revenue collection through perception bank facilities, with agreement No.7570/SPK/DIR/DJA/2019.
- bb. On August 21, 2019, the Bank signed a joint agreement with Pemkab Klungkung regarding Collaboration of local tax revenue and electronic income through perception bank facilities, with agreement No.7571/SPK/DIR/DJA/2019.
- bc. On August 21, 2019, the Bank signed a joint agreement with Pemkab Buleleng regarding Collaboration of local tax revenue and electronic income through perception bank facilities, with agreement No.7575/SPK/DIR/DJA/2019.
- bd. On August 21, 2019, the Bank signed a joint agreement with Pemkab Jembrana regarding Collaboration of local tax revenue and electronic income through perception bank facilities, with agreement No.415.4/09/KB/PEM/2019 and 7574/SPK/DIR/DJA/2019.
- be. On August 21, 2019, the Bank signed a joint agreement with Pemkab Karangasem regarding Collaboration of local tax revenue and electronic income through perception bank facilities, with agreement No.075/67/KB/ADPEM/2019 and 7572/SPK/DIR/DJA/2019.
- bf. On September 18, 2019, the Bank signed a joint agreement with PT. Taspen (Persero) regarding Payment for Old Age Savings, Pension, Work Accident Insurance and Death Insurance through a Bank Account, with agreement No.JAN-011/C.5.4/09/2019 and 0873/SPK/DIR/DJA/2019.
- bg. On September 27, 2019, the Bank signed a joint agreement with BPR Kanti Bank regarding Banking Services and Product Collaboration Services, with agreement No.0920/SPK/DIR/DJA/2019 and 417/Dir-SP/I/X/2019.
- bh. On November 15, 2019, the Bank signed a joint agreement with BPKAD Jembrana regarding Electronic Tax Monitoring and Reception through Perception Bank Facilities, with agreement No.973/1449/BPKAD/2019 and 1069/SPK/DIR/DJA/2019.

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44. PERIKATAN-PERIKATAN YANG SIGNIFIKAN (LANJUTAN)

- bi. Pada tanggal 27 November 2019, Bank menandatangani perjanjian bersama dengan Pemkab Klungkung tentang Pemanfaatan dan Penerimaan Pajak Daerah Secara Elektronik Melalui Fasilitas Bank Persepsi, dengan perjanjian No. 075/88/PKS/Pem dan 1090/SPK/DIR/DJA/2019.
- bj. Pada tanggal 4 Desember 2019, Bank menandatangani perjanjian bersama dengan PT Taspen (Persero) tentang Co-Branding Kartu ATM/Debit untuk pembayaran program tabungan hari tua dan program pensiun, dengan perjanjian No. 1127/SPK/DIR/DJA/2019 dan JAN-016/C.5.4/122019.
- bk. Pada tanggal 4 Desember 2019, Bank menandatangani perjanjian bersama dengan Yayasan Dana Abadi Karya Bakti (DAKAB) tentang Addendum KSB ke17 tentang Program Kredit Usaha Mikro Ekonomi Produktif, dengan perjanjian No. 18/KB-K/Y-DAKAB/XII/2019 dan 1125/SPK/DIR/DJA/2019.
- bl. Pada tanggal 4 Desember 2019, Bank menandatangani perjanjian bersama dengan PT. Jasuindo Tiga Perkasa, Tbk. tentang Pencetakan dan Personalisasi kartu ATM/Debet berbasis NSICCS Berlogo GPN, dengan perjanjian No. 1126/SPK/DIR/DJA/2019 dan 0895/JTP/MRKT/XII/2019.
- bm. Pada tanggal 6 Desember 2019, Bank menandatangani perjanjian bersama dengan PT. Jasuindo Tiga Perkasa, Tbk. tentang Pencetakan dan Personalisasi kartu ATM/Debet berbasis NSICCS Berlogo GPN, dengan perjanjian No. 1136/SPK/DIR/DJA/2019 dan 232-PKS/JTPJKT/KRT/XII/2019.
- bn. Pada tanggal 9 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemekeu RI Direktorat Jenderal Perbendaharaan tentang Penyaluran Gaji melalui rekening aparatur sipil negara/prajurit tentara nasional indonesia/anggota kepolisian negara Republik Indonesia, pejabat negara dan pegawai pemerintah dengan perjanjian kerja secara terpusat, dengan perjanjian No. PRJ-231/PB/2019.
- bo. Pada tanggal 9 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemekeu RI Direktorat Jenderal Perbendaharaan tentang Penyaluran Gaji melalui rekening aparatur sipil negara/prajurit tentara nasional indonesia/anggota Kepolisian Negara Republik Indonesia, pejabat negara dan pegawai pemerintah dengan perjanjian kerja secara terpusat, dengan perjanjian No.1138/SPK/DIR/DJA/2019.
- bp. Pada tanggal 18 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemekeu RI Direktorat Jenderal Perbendaharaan tentang Perjanjian jasa pelayanan bank/pos persepsi yang melaksanakan sistem penerimaan negara secara elektronik dalam rangka pelaksanaan treasury single account (TSA) penerimaan, dengan perjanjian No.PRJ-/PB/2019.
- bq. Pada tanggal 18 Desember 2019, Bank menandatangani perjanjian bersama dengan Kemekeu RI Direktorat Jenderal Perbendaharaan tentang Perjanjian jasa pelayanan bank/pos persepsi yang melaksanakan sistem penerimaan negara secara elektronik dalam rangka pelaksanaan Treasury Single Account (TSA) penerimaan, dengan perjanjian No.1170/SPK/DIR/DJA/2019.
- br. Pada tanggal 27 Desember 2019, Bank menandatangani perjanjian bersama dengan Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kemendagri RI tentang Pemanfaatan nomor induk kependudukan, data kependudukan, dan kartu tanda penduduk elektronik dalam layanan perbankan lingkup PT. Bank Pembangunan Daerah Bali, dengan perjanjian No.1221/SPK/DIR/DJA/2019.

44. SIGNIFICANT CONTRACTS (CONTINUED)

- bi. On November 27, 2019, the Bank signed a joint agreement with Pemkab Klungkung regarding Electronic Tax Monitoring and Reception through Perception Bank Facilities, with agreement No.075/88/PKS/Pem and 1090/SPK/DIR/DJA/2019.
- bj. On December 4, 2019, the Bank signed a joint agreement with PT Taspen (Persero) regarding Co-Branding ATM / Debit Card for payment of old-age savings programs and pension plans, with agreement No.1127/SPK/DIR/DJA/2019 and JAN-016/C.5.4/122019.
- bk. On December 4, 2019, the Bank signed a joint agreement with Yayasan Dana Abadi Karya Bakti (DAKAB) regarding The 17th KSB Addendum on Productive Economy Micro Business Credit Program, with agreement No.18/KB-K/Y-DAKAB/XII/2019 and 1125/SPK/DIR/DJA/2019.
- bl. On December 4, 2019, the Bank signed a joint agreement with PT. Jasuindo Tiga Perkasa, Tbk regarding Printing and Personalization of NPNCCS-based ATM / Debit cards with the GPN logo, with agreement No.1126/SPK/DIR/DJA/2019 and 0895/JTP/MRKT/XII/2019.
- bm. On December 6, 2019, the Bank signed a joint agreement with PT. Jasuindo Tiga Perkasa, Tbk regarding Printing and Personalization of NPNCCS-based ATM / Debit cards with the GPN logo, with agreement No.1136/SPK/DIR/DJA/2019 and 232-PKS/JTPJKT/KRT/XII/2019.
- bn. On December 9, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorate Jenderal Perbendaharaan regarding Salary distribution through accounts of state civil servants / soldiers of the Indonesian national army / members of the Indonesian Republic's State Police, state officials and government employees with a centralized work agreement, with agreement No.PRJ-231/PB/2019.
- bo. On December 9, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorate Jenderal Perbendaharaan regarding Salary distribution through accounts of state civil servants / soldiers of the Indonesian National Army / members of the Indonesian Republic's State Police, state officials and government employees with a centralized work agreement, with agreement No.1138/SPK/DIR/DJA/2019.
- bp. On December 18, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorate Jenderal Perbendaharaan regarding Bank service agreements / postal perceptions that implement the state revenue system electronically in the framework of implementing a single treasury account (TSA), with agreement No.PPRJ-/PB/2019.
- bq. On December 18, 2019, the Bank signed a joint agreement with Kemenkeu RI Directorate Jenderal Perbendaharaan regarding Bank service agreements / postal perceptions that implement the state revenue system electronically in the framework of implementing a single treasury account (TSA), with agreement No.1170/SPK/DIR/DJA/2019.
- br. On December 27, 2019, the Bank signed a joint agreement with Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kemendagri RI regarding Utilization of residence identification numbers, population data, and electronic identity cards in banking services at PT. Bank Pembangunan Daerah Bali, with agreement No.1221/SPK/DIR/DJA/2019.

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45. KONTINJENSI

Bank saat ini mempunyai aset/liabilitas kontinjenji 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.

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 penggugat kepada Mahkamah Agung Republik Indonesia.

Perkara perdata Nomor 187/Pdt/2018/PN. Nga tentang gugatan Ketut Suprapta selaku penggugat kepada PT Bank Pembangunan Daerah Ball selaku tergugat Bank dinyatakan melakukan perbuatan melawan hukum terhadap pembebasan hal tanggungan Perjanjian Kredit RC (Rekening Koran) karena Penggugat menduga adanya suatu konspirasi yang ingin melelang jaminan milik penggugat. Penggugat menyatakan Kasasi atas Putusan Pengadilan Negeri Negara.

Perkara perdata Nomor 335/Pdt.G/2018/PN.Tab tentang gugatan I Made Mardika selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait dengan gugatan Bank dinyatakan melakukan perbuatan melawan hukum karena:

1. Penggugat/Debitur tidak diberikan copy Perjanjian Kredit.
2. Tidak melakukan restrukturisasi sesuai ketentuan PBI No.7/2/PBI/2005.
3. Bank melanggar UU Perlindungan Konsumen dan menerapkan ketentuan Perjanjian Baku.

Penggugat menyatakan Kasasi atas putusan Banding Pengadilan Tinggi Denpasar yang menguatkan putusan Pengadilan Negeri Tabanan.

Perkara perdata Nomor15/Pdt.G/2019/PN.Tab tentang gugatan I Nyoman Wlnata selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait dengan gugatan Bank dinyatakan melakukan perbuatan melawan hukum karena:

1. Penggugat/Debitur tidak diberikan copy Perjanjian Kredit.
2. Tidak melakukan restrukturisasi sesuai ketentuan PBI No.7/2/PBI/2005.
3. Bank melanggar UU Perlindungan Konsumen dan menerapkan ketentuan Perjanjian Baku.

Penggugat Menyatakan Banding atas Putusan Pengadilan Negeri Tabanan.

Perkara perdata Nomor 138/Pdt.G/2019/PN.Jkt.Sel tentang gugatan PT Bank Negeri Indonesia (Persero), Tbk selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku pihak Turut Tergugat karena saat itu menempatkan dana dalam bentuk Deposit on Call. Dalam artian permasalahan terjadi antara Penggugat dengan Para Tergugat. Saat ini sedang dalam tahap persidangan.

45. 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 Adnya 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.

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.

Civil Case Number 187 / Pdt / 2018 / PN. Nga regarding the lawsuit of Ketut Suprapta as the plaintiff to PT Bank Pembangunan Daerah Bali as the defendant in relation to the lawsuit the Bank was stated to have committed an illegal act against the imposition of RC Credit Agreement (current account) because the Plaintiff suspected that there was a conspiracy that wanted to auction off plaintiff's collateral. The plaintiff declared Cassation on the Decision of the State District Court.

Civil case Number 335 / Pdt.G / 2018 / PN.Tab regarding the lawsuit I Made Mardika as the plaintiff to PT Bank Pembangunan Daerah Bali as the defendant in relation to the lawsuit the Bank was declared to have committed acts against the law because:

1. The Plaintiff / Debtor is not given a copy of the Credit Agreement.
2. Not restructuring in accordance with the provisions of PBI No.7 / 2 / PBI / 2005.
3. The Bank violates the Consumer Protection Act and applies the provisions of the Standard Agreement.

The Plaintiff stated that the appeal of the Appellate Court of Denpasar's decision appealed the Tabanan District Court's decision.

Civil case Number 15 / Pdt.G / 2019 / PN.Tab regarding lawsuit I Nyiman Wlnata as the plaintiff to PT Bank Pembangunan Daerah Bali as the defendant in relation to the lawsuit the Bank was declared to have committed acts against the law because:

1. The Plaintiff / Debtor is not given a copy of the Credit Agreement.
2. Not restructuring in accordance with the provisions of PBI No.7 / 2 / PBI / 2005.
3. The Bank violates the Consumer Protection Act and applies the provisions of the Standard Agreement.

The Plaintiff Declares Appeal on Tabanan District Court's Decision.

Civil Case Number 138 / Pdt.G / 2019 / PN.Jkt.Sel regarding the lawsuit of PT Bank Negeri Indonesia (Persero), Tbk as the plaintiff to PT Bank Pembangunan Daerah Bali as the Defendant because the parties at that time placed the funds in the form of Deposit on Call. In the sense that the problem occurred between the Plaintiff and the Defendants. Currently in the trial phase.

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45. KONTINJENSI (LANJUTAN)

Perkara perdata Nomor 51/Pdt.G/2019/PN.Nga tentang gugatan I Made Widarma selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat bahwa Bank diminta melaksanakan putusan Pengadilan Negeri Negara No. 07/Pdt.G/2002/PN Ngr untuk membayar ganti rugi secara tanggung renteng dengan para Tergugat lain. Putusan Pengadilan Tinggi Denpasar, menyatakan menguatkan putusan Pengadilan Negeri Negara yang menyatakan gugatan penggugat.

Perkara perdata Nomor 545/Pdt.G/2019/PN.Dps tentang gugatan Betty Utami Dkk. selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat bahwa Bank dinyatakan melakukan perbuatan melawan hukum karena Jaminan Kredit Penggugat/Debitur dilelang tidak berdasarkan Putusan Mahkamah Agung Nomor 3021/K/Pdt/1984 tertanggal 30 Januari 1984. Putusan Pengadilan Negeri Denpasar menyatakan Gugatan Penggugat Tidak Dapat diterima.

Perkara perdata Nomor 631/Pdt.G/2019/PN.Dps tentang gugatan Mohammad Ridwan selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat tentang gugatan Penyelesaian Kredit Macet Bank dinyatakan tidak melaksanakan ketentuan Undang-Undang No. 4 Tahun 1996 tentang Hak Tanggungan. Saat ini sedang berada pada tahap persidangan (Pembuktian).

Perkara perdata Nomor 685/Pdt.G/2019/PN.Dps tentang gugatan I Gusti Made Ense Ismana Juara, S.E. selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat tentang Memohon gugatan Harta Bersama. Saat ini sedang berada pada tahap persidangan (Pembuktian).

Perkara perdata Nomor 514/Pdt.Bth/2019/PN.Sgr tentang gugatan I. Wayan Darta, S.E selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait perbuatan melawan hukum, karena melakukan pelelangan jaminan tidak sesuai prosedur. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggugat kepada Pengadilan Negeri Denpasar.

Perkara perdata Nomor 607/Pdt.G/2019/PN.Sgr tentang gugatan Dewa Made Dana selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait perbuatan melawan hukum, karena jaminan yang dipegang Bank belum dibagi waris. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggugat kepada Pengadilan Negeri Singaraja.

Perkara perdata Nomor 116/Pdt.G/2019/PN.Srp tentang gugatan Nengah Sudarpa selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait perbuatan melawan hukum, karena pelaksanaan lelang tidak sesuai dengan ketentuan yang berlaku. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggugat kepada Pengadilan Negeri Semarapura.

Perkara perdata Nomor 235/Pdt.G/2019/PN.Gin tentang gugatan Ida Bagus Made Putera selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait perbuatan melawan hukum, karena tergugat II telah menjaminkan tanah tanpa sepengetahuan pemilik yang berhak. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggugat kepada Pengadilan Negeri Gianyar.

Perkara perdata Nomor 18/Pdt.G.S/2019/PN.Sgr tentang gugatan I Putu Arta & Ni Kadek Sarini selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait gugatan sederhana. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggugat kepada Pengadilan Negeri Singaraja.

45. CONTINGENCIES (CONTINUED)

Civil Case Number 51 / Pdt.G / 2019 / PN.Nga regarding the lawsuit I Made Widarma as the plaintiff to PT Bank Pembangunan Daerah Bali as the defendant that the Bank was asked to implement the decision of the State Court No. 07 / Pdt.G / 2002 / PN Ngr to pay compensation jointly with the other Defendants. Decision of the Denpasar High Court, stated that it upheld the decision of the State Court which stated the plaintiff's claim.

Civil Case Number 545 / Pdt.G / 2019 / PN.Dps concerning the lawsuit of Betty Utami et al. as the plaintiff to PT Bali Regional Development Bank as the defendant that the Bank was declared to have committed an unlawful act because the Plaintiff / Debtor Credit Guarantee was auctioned not based on the Supreme Court Decree Number 3021 / K / Pdt / 1984 dated January 30, 1984. The Denpasar District Court Decision No Plaintiff's Claim Acceptable.

Civil Case Number 631 / Pdt.G / 2019 / PN.Dps concerning the lawsuit Mohammad Ridwan as the plaintiff against PT Bank Pembangunan Daerah Bali as the defendant regarding the Completion of Non-performing Loans The Bank was declared not implementing the provisions of Law No. 4 of 1996 concerning Mortgage Rights. Currently at the trial (Proof) stage.

Civil Case Number 685 / Pdt.G / 2019 / PN.Dps concerning the lawsuit I Gusti Made Ense Ismana Juara, S.E. as the plaintiff to PT Bali Regional Development Bank as the defendant about Appealing the Joint Asset. Currently at the trial (Proof) stage.

Civil cases Number 514/Pdt.Bth/2019/PN.Sgr about the lawsuit of I. Wayan Darta, S.E as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the acting against the law, because the offer for Guarantee is not according to procedure. Currently in the process of requesting a review by the plaintiff to the Denpasar District Court.

Civil cases Number 607/Pdt.G/2019/PN.Sgr about the lawsuit of Dewa Made Dana as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the Collateral held by the Bank has not been divided by inheritance. Currently in the process of requesting a review by the plaintiff to the Singaraja District Court.

Civil cases Number 116/Pdt.G/2019/PN.Srp about the lawsuit of Nengah Sudarpa as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the illegal acts, because the auction is not in accordance with applicable regulations. Currently in the process of requesting a review by the plaintiff to the Semarapura District Court.

Civil cases Number 235/Pdt.G/2019/PN.Gin about the lawsuit of Ida Bagus Made Putera as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the illegal acts, because Defendant II has guaranteed land without the knowledge of the rightful owner. Currently in the process of requesting a review by the plaintiff to the Gianyar District Court.

Civil cases Number 18/Pdt.G.S/2019/PN.Sgr about the lawsuit of I Putu Arta & Ni Kadek Sarini as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the simple lawsuit. Currently in the process of requesting a review by the plaintiff to the Singaraja District Court.

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45. KONTINJENSI (LANJUTAN)

Perkara perdata Nomor 19/Pdt G.S/2019/PN.Sgr tentang gugatan Made Suarsini, SPd & Ketut Bagus Jolinda Atmaja selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait gugatan sederhana. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggugat kepada Pengadilan Negeri Singaraja.

Perkara perdata Nomor 25/Pdt G.S/2019/PN.Sgr tentang gugatan Agung Ayu Arsani & Mulyono selaku penggugat kepada PT Bank Pembangunan Daerah Bali selaku tergugat terkait gugatan sederhana. Saat ini sedang dalam proses permohonan peninjauan kembali oleh penggugat kepada Pengadilan Negeri Singaraja.

Perkara Kepailitan Nomor 10/Pdt.Sus-PKPU/2015/PN.Niaga.Sby oleh PT Mastrada Surya, PT Waskita Prima Guna dan PT Anis Jaya Raya sebagai Pemohon lalu PT Karya Cipta Putra Pratama sebagai Termohon dengan PT Bank BPD Bali selaku pihak yang berkepentingan atas Perkara ini. Putusan Pengadilan Niaga pada Pengadilan Negeri Surabaya No.10/PKPU/2015/PN.NIAGA.SBY tanggal 15 Agustus 2016 yang menyatakan : "Termohon PT. Karya Cipta Putera Pratama berkedudukan di Jalan Kutisari Indah Utara IV/72, Surabaya berada dalam keadaan pailit dengan segala akibat hukumnya." Bank BPD Bali selaku Kreditor Separatis telah melaksanakan haknya untuk melakukan lelang sendiri seperti tidak dalam kepailitan dengan waktu selama 60 hari sebelum aset dalam pailit diserahkan kepada Kurator, sesuai dengan Undang-Undang Kepailitan dan PKPU Pasal 55 ayat (1). Pelelangan asset telah menjadi kewenangan Kurator. Saat ini telah dilakukan rapat kreditor untuk penyelesaian Boedel Pailit.

Perkara Kepailitan Nomor 22/Pdt.Sus-PKPU/2019/PN.Niaga.Sby oleh PT Koexim Mandiri Finance sebagai Pemohon lalu PT Karya Perkasa sebagai Termohon dengan PT Bank BPD Bali selaku pihak yang berkepentingan atas Perkara ini. Bank BPD Bali selaku Kreditor Separatis ikut dalam Rapat Kreditor yang dilaksanakan pada tanggal 28 Nopember 2019 atau 4 Desember 2019 untuk pembahasan rencana/proposal perdamaian. PKPU dilakukan perpanjangan selama 91 hari sehingga jatuh tempo pada 10 Februari 2020 dan Hakim Pengawas memerintahkan Pengurus agar untuk menjadwalkan pembahasan Rencana Proposal Perdamaian pada tanggal yang telah disepakti Kreditor sehingga pada Bulan Desember telah ditetapkan Putusan Homologasi.

46. PERISTIWA SETELAH PERIODE PELAPORAN KEUANGAN

Tidak terdapat kejadian penting setelah periode pelaporan keuangan posisi 31 Desember 2019 yang mempengaruhi keputusan pengguna laporan keuangan PT Bank Pembangunan Daerah Bali.

45. CONTINGENCIES (CONTINUED)

Civil cases Number 19/Pdt G.S/2019/PN.Sgr about the lawsuit of Made Suarsini, SPd & Ketut Bagus Jolinda Atmaja as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the simple lawsuit. Currently in the process of requesting a review by the plaintiff to the Singaraja District Court.

Civil cases Number 25/Pdt G.S/2019/PN.Sgr about the lawsuit of Agung Ayu Arsani & Mulyono as the plaintiff to the PT Regional Development Bank of Bali as the defendant regarding the simple lawsuit. Currently in the process of requesting a review by the plaintiff to the Singaraja District Court.

Bankruptcy Case Number 10 / Pdt.Sus-PKPU / 2015 / PN.Niaga.Sby by PT Mastrada Surya, PT Waskita Prima Guna and PT Anis Jaya Raya as Petitioners and then PT Karya Cipta Putra Pratama as Respondent with PT Bank BPD Bali as the party in charge have an interest in this matter. Decision of the Commercial Court in Surebaya District Court No. 10 / PKPU / 2015 / PN.NIAGA.SBY dated August 15, 2016 which states: "Respondent PT. Karya Cipta Putera Pratama domiciled at Jalan Kutisari Indah Utara IV / 72, Surabaya is in a state of bankruptcy with all its legal consequences. "Bank BPD Bali as the Separatist Creditors has exercised its right to conduct its own auction as if not in bankruptcy for 60 days before the assets in bankruptcy is submitted to the Curator, in accordance with the Bankruptcy Law and PKPU Article 55 paragraph (1). Asset auction has become the authority of the Curator. At present a creditors' meeting has been held to settle the Bankruptcy Bank.

Bankruptcy Case Number 22 / Pdt.Sus-PKPU / 2019 / PN.Niaga.Sby by PT Koexim Mandiri Finance as the Petitioner and PT Karya Perkasa as the Respondent with PT Bank BPD Bali as the parties concerned with this Case. Bank BPD Bali as the Separatist Creditor participated in the Creditor Meeting which was held on November 28, 2019 or December 4, 2019 to discuss plans / proposals for peace. PKPU was extended for 91 days so that it was due on 10 February 2020 and the Supervising Judge ordered the Management to schedule a discussion of the Peace Proposal Plan on the date the Creditor agreed on so that in December the Homologation Decision was determined.

46. 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, 2019 which effect the decision of users financial statements PT Bank Pembangunan Daerah Bali.

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 28 Januari 2020.

47. THE COMPLETION OF THE FINANCIAL STATEMENTS

Bank Pembangunan Daerah Bali management is responsible for the financial statements presented above, which was completed on January 28, 2020.



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PT. Bank Pembangunan Daerah Bali

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